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ISSUE 101 NOVEMBER/DECEMBER 2023



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As 2023 draws to an end we would like to say a very big thank you to everyone who has contributed to the success of the Directory this year.

Thank you to all the distributors who, no matter how bad the weather is, deliver the Directories for us. Thank you to the residents and organisations for sending us articles for publication in the Directory. Finally, a very special thank you to the advertisers for their continued support, without the financial support from the advertisers there would be no Directory.

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Wishing you a happy and healthy festive period.

Warm wishes

Susan x

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Most people hope that their estate will pass on to their children and grandchildren eventually. But this will not happen for many, unless careful arrangements have been made to protect their assets from being taken towards the end of their life to pay for care home fees.

The solution to help protect your estate is a Will incorporating a Property Protection Trust (PPT). A testamentary PPT can only be executed whilst both partners remain alive. Upon death of the first partner, their Will specifies that their share of the property is placed into trust and names the ultimate beneficiary of this share, normally the children and grandchildren of the deceased. The surviving partner, under the terms of the Trust, has the unequivocal right to remain living in the property for the rest of their life. On the death of the second partner the Trust comes to an end and the property



passes to the beneficiaries. As the surviving partner does not own the deceased's share of the property it is fully protected for the beneficiaries, so if the surviving partner requires care, or even remarries, this share of the children's inheritance is protected. This last point can be of particular interest to couples who have come together but have children from different partners. A PPT can help each person in a relationship ensure that their children inherit their share of the property, while giving their surviving partner the ability to live in the property for the rest of their life. If the surviving partner wants to move to another property, they can still sell the property and the proceeds be used to purchase a new property; the terms of the trust remain over the new property.

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Ebbw River

The Ebbw is a river in South Wales which gives its name to the town of Ebbw Vale. The Ebbw River is joined by the Ebbw Fach River (Welsh meaning 'little Ebbw river') at Aberbeeg. The tributary Sirhowy River joins at Crosskeys, then the river continues flowing south east, through the town of Risca, then through Rogerstone, Bassaleg and alongside Tredegar Park. The Ebbw then at the western end of Newport it joins with the River Usk, before flowing into the Severn Estuary.

In common with the nearby Sirhowy River and Rhymney River the correct name for the river is 'Ebbw River', not the more usual 'River Ebbw'.

For more than two hundred years, the Ebbw River played an important role in the industrialisation of the valleys. Iron works were established at the heads of both the Ebbw Fach and Ebbw Fawr, and the river became a depository for waste from the coal and steel industries. The demise of these industries has seen the Ebbw's waters flow clean again and its natural life restored.



Crescent Road, Risca



Afon village after heavy snowfall



Afon village old construction bridge with river in full flow



Weir at Caerphilly Road bridge, Bassaleg



Near the start of the Golden Mile by Treadgar Park

Glandstone Street bridge, Crosskeys

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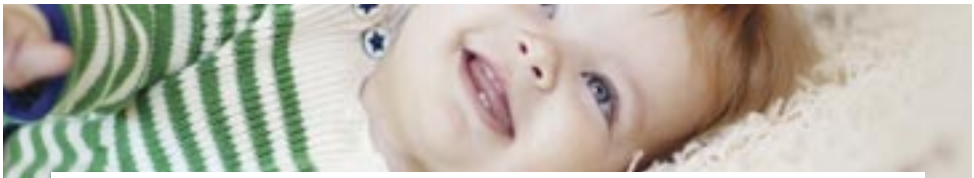
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Saving and Investing for the Next Generation

Today's young generation is anticipated to face a future with considerably higher expenses than their parents and grandparents. The rising education, housing, and general living costs have created a financially challenging landscape. As such, many parents and grandparents are taking proactive measures to provide a financial safety net for their children and grandchildren.

Why start investing early? Investing early for your child or grandchild has a multitude of benefits. Simply put, the sooner you start investing, the sooner you start earning interest on the interest you've already earned. This compounding effect can significantly boost a child's savings over time.

Early investment also has the potential to provide a higher return on investment. The rationale behind this economic case is that the longer the investment period, the higher the potential returns.

