

WORTH VALLEY MAG

COMMUNITY NEWS AND LOCAL BUSINESS DIRECTORY

October 2009



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It doesn't take long to get in to a new routine; with the children back at school one can return to some "normalcy", though that means different things to different people. I normally start a new project, sign up for a class, and tackle a few of the things "I've been meaning to do" for ages. This month we've included some information that might help you do the same. Why not volunteer some time planting trees for the Forest of Bradford, or join a Friendship Circle? If you love your fresh veg, start digging and plant your own garden. Book the Christmas party early this year and benefit from the discounts on offer. On a more serious note, and speaking of the things we "put off", if you haven't sorted out your Will there is help at hand... or perhaps you want to consider a home equity release in your retirement?...read on! Liz



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This is not an evening of cosy Victorian gossamer fairies. Ursula Holden Gill's stories are about the world we all inhabit and think we are familiar with. A world of edginess, danger and confusion. Ursula however reminds us that it is also a world of wonder and enchantment. Through her unique, affectionate, charming, off-centre and very funny view of the world, the audience are treated to evening of tales of Ursula growing up in Blackburn in the 1980s. A Blackburn populated by tramps, saletts, rabboys and boygirls and fairies in the gutter, in crisp packets. (Shaggy Dog Storytellers Review).

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WINED AND DINED by *Claire Smith*



Most of you will have come to realise that I am almost evangelical when it comes to cooking; the sheer pleasure of selecting, slicing, stirring, steaming,

to co-operate, developed social skills and strategic intelligence. Certain types of root vegetable, inedible when raw, would have been transformed by the cooking process giving greater scope to the range of foods available; being able to plan meals ahead gave rise to the family as we know it. In fact cooking, states Wrangham, made us human.

sizzling and inhaling the exotic combination of aromas as I cook is, in my book, one of life's greatest pleasures. Imagine then my delight when I picked up a newspaper this week to find an unexpected ally in the form of Harvard professor Richard Wrangham, whose new book "Catching Fire" makes so bold as to state that the greatest scientific discovery in history, the seminal moment in human evolution, was the moment the human race learnt to cook.

This is an argument I can go with. I know that some of you have little or no interest in cooking and let's face it, in today's world we don't actually need to cook. We can nuke something in the microwave and the streets of every town are heaving with takeaways. But we often have no idea of the provenance of the food we eat or its effect upon our health. More importantly, we have absolutely no connection with the food we eat and with which we fuel our bodies and our lives. Surely this implies that we are going in the opposite direction to our predecessors.

According to Wrangham, forest fires would occasionally deliver cooked meat or vegetation, and early man learned to produce sparks with rocks and flint, using fire to keep predators at bay; any meat falling into the fire would have tasted delicious.

I am not advocating that we must only ever eat perfectly balanced nutritional meals. I eat cake every day (I live for cake- I blame my sweet tooth over which I have absolutely no control) and after a long, hard working day I don't always feel like cooking (which usually means that my partner, Billy, has to dash off to our favourite Thai restaurant for a take away).

Two million years ago, therefore, when man first acquired a taste for cooked food, our brains began to develop (cooking increases the calorific value of food making it easier to digest leaving time and energy for the development of an evolving human brain), our jaws became smaller, we learned

But life is all about balance. Selecting your own food, touching, tasting, nibbling as you cook - in fact cooking with all your senses well and truly switched on is a pleasure too great to miss.





Best practice for Peace of mind

Business profile:
Fiona Best and Goodwills Professional
01756 701132

It is a startling fact, but 70% of the population do not have a Will. In Britain 1,300 people die every day without having sorted out their affairs. It is just one of those things that people tend to put off. "I'm still young." "I don't have much to put in a will." "My spouse will sort everything." "I'll wait until I buy a house." "I'm in good health, I have plenty of time to do it." "I can't face it now." "It is an expense I can do without."

The excuses come thick and fast. But having a Will in place is the only way you can guarantee that your wishes are carried out after your death. Making a Will lets your loved ones know that you care enough to "sort things out" in advance. Without a Will, it's possible for any relatives, in-laws and even ex-spouses to make a claim on your estate.

You'll be pleased to know, making a Will doesn't have to be a daunting experience, nor does it have to cost the earth. With the right kind of help and advice, you can put things in order in a matter of a phone call and a few meetings in the comfort of your own home.

