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# DIRECTORY









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We wish you a Happy New Year

Susac

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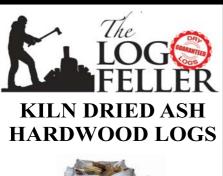
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# Happy New Year

Happy New Year is the appropriate greeting for this issue of the Directory, it seems strange though because I am writing this just as our Christmas festivities are about to start. We have a Christmas dinner, a Christmas party and a trip to Blenheim Palace to look forward to. However, by the time this is printed they will be something of a hopefully pleasant but distant memory.

It is not unusual in W.I. to have craft evenings and recently we had a willow weaving evening. We were fortunate enough to have Mel Bastier as our demonstrator, she is a graphic designer who trains adults and children in the traditional craft of willow weaving, using dried and living willow. She has been involved in creating many large scale sculpture installations including commissions for: Six Coronation Arches, a gift to the Queen from the Royal Windsor Rose and Horticultural Society installed on the Long Walk outside Windsor Castle: BBC Studios Llandaff, film set for 'Class', new production of Dr Who series and many more that can be viewed on her website. Mel started the evening with a brief outline of the different types of willow and their uses which are extensive. Although Mel had brought along several sculptures the most impressive of which was a rather splendid reindeer and seemingly effortlessly Mel, while she spoke, created an angel which she stood alongside him, obviously these were chosen because of the seasonal context. Then it was our turn and we at Rogerstone Roses were more simply engaged in creating a star initially and then on to the slightly more complex



persevered. Mel suggested that we could actually plant our stars and trees in our gardens and that they would root and grow. So, if in the spring you detect an influx of willow saplings in Rogerstone you will know why.

determination

detected as ladies

The meetings in January are almost set in stone we have for many years, by popular request started the new year with a quiz, there is no pressure, everyone plays in a team and we play for the kudos of winning, no prizes.

The second meeting is often taken up with discussions on our national resolutions, it is important that members are well informed regarding the substance of each individual idea so that when they vote they do so

knowledgably. Many of our resolutions have changed national policy or political thinking over the years and it is important that we give them due consideration.

Our meetings are held on the second and fourth Tuesday of every month at St Anne's Church Hall, High Cross. The meetings start at 7.30pm but ladies arrive from about 7.00pm to eniov a cup of tea or coffee and a chat.

Liz James





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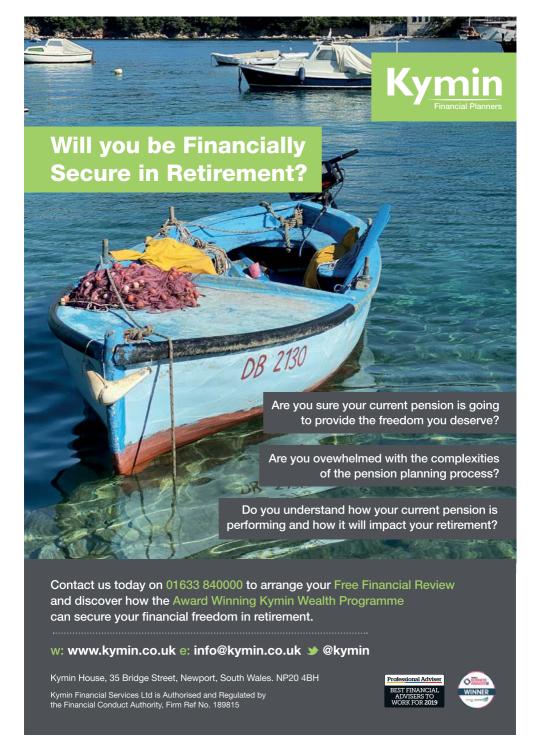


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# A long life needs a smart retirement plan

Reaching the big 50 can be a financial wake-up call

Your 50s are a crunch time when saving for your retirement. If you've already set a retirement savings target but have been neglecting it, the reality is that now you can't afford to delay your planning any further – and it's time for a careful review.

