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ISSUE 98 MARCH/APRIL 2024



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Hopefully, the weather will warm up a little over the next couple of months and we'll all be able to take a walk in our beautiful countryside, canal & river walks – read our article about the River Taff.

Wishing you all a Happy Easter.

Susan x

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Caerleon
Then & Now



Cross Street in 1905 with the premises on the immediate left belong to Mr. WJ Bennett and his Norman Cycle & Motor Works, with a wine & spirits retailer next door. On the opposite side of the street is Miss Clara Jenkins, a general dealer and further up the street, stood in his doorway is the then postmaster Mr Edwin Green. Below is the same photo taken in 2009.



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



PROTECTING YOUR FAMILY'S INHERITANCE

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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Mr Pan Man by Paul Minton

I was first told about the Angels of Mons by a religious education teacher at my secondary school. I had thought initially that she was talking about the Angels of Mars so the prospect of messengers of the Lord visiting the Red Planet, or failing that, a chocolate factory, had genuinely piqued my interest. However, the teacher proceeded to explain how angelic warriors appeared at the Battle of Mons in Belgium during the First World War. The outnumbered Tommies and their holy allies were ultimately victorious and repelled the enemy. The class was informed this was proof that God was sometimes prepared to intervene directly against evil

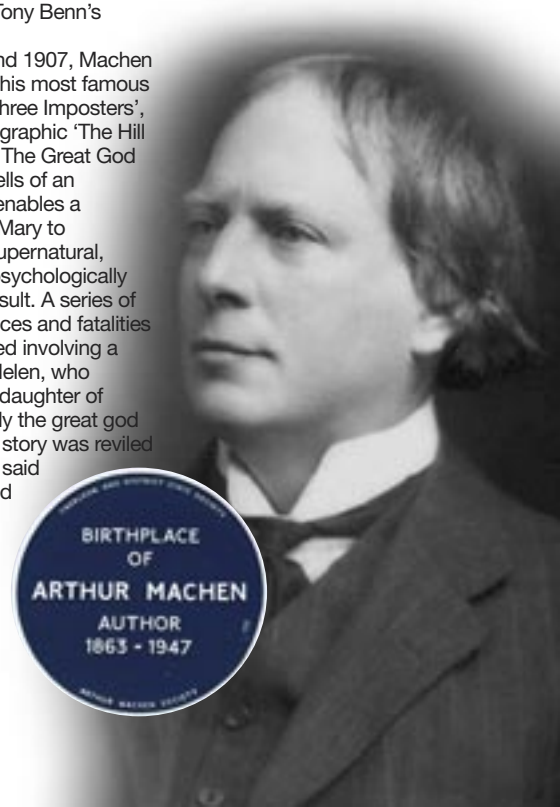
It's an amazing account but of course, it never happened. The idea of celestial beings fighting the Hun was actually hijacked by British spiritualists spurred on by a short story entitled 'The Bowmen'. First published in September 1914, just over a month after the actual battle, 'The Bowmen' described spectral archers from Agincourt, who had been summoned by a British soldier whilst fighting at Mons. Although only every intended to be a work of fiction, many readers believed it to be true. The tale was written by the Welsh author, Arthur Llewellyn Jones, better known as Arthur Machen and whilst his name may be unfamiliar to many people nowadays, his novella, 'The Great God Pan', has been described as 'Maybe the best [horror story] in the English language' by none other than Stephen King.

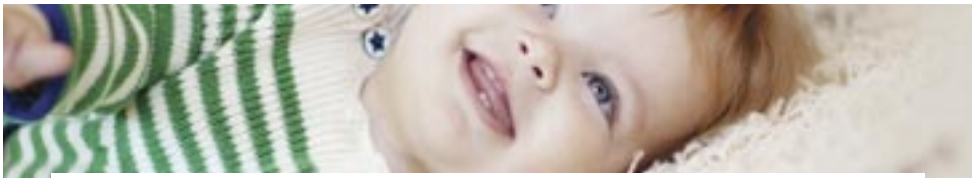
Arthur was born in Caerleon in 1863 and lived in a house near the Priory Hotel: a blue plaque is still affixed to the front of the property in recognition. When Machen was two, his father became the vicar of Lladdewi Fach, a few miles to the north and the family moved into the village rectory. In order to inherit a legacy, the clergyman adopted his wife's maiden name to become John Jones-Machen and young Arthur seems to have been baptised with this surname.