A vital first step is to get advice from a qualified professional.

Fiona Best of Goodwills Professional not only meets this criteria, but exceeds it. With a legal practice commendation from a College of Law in York, and ten years experience working in Yorkshire, Fiona has literally written thousands of Wills and is an expert on all the nuances and relevant details that come with the territory.

Mother of two young children, wife, daughter and business founder, Fiona started Goodwills Professionals in 2000 whilst juggling family commitments and completing a Law degree LLB(Hons) through Bradford University; she has established the business with integrity and a firm commitment to provide thorough service and expert advice.

An extensive range of services, all of which will help put legal parameters around your wishes, can be secured and suitably written in both simple and more complex arrangements, depending on your personal circumstances. Wills can be arranged for individuals or couples and can be put into place quickly and efficiently. Other services that Goodwills provide include:

Property Trusts- You can protect half of the value of your home from being used for nursing home fees.

Discretionary Will Trusts- In certain situations can be used to reduce inheritance tax payable upon death.

Lasting Power of Attorneys (formerly Enduring Power of Attorneys)- Can be used

in situations where you lack the capacity, either mentally or physically, to handle your affairs.

Probate Assistance Services- (with fixed fees at the outset)

Guardianship for Children- Appointing Guardians ensures that you decide who looks after your children in the event of your death.

Safe Custody- A safe and secure way to store your Will in conjunction with the Society of Will Writers.

Guaranteed Funeral Services- Funeral arrangements and their associated costs with a guaranteed plan.

Don't be fooled by low-cost or do-it-yourself Wills that you can pick up in a supermarket. It is unlikely to provide the real peace of mind you deserve. An ill-conceived or badly drafted Will can prove more harmful than having no Will at all.

The decisions you do or don't make will directly affect your family and loved ones in the future. Phone Fiona Best at Goodwills for a confidential conversation about how she and her team can help you prepare for the future and gain real peace of mind.

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PLANT POT TO STEW POT

There's a lot of publicity these days about 'growing your own' and allotments. Ten years ago there were empty plots on most sites, but today would be Percy Thrower's could be faced with many years wait to get a much coveted allotment.

For those of us who have to make do with the garden space that we have, the best way forward is to take a trick or two from the original English Cottage gardener, and to put your veg and herbs in with the flower borders. Even if you only have a yard or windowsill there are things you can grow in tubs, pots, or growbags.



My tiny plot (on the edge of the moors in a very exposed site) shows what you can do with a very small space (the area shown is 8' by 12'). It makes the most of the vertical area with green beans and climbing french beans, then there are courgettes, fennel, parsley, strawberries in beds and containers, growing amongst sweet peas, nasturtiums, calendula, and

roses.

The good news is - you can get on with it straight away; yes, even in October! Part of the bed shown is bare - we've got it ready for the Onion Sets and Garlic which we will plant in October and crop at the beginning of Summer 2010. All you need is to get the right autumn planting variety, and for the small scale gardener many garden centres help out now, by selling multi-packs with a few of each type. (You're better not to use the supermarket kitchen Garlic, as the type may not be suitable to growing in the cooler, North of England.)

Garlic is a good crop to grow, as it takes little room and unless you eat a whole bulb a day (good for the heart but not so conducive to keeping your friends) you will be able to grow enough to keep you going all year. It usually keeps through until the next crop is ready if you keep it cool.

Other things you can plant now are spring cabbage, but you will need more room for that, and of course herbs. Parsley and thyme are very hardy and will grow over winter, and they make a very fresh and welcome addition to the pot.

This isn't meant to be a how to... just a few ideas to help you get started. After all, it is unlikely that you would be able to grow enough even on 2 allotments to be self-sufficient, so it is more about choosing a few things to grow which give you a variety and give you the best return which is why garlic and herbs are a good choice.

The main point is to enjoy both the growing and the eating! Wildlife certainly like the combination, and hopefully you will too.

Helene Heyes

Going green with The Forest of Bradford

In 1997 a small group of enthusiastic individuals planted an area of woodland at the foot of an old quarry site in Bradford. This was the start of the "Forest of Bradford" project which has run since that time planting over 350,000 trees across the district, the equivalent of over 120 hectares of new native woodland.