Additionally, starting a pension for a child, despite being many decades away from their retirement, makes financial sense. It is a long-term investment that could provide a significant nest egg when the child reaches retirement age.

Investing strategically - By starting early and investing strategically, it will enable you to provide a solid foundation for your child's or grandchild's economic wellbeing.

Choosing the right investment account - When considering the tax implications and how to arrange your affairs best, if appropriate, tax-efficient structures like Junior ISAs (JISAs), Bare Trusts, and Pensions should be explored.

Junior Stocks & Shares ISA (JISA) - These investments allow parents to invest in various investments on behalf of their children. While grandparents can contribute to a JISA, only parents or legal guardians can open one on behalf of the child. If a child is 16 or 17 and does not already have a JISA, they can open a Cash Junior ISA. The money in a JISA is locked away until the child turns 18, at which point it becomes their ISA. A JISA has a current annual allowance of £9,000 (tax year 2023/24), and anyone can contribute.



Bare Trusts - A Bare Trust is a simple trust in which the beneficiary (the child) has the absolute right to the capital and assets within the trust. A Bare Trust is commonly used to pass assets to young people, where the assets are held in the name of the trustee (typically a parent or grandparent) until the beneficiary reaches a specific age, often 18. These trusts can hold various investments and can be a flexible way to manage and control assets on behalf of a child. Money can be withdrawn from a Bare Trust while the beneficiary is still a minor, if it is used for their benefit, such as for school fees.

Pensions for Children - Starting a pension for a child might sound odd, but it could make financial sense. The pension will grow tax-efficiently, and it can be a great way to give your child a head start on their retirement savings. Plus, other family members, like grandparents, can contribute too. Investing up to £2,880 per child each tax year (tax year 2023/24), HMRC will top this up with a further £720 to give an investment of £3,600.

Making the most of Personal Allowances - Both you and your child have Personal Allowances that can be utilised to minimise tax liabilities. Your child has a tax-free Personal Allowance for income, which in the 2023/24 tax year is £12,570. They also have a separate Dividend Allowance, currently set at £1,000 per year.

Exempt from Income or Capital Gains Tax - Assets held in a JISA are exempt from Income or Capital Gains Tax, providing a significant tax advantage. However, if the funds in a Bare Trust come from the parents, they are taxed as though they belong to the parents where if a grandparent contributes, the assets are taxed as belonging to the grandchild.

Contributions to bare trusts and JISAs are potentially exempt transfers for Inheritance Tax purposes if the donor survives for seven years from the date of the gift.

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I Want to Believe

by Paul Minton



Telling a ghost story in a Gower cafe was not what I had expected to be doing when my old university friend came over from Canada during the summer. I hadn't seen him since before COVID and so I was delighted to catch up. I collected him from Newport Central and had anticipated going to a few local pubs but when he said how much he missed the sea, I felt obliged to help him out. And so it was that we found ourselves drinking tea at the Three Cliffs Coffee Shop near Pennard.

Our conversation meandered around travel, jobs, and mutual acquaintances, before we started talking about podcasts and my friend asked if I had any recommendations. I mentioned one such show called 'Uncanny' (soon to be a TV series this October). In each episode, the host interviews a witness, who recounts a personal, supernatural experience and then, with the help of two experts, one a believer and the other a sceptic, they try to explain the mystery. My friend said excitedly that he was already a fan of the podcast and we laughed about how a pair of scientists should be so interested in a subject like the paranormal. But then, surely everybody enjoys a spooky tale and I had one to share. My friend looked at me keenly and invited me to continue. And so I did…