Arthur first became interested in the occult as a boy after reading an article on alchemy in the vicarage library. He developed a voracious appetite for literature, borrowing books from neighbours and buying titles like 'Confessions of an Opium Eater' from Pontypool Road Railway Station. He was later sent to boarding school in Hereford and eventually sat (and failed) the entrance exam to study medicine in London. He remained in the capital, however and took various jobs including journalist, children's tutor, French translator, actor, and manuscript reader for the publisher Ernest Benn, who was Tony Benn's uncle.

Between 1894 and 1907, Machen penned some of his most famous works like 'The Three Imposters', the semi-autobiographic 'The Hill of Dreams', and 'The Great God Pan'. The latter tells of an experiment that enables a character called Mary to experience the supernatural, although she is psychologically damaged as a result. A series of strange occurrences and fatalities are then recounted involving a woman named Helen, who proves to be the daughter of Mary and possibly the great god Pan himself. The story was reviled at the time but is said to have influenced the likes of Bram Stoker and H P Lovecraft.

Both Machen's literary career and his finances had their highs and lows but republication of his works, including some collected volumes known as the Caerleon Edition, proved a success and alleviated his money worries at least for a while. Shortly before his 80th birthday, an appeal was started to improve his financial situation after years of hardship. Supported by luminaries, such as T S Eliot and George Bernard Shaw, it raised sufficient funds to ensure Machen could live in reasonable comfort until his death four years later.





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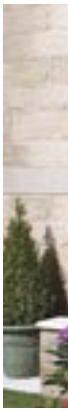
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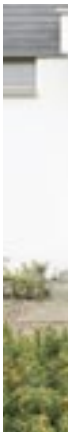






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Tredegar House Folk Festival

10th – 12th May 2024 - Something for everyone

Well, another year has flown by and here we are eagerly anticipating the 33rd Tredegar House Folk Festival which will be held over the weekend of 10th-12th May.

After the triumph of last year's festival headlined by the great Barbara Dickson, it appeared difficult to maintain that high level...but we are sure we have managed it with folk legends Lindisfarne (Meet Me on the Corner, Fog on the Tyne, Lady Eleanor) headlining the big Sunday late afternoon concert supported by four outstanding acts.

The festival starts on Friday afternoon with a free concert then a ticketed concert Friday evening (four acts) headlined by local band Rusty Shackle, plus, for those more interested in dancing than listening there is a Cajun and Zydeco workshop with the Whiskey River Boys and an expert caller. Saturday brings more free concerts and our famous free dance displays, with the ticketed Saturday evening concert (four acts) headlined by the Young'Uns. Saturday night's ceilidh features Juice with caller Ned Clamp.

There will be children's entertainers, including the fantastic Dan the Hat making a return visit after wowing adults and children alike last year. Cotyledon farmers market will be onsite Saturday and Sunday, plus craft stalls, a CAMRA bar, food outlets, workshops, sessions...not forgetting the grand parades...in fact all the usual festival fare.

For those who like to come to the festival for the wonderful dance displays...you won't be disappointed. All the local and UK dance teams you expect to see will be there plus some surprises,



Lindisfarne

Speelschaar Ossaart

and the international group joining us this year is Speelschaar Ossaart from East Flanders in Belgium. On Saturday morning there will also be a mini Gwyl Plant featuring local schoolchildren.

Also, making a one-off appearance will be the Great Basque Folk Orchestra and Dancers with over 50 performers on stage...this will be a free concert at midday on Sunday. The grand parade moves to 11.30am that day (12.30 on Saturday) to accommodate all that is happening.

This year for the first time the festival will take place around the car park of Tredegar House in a 'festival village', as the National Trust is carrying out conservation work on the property causing the courtyard marquee, craft stalls and bars to be repositioned.

Once again we are fortunate to have received the backing of the Arts Council of Wales in the form of a grant, plus we hope for continuing support from sponsors such as the Welsh Folk Dance Society and Admiral Insurance.

Such a great variety of music and dance styles on offer that there really is something for everyone. All we need now is some decent weather!

