The Billinghay Times & Advertiser



Issue No 04/24

Billinghay Parish Office 01526 861845 or 07483 346143

info@billinghay-pc.gov.uk

Ringmoor House, Ringmoor Close, Billinghay LN4 4EY





Serious Incidents CALL **999** Samaritans **08457 909090** Power Cut **105** In an Emergency
Lincs Police 01522 532222
Local Police 101
Emergency Information 24/7 0800 6783 105

BILLINGHAY MEDICAL PRACTICE

Wednesday 17th July 2024 from 10.00-13.00

Billinghay Patients Participation Group will be holding a fund-raiser at the Billinghay Medical Practice to raise money towards a specialist blood pressure monitor.

We hope that you will come along, have a chat with others, join in the fun with cakes, tombola, and the usual goodies.

At the same time, you can find out information about our Patients Participation Group including what we are here for, what we do, the results of this interaction for you, the residents and patients of Billinghay Medical Practice.

We are fortunate here in Billinghay and the surrounding villages, that we have an excellent dispensary, good doctors and nurses, and support from all the staff.

See you there on Wednesday 17th July, 10.00 until 13.00 when we can all support the Practice.

PARISH COUNCIL MEETINGS

Where: Methodist Chapel When: 1st Monday of month (except Bank Holidays)



See Parish Notice Boards for Committee Meetings

PARISH OFFICE OPENING HOURS

The Parish Office will be open on Monday, Tuesday & Thursday from 9.15am to 12.30pm.

Contact details are shown on the front page of this Newsletter

BILLINGHAY PARISH COUNCIL TEAM

Chairman: Andy Catlett Parish Clerk: Helen Key

Parish Councillors: Wendy Liles, Les Ball, Roger Miller, Tom Cassidy, Steve

Cottrell and Robert Greetham

District Council Members: Sarah Anne Lawrence. Adrian Whittle

County Council Member: Andrew Key

Assistant Clerk & Newsletter Co-Ordinator: Lou Hird

Editor: Billinghay Parish Council

Website: https://billinghay.parish.lincolnshire.gov.uk



Billinghay Parish Council

BILLINGHAY PARISH OFFICE NEWS

As you are aware, the Parish Office has to deal with a wide range of issues and the staff try their very best to be helpful. Varying topics are raised and we intend publishing information where we can offer help, point you in the right direction or where we need your help.

PARISH OFFICE CONTACT DETAILS:

Telephone: 01526 861845 **or 07483 346143**

Email: info@billinghay-pc.gov.uk Address: Billinghay Parish Office

Ringmoor House, Ringmoor Close, Billinghay, Lincs

LN4 4EY

CHILDREN'S CENTRE & FIRE STATION DEFIBRILLATORS

Please note that the defibrillators located at the Children's Centre on Fen Road and the Fire Station, Mill Lane are maintained by the Billinghay Parish Council.

If you notice any issues with either of the defibrillators, please contact the Parish Office. Access to the equipment is obtained by dialling 999 and you will then be given a code to open the case.

OTHER COUNCIL NEWS

To keep residents informed, we are publishing details of salient points arising from Council meetings and other work that may be undertaken. Certain issues detailed in the Minutes of meetings can only be released when the Minutes are approved (usually the following meeting). Full copies of the approved minutes are available on the Parish Council website https://billinghay.parish.lincolnshire.gov.uk.

New Councillors

We still have vacancies for four Councillors. Could you fulfil this important role within the Community?

Full details of the co-option process are detailed on our website. If you have some spare time and feel you could contribute to the development of the village, why not become a Councillor?

Call in the Parish Office and talk to the staff about the work involved.

You could make the difference.

Speed Indicator Device (SID

Both devices have been brought back into use and it is the Council's intention to keep publishing the statistics as and when these have been analysed. Details will appear in the next issue of the Newsletter.

Street Cleaner

As many people will already know, Penny Gilbert, our Street Cleaner for more years than most of us can remember, retired at the end of May. The Council would like to place on record their appreciation for the wonderful service that she has given the Community.

Whatever the weather Penny could be seen doing her work diligently and efficiently and keeping our streets clear of litter and dog poo when residents failed to comply with the law!! She was always ready to listen to people and give them a cheery smile when working.