There was a man, who had travelled to his parents' home as he had just learned that his mother was dying. The news had been unexpected and the man and his father did what they could in those final days. Sadly, on one spring morning, the mother slipped away peacefully at home, with her husband and son at her bedside. After some little time had passed, the son took out his mobile phone and called his wife to break the news. No sooner had he returned the device to his pocket, a telephone rang somewhere in the house. But it wasn't the landline. Neither was it the son's mobile nor the father's. As the noise continued, father and son attempted to locate its origin and tracked it down to the mother's phone. When the son flipped open the old clamshell device, the screen showed the caller's identity and he was amazed to see that it was his name on the display. He pressed the answer button but unsurprisingly, there was no-one at the other end of the line. The son hung up and retrieved his own mobile to check its call history. Sure enough, a call had been placed from his phone to his mother's number a few minutes earlier. However, he had never made that call. Cynics would probably argue the son's finger must have slipped when putting away his mobile and he had dialled his mother accidentally – after all, her number was stored in his device's contact list but still, it was odd. Several weeks later, the son went back home to his wife and returned to his job, albeit working remotely. On his first day, he glanced around his study and noticed an old block calendar. Each block was intended to be orientated so as to show a different number or month and thus provide the correct date. The item had become neglected and was largely forgotten and yet the date on the calendar, a random date that had been displayed, untouched, for years, was the same day on which his mother had passed away. Of course, it was just a fluke…wasn't it?

A slip of a finger plus a mere coincidence or something altogether more peculiar? I know which camp I fall into. After all, I was there.

I am the son.



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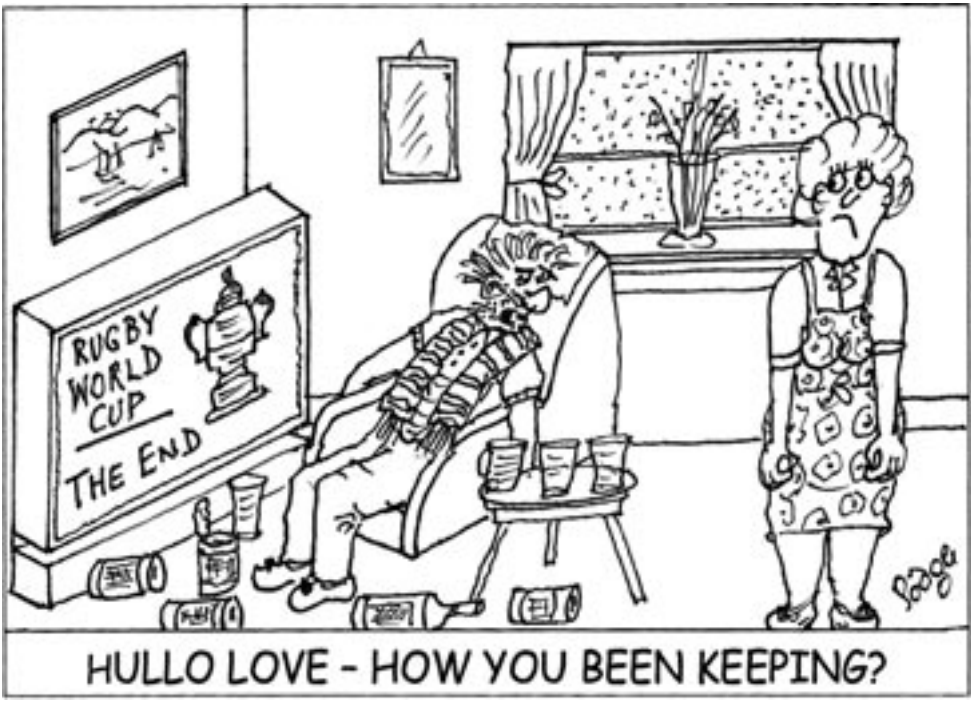


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High Cross Community Hall

Winter Update

Our first year of operation is flying by and after a busy summer and autumn, there are no thoughts of winter hibernation at High Cross Community Hall! Here is an update of what has been happening at your local community facility.

What's on?

Scan the QR code with your mobile phone camera for 'What's on' details or visit our Facebook page for a full list of our winter schedule together with contact details for the groups who are using the Hall.

Money matters

We are delighted that our National Lottery Community Fund grant application has been approved in full enabling us to buy the former St Anne's Church Site. The sale process is progressing and, fingers crossed, we hope complete the purchase in the very near future.