The district as a whole has one of the lowest levels of woodland / tree cover in the country, a fact that is being addressed by planting around 30,000 trees each winter. The trees planted are native to the country including Oak, Ah, Silver Birch, Holly and Hazel. As well as native woodland the project also plant hedgerows creating new wildlife corridors and linking fragmented woodland areas.

One of the commonest questions asked of us is "where is the forest?", in fact it is planted across hundreds of individual sites ranging in size from a field corner to larger whole field sites. It is not our intention to plant trees every where, only where it is appropriate, avoiding other areas of wildlife interest or historical value.

Each year Forest of Bradford benefits from hundreds of volunteers who help plant the trees and care for them in the following months. It doesn't matter if people have planted before or not, every one is welcome if they have time to give. Over the winter period planting days are held on most Saturdays and on Wednesdays throughout the year.

Much of the planting over the last ten years has been in the Worth Valley, and we are continually seeking landowners who have an interest in establishing woodland or hedgerows on their land. The project can grant aid appropriate schemes through its fund raising efforts and carry out the aftercare on the trees for two years to ensure their survival.

This year the project is keen to promote its "Gift a Tree" scheme which will give people the opportunity to make a gift of a native tree planted in our own district. The scheme has proved successful as people receive a gift card for the recipient of the tree and can take part in its planting if they wish. More details on the Forest

of Bradford project and the Gift a Tree scheme can be found on the website www.beat.org.uk by following the links.

Forest of Bradford is run by Bradford Environmental Action Trust (BEAT) is a dynamic, forward-thinking charity, working actively with its local community to take up the environmental challenge. In partnership with individuals, schools, businesses and other organisations, we deliver innovative and practical environmental projects which work towards a sustainable future.

For further details contact Ian Butterfield on 01274 253440 or ian.forestofbradford@beat.org.uk



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RURAL MATTERS by Rachael Moore

DAIRY FARMERS OF BRITAIN COLLAPSE

Did you know there has been a 37% fall in milk producer numbers in West and North Yorkshire in the past seven years? Continue at this rate and we'll all be buying powered milk.

In September 2002 1,201 West & North Yorkshire producers contributed to the 14 billion litres of milk produced in the UK. More recently, in August 2009, just 755 producers supplied to the UK total of 12 billion litres. Considering the population is rising, demand must be higher? Dairy farmers have a product that consumers want, surely this falls into the general supply and demand theory where consumer pays more for a highly sought after commodity? Obviously not in the UK.

Welfare and traceability standards in the UK are some of the most comprehensive in the world. For a small island, we have high expectations. I don't want to knock this, British farmers should be proud of it, but so too should the consumers.

Once the cow has been milked and the milk cooled in a large tank to be collected by the milk tanker, it goes to a large processing plant. Then it is in the hands of the processing companies, one of whom you may recognise, Dairy Farmers of Britain. DFB then paid the suppliers (farmers) an average of 16p per litre for the milk.

There were signs in early 2008 of DFB struggling to make sound returns. Suppliers were always paid a few pence per litre less for their milk than other processors such as Arla Asda, FirstMilk, Wisemans etc, but this was all on the understanding that the premium was cut to enable the farmers co-operative

to strengthen in the market place. What members were not told outright was their producer owned company DFB was in hot water.

On 3rd June 2009 it was announced that Dairy Farmers of Britain was taken into receivership. Milk produced in May, worth £19 million to the UK dairy industry, was lost: no payment was received for UK dairy producers part of DFB. This left 190 farms in Yorkshire no alternative milk buyer and no option but to sell to the receiver at 10p per litre, way below production costs. It is estimated that 85% of return on milk is used to pay bills. Cows still need feeding regardless of the milk price, bills still need paying and with such uncertainty at where the next source of income would be ex-DFB farmers were up in arms.

This Industry blip has affected some farms more than others. Generally the smaller herds milking around 40-80 cows have been hit the hardest. Processors are not interested in sending haulage to outlying farms for a small drop of milk as it eats into their profits. They have no obligation to collect the milk, but this leaves smaller farms, much like the ones in West Yorkshire in a compromising position.

Since June, it has been noted in the Worth & Aire Vallies that a number of farmers have ceased milk production, favouring enterprises requiring less capital investment and hopefully more market security. I know of 5 farms ceasing production this summer and I'm sure there will be more. Have you noticed the decrease in Holstein cows in the fields around where you live?