Weekend tickets cost £115 including camping, and individual concerts are £45, with the ceilidhs £8 (Friday) and £10 (Saturday). Children 7-16 are half price with specially priced family tickets available for the ceilidhs. There is too much going on to mention it all in this article, so, check out the website www.tredegarhousefestival.org.uk for more details including music clips of all concert artists, or keep up to date on our Facebook page. All tickets purchased include a free visit inside Tredegar House.

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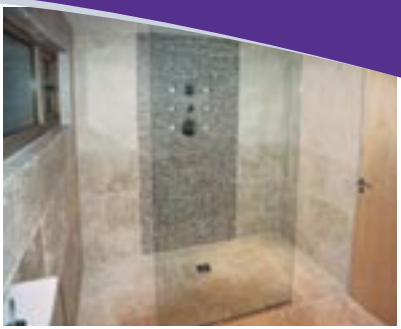
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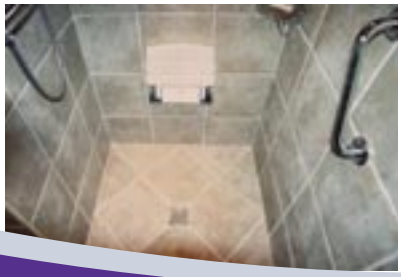
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River Taff

The River Taff is formed at Cefn-coed-y-cymmer in Merthyr Tydfil at the confluence (meeting point) of the rivers Taf Fechan (little Taff) and the Taf Fawr (great Taff).

The Taf Fawr rises below the peak of Corn Du, south-west of Pen y Fan. It flows through three reservoirs, the Cantref Reservoir, completed in 1892, the Beacons Reservoir, completed in1897. The third in the chain, Llwyn-on Reservoir, did not start construction until 1911, impounding of water began in June 1926.

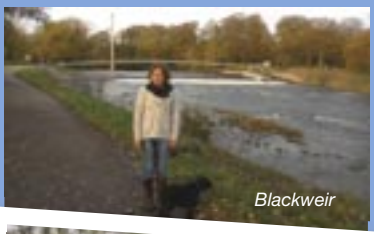
The Taf Fechan rises immediately to the south of Pen y Fan and runs southwards through three reservoirs and a former fourth, now abandoned, Pentwyn Reservoir, which was built between 1859 and February 1863. The Upper Neuadd and Lower Neuadd reservoirs began work in 1896 and finished in 1902. The Pontsticill Reservoir was started in June 1913 and was opened in July 1927.

The River Taff then flows south, passing through Pontypridd and through to Taff's Well. It flows underneath the M4 Motorway, before turning south-eastward and flowing past the Cardiff suburbs of Radyr, Whitchurch, Llandaff, Pontcanna.

In the early 1840s the South Wales Railway was trying to find a suitable site for a railway station, but the area that is now Cardiff Central railway station was prone to flooding. At this point the main route of the Taff was around Cardiff Castle and down what is now Westgate Street. It now passes through Bute Park, past the Cardiff Arms Park and the Principality Stadium. The Taff flows into Cardiff Bay, an artificial lake created by the construction of the Cardiff Bay Barrage in the 1990s, before flowing into the Severn Estuary. The River Taff is 64 km long.



Pontsticill Reservoir



Blackweir



River Cruises from Bute Park



Cardiff Bridge

Llwyn-on Reservoir



Cardiff Bay Barrage



Cardiff Bay

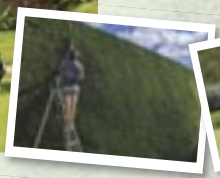
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DON'T LOSE YOUR ISA ALLOWANCE There is a limit to how much you can pay into ISAs, currently £20,000 per tax-year. If you utilise your annual ISA allowance before the end of this tax year on 5 April 2024, it will be recovered and reset on 6 April.

ISA OPTIONS

Cash ISA – The Cash ISA is arguably the most straightforward form of ISA. It offers a tax-efficient avenue for your cash savings to earn interest. You generally have the choice between a variable or fixed interest rate. With a variable rate Cash ISA, you'll likely get a lower interest rate but can withdraw funds when needed. On the other hand, a fixed rate Cash ISA might provide a slightly higher interest rate but typically requires you to leave your money untouched for a predetermined duration.

Stocks & Shares ISA - Unlike a Cash ISA, a Stocks & Shares ISA involves investing your contributions in the stock market rather than keeping them as cash. Some ISAs allow you to decide where your investments go, while others are invested in managed funds on your behalf. This type of ISA could potentially amplify your savings faster than a Cash ISA, and any returns from your investments are tax-free. However, it's important to remember that all investments carry a certain degree of risk, meaning you might end up with less than what you initially put in. With a Stocks & Shares ISA, leaving your funds untouched for at least five years is recommended to allow sufficient time for potential growth.

Lifetime ISA – These are aimed at assisting young adults in saving for their first home or retirement. These accounts, available only to individuals aged 18 to 39, offer an annual savings limit of £4,000, which forms part of the total £20,000 ISA allowance. The government enhances these contributions by 25%, translating into a potential annual bonus of £1,000. Contributions can continue up to age 50. Funds are specifically earmarked for the two purposes mentioned and are subject to conditions. If used towards purchasing a home, the property's value must not exceed £450,000. Alternatively, if the savings are intended for retirement, they remain inaccessible until the age of 60. Early withdrawal or usage for other purposes



incurs a 25% charge on the withdrawn amount.

Innovative Finance ISAs – This type of ISA enables you to allocate your tax-efficient ISA allowance towards peer-to-peer (P2P) lending. In this arrangement, your funds are loaned to individuals or businesses via a lending platform, and the interest paid by the borrower constitutes your return on investment. Although these ISAs potentially offer high interest returns, they also carry the risk of the borrower defaulting, so are not suitable for everyone.

Junior ISA – A Junior ISA (JISA) is another option for parents wishing to secure their children's financial future. However, it's important to note that contributions to a Junior ISA won't affect your personal ISA allowance. A Cash or Stocks & Shares ISA account, or both, can be opened for a child subject to the annual Junior ISA (JISA) allowance which is £9,000 for the 2023/24 tax year.

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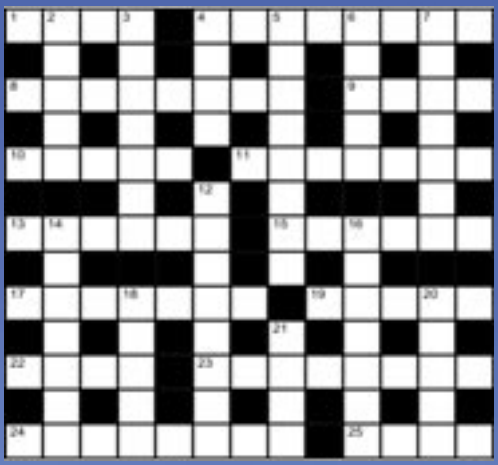
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Puzzles

CROSSWORD



Across

1 "Beware the ___ of March", advice given to Julius Caesar (4)
4 Lake on which Chicago stands (8)
8 Royalist supporter of Charles I (8)
9 Hindu or Buddhist religious leader (4)
10 Divisions of the school year (5)
11 Plait of braided hair (7)
13 Protruding abdomen (6)
15 Computer application program that uses the client's web browser to provide a user interface (6)
17 Outlet of a river to the sea (7)
19 City, the capital of Ghana (5)
22 Threesome (4)
23 Spillage caused by exceeding capacity (8)
24 Medicated lozenge for the throat (8)
25 Dark greenish-blue colour (4)

Down

2 First Englishman to circumnavigate the globe (5)
3 Itinerant Australian labourer (7)
4 Female domestic (4)
5 Prominent bishop of the Roman Catholic Church (8)
6 Block of metal (5)
7 Flight-operating company (7)
12 Stick of black carbon material used for drawing (8)
14 Country, capital Vienna (7)
16 World's largest ocean (7)
18 German submarine in World War II (1-4)
20 Dry red table wine from Spain (5)
21 French for 'father' (4)

SUDOKU

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

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 23

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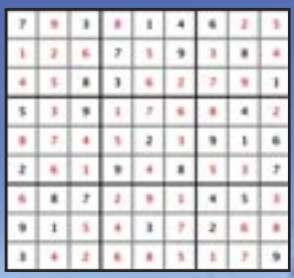
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Down: 2 Drake, 3 Swagman, 4 Maid, 5 Cardinal, 6 Ingot, 7 Airline, 12 Charcoal, 14 Austria, 16 Pacific, 18 U-boat, 20 Rioja, 21 Père.