Scouts
High Cross Community Hall
Neuadd Gymunedol Highcross

Self-improvement

The hall volunteers are determined to provide a high quality venue for our local area. Renovation and upgrade efforts are now starting to get underway in earnest. Working from the bottom up (!), the unglamorous but vital work on Hall sewers has begun with a full CCTV condition survey. The entrance foyer has been beautifully redecorated and the tired looking male toilets have now had a complete modern refit. All of this work has been undertaken by our fantastic volunteers along with generous



donations of time and skills from local business. A big thank you to all who have contributed to improving the Hall environment for our visitors.

Young at heart

We are already developing as a significant hub for the Scouting and Girlguiding movements in the area. Meetings for local young people are now being held four nights a week with age groups ranging from 4 to 25 years.

Power to the people

We are very keen to make further progress on our mission to serve the local community and develop as a space for local training and classes. We are a volunteer run, non-profit organisation and offer attractive rates for fellow charities and community focused groups. We have a number of daytime slots available and would love to attract new visitors from all parts of our diverse neighbourhood.

Get the party started

Our reputation as a venue for children's parties is gathering pace and we have hosted a number of lively birthday celebrations. If you are interested in hiring our lovely hall space at reasonable rates, please do not hesitate to get in touch.



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High Cross Community Hall (formerly St Anne's Church), Church Close, NP10 9SH
What3words: swim.each.scouts
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Pye Corner railway station 10 -15 minute walk (up a steep hill)
Contact us by email at: HCCH@newportscouts.org.uk

Join the team

Would you be willing to get involved with supporting your local community space?

We are currently looking for volunteers to join our Property Team. Grass cutting, painting or just a willingness to get stuck in, if you can give an hour a week or just one Saturday a year, any time and skills you can offer would be very welcome! Toolbox training and safety equipment is provided where necessary. Check out our new HCCH Property Team page for details!

The facilities

The Hall is already available for hire and we hope the Church building will soon be open for use once the property purchase process is complete. Each building has a capacity to accommodate around 150 people. In addition, the green and spacious grounds are ideal for outdoor activities. The site has a musical performance licence and on-site parking is free!

The Hall building

- Canteen style kitchen facilities
- Audio-Visual facilities
- Wheelchair access ramp
- Accessible toilet
- Baby changing facilities
- Stage curtains

The Church building

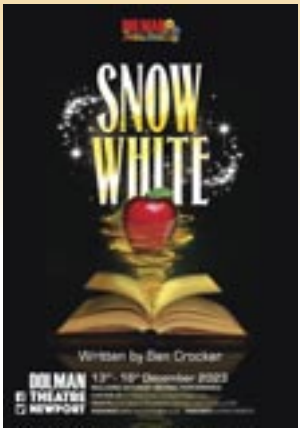
- Big screen projector
- PA audio equipment
- Hearing induction loop
- Raised stage area



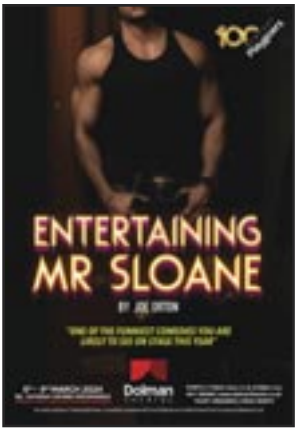
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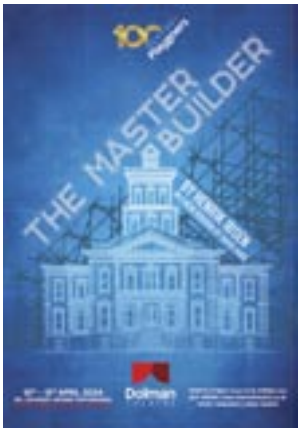
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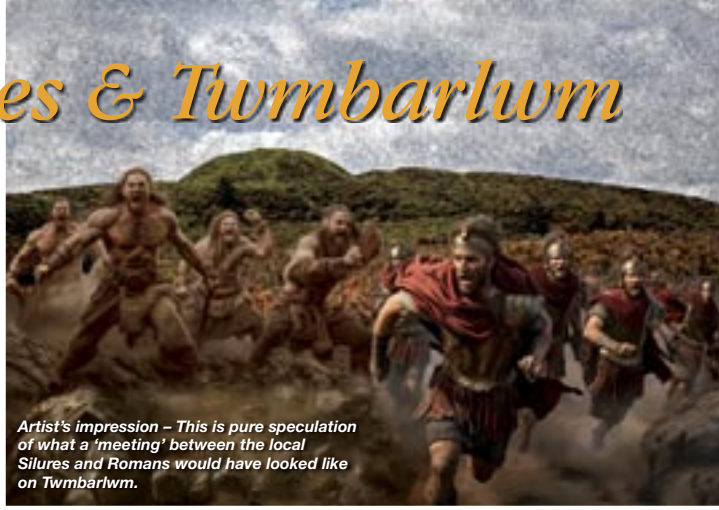
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The Silures & Twmbarlwm