By the time this Newsletter is printed, there will be a new "litter picker" in operation. We sincerely hope the new person will provide the same excellent service as Penny

ENJOY YOUR RETIREMENT AND GET THAT GOLF HANDICAP DOWN!!

Penny has asked us to include the undernoted "Life of a Street Cleaner" message in the Newsletter

25 YEARS - TIME TO RETIRE

I have been the Street Cleaner for 25 years but now the time has come to retire: I have found alcohol, money (No not that £50 note you dropped ten tears ago!), silver, bank cards, needles, underwear, condoms and tools. You name it, I've found it.

My last day did not disappoint. I found a black G string, no bigger than an eye patch and printed with words of love. I did laugh as I remembered Bridget Jones and those famous mummy pants.

To the people who said "Thank you for cleaning our streets" in words and chocolate, I would like to say a big thank you for those kind gestures. You made the work less Groundhog Day but a job worth doing.

Thank you to the Parish Council, especially Juneta Wilson and Wendy Liles for their support over the years. Carol and Lou were in the Office for a chat and an update while I warmed up or dripped rain all over the floor.

Now it's Helen and Lou and I am sure the new street cleaner will make the job their own - keeping us tidy.

It never ends. Thank you

Penny

DISCLAIMER

If the owner of the above mentioned G String wishes to reclaim the Item, the Parish Council would like to point out that it is not being retained in the Parish Office.



Newsletter January 2024

BILLINGHAY MEDICAL PRACTICE

Statistics say that Billinghay surgery is high up the national list of best surgeries! But we know that don't we!

The Patient Participation Group here at Billinghay Surgery is open to interested new members. Issues are agenda'd at each of the quarterly meetings and the group is kept informed on current developments and issues within the practice.

Take a leaflet with contact details or let the receptionist know if you are interested in joining in.

Once again, the number of appointments that are not attended is cause for concern as these appointments could have been filled by someone else in need of an urgent one.

Patient Participation Group

Representing patients and putting them at the heart of all we do

During December, these appointments totalled 154, meaning 39 unused hours.

Please contact the surgery if no longer needed.

The dates of this year's meeting will take place in the Surgery waiting room at 18.00 on

- 16 April 2024
- 2 July 2024
- 8 October 2024
- 14 January 2025



Contact:

billinghaymedicalpracticeppg@gmail.com

Please take a look at the Community Board, there may be some wellness activity you may wish to join.

PLEASE USE THE GEL DISPENSER TO CLEAN YOUR HANDS BEFORE USING THE SCREEN TO SIGN IN

MEMORIAL FOR D DAY 80th ANNIVERSARY

On the 6th June 2024, the Billinghay British Legion organised a Memorial Day for the 80th Anniversary of the D Day landings, the start of the end of the Second World War. This was well supported by their members and other residents as Billinghay joined in with the commemorations taking place all over the Country and in France.at the actual location of the landings.

Wreaths were laid on the War Memorial as respects were paid to those brave men and women who gave their lives for King and Country.





Billinghay Church of England Primary School



At the time of writing we have just begun the last half term of another school year. I am not quite sure where all the time goes and we have a lot to pack into a few weeks before we break up for the summer holidays on the 19th July.

What's been happening?

- Our Scholastic Book Fair raised money which we have spent on new books for each class in school.
- Our Reception and Year 1 pupils visited Cranwell Hall Farm (Dyson Farming). The children learnt all about how our food is grown and produced. They held some lambs and watched a shepherd and his sheepdog. Thank you to the amazing staff that work there.
- A huge thank you to Billinghay Stags Football Club for purchasing a new school football kit.
- Our recent parent/carer and pupil questionnaire resulted in the school choosing the Lincs and Notts Air Ambulance as the charity we will support for a year.
 The children made yellow flowers which were used to make a 'flower helicopter' for their float at the Spalding Flower Show.
- Our Year 2 children visited Belton Garden Centre as part of their topic on plants in science.

What's coming up?