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Where in the Worth Valley? COMPETITION

Can you identify the building or landmark indicated by the red cross in this photograph?

This month's prize is generously donated by



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Email your answer to:
mail@worthvalleymag.co.uk



The winner will be selected from all correct answers received by Oct 15, 2009

The Sept winner was Patricia Calvert and the location was the Spar in Haworth. **Google Earth** ©

urban DICTIONARY WEBSITE OF THE MONTH

No idea what young people are going on about these days? Feeling totally lost at work by all the latest business buzz words? Want to impress your mates with a daft new word they've never heard before? The urban dictionary goes where other dictionaries fear to tread. Written by the people for the people it contains over 4 million slang words and their hilarious definitions. Revamp your vocab with this simple site and sign up for their daily email which will send you a new word every day. Urban Dictionary documents the language of urban cultures and subcultures in a gritty, witty way. Users are encouraged to submit new words and definitions covering every aspect of their daily lives. Submissions are regulated by volunteer editors and rated by other users. www.urbandictionary.com

Fun Facts from didyouknow.org

Peter the Great taxed people for growing beards

Modern Russia started with the rule of Peter the Great. He realised that Russia should be westernised to ensure its independence. He encouraged smoking, but taxed tobacco and because European men usually were clean shaven, he taxed Russians wearing beards. He modernised the calendar, simplified numerals, and encouraged private industry and mining. Remarkably, Peter, who's real name was Peter Romanov, managed to modernise Russia without borrowing money for his state. Instead, he taxed his citizens heavily.



To advertise call Liz on 01535 642227



Brontëana Surgery



October 2009

Do you have household artefacts, books, drawings or letters that you believe to have belonged to the Brontë family or that have connections with the Brontës or historic Haworth?



Throughout October the Brontë Parsonage Museum will be offering free, expert advice on such material to people living in and around Haworth.

If you would like to know more about items you own or take advice on conservation please contact the museum anytime in October. All enquiries will be dealt with strictly confidentially.

In the first instance, please contact Ann Dinsdale, Collections Manager,
Brontë Parsonage Museum - a.dinsdale@bronte.org.uk
01535 640198 www.bronte.info

This event is taking place as part of a Heritage Lottery Fund supported project to improve the presentation of the historic rooms of the Brontë Parsonage Museum.

For further details of this project visit
www.theheartofhaworth.blogspot.com



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Have you lost your connection?

All viewers with a Freeview digital TV or box (including homes with Top Up TV and BT Vision) will need to re-tune their equipment after lunchtime on Wednesday 30 September 2009, to continue receiving their available digital channels.

Analogue (viewers with just four or five channels), satellite and cable viewers will not be affected.

This re-tune is required to pave the way for Channel Five to become as widely available on Freeview as the other terrestrial channels at digital television switchover. In addition technical preparations for future improvements to the Freeview service (such as the availability of Freeview HD channels) are being made. To retune or digibox you will either need to follow your instruction manual or you could contact a specialist for assistance.

For more information on the Freeview National Retune event and to download easy-to-follow retuning instructions visit www.tvretune.co.uk



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53	RENAULT KANGOO MPV 1.5 DCI, Diesel.....	£3,695
52	DALNATSU YRV 1.3, 39K met silver, PAS, full MoT.....	£2,295
52	CLIO 1.2 EXPRESSION, PAS, full MoT.....	£2,995
02	FORD KA 1.3, PAS, 45k.....	£2,195
X	PEUGEOT 206, turbo diesel alloys.....	£2,395
V	FORD KA 1.3, PAS, 55k.....	£1,295
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Sun 4th October. Scartop Chapel Harvest Festival accompanied by Oldfield school children. Service 2.30pm.

Sun 4th October The Bronte Tractor run in aid of Manorlands Hospice 10-10:30am start in Crossroads, outside Fish and Chip shop. A 25 mile tractor run. All vehicles welcome, entry £7 per vehicle. Extra passengers £3.50 for pie and peas.

Sat 10th October. Bronte Parsonage – National Poetry day. Poet Katrina Naomi will be the 1st writer in residence.