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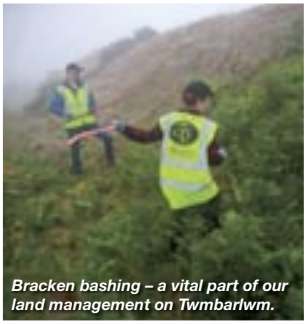
Cattle are key to the success of the Conservation Grazing Scheme on Twmbarlwm and will greatly improve the bio-diversity of the area.

Twmbarlwm – The Work Continues Where We Left Off Last Year…

Last year the Society started promoting and helping out with new land management measures on Twmbarlwm, which I informed you about on these pages.

Working with the Commoners, Cadw, CCBC, GWT and Llanarth Estates we will be continuing the work and we hope to get our members and volunteers involved too.

We were, unfortunately, a little late off the mark with our bracken bashing events and the fence around the SAM wasn't quite ready to contain the cattle on top for the conservation grazing aspect of the scheme.



Bracken bashing – a vital part of our land management on Twmbarlwm.

However, this year will start with some gorse clearance on the upper slopes of the hill-fort. This will greatly help with the bracken bashing due to come later in the year when the ground-nesting birds' breeding season is over.

With the new kissing-gate installed at Pegwn-y-Bwlch there is now no danger of the cattle wandering down the wrong side of the mountain and therefore they will be released onto the hill in April or May to do their bit to improve the area's bio-diversity.

Remember to keep to the countryside code around the cattle – those on Twmbarlwm are naturally docile and do not pose a risk to walkers, however, visitors are advised not to approach them or startle them, and to keep dogs on leads when around them.

Some work was done repairing the paths last autumn but after the winter weather they need re-visiting. So occasionally you may see workers with heavy machinery up there, please be wary and give them a wide berth.

The fences we and the farmers have installed all around Twmbarlwm are vital for land and livestock management and are very expensive. We continually monitor them and are always disappointed to find that some people in our community see fit to rip them down. Be aware, this is criminal damage and when culprits are discovered they will be punished under law.

I urge anyone who witnesses such damage to report it to the police on their 101 non-emergency service (or via e-mail to contact@gwent.police.uk.).

A dedicated police unit,The Rural Crime Team, has been set up within Gwent especially to deal with such incidents.

TERRY EVANS
Chairman Cymdeitas Twmbarlwm Society

THE Twmbarlwm HOT CROSS BUN WALK

Good Friday
29th March 2024



Hundreds of people trek to the the summit of Twmbarlwm on Good Friday

One of the great traditions we have in Risca and surrounding area is the annual pilgrimage to the top of Twmbarlwm.

Again this year CTS will organise group walks and offer free Hot-Cross-Buns to those who come along with us.

Even if you don't want to take part in our group walks we still want to encourage you to keep this tradition alive. Get up there with family and friends and why not bring a picnic with you to enjoy while you take in the breathtaking views at the top.

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.

www.twmbarlwm.co.uk

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Fundraising for charities close to our hearts



Newport u3a has over 400 members that attend sessions at 40 cultural, active and social groups and in addition they like to hold fund-raising events to raise money for charities that are close to their hearts. Just at these most recent events a total of £1485 was raised.

Choir members made cakes to sell at a rehearsal and raised money for Breast Cancer UK. The Craft Group made a variety of items to sell at their Annual Fayre for St David's Hospice whilst one of its members sells her hand-made greetings cards for the British Heart Foundation. The Raffle at a Quiz attended by 60 members was donated to Guide Dogs Cymru. Also, at our Annual Concert that showcases the wealth of talent that our members have, the ticket sales were shared between Serennu Children's Centre + Velindre Cancer Centre.

u3a learn, laugh, live

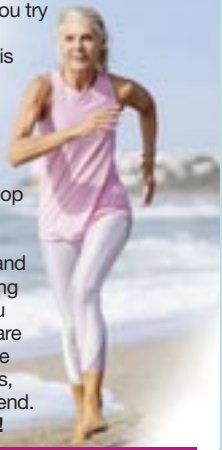
Newport u3a meets at the Dolman Theatre Wednesdays to Fridays during term time at 9.45-15.00. If you are retired and would like to join a caring society visit u3asites.org.uk/newportsewales or phone Angela Robins on 07983 130541.