- Our Summer Fayre takes place on Wednesday 17th July at 2pm.
- Our Year 6 pupils are visiting Lincoln University to take part in a magistrates in the community workshop.
- Sports Day on 21st June.
- Our Reception and Year 1 pupils are visiting Tattershall Farm Park.
- We are hosting a Hindu Experience Day in June. The children will dress up in traditional Indian clothing, participate in Bollywood style dancing, create Rangoli artwork and learn about Indian lifestyles and culture.



From September, we will be taking part in a new initiative from Lincolnshire County Council and the Greater Lincolnshire Local Enterprise Partnership for primary schools called Start Small Dream Big. The goal is to encourage children to dream big about their future careers and gain an understanding of the type of jobs available. The programme will bring learning alive by linking lessons to careers. It will provide opportunities for pupils to meet inspiring employers so they can explore different jobs and understand the skills they'll need for the future.

We look forward to welcoming our new Reception children and parents for September to school. We have a number of transition events planned in the summer term taking place in school.

I would like to thank everyone for their ongoing support and we look forward to continued success in the final term of the school year.

With best wishes Mr R Allen, Headteacher

BILLINGHAY VILLAGE HALL AND PLAYING FIELDS COMMITTEE UNVEIL THE NEW VILLAGE PLAYPARK

On 12 April, Billinghay Village Hall and Playing Fields held their official opening of the new playpark. Representatives attended the event from FCC Communities Foundation, PlayDale, Billinghay Parish Council, the Village Hall committee, families of the local community and most importantly the children.

Grants were applied for from both FCC Communities Foundation and the Parish Council during the early months of 2023 and work began on the demolishing of the toddler play area in September 2023 ready for new equipment purchased from PlayDale. Village Hall Chair, Roger Miller, thanked the volunteers for their time and effort applying for the grants from FCC Communities Foundation and Billinghay Parish Council and then thanked further volunteers from the local community for their help in removing the old equipment and preparing the ground so that the brand-new equipment could be erected swiftly.

SITE PREPARATION





SOME OF THE NEWLY INSTALLED EQUIPMENT





Representatives of FCC, Adam Drewery and PlayDale, Danielle Simmonds cut the ribbon officially opening the playpark to the children. Danielle said "Playdale is deeply honoured to have been chosen for the new play equipment at Billinghay. We are thankful for the invitation to participate in the official opening. Witnessing the community enjoy the playground and seeing the joy on the children's faces has been truly heart-warming."

Parish Council Chair, Wendy Liles, also said "It's a fantastic place for the kids to come and to bring their parents too. Thank you to the Village Hall for all you've done."

Even local parents were delighted with the new equipment, some noted the new accessible equipment was a valued addition. One parent added "It's good to see such a fab range of equipment and I love the fact that the kids can play underneath the equipment as well as climb up and go down the slide." Another said "We think the playpark is brilliant, It's really good for all ages. Our daughter is only one, but she still manages to find things to do."





CHILDREN ENJOYING USE OF THE NEW EQUIPMENT

(Permission received from parent to use)

Whilst attendees had refreshments the children were let loose and squeals of delight could soon be heard. It's safe to say the official opening was a resounding success. Positive feedback from the parents reflects the importance of having such an accessible facility within the village. It is thanks to volunteers' time and efforts that facilities like this can be brought to the community. So to everyone that helped with the improvement and creation of this facility, we thank you.



Billinghay Stags Football Club



Another monumental day for Billinghay Stags FC our first ever presentation evening was amazing.

Our amazing Under 7's & Under 11's came out in force to celebrate their achievements for the season, both of which was their first as teams and they haven't disappointed, we now can't wait to for the New Season to start.

Thank you to our amazing parents whose dedication in getting all the Kids to Training, Matches, Tournaments & days out is essential to everything we are doing.

Thank you to every child that attends our sessions and the teams of course, you really do make it all worthwhile.

Thank you to all the parents and others that help day in day out to maintain and improve our club.

Thank You to the Village & Business's for donating raffle prizes and purchasing raffle tickets for our Christmas raffle which raised over £700 which along with a Grant from the football foundation has now seen permanent goal post erected on the playing fields for all to enjoy.