Are you on track to retire when you want to? Do you have enough in your pension pot to retire comfortably? A comfortable lifestyle means different things to different people. If you're in your 50s, it's important to make retirement planning a priority if you haven't done so already. At this age, retirement is no longer a distant concept, and time is short if your plans aren't on track.

### WILL YOU HAVE ENOUGH MONEY FOR RETIREMENT?

One of the advantages you have in your 50s is that you are no longer relying on very long-term projections to determine if you have enough for retirement. The decision to retire will also depend on how financially independent you are, how healthy you are and even perhaps whether you have hobbies or goals you'll want to pursue. Now is the time to think about your retirement income goals and the steps that you need to take to achieve your goals. One of the most important things to do in your 50s is to work out how much money you'll need to retire comfortably. There are many variables to consider, including the age that you plan to retire, your life expectancy, your income requirements in retirement, your expected investment returns, inflation, tax rates and whether you qualify for the State Pension.

> Given the number of variables, this part of the retirement planning process is not always straightforward.

## DO YOU KNOW THE ANSWER TO THESE QUESTIONS?

Q: When do I want to retire?

**Q:** How much income do I want in retirement?

**Q:** Do I have previous personal or company pension plans that need reviewing?

**Q:** Can I work part-time and take some of my pension?

**Q:** How much will my State Pension be?

**Q:** Where is my pension money invested, and is it growing?

Q: Can I retire early?

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January/February 2020

pension agreements throughout their working life. By the time you have been working for a decade or two, you may have accumulated multiple pension plans on your career journey. If appropriate, it may be worth considering a pension consolidation at this stage of your retirement planning process. This could provide vou with more clarity in relation to your overall pension savings and make it easier to plan for vour retirement. You may also benefit from lower costs. But not all pension types can or should be transferred. It's important that you know and compare the features and benefits of the different pension agreements you are thinking of transferring. It is a complex decision to work out whether you would be better or worse off combining your pensions.

#### **GROW YOUR PENSION SAVINGS**

In your 50s, you may be able to afford to save more regularly into your personal pension or into a Self-Invested Personal Pension (SIPP) account. FACTSHEET

Pension contributions receive tax relief. Basicrate taxpayers benefit from 20% tax relief, meaning an £800 contribution is topped up to £1,000 by the Government, while higher-rate taxpavers and additional-rate taxpavers can claim an extra 20% and 25% tax relief respectively through their tax returns. Please note that the tax relief claimed from your tax return won't be automatically added to your pension. There is a limit to how much tax relief you are entitled to. It is currently applicable to contributions up to £40,000 or 100% of your earnings - whichever is lower. Another special feature is the three-year carry-forward rule. This rule allows you to carry the last three tax years' annual allowance into the current tax year. This is a useful feature for people who were unable to use up their annual allowances in the past but can do so for the current tax year. You must use this year's allowance before using the carry forward rule. There is also the option to invest within a Stocks & Shares ISA and each individual can contribute £20,000 per year into one of these.

### GOOD TIME TO REVIEW YOUR ASSET ALLOCATION

Your 50s is also a good time to review your asset allocation. You'll want to ensure that your asset allocation matches your risk profile now that you are getting closer to retirement. As you move closer to retirement, and if appropriate to your situation, it may be sensible to begin reducing

your exposure to higher-risk assets such as equities and consider de-risking your portfolio. With retirement just around the corner, you don't want to be overexposed to the stock market, as there is less time to recover from a major stock market correction. If retirement beckons in the short to medium term, you may look to build a sustainable portfolio with perhaps an emphasis on greater income and reduced volatility and risk. However, moving away from an exposure to growth assets entirely or too early can be very expensive, so it's essential you obtain professional financial advice before taking any action. Unless your situation is unusual, some retention of these growth assets is going to be required during a retirement that could last more than 30 years. It's important to balance the need for liquidity and an exposure to growth assets.

### REVIEW YOUR RETIREMENT PLANNING ON A REGULAR BASIS

Finally, in your 50s, it's important to review your retirement planning on a regular basis. As with any other aspect of your personal finances, it's essential to conduct regular reviews of your pension arrangements to ensure that they fit best with your current situation.

A regular review will ensure healthy progression towards retirement by checking that you are firmly on track with your retirement goals. This is the time to adjust your plan to fit any evolving needs and desires for your post-retirement years. We all change as people over time, and our pension pot needs to reflect our most current reality. Retirement planning is a continual process, and the more often you review your progress, the more prepared you'll be for retirement and the more in control you'll feel. At a minimum, aim to review your retirement planning at least once annually to ensure that you're on track to achieving your retirement goals.



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I'm writing this just after the Society's AGM and I must admit, when I started to compile my annual report on the past year I was definitely a "glass half empty" person as I began to wonder "...what have we done this year". Then as I look at all my photos and go through the records of projects we have been involved with – I gradually became a "glass half full" type of guy.

Cymdeithas Twmbarlwm Society is going into its tenth year since we formed and so far we have achieved quite a lot on the mountain and I am pleased to say that we are recognised by the local authorities and other official bodies as a major influencer in environmental, community and historical issues of the area.

My "glass half-empty" persona says that to continue being effective we need to encourage more people to become members and get involved with the Society's work to make Twmbarlwm and surrounding area a place to be proud of and secure for future generations.

My "glass half-full" persona looks at how popular the mountain is, not just on Good Friday, as the above photo shows, but also on our litter pick days when visitors stop to chat to us and thank us for looking after the area. I would like to convince a few more to come and help us out, just look at the following stuff we get involved with, wouldn't you like to be part of it?

Our mantra, "... dedicated to research, restore and protect Twmbarlwm", remains as pertinent now as when we were founded. Each of these criteria inextricably linked and Society members work on various projects to help fulfil our aims for Twmbarlwm.

The "research" part of that statement is well underway (as described in this column last month). It has already started with drone, geophysics and paleoenvironmental surveys. Following on from these surveys, 2020 will see an archaeological dig take place on the mountain.

This will be the first time that such research has been officially endorsed and it has come about by the persistence of the society and the co-operation of some sympathetic Cadw officers.

I'm very optimistic that some interesting results will come out of the research and I hope that some light will be shed upon the mysteries of "the Twmp".

The "restore" element of our slogan is also tied in to the archaeological research because part of the programme will be looking at how the wildfires of 2018 have affected the underlying archaeology. It will look at how best to re-seed or treat the burnt areas to give mother-nature a helping hand in restoring the heath land to its former glory.

CTS did a great deal of restoration work in our early years when we erected fences, planted trees and installed and repaired paths and steps to the Twmp. Such projects were in conjunction with the Commoners Association and Caerphilly County Borough Council – together we continue to pursue similar landscape management projects.

For instance we are looking forward to more of that sort of work in 2020 working with CCBC on their implementation of the "Adventure Triangle" funding. This funding was announced a year ago and CTS was asked to submit a list of works to be done such as path repairs, way marking, signage,

wall and fence repairs. Planning for this work is almost complete and we hope work will be underway in 2020.

Another major project that CTS has been involved with comes under the heading of "protection". Along with our sister organisation, Friends of Cwmcarn Forest Drive, we have helped campaign for the re-opening of the Drive. I'm sure that everyone is pleased to know that the Drive will re-open to vehicles in the Spring of 2020. Our involvement includes some members being part of the focus groups who advise and comment on the various requirements to re-open the drive.

Twmbarlwm is at the centre of the Forest Drive and the nature of the facilities will greatly influence the Drive's success and the Society's work on the mountain will undoubtedly help improve and protect the natural landscape for future generations.

Terry C. Evans, Chairman CTS

CTS meet at the car park below Twmbarlwm's summit for a litter pick and volunteer workday on the last Sunday of every month to which everyone is invited, it's not all hard work and it's a great opportunity to find your way around up there. We organise walks and other events up the mountain and at Crosskeys RFC throughout the year so watch our website and Facebook page for details.

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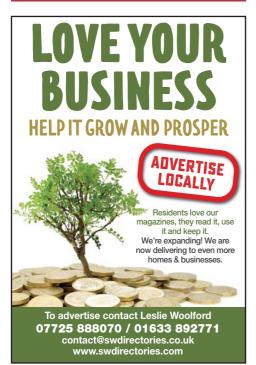
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10.30am - FIRST WEDNESDAY OF THE MONTH

St Anne's Church Hall NP10 98H

Come and join us for coffee, tea and a chat. You will be very welcome, so why not pop in? If you want to find out more, please call Claire on 01633 895222

# Cafe Culture at Newport U3A

Newport U3A (u3asites.org.uk/newportsewales) has 42 educational, creative and leisure groups for its 400+ members, but in a recent survey they expressed a wish for even more!

Wednesday to Friday during term time - you're sure to receive a warm welcome.

To accommodate their interest in Bridge. Crossword Puzzles. Mah Jong, Quizzes, Chess and Scrabble we have introduced 'Cafe Culture'. Members can do those things for an hour or two, or just drop in for a chat over a morning cuppa. It also provides an opportunity for those new to U3A to socialise and learn more about our organisation from its members.

'Learn, Laugh and Live' is the U3A's motto and we certainly do all three by the bucket load!

If you are retired or semi-retired come along and try a few sessions before committing to ioin. We meet at Shaftesbury Street Methodist Church rooms



For more details, please contact Angela Robins on 07980 970967.

## THE COMPANIONSHIP CENTRE

"Come to us as a stranger but leave us as a friend"



Please call in or phone us for further information

The Companionship Centre is open to anyone over the age of 50 yrs who is lonely, feels isolated or has short term memory loss.

The centre is open Monday - Friday and offers two sessions per day. The cost of each session includes refreshments and all activities.

Sessions are bookable in advance, each session runs for three hours and are competitively priced.

We also host Dementia Evenings fortnightly for families and friends to gain insight and advice.

The Companionship Centre, 7 Duffryn Shopping Centre, Duffryn. NP10 8TE
Email: duffryncc@gmail.com
Tel: 01633 499777

#### Usk New Start Cat Rescue

We rescue abandoned and stray kitties and support owners to re-home.

If you would like to adopt one of our furry friends please contact Sam Murray on 07535 087970.

Please friend us on Facebook; Usk New Start Cat Rescue

# Rogerstone Roses WI

Meet on the 2<sup>nd</sup> and 4<sup>th</sup>
Tuesday in the month at
7.00pm in
St Anne's Church Hall,
High Cross Lane,
High Cross.



For more details please contact: Mary Edmunds 01633 891363

#### Canal and Countryside Volunteers

Meet every Thursday from 10am until 3pm or 4pm. We work on a variety of practical conservation tasks around Fourteen Locks Canal Centre and Allt-yr-Yn Local Nature Reserve.

If you are interested please enquire at the Fourteen Locks Canal Centre or contact Newport City Council

# Aviation and Air Traffic Control Established 1987

If you are interested in aviation and would like to know more about what goes on in the air above us every day, why not come along to one of our regular meetings at the Graig Community Hall, Bassaleg?

For more information call 01633 213243

#### RESERVOIRS IN WALES

## **Pontsticill Reservoir**

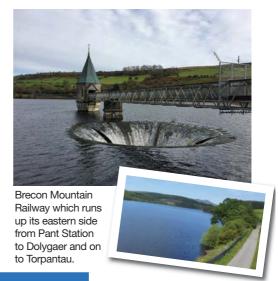
Pontsticill Reservoir is one of many stunning Brecon Beacons reservoirs and can be found near to the village of Pontsticill in the county of Powys.

It's been in use since 1927 and holds a whopping 3,400 million gallons of water, which is used across houses, factories and other industry buildings across South Wales.

It's so large that it engulfs two different reservoirs (Pontsticill and Taf Fechan).

Although most of the reservoir looks like a lake, there is a bell-mouth spillway at the south-eastern side of it, which is only one of three in the whole of the UK. It is designed like an inverted bell and really makes the water look like it's swirling down into some kind of vortex! It's pretty cool to see.

The reservoir is popular with sailors, anglers and picnickers. The Taff Trail runs through the woods on the western side of the reservoir. Merthyr Tydfil sailing club is based on the eastern bank and the



#### WATERFALLS IN WALES

# Sgwd Gwladys

Is a waterfall on the Afon Pyrddin in the Vale of Neath at Pontneddfechan. It is nestled between Aberdare and Ystradgynlais in Powys, South Wales and is part of the Brecon Beacons National Park.

Indeed the whole area is known as "waterfall country" and has become a centre for activity holidays and extreme sports. Caution should be taken, though, as the caves and waterfalls can become very dangerous in wet

The Waterfall Wanderer.

weather



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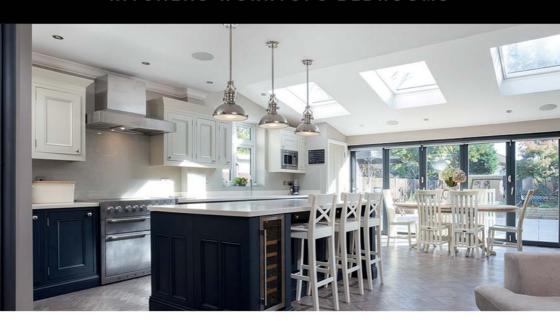
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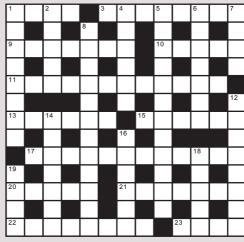
# **Quick Crossword**

#### Across

- 1 Cattle (4)
- 3 Came about (8)
- 9 Organise (7)
- 10 Passenger coaches (5)
- 11 Garden pests (12)
- 13 Once a year (6)
- 15 Expose (6)
- 17 Formation of society (12)
- 20 Fastening together (5)
- 21 Equalise (7)
- 22 Troubling (8)
- 23 Upper limbs (4)

#### Down

- 1 Very dark grey colour (8)
- 2 Not the best (5)
- 4 Deferred payment (6)
- 5 Incredible (12)



- 6 Set aside (7)
- 7 Hurry (4)
- 8 More and more (12)
- 12 Wool covers (8)
- 14 Louder (7)
- **16** Type of ape (6)
- 18 Internal (5)
- 19 Casserole (4)

# Sudoku

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

Solution on page 40

The object of sudoku is to insert the missing numbers in the boxes to satisfy just one condition: each row, column and 3x3 box must contain the digits 1 through to 9 exactly once. This can be done by applying logic – you do not have to guess.





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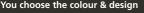


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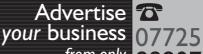


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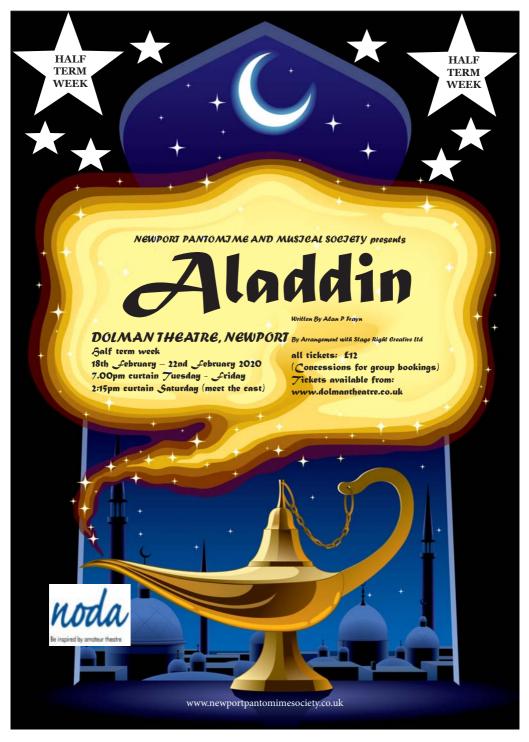
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7	9	6	3	2	4	1	8	5
5	2	4	1	8	9	3	7	6
3	8	1	7	6	5	9	4	2
8	5	9	2	4	6	7	3	1
2	4	3	5	7	1	8	6	9
6	1	7	9	3	8	2	5	4
9	7	2	4	5	3	6	1	8
4	3	8	6	1	2	5	9	7
1	6	5	8	9	7	4	2	3

c	0	2W	S		<sup>3</sup> O	<sup>4</sup> C	С	⁵U	R	<sup>6</sup> R	Е	<sup>7</sup> D
Н		0		8		R		N		Е		Α
A	R	R	Α	N	G	Е		<sup>10</sup> B	U	S	Е	S
R		S		С		D		Е		Е		Н
<sup>11</sup> C	Α	Т	Е	R	Р	1	L	L	Α	R	S	
0				Е		Т		_		٧		<sup>12</sup> B
<sup>13</sup> A	N	14 N	С	Α	L		15 R	Е	٧	Е	Α	L
L		0		S		<sup>16</sup> G		~				Α
	<sup>17</sup> C	_	<	-1	L	_	S	Α	Т	18	0	Ν
<sup>19</sup> S		s		Ν		В		В		Ν		Κ
<sup>20</sup> T	Υ	Ī	N	G		<sup>21</sup> B	Α	L	Α	N	С	Е
Е		Е		L		0		Е		Е		Т
22 W	0	R	R	Υ	-	N	G		<sup>23</sup> A	R	М	S



41



It's too early to be certain, but right now it feels as if the autumn and early winter 2019 have been amongst the busiest and most concentrated periods of activity we have ever experienced, or maybe it's just another sign we are getting a little bit longer in the tooth. It's not for the first time we find ourselves writing about cygnets and the territorial problems they encounter as they start trying to make their independent way in the world. We like to think adult swans, as it were, give their offspring flying lessons, so that by the time they leave the parent's territory they are reasonably competent fliers. However, what is equally clear is that it is not possible for any guidance to be given as to where it is safe for them to go, or, in a way, where it is definitely unsafe to go. Once again we are in the realm of territorial disputes. This time, the action takes place on a pair of lakes near Upton Bishop a little to the north of Ross-on-Wve, nestling just below the southern end of the M50

motorway. Here there is a breeding pair of swans which we were told produced nine cyanets in 2019 but there were just six left when we were called in late November The trouble began when two other cygnets (origin unknown) landed, one of which was promptly set upon by the resident adult male (cob). The victim was being pinned down at the bottom of the outfall connecting the two lakes. Grisly it is, but the aim is to drown the intruder. By the nature of things, it took us a little over an hour to reach our destination, and we firmly believed we were in time to save the badly distressed young bird. We brought him home and placed him with another reasonably fit cyanet rescued from somewhere else more local. They bonded immediately. What an awful shock it was to discover him dead two mornings later. We really don't know what more we could have done, but the cause of death could have been shock or the intake of too much water in an uncontrolled fashion or both. The next thing we know is we're

back up there again two days later when it seems the cob had 'decided' it was time his own family ought to be on their way and certainly the male juveniles in particular, because they are seen as potential threats. This time however was different; night had fallen and there were remnants of the earlier heavy rain. Of three cvanets which had been driven down the outfall from the lower of the two lakes, one which was slightly injured had managed to make his way up onto the far bank. Despite the uncompromising conditions we were fortunate enough to be able to find a route (on foot) resulting in a rescue being possible. He (definitely 'he' judging by his size and weight, approximately 10 ka.), is making a good recovery and we expect to be able to release him soon, probably at The Knap at Barry. We do not expect the phone to stop ringing any time soon!

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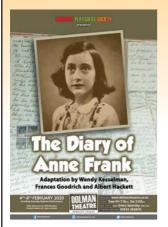
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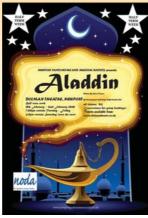
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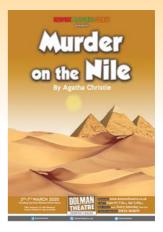
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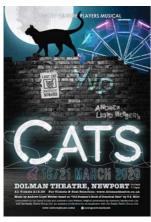


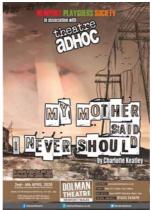
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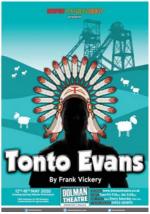












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