Artist's impression – This is pure speculation of what a 'meeting' between the local Silures and Romans would have looked like on Twmbarlwm.

In the early days of CTS some members wanted to refer to Twmbarlwm as *"…the home of the Silures"* but it was decided that was too bold a claim to make when the likes of Llanmelin hill-fort has stronger claims.

However, carbon dating of samples taken during our recent archaeological digs show that the Twmbarlwm hill-fort was certainly in existence during the Roman occupation – but, unfortunately we found no solid evidence of links with local peoples.

Nearly all of what we know of the relationship of the Silures with the Romans comes from one man – the Roman historian Tacitus, who mentions the Silures in two of his works, *The Annals* and *The Agricola*.

Although the Silures were unquestionably Celtic speakers they did not fit the description of the Classical Celts, who are described as being mainly blond. Indeed, Tacitus describes them as "swarthy" and notices a preponderance of black, curly hair. He compares them, not improbably, with the Iberians – the Spaniards of his day. They occupied the whole of the old counties of Glamorgan and Monmouth, and some way into Brecon. Horses played a large part in their religion and it may be their skill in horsemanship that made them so formidable.

The Romans found little opposition in their initial invasion of Britain; many of the tribes of southern England being pro-Roman. After a minor rebellion by the Iceni tribe of East Anglia they drove over the Severn into what is now south-east Wales. There they had a shock: the Silures were definitely not pro-Roman. The invaders tried both carrot and stick tactics but as Tacitus remarks *"Neither severity nor kindness could prevent the Silures from carrying on the war."*

They then combined forces with Caratacus, a British prince who had refused to welcome the Romans. However, a combined force of Britons from both south and north Wales under his leadership was defeated somewhere in Shropshire and Caratacus was captured, to live out the rest of his life under house arrest in Rome.

The invaders assumed the Silures would sue for peace – but they did not. Instead, they attacked, killing the Roman Prefect and *"eight Centurions and the bravest of the private soldiers."* The Roman commander, Ostorius, was so enraged he stated that the enemy should either be transplanted inside the Empire or, better still, exterminated. However, Ostorius died without either ambition being realised.

The Romans had established forts at Abergavenny and Usk, but so great was the threat that they began to establish one of the only three Legionary forts south of Caledonia at what is now Caerleon.

The Romans moved their assault to north Wales to destroy the Druid sanctuary on Mona (Anglesey). They then had to deal with a major uprising from the Iceni, led by the redoubtable Boudica, which also ended with the Romans victorious.

However, the Silures fought on, having added the defeat of an entire legion to their accomplishments. Nero, alarmed by the near success of the Boudican uprising, removed armies from Germany to Britain to deal with the problem, over 2,000 legionaries, eight cohorts of auxiliaries and 1,000 cavalry. Faced with the forces of an entire Empire it was only a matter of time for the Silures, whose guerrilla tactics had frustrated the invaders for so long.

Tacitus' final words on the war refer to the final victor, Julius Frontinus, in these complimentary terms for his foe: *"He subdued by force of arms the strong and warlike nation of the Silures, after a hard struggle, not only against the valour of his enemy, but against the difficulties of the terrain."*

Thus the Silures were pacified, their capital, Llanmelin, was abandoned and a new one established at Caerwent.

Their valour was not lost, having held off the Romans, Saxons, and battled long and hard against the Normans, their descendants are still here.

Who knows? Perhaps you are one!

Martyn Vaughan, Trustee
Cymdeithas Twmbarlwm Society

Cymdeithas Twmbarlwm Society 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 throughout the year so watch our website and Facebook page for details.

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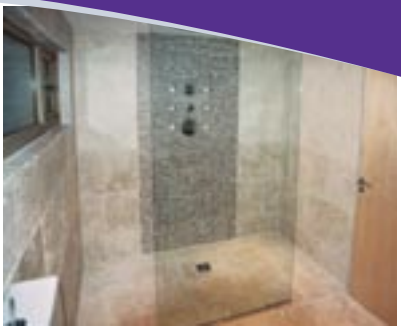
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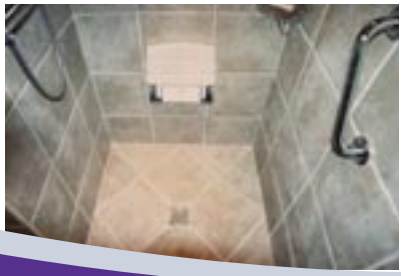
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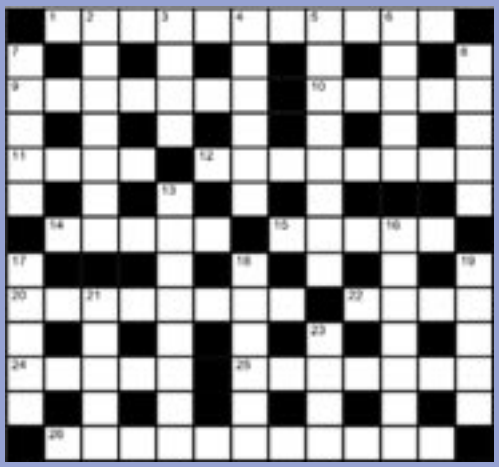
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Puzzles

CROSSWORD



Across

1 Sweet-smelling climbing plant (11) 9 Light raft made of balsa, used by Thor Heyerdahl to cross the Pacific in 1947 (3-4)
10 Insect in the stage between egg and pupa (5)
11 City of Helen, whose face "launched a thousand ships" (4) 12 Tree which grows in tidal, chiefly tropical, coastal swamps (8)
14 Communion table (5)
15 The Mill on the ___, George Eliot novel (5)
20 Line of descent of a pure-bred animal (8)
22 Brewery cart (4)
24 Private instructor (5)
25 Spanish painter, born in Greece (1541-1614) (2,5) 26 Primate species to which modern humans belong (4,7)

Down

2 Action that turns out to be to the disadvantage of the person who took it (3,4)
3 First name of authoress Blyton (4) 4 Helix (6)
5 Roman Emperor who succeeded Tiberius (8)
6 Key ___, 1948 film (5)
7 Glide across ice (5)
8 Biblical tower intended to reach to heaven (5)
13 Australian marsupial (8)
16 Physician who performs operations (7) 17 Mark ___, US swimmer who won seven gold medals in the 1972 Olympic Games (5)
18 Formerly the basic unit of money in Spain (6)
19 Tower supporting high-tension wires (5) 21 Mark used to indicate the word above it should be repeated (5)
23 Tangerine/grapefruit hybrid (4)

SUDOKU

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

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.

Solutions on page 35

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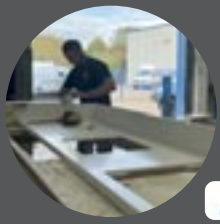
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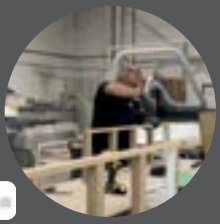
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Swan
RESCUE

The First Marathon for Quite Some Time

On each of the last nine days of September there was a call-out as a result of which just shy of 1200 miles was added to the car's logbook, including two trips to Shepperton. The first involved a very small cygnet (4.2kg) badly beaten up by a pair of adults on the Gloucester to Sharpness Canal. The second trip, marking the start of this marathon took us to Llandrindod – more mid than south Wales!

A local resident out walking with a friend near The Lake encountered two fairly large cygnets some 500 metres or so away from the lake. In the heat of the moment, it appeared there had been some kind of altercation on the lake – what we would describe as a territorial dispute. Accepting this to be the case, there was no alternative other than to bring the one bird which had been captured into care; the second cygnet had, meantime, disappeared.

Given what little was known of the history of this bird, it seemed the only sensible next step was to transport it to Shepperton. That was straightforward enough (the following day) except during a pit stop at Reading on the return, a call from Network Rail reported a pair of swans on the railway line at Allensmore, south of Hereford. They had been made safe (contained) but a 50 mile detour was now necessary to return them whence they had come.

Fast forward to the next day (2/10) and mid-morning Michelle rang to report a swan 'down' in the middle of a football pitch at Cogan; apparently unwilling to move and therefore somewhat vulnerable to any passing off-lead dog. Immediately, down tools and set off for Cogan. Halfway there, and in comes another call from Chloe at Llandrindod. She



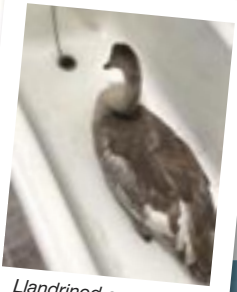
Grounded adult swan and Cogan Leisure Centre 2/10/2023

sounded desperate, and with good reason; the second cygnet had turned up, even further away from The Lake and under attack from two dogs. There really was no alternative but to deal with the Cogan situation as quickly as possible – capture, with the aid of two swan hooks in a corner of the playing field, and release at The Knap in Barry.

Next stop, Llandrindod for the second time in three days! The story to emerge from this is extraordinary.

The Lake at Llandrindod is not particularly large, so it is a bit of a surprise that it supports two pairs of breeding swans, but it does, and in 2023, each pair produced four cygnets. It now emerges that, at some point immediately prior to the start of this story, there were actually 10 cygnets on the lake, i.e., two intruders. This is difficult to understand or explain; only two possibilities appear to exist; one, the 2023 cohort of cygnets is only just starting to fly. We know of two cygnets flying out from Tredegar Park Lake, separately and landing in widely different locations. Not knowing the Llandrindod area intimately, we do not know where there might be other breeding swans which could be the source of these two intruders, but the likelihood of two coming down together in the same place seems a bit far-fetched. Two, we cannot rule out the possibility that these two unfortunate cygnets were thoughtlessly dumped on the lake by person or persons unknown in ignorance of the inevitable consequences of this action.

Chloe, having rescued the swan from the dogs secured it in her bath(!) awaiting my arrival for immediate transportation to Shepperton. The last time we asked, the two cygnets were doing well in SE England. We think this tale qualifies as a marathon!



Llandrinod cygnet on route to Shepperton

Story: Peter & Ellen. Photos: Michelle & Chloe.
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Puzzle Solutions

Across: **1** Honeysuckle, **9** Kon-Tiki, **10** Larva, 11 Troy, **12** Mangrove, **14** Altar, **15** Floss, **20** Pedigree, **22** Dray, **24** Tutor, **25** El Greco, **26** Homo sapiens.
Down: **2** Own goal, **3** Enid, **4** Spiral, **5** Caligula, **6** Largo, **7** Skate, **8** Babel, **13** Kangaroo, **16** Surgeon, **17** Spitz, **18** Peseta, **19** Pylon, **21** Ditto, **23** Ugli.

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

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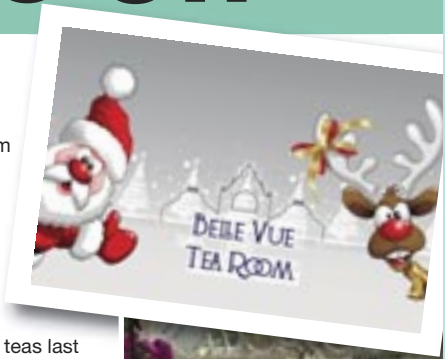
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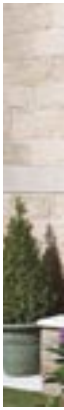
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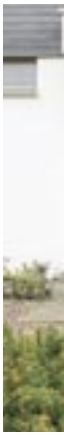
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