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DIRECTORY

ISSUE 96 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.

If you are interested in advertising your business in the Directory, please contact us to find out about the extremely competitive advertising rates. You will always deal with us directly, like many of the businesses that advertise in this magazine, we are a small, independent family business and fully appreciate how much your business means to you, especially in these uncertain times.

Wishing you a happy and healthy festive period.

Warm wishes

Susan x

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Then & Now



Caerleon House in the High Street, taken in 1985 from inside the stable yard, when the renovations were at an early planning stage. The House is thought to have been built around 1760. Below in the same photo taken in January 2023.



Extract taken from Norman Stevens's books of Caerleon. They can be purchased from Caerleon Post Office



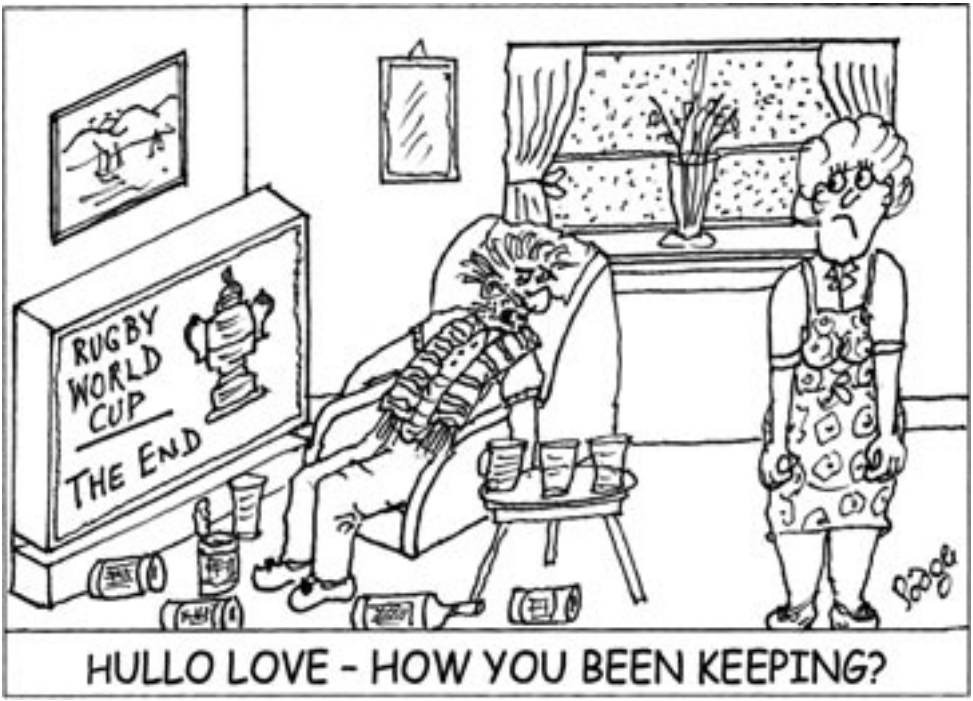


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The solution to help protect your estate is a Will incorporating a Property Protection Trust (PPT). A testamentary PPT can only be executed whilst both partners remain alive. Upon death of the first partner, their Will specifies that their share of 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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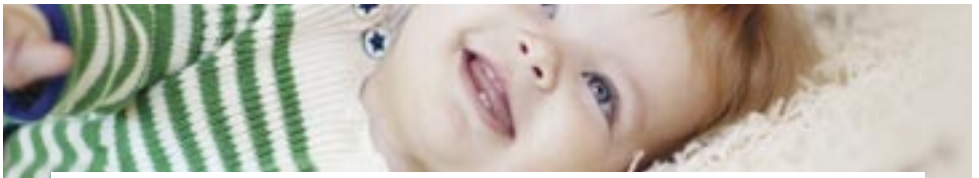
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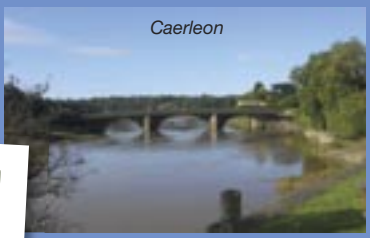
River Usk

The River Usk rises on the northern slopes of the Black Mountain in the westernmost part of the Bannau Brycheiniog National Park. It flows north into Usk Reservoir, then east by Sennybridge to Brecon before turning southeast to flow by Talybont-on-Usk, Crickhowell and Abergavenny after which it takes a more southerly course.

Beyond the town of Usk it passes Caerleon to flow through the heart of the city of Newport and into the Severn Estuary at Uskmouth. The river is about 78 miles long and the Monmouthshire and Brecon Canal follows the river for most of the length of the canal. The normal tidal limit of the river is just below the bridge at Newbridge-on-Usk, some five miles north of Newport.

The River Usk has played an important role in the history of Wales. Evidence of the long-standing use in transport and trade came in the form of the remains of the Newport Ship that were discovered in 2002. This ship, dated to around 1465, was most likely a trading vessel and may have sailed around Europe. Its presence in the Usk has confirmed what an important trading route the Usk must have been to the many towns and villages.


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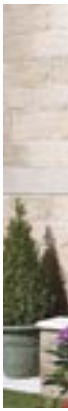
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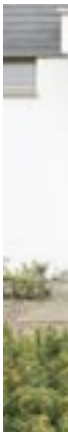






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Saving and Investing for the Next Generation

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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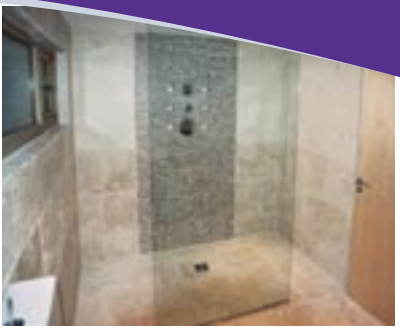
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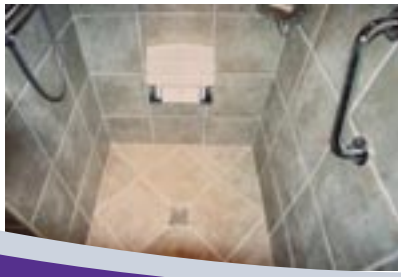
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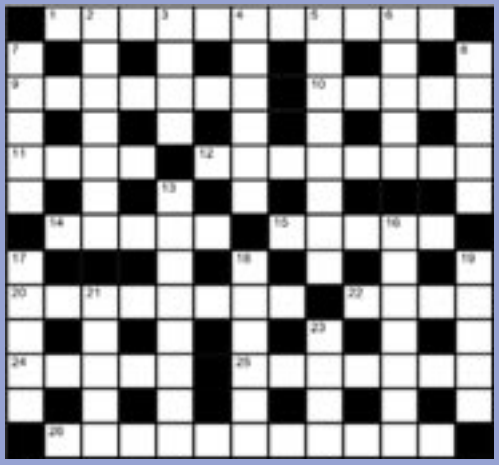
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Puzzles

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 22

AWARD WINNING BESPOKE WORKTOPS

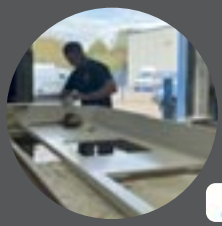
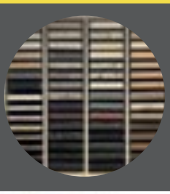
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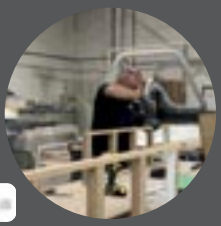


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Down: **2** Own goal, **3** Enid, **4** Spiral, **5** Caligula, **6** Largo, **7** Skate, **8** Babel, **13** Kangaroo, **16** Surgeon, **17** Spitz, **18** Peseta, **19** Pylon, **21** Ditto, **23** Ugli.

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
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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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Medication - Outings - Personal Care

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Bluebird Care Newport & South Monmouthshire

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Home Instead

To us, it's personal



Companionship

- Company & conversation
- Assist with appointments
- Make travel arrangements
- Participate in hobbies/crafts
- Accompany on outings
- Attend clubs and groups

Home Help

- Light housekeeping
- Washing/ironing
- Make beds/change linen
- Help with grocery shopping
- Meal preparation
- Support with home maintenance
- Oversee deliveries
- Pet care

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All care is tailored and adapted to your individual needs.

For more information call: 01633 740028

Email: info@newport.homeinstead.co.uk

www.homeinstead.co.uk/newport-cwmbran-chepstow

Each Home Instead franchise is independently owned and operated.



Tailored Service
Care professionals matched to your needs

Longer Calls
Minimum of one hour

Dedicated Care Team
Small teams introduced before first visit

Family Portal
Access your loved one's care 24/7

Personal Care

- Help with washing/bathing
- Assist with dressing
- Provide grooming
- Incontinence care
- Assist with eating
- Prompt medication
- Morning/wake up routines
- Evening/bedtime routines

Dementia Care

- Medication prompts
- Monitor nutrition
- Support at medical appointments
- Safety safety and security
- Social activities
- Company & conversation
- Reminiscence
- Singing for the Brain

Social Services referrals are NOT required.
All services commissioned through self-funding or Direct Payments (with top up).
Contact us to arrange a care consultation.

Office 11, The Avana Business Park, Wern Trading Estate, Rogerstone, Newport, NP10 9FQ

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LISA PRYCE-JONES
HYPNOTHERAPY & HEALING
NEWPORT

Life changing benefits of a good night's sleep

Scientists have discovered a revolutionary new treatment that makes you live longer. It enhances your memory and makes you more creative. It makes you look more attractive. It keeps you slim and lowers food cravings. It protects you from cancer and dementia. It wards off colds and the flu. It lowers your risk of heart attacks and stroke, not to mention diabetes. You'll even be happier, less depressed and less anxious. Are you interested? If so the treatment, according to proven scientific research carried out by Dr Matthew Walker, is to sleep! In today's busy world many people have developed bad habits that impacts upon their sleep detrimentally. Sleep impacts upon all aspects of life so I thought I would share with you 10 top tips to help you sleep more soundly:-

1. Establish a consistent sleep schedule
Keeping consistent times for going to and getting up from bed regulates your body's internal clock which helps you to fall asleep, get up naturally and allows your body to heal itself. Sleeping more at weekends cannot make up for any lost sleep during the week!

2. Switch off all electronic gadgets one hour before your bed time
All gadgets (computers, phones, tablets etc) emit a blue light which effectively interferes with your body producing the sleep hormone melatonin. Instead do something which you find relaxing (reading a book, taking a shower/bath, listening to calming music, self-hypnosis, meditation etc).

3. Make your bedroom a cosy space just for sleeping and intimacy
Remove any clutter and make your space really calming.

4. Avoid or reduce caffeine
Any caffeine you consume after lunch time will still be in your system at bedtime so reducing your caffeine, especially from midday can help to significantly improve your sleep!

5. Be physically active - consistently
Whatever your physical ability keeping a daily activity routine (e.g. going for a walk / gym etc) will help keep your body's internal clock regulated.

6. Be present in all activities
Whatever you are doing use all of your senses to keep your mind in the present moment. When your mind is in the present moment you cannot be anxious as that is in the future.

7. Eat meals at consistent times and avoid late snacking or eating
Eating late can lead to indigestion and also prevents the body from healing during the sleep state as it is busy digesting food.

8. Avoid or reduce your alcohol intake
Having a few drinks may feel like it's helping you to relax but it robs you of much needed healing and sleep. Consider what else you can do to relax and reduce it gradually by replacing it with a healthier option. If you feel the need to drink often ask yourself why and consider seeking help to address the underlying cause.

9. Keep afternoon snoozes short
If you feel the need to nap in the afternoon, ensure it is before 3pm and make it short (max 30 mins and use an alarm to wake you).

10.Snuggle down positively
Before going to bed, you may wish to write down anything on your mind. As you snuggle down have the intention of sleeping well, allow any unhelpful thoughts to drift away to the universe, take 10 really deep breaths (breathing in through your nose and out through your mouth) noticing how your body feels. Think about happy memories, positive things or listen to calming music/hypnosis/meditation.





lisapryce-jones@outlook.com
07427 451992
www.hypnotherapyandhealing.co.uk

As a gift I am offering you the chance to listen to my 'Relaxation and Letting go of worries' hypnosis recording free of charge taking you to a place in your mind where you can relax, heal and energise. To access it simply visit my website www.hypnotherapyandhealing.co.uk/shop/ and use the coupon code 'Clients'.

If you would like to arrange a time to chat further to find out how I can help you even more just get in touch now.

St David's Hospice Care

Fundraising Calendar of Events 2023













To book call **01633 851051**
or visit **stdavidshospicecare.org**

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Newport U3A Quickie Quiz

Newport u3a provides 40 active, leisure and cultural groups for the retired, plus it has a new addition to its timetable - 'Quickie Quiz' - a short monthly quiz of 40 questions.

The questions are chosen to appeal to our members' ages, diversity of interests, and experience, with just the occasional 'snorter' to sort out a winning team - we hope that those unable to answer the odd question will at least find it interesting! Teams are formed upon arrival so individuals can be included and members are invited to take a turn at being the quiz setter. The winners of the much coveted prize, bars of Gold (biscuits) at our first quiz were Marion Green, Sue Kilsby and Rob Wilkinson.



u3a learn, laugh, live

We meet at the Dolman Theatre Wednesdays to Fridays at 9.45am-3.00pm during term time. 'LEARN, LAUGH, LIVE' is our motto, so if you would like more of that in your retirement come and try us out for two weeks, visit u3asites.org.uk/newportsewales or phone Angela Robins on 07983 130541.

Hardy Plant Society Monmouthshire Branch

HPS Monmouthshire group is for people who love plants and gardening and enjoy talking about them with other like-minded gardeners. Non-members are welcome to come along - it's an opportunity to meet people in a friendly atmosphere. Entry varies between £4 and £8. Our regular meetings are held at the village hall in Little Mill. The group also hosts occasional Zoom talks, organises garden visits, gardening discussion dinners and plant sales. Keep in touch by emailing monmouthshirehps@gmail.com or consult our website www.hpsmonmouthshire.co.uk Lots of news and plant-related information in both. If you are interested, we would love to hear from you.
Coming up in the next two months:

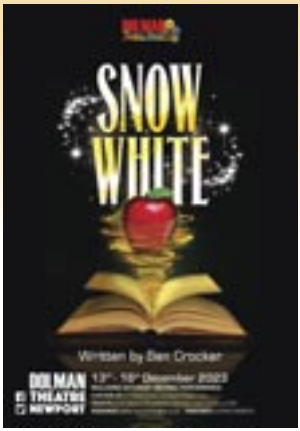
• **Saturday 14th October 2.30pm**
Little Mill Village Hall 'A Garden above the Estuary' by Adam Alexander. Adam will be full of tips and techniques so you can enjoy what you grow at reasonable cost and by sustainable, organic methods.



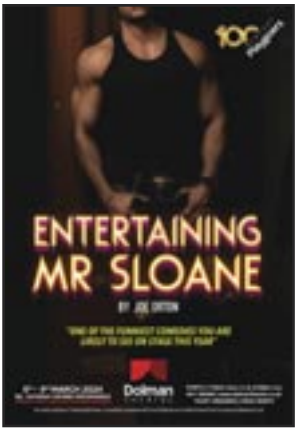
• **Wednesday 18th October 7.30pm**
Tim Walker Paradise Lost and Restored a Zoom talk by Tim, the former Director of Oxford Botanic Garden, discusses how gardening has changed over the last 400 years. Or has it?
You will be made very welcome.

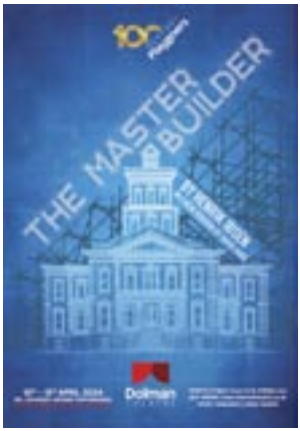
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