Sun 11th October Manorlands Car Boot Sale Opens to seller from 1pm, open to public from 2.00pm Bronte Vintage Gathering Site B6144 Haworth Road, Cullingworth To pre book a pitch at £7 per car or £9 per 4x4 ring Manorlands Fundraising office 01535 640430. Or turn up on the day for £8/£10

Wed 14th October Fashion Show in aid of Manorlands at Bradford and Bingley Rugby Club, Wagon Lane, Bingley. For more details ring 01535 640430

COMMUNITY PAGES

Thurs 15th to Sat 17th. **OctoberFest.** Arts & Craft Fair on Church Green, Keighley. 01535 618252

Fri 16th October. Novelist Tracy Chevalier, West lane Baptist Church. Contact jenna.holmes@bronte.org.uk 01535 640188. Tickets £5.

Sat 17th October. 7.30pm at Scartop Chapel. Annual Bizzar and Airedale Male Voice Choir in concert. Good supper included in admission £3.50.

Sun 18th October. Train rides for all the family. Miniature trains running at Marley sports field 13:30 until 17:00. Steam and electric trains providing trips for all ages. Great family afternoon out. Refreshments available. Details at www.kdmes.org.uk

Fri 23rd to 25th October. **Oxenhope Music & Beer Festival.**

With over 120 real ales both on trains and in the festival bar. Main Festival bar Oxenhope open Thurs 5pm - 11pm, Fri and Sat 11am - 11pm, Sunday 11am - 6pm. Entertainment programme Thurs 22 from 8pm Rick entertains - popular 60s, 70s vocalist/guitarist. Fri The Forest New Orleans Jazz Band followed by Original Worth Valley Jazz Band. Saturday 24 Afternoon sessions - Fevertrees, Eddie Earthquake and the Tremors, Blue Kings. Saturday 24 evening Dr Busker and the Dorset Rats. Sunday 25 afternoon The Worth Rail Stompers Keighley Station Old Spot Real Ale Bar, Sat 24 October from 6pm - Wild on The Piano. KWVR <http://www.kwvr.co.uk>.

Sat 24th October. West Lane Baptist Church. Screenwriter Peter Bowker will talk about his most recent work adapting Wuthering Heights. Tickets £10 contact jenna.holmes@bronte.org.uk 01535 640188.

Sat 24th and 31st October. 6pm - 8.30pm 6pm - 8.30pm- Spooky Supper at East Riddlesden Hall, A night of thrills and chills for Halloween. Samantha Lawson, 01535 683 800, samantha.lawson@nationaltrust.org.uk

Assistance Dogs only are welcome, suitable for over 8's or children that do not scare easily.

Sat 24th October. Feed the Birds Day at Cliffe castle, Keighley. 10am - 4pm Join the RSPB for a celebration of the national 'Feed the Birds Day' and find out more about how to attract birds and other wildlife.

Tues 27th October. The Big Draw at Cliffe Castle, Keighley: Shelia Gaffney 11am - 3pm Come and 'make a mark'.

Haworth Beavers 6.00- 7.15 Wednesday (Sue: 01535644745)

Haworth Cubs 7.00-8.30 Wednesday (Bev: 01535645310)

Haworth Scouts 7.00-9.00 Thursday (Tim: 01535644745)

Keighley and Craven Athletics Club for 6 year olds to any age. Lady Beginners on Thursday nights. Run out of Greenhead School, Keighley, Phone Wendy for further details 0777 96 96 511

Haworth Arts Festival - We can, happily say that the Haworth Festival was a success! Planning is under way for 2010 and we welcome anyone to our meetings that will recommence in October on the first Thursday of every month at The Fleece in Haworth.

Haworth Hawks Table Tennis Club. For all ages from 6 to 106. Keighley Table Tennis Centre. Fri evenings. Contact Andy Bray 07766428307 or John Sharples 01535 661752.

Did you know? Scartop Chapel is available for weddings. Contact Kathleen Snowden 01535 642915

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Left: Mr. Shackleton, steward, and right, flower judge Mr. Smith

The Haworth, Oxenhope, Lees and Cross Roads Gardeners and Allotment Holders Association held their annual show on Sunday 23rd August 2009 at Haworth Community Centre.

The show was hailed as a great success by the committee who had spent a whole year organising the event.

The standard of entries was exceptionally high both from long time exhibitors and from new competitors, exhibiting in some case for the very first time.

The show organisers would like to thank all the local people who helped make this show so successful, especially all the class sponsors, those who donated prizes for the raffle, items for the auction and those who bid, which raised the fantastic sum of £600 for Manorlands at Oxenhope.

The small bunch of committee members would welcome some new faces at their AGM in early November, please ring Geraldine Lamb on 01535 648610 to confirm a venue nearer the time or see

local press for details.

Congratulations must go to all the exhibitors for their efforts, especially the prize winners and trophy recipients listed below who were presented with their cups by Keighley MP Ann Cryer.

HAWORTH, OXENHOPE, LEES & CROSS ROADS ALLOTMENT HOLDERS ASSOCIATION ANNUAL SHOW TROPHY WINNERS

Most Points in Vegetable Classes	N. Kitchen
Most Points in Flower Classes	J. Bottomley
Most Points in Handicrafts	A. Hinchcliffe
Best Exhibit in Handicrafts	A. Hinchcliffe
Most Points in Baking Classes	S. Gardner
Runner Up Points in Vegetable Classes	B. King
Runner Up Points in Flower Classes	C. Shackleton
Tray of Vegetables in Cls 1 & 2 Winner	N. Kitchen
Most Points in Cut Flower Classes	J. Bottomley
Best Exhibit in Flower Show	T. Hood
Best Exhibit in Vegetable Show	N. Kitchen
Craven Fuchsia & Geranium Soc. Rosette	T. Hood
School Poetry Competition	Haworth Primary School

Fit for Purpose HAWORTH PHYSIO

Rebecca Marshall of Haworth Physio recently completed the A6 Running Course, a biomechanics and physiology course covering the latest techniques for runners of all levels and abilities. She intends to utilise this new found knowledge in her practice to help other runners and sporting enthusiasts. Another development in Rebecca's practice is the incorporation of a rehabilitation room for post op treatment and muscle building exercises. She is offering the facility as an added benefit to assist her patients and support their course of treatments.



Rebecca Marshall in her new rehabilitation room in Haworth.

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Pet parties (what will they think of next?)

With Halloween on the horizon this is naturally the season for costume parties and "trick or treat". But look what turned up in our in-box with suggestions on how to dress ones furry friends for the season! Apparently, pet parties are becoming popular. The important thing is to make sure the guest list includes animals that naturally get along. (An excellent point and one that more people parties might consider!)



Here's a few minutes of fun...make up these speech bubbles...hmm, what **are** they thinking???

Paws up for Penistone!

by Amy Borsay of Paws 4 a Walk

When thinking about taking your dog out for a daily walk you may sometimes be filled with enthusiasm and other times boredom. The routine can get a little mundane, so finding a variety of routes is essential to keep everyone happy. My personal favourite has to be Penistone Hill... why not try it this week?

My best pal Rufus loves this walk and there is so much for him to do. The parking is very dog & walker friendly. You can enter Penistone via various routes - from Stanbury, the top of Haworth or Oxenhope.

Penistone consists of three levels ready for you and your mate to explore. The scenery is fantastic and definatly not to be missed. On a good day it's like a dog

crèche. The best thing about visiting Penistone is the new friend your dog will invariably make. Socialisation is vital for your dog's wellbeing. It teaches those important social skills and how to behave around other dogs AND HUMANS. It's great for owners too... I have met lots of people and their canine friends whilst out and you just get chatting. You can pick up some good tips and new friends. I have not yet been to Penistone and not seen someone up there; whatever the weather you will always see someone and their dog on the moor. Just remember though, Penistone tends to get the worst of the weather that comes across from the Pennines, so make sure you go prepared - coat, wellies and don't forget to prepare your transport. I guarantee your dog will not come home in pristine condition.



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What is equity release?
 The equity you have in your property is the open market value, minus any mortgage or loan secured against it.

An equity release plan allows you to release tax-free cash from your home to boost your finances in retirement without the need to move.

Who qualifies for equity release?
 Generally you must fulfil the following criteria:
 Be aged 55 - 95.
 Own your own home.

This home must be worth a minimum of £50,000.

Have little or no mortgage - any outstanding mortgage must be repaid with the cash released.

The property must be freehold or leasehold with a minimum remaining lease period of 75 years.

The property must be of standard construction.

What equity release plans are available?

There are four types of equity release plans:

Lifetime mortgages - a loan secured against the property, which accrues interest until the loan plus interest is repaid when the property is sold, usually on entry into long-term care or death. They are available to homeowners 55+, with little or no mortgage outstanding. You can typically release 18-50% of the value of your home, depending on age.

Home reversion plans - part or all of the property is sold in exchange for a tax-free

cash lump sum and a guaranteed lifetime lease with no monthly repayments to meet.

Drawdown plans - a drawdown lifetime mortgage has the same advantages and disadvantages as a regular lifetime mortgage, as well as a few more that are unique to this kind of equity release scheme. The main difference with a drawdown plan is that the full sum of money available to you isn't released immediately. Instead, you decide on a maximum amount of equity you want to release, and 'drawdown' the cash in stages when you want to.

Home income plans - with a home income plan, equity is release through a lifetime mortgage or home reversion plan and is automatically invested into an annuity that is built into the plan, to generate an income for life. A cash lump sum may be available in addition to an income, but the amount may be restricted.

What safeguards are in place to protect you?

Look for SHIP approved plans that come with a set of guarantees to ensure your safety including:

The right to remain in your home for as long as you choose.

The freedom to move to another property without financial penalty (subject to lenders' criteria)

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Nel's Pumpkin Pie (yum yum!)



Jack O' Lanterns made from a pumpkin and tealights can now be seen grinning (or even gurning) scarily out of many a window around Halloween. Its not a bad thing to do with a pumpkin, but I can think of several better ones... most involving pie and cream, although it makes a stunning risotto or soup;

(see www.pamperedchef.biz/nel for recipes).

Although thought of as an American dish, the name pumpkin originated from the Greek word for "large melon" which is "pepon." This became pompom in French, and then pompion in English, and then pumpkin by the time it landed in America with the earliest European settlers in the 1670s. The Native Americans grew squash and pumpkins, and traded these with the settlers; hence the link with Thanksgiving around the same time. Pumpkin Pie can be made with any sort of squash if you can't get hold of a pumpkin – and almost every bit can be used.

First scoop out the stringy soft part that holds the seeds and discard. The seeds can be washed and spread out on a baking sheet, lightly salted and then baked in a low oven for around half an hour until crisp. Scoop out the firm flesh to make the filling for this delicious pie, and keep the hollowed out skin for your Jack O'Lantern!



Ingredients:

500g pumpkin or squash flesh (usually about a 1 ½ kg pumpkin)
1 500g block shortcrust pastry (or home made)
3 eggs
1 tsp ground cinnamon
½tsp ground nutmeg
½tsp ground ginger
150g soft brown sugar
150ml double cream (a small pot)
2 tbsp maple syrup or golden syrup

**Heat oven to gas mark 6/
electirc 200 / fan 180**

Roll out the pastry on a silicone mat or lightly floured surface into a 30cm disc. Use this to line a large, shallow pie dish, with a few centimetres of pastry hanging over the side. Chill in the fridge for about 20 minutes. Blind bake the pastry case by filling with scrunched up greaseproof paper and some baking beans (or dried beans) and baking for 15 mins, take out the paper and beans, and cook for another 10 mins until golden. Turn oven down to gas mark 3 / electric 160 / fan 140

If you want to keep the pumpkin intact for a Jack O' Lantern, slice off the top and keep on one side. Scoop out the seeds and the flesh (a melon baller works really well for this!) Put the pumpkin pieces in a large microwaveable bowl and cook covered on full power for about 12 – 15 minutes until soft. Drain in a sieve (the pumpkin will have reduced dramatically in volume – this is supposed to happen!). Leave to cool (it doesn't have to be completely cold)

Beat the cooled pumpkin together with



the sugar, eggs, cream, syrup and spices (or whizz in a blender) until smooth. Pour into the pastry case and bake for around an hour. The filling will rise up in the middle, and then sink down when you take it out. Leave to cool and serve with cream or crème fraiche, with a drizzle of maple syrup if you have some.

While its cooking, draw a scary face on your squash or pumpkin, and cut it through with a small sharp knife. Put a tea light inside, and place the top of the pumpkin back on top like a hat. Turn off the lights and SCREEEEAM – you will need a nice slice of pie with some cream or crème fraiche and a drizzle of maple syrup to recover!



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