Bucking the trend

Bucking the trend. What do I mean? Stop conforming to societal beliefs and values, regarding health and wellness. We get sucked into social media, family opinions and historical beliefs. As I think about what it means getting older, I've started to notice how my own ideology is beginning to change. But why? I have the wonderful pleasure of working with the older population and I've recognised that some of the issues they face are due to fitting into the world's beliefs, on what we should or shouldn't do as we get older.

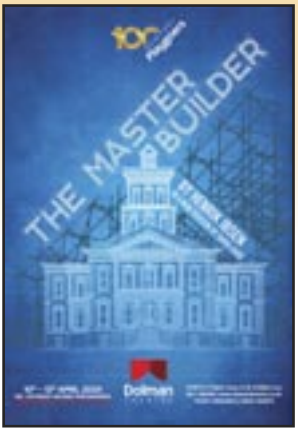
Remember back, just one decade ago, for yourself and someone telling you, you can't climb that mountain, lift that weight or enter that race at your age! What would you have said? 'Of course, I can, its fine, there's lots of people my age having a go'? Hopefully, that might have been your response. Now 10 years on, would you have the same answer or are you slowly succumbing to beliefs of others that, it's not safe, it's not what people do at your age? The scariest part is, that this is starting at a younger age. People around the age of 40, begin to question their own ability relating to their health? Fearing injury, ridicule or judgement? We stop having a go and regress in our abilities further. You can be the change, remember if your healthy and well, minus serious ailments and injuries, why shouldn't you try anything. Everything is possible when it comes to looking after yourself. Stop listening to societal pressures and start listening to what you need! You are the only one that matters, buck the trend. **Good luck!**

PBF Fitness
Pretty Bloomin Fabbas Fitness

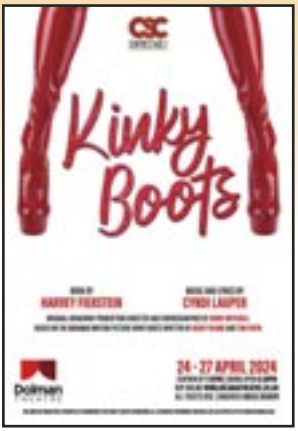


Remember if you ever need a little help or advice, please get in touch. Karla 07791 217306

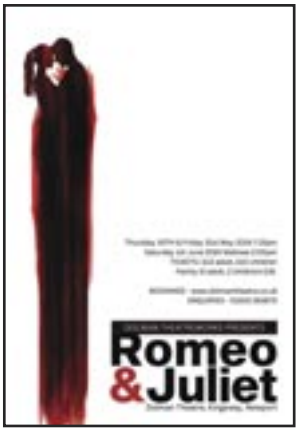
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Swan
RESCUE

Cygnets, and Their Dispersal





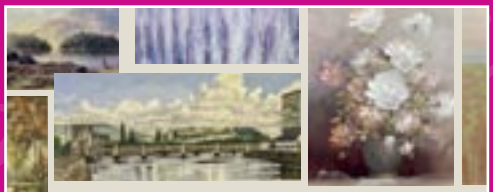
The way it works: the peak hatching time for Mute Swans is the first week of May following approximately five weeks of incubation essentially by the female (pen). The resulting brood is normally between three and ten cygnets, but usually between five and eight. From this point on, it is, as it were, very much a case of 'full steam ahead' because, in a very real sense, there is a deadline to be met. Even for those of us who live close to a swan family, the rate of growth is truly amazing; from say 250 grams at hatching to 6.5 – 7.5 kg by the late summer. This is a slightly vague statement indicating when the cygnets start to leave their home territory – and deliberately so.
In our experience here in South Wales, the timing of departure is enormously variable, but it does seem to be becoming earlier with each passing year. In 2022, our first rescue of a grounded juvenile was in the last week of September; in 2023, it was fully a week earlier and was on Lamby Way. From that date, our monthly rescues of grounded juveniles, were 5 (Sept), 18 (Oct), 4 (Nov), 2 (Dec), and 13 for January. These birds are relocated to safety – into a flock situation where no territory is being held, and the 'set-up' is not particularly hierarchical.
There are a couple of problems here which we, with our observant minds and analytical brains can appreciate, but not so, our beautiful but ever so vulnerable young swans. Firstly, observations indicate that what might be called 'flying lessons' given by adults do occur, but these are limited to getting airborne and landing either on home water or something similar nearby, if, fortuitously such happens to exist. This hints at the second problem; one thing is pretty certain – geography lessons are not available, so neither is a list of nearby waters offering safe havens for what inevitably comes next i.e. the third problem. The need to leave the home territory becomes an imperative. Adult swans, and the cob in particular start to become increasingly intolerant of the continuing presence of last year's young as the start of the next breeding season approaches. This takes the form of increasingly persistent chasing of the young around the home water, until they 'get the message' and leave. Failure to do so, is likely to be fatal…
The numbers presented in the second paragraph is a statement of one very specific problem which we as rescuers face. The ones we know about come to our attention because they have landed in totally inappropriate places, such as railway lines. So far this season there have been three of these locally. The most recent was on 24th January when Network Rail asked for help with a swan on the track between Llanwern Village and Newport station. For very obvious safety reasons a rescue is possible only under the strictest imaginable set of rules. This was accomplished with a complete absence of drama and, effectively recorded by Network Rail using a camera mounted on a drone.

The first picture is a panoramic view looking west from Llanwern village. The white dot just beyond the second gantry – left side – is the swan. The second picture is self-explanatory.

Story; Peter and Ellen. Photos: T. Williams, Network Rail. For swan problems please contact Peter & Ellen on 07802 472788.

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Why it's dangerous to get a DIY divorce

It's tempting to consider a 'DIY' divorce, especially when the prices advertised are so low, even non-existent. But what aren't they telling you? Rhian Jones, an Associate Solicitor at Harding Evans, explains why you should always use a solicitor.

1. No Solicitor Fees?

When you instruct a lawyer, you are paying for the protection that the profession offers. They are protected by a strict code of conduct - the Solicitors Regulation Authority ('SRA') Code of Conduct.

Lawyers are required to safeguard your money and assets, and obligated to provide you with information you can understand. They have a duty to ensure you can make informed decisions and are aware of your options. You also have the benefit of a professional regulator, should something go wrong.

2. I just want a divorce…

This is something heard regularly as lawyers, but what does that mean?

Divorce severs the matrimonial ties which exist between spouses or civil partners. But what else have you lost? Completing a divorce, to the stage of decree absolute or final order, you could have potentially lost pension benefits, life insurance or other insurance benefits (as you will no longer be their spouse or civil partner) and there is likely to be issues if one of you are to pass away.

This also includes the loss of spousal tax exemptions, potential difficulties in challenging an estate, and significant costs. Without specialist advice, you could lose benefits and incur huge financial losses.



3. We have dealt with everything else ourselves!

Another misconception is that if you divide your assets, or have no assets, you do not need a financial order, or the help of a court or lawyers.

Choosing to divide your assets at the point of separation, or point of divorce, you are still at risk of a financial claim in the future. This could result in a complicated legal argument in which the court would have to sift through what you may have had at the point of divorce, and what you have at the point of financial settlement. The only way to protect yourself is with a financial order. We can invite the court to seal the order on paper (neither party would be required to attend the court). If there is no agreement, you can seek assistance from the court, who will assist yin obtaining a reasonable settlement.

4. Surely there isn't anything else? Yes, there is.

Lawyers are specialists in their field, but also required to be aware of other areas of law, as well as their own limitations. For example, upon separation, you need to consider your will and estate. If you complete a divorce without updating your will, your spouse will be treated as if they died at the point of divorce. This may result in a division of assets, against your wishes. Further, if you haven't severed any joint tenancies, property may automatically pass to your spouse outside of your estate.

Perhaps your property is in your spouse's name, but it's been agreed you can stay in the property. Completing the divorce before obtaining a financial order means your spouse can remove any home rights notice you have and take steps to sell the property. A financial order, by consent or otherwise, would afford you that protection.

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