And Last but not least Thank You to our Past and Present Sponsors
PACIFICA LTD, THE SHIP INN BILLINGHAY,
BDA EQUESTRIAN, WILLOW HOMES LINCOLNSHIRE LTD,
Caroline Barber NO7 HAIRCARE, TRADESUK CONSTRUCTION
& THE GOLDEN HAY CHINESE

for all our young players this new season are kitted out with New Kits, Rain Jackets and Jumpers this simply couldn't be done without you.

UP THE STAGS





01526 580668 Find us on Facebook - @mitchellfamilygroup

Food Served 7 Days a Week

Monday 12:00 - 14:00 and 17:00 - 21:30

Tuesday 12:00 - 14:00 and 17:00 - 21:30

Weds 12:00 - 14:00 and 17:00 - 21:30

Thursday 12:00 - 14:00 and 17:00 - 21:30

Friday 12:00 - 14:00 and 17:00 - 21:30

Saturday 12:00 - 14:00 and 17:00 - 21:30

Sunday 16:00 - 19:30

Sunday Roast Dinner 12:00 - 16:00

Delivered to your door through Just Eat

Bingo Every Wednesday at 7pm

Prize Pot Usually £500 +

Quiz Every Sunday at 7pm

Community Room available for Functions, Wakes and Receptions.

GARDEN SERVICES

FOR ALL YOU GARDENING NEEDS

FENCING
PATIOS
SHED BASES
TURFING
BLOCK PAVING
HEDGE CUTTING
GRASS CUTTING LARGE
OR SMALL LAWN
ALL GARDEN WORK
CONSIDERED
OVER 30 YEARS EXPERIENCE



FOR A FREE QUOTE

RING OR TEXT DARREN 07525423332 darren.brewin.1@icloud.com

WAYNE TODD

Carpentry and Home Improvements

- Door Hanging
- Solid Wood and Laminate Flooring
- Cupboards & Shelving etc.
- Interior Painting
- Shed & Fence Painting

Telephone: 07908 378163

or

Email: oddjobtodd@hotmail.co.uk





OFTEC REGISTERED

For oil boiler and tank installations, service, repairs, bathroom fitting and plumbing

Call now to help increase the life and efficiency of your boiler



Rick: 07847 483998

Jack: 07852 724153

Billinghay Based



EXERCISE CLASSES

MONDAYS

Renew class: Billinghay Village Hall, 7-8pm: Tai Chi, Yoga, Pilates-based with

relaxation)

TUESDAYS

Renew class: Tattershall Village Hall,

10.15am-11.15am

Seated exercise: Tattershall Village Hall

2.30-3.30pm

THURSDAYS

Renew class: Scopwick Village Hall, 6.30-7.30pm

FRIDAYS

Renew class: Coningsby Community Hall,

10.15-11.15am

TO BOOK: EMAIL: INFO@WELLNESSLINCS.COM



WE ALSO OFFER
MOBILE PERSONAL TRAINING
AND SPORTS/DEEP TISSUE
MASSAGE

(BILLINGHAY-BASED, COVERING SLEAFORD & SURROUNDING AREAS)

CALL: ZOE ON 07921 553849

ST MICHAEL'S AND ALL ANGELS CHURCH FORTHCOMING EVENTS

AFTERNOON TEA

at THE COMMUNITY ROOMS

4 JULY 2024 Starting at 3.00pm



Followed by Songs of Praise in the Church Contact Sue on 01526 269401 or any PCC member for details.

Tickets £5.00

JUMBLE SALE AND COFFEE MORNING at THE COMMUNITY ROOMS

Saturday 14 September 2024 From 10.00am to Noon



Also Gift Day in the Church

St Michael's Community Hall, Billinghay



Please come along to our friendly wellbeing coffee morning.







Every Thursday morning 10am - 12:00

We would love you to join us for drinks and chats.

Be great to see you.









Lee, Inga & The Team

Look forward to welcoming you to the "The Ship Inn"
Pub & Restaurant

With a warm welcome and friendly atmosphere serving freshly cooked Homemade meals in our Restaurant

> Light lunches, Senior Citizen Lunchtime specials & Traditional Sunday Lunches or Enjoy a relaxing drink in the bar!!

To Book Your Table Call 01526 268 118 Or Via Facebook Messenger @theshipinnbillinghay

Tues	Drinks Only	5-11
Wed-Fri	12-3	5-11
Food Served	12-2	5-8
Sat	3-11	
Food Served	5-8	
Sun	12-10:30	
Traditional Sunday Lunch	12-2	

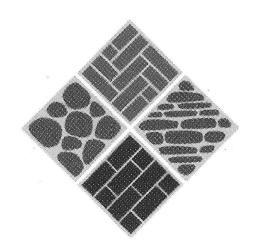
We look forward to meeting you!!

PAUL ROWSON BUILDING

NO JOE TOO SMALL

PATIOS, BRICKWORK, DRIVEWAYS, ROOF AND CHIMNEY REPAIRS, FENCING, LANDSCAPING, GROUNDWORKS AND GENERAL BUILDING.

01526 869057 / 07584 416817 www.paulrowsonbuilding.co.uk paulrowsonbuilding@hotmail.co.uk



FIX MY STREET



Fed up with problems such as potholes, broken paving slabs, street lighting and overgrown hedges?

If everyone who is affected also reported the problem direct to Lincolnshire County Council, the seriousness of the problem would be emphasised. The identity of the person reporting the problem can remain anonymous unless they choose to show their name.

Residents without computer access can still report problems via the Parish Council who will pass on details to Lincolnshire County Council. We will continue to do this but we can only register the complaint once. Numerous residents reporting the same problem will have a greater impact on prioritising problems.

Therefore, we would recommend that you use the system provided by the County Council and report the problems directly to them using the **Fix My Street system on the LCC website.**

This is straightforward to use and can be accessed using:

https://fixmystreet.lincolnshire.gov.uk

A WALK THROUGH THE PAST IN BILLINGHAY (Continued from the last issue)

Willows also sold hardware in the upstairs of the shop which was an Aladdin's Cave of dolly tubs and dolly pegs, lamp chimneys and patty tins, glass, and china. At one time the shop also sold wines and spirits until the owner, John Locking Willows, took the Pledge and, regardless of the cost, poured all the alcohol he had on sale down the sink. This example of moral rectitude had something to do Edward Willows' later vow to close the Lord Nelson pub.

Turning right from Queen Street into Bridge Street, Number 5 with its intricately carved archway, is the site of the old library and has also been used as a Bank.

14 Bridge Street, on the corner of Church Lane is the former Benton's Bridge Farm. The land is no longer worked and is now a building site for the construction of new houses. It was Charles Benton, whose forge was mentioned previously who was the reluctant farmer of this family. The Farmhouse itself is a well-preserved Georgian building, dating from the 1800s, and was originally rented from the Cragg family, who were the great landholders of Billinghay. The row of cottages opposite belonged to the farm and were once occupied by the dairy workers.

Continuing down Bridge Street you would have come to an ancient barn on the left-hand side, just before the bridge; this is thought to have been Billinghay's Tithe Barn. You have now reached the Skirth again. Follow the road across the "New Bridge", (which confusingly, is the village's older bridge!) and turn left to follow the footpath along the Skirth-side, above Tattershall Road.

Apart from navigation, the Skirth offered fishing, blobbing for eels and swimming and skating in the severest winters. It also represented a threat to the village, however, as its level varied from three feet in summer to twenty-five feet in winter when the Skirth was "bank-high" threatening the bridges and flooding the roads. At its worst, the Skirth could be even more treacherous, however, and across the years there has been severe flooding. In 1877, three thousand acres of fen land vanished under water and hundreds of people lost their homes. In 1938 the bank was breached again, but the worst flooding in recent times was Christmas 1960 when thousands of acres of farmland were under threat. It was only the concerted voluntary of teams of local farmers which managed to hold the bank and protect the village.

On the opposite of the Tattershall Road you can see the Coach and Horses public house. This was a good example of what a local pub represented in the days when Billinghay was more isolated and therefore more self-sufficient than nowadays, for it also functioned as a coal depot, a butcher's, an informal "Job centre" and even had its own weighbridge. The Coach and Horses and the adjoining field is also the site of Billinghay's famous "Feast". The origins of this festival are lost in time, but it grew up from harvest celebrations for the festival of St Michael, for whom Billinghay's church is named.

The Feast is held on the first Sunday after 11th October and until recently it was considered more important than Christmas; it was a great time of family gatherings and for this reason maids in service used to choose to come to home for the Feast instead of for 25th December. The celebrations continued from Friday until Tuesday. There was a great feast of stuffed chine, lovingly prepared and served with bread and vinegar or mustard and there were visitors in every home. There was a huge steam driven

funfair, with rides on horses and cockerels, a cakewalk, swing boats and small roundabouts for the children, costing only an old penny or two a time, so that a shilling was great wealth. There were also side shows to test your skill, and on some of them you could win inanimate things, like glass or china, but also live pigs to fatten on. Despite the chine supper, there were stalls selling food and sweets as well as "squirts", soft metal "toothpaste tubes full of cold river water for the youngsters to plague the grown-ups. Sometimes they added insult to injury by coating their wet victims with bags of confetti, which were also on sale. The football and kicking matches held between Billinghay and neighbouring villages were also famous, with lots of body contact as a reminder of the days.

Changes in lifestyle and mobility have affected the Feast – people have moved away, newcomers have replaced them and do not share the traditions. The Feast is still important to the village and is still celebrated by some residents with family gatherings around immense chine suppers as well as the carnival atmosphere of the fairground.

Beyond the Coach and Horses stands the Billinghay Garage which can be traced back to 1919, when Joe Makey did repairs and smithing on the site. However, by 1926 he had a petrol pump installed there. The next shop belonged to Robinson's the saddlers who had been established in the village for many years. It was only fairly recently that it became a Bridal Shop.

After recrossing into Billinghay over the "Old Bridge" which replaced its older namesake in 1936, you have returned to the starting point of your walk.

EARLY POSTCARD SHOWING THE COACH AND HORSES WHEN BARTON'S COACHES STOPPED THERE.





BILLINGHAY HISTORY GROUP

OUR APRIL TALK PRESENTED BY CHRIS HEWIS WAS EXTREMELY INTERESTING ESPECIALLY THE INFORMATION OF THE POLITICAL/HISTORICAL EVENTS THAT GAVE RISE TO THE NURSERY RHYMES. WE WERE AWARE THAT "RING A RING OF ROSES" WAS ASSOCIATED WITH THE GREAT PLAGUE OF LONDON AND THE BLACK DEATH BUT SOME OF THE OTHER ORIGINS WERE MORE OBSCURE.

THE MAY PRESENTATION BY TOM LANE, NIGEL AND TERI ABOUT THE HISTORY OF THE LINCOLNSHIRE COAST WAS ALSO WELL RECEIVED AND FORTUNATELY THE PREVIOUSLY UNKNOWN EXISTENCE OF THE MYTHICAL COASTAL SAUSAGE MEANT WE WERE ABLE TO HAVE THE SUITABLE ACCOMPANYING REFRESHMENTS.

IN JUNE WE ARE LOOKING FORWARD TO A TALK ENTITLED "TEN RELICS OF THE FIRST WORLD WAR" WHICH IS A PRESENTATION BY DAVID MITCHELL WHEN HE WILL BE REVEALING THE OBJECTS UNEARTHED IN THE SOMME REGION OF FRANCE AND EXPLAINING THE SIGNIFICANCE OF THESE.

WE NOW HAVE PRESENTATIONS ARRANGED FOR THE REMAINDER OF THE YEAR AND ARE STARTING TO COMPILE NEXT YEAR'S PROGRAMME OF EVENTS.

PLEASE MAKE A NOTE IN YOUR DIARIES OF THE FOLLOWING PRESENTATIONS:

24 July 2024 Tale of Two Lancs (Lancaster Bombers)

MIKE CHATTERTON

28 August 2024 The Iron Age and Roman Pottery at Potters Hill

BOB GARLANT

25 SEPTEMBER 2024 HISTORY OF SLEAFORD CASTLE

MARK BAMFORD

23 October 2024 BILLINGHAY STEAM MILL

NICOLA MARSHALL

27 NOVEMBER 2024 TOPIC TO BE CONFIRMED

TOM LANE, NIGEL & TERI

WE WOULD AGAIN LIKE TO POINT OUT THAT WE NEED TO ENSURE THAT THE GROUP IS VIABLE AND NEED A LOT OF SUPPORT TO CONTINUE OPERATING. THE COST OF SPEAKERS CONTINUES TO RISE BUT WE LIKE TO KEEP OUR ENTRANCE FEES AT AN AFFORDABLE LEVEL. WE WOULD ASK AS MANY PEOPLE AS POSSIBLE TO ATTEND TO ENSURE THAT THE GROUP CAN CONTINUE IN THE FUTURE. LOOK FORWARD TO SEEING YOU AT THE NEXT MEETING.

FINALLY, WE WOULD LIKE TO MENTION THE RECENT SAD PASSING OF TWO OUR FOUNDER MEMBERS, VICKY AND PETER GEE (PETER ACTUALLY CAME UP WITH THE GROUP NAME "PAST TIMES". THEY BOTH ATTENDED OUR MEETINGS REGULARLY AND WILL BE SADLY MISSED.

HUDSON FITNESS GYM

10-12 Queen Street, Billinghay LN4 4AX

NEW OPENING HOURS!

MONDAY - FRIDAY 6AM-9:30PM

JOIN NOW!

WEEKENDS 6AM-3PM

MEMBERSHIP OPTIONS

Full Access (includes classes) £24 a month

Gym Only £15 a month

Junior (14-16yr olds with a paying guardian/parent) £12 a month

FOB NEEDED TO ACCESS THE GYM (£10 DEPOSIT)
CONTACT EMMA VIA EMAIL OR FACEBOOK TO SORT THIS

GYM SLOTS ARE BOOKED VIA THE WEBSITE BUT UNAVAILABLE WHEN CLASSES ARE ON



Website- www.hudson.fit
Email- hudsonfitness17@gmail.com
Facebook- Hudson Fitness
Instagram- @hudsonfitness17

LOCAL POLICE NEWS

SLEAFORD RURAL NORTH

Local Team:

Rachel Blackwell - Inspector Martin Derbyshire - Constable Stuart Mumby-Croft - Sergeant Colin Ironmonger - PCSO

Reported Crimes - March 2024

Anti-social behaviour	8	19.5%
Bicycle Theft	1	2.4%
Burglary	2	4.9%
Other Theft	5	12.2%
Public Order	2	4.9%
Shoplifting	1	2.4%
Vehicle Crime	4	9.8%
Violence and Sexual Offences	16	39.0%
Other Crime	2	4.9%

Crime Levels	12 mths ending 31/3/2024	
Apr 2023	78	13.0%
May 2023	40	6.7%
June 2023	37	6.2%
July 2023	62	10.4%
Aug 2023	75	12.5%
Sept 2023	53	8.8%
Oct 2023	49	8.2%
Nov 2023	44	7.3%
Dec 2023	41	6.8%
Jan 2024	35	5.8%
Feb 2024	44	7.3%
Mar 2024	41	6.8%

WILLS & POWERS OF ATTORNEY

As a retired solicitor, I offer a professional and sympathetic service in a relaxed way that will address your wishes and bring peace of mind.

REGULATED & INSURED

FIXED FEES

NO VAT

FREE HOME VISITS

"James makes things easy to understand and puts you completely at ease" Mr. & Mrs. S.

"Extremely helpful and friendly. Made a difficult task very easy and less stressful." Mrs. B.

"I would consider James an "old style solicitor". I enjoyed his visits and he did an excellent job." Mr. M.

If my approach looks right for you, please get in touch to see if I can help.

Tel 01529 701404

Lincolnshire Will Company

WAYNE MARKHAM PLASTERING & ELECTRICAL

Our mantra is to keep it local so we work with many trades in our local area to turn your house into a home or your office into an exciting and vibrant place to work.

We now offer electrical works and PAT Testing, with all works carried out by a qualified electrician.

No job too small Contact us on 01526 861165 or 07968 307052

Email <u>markhamplastering@sky.com</u> www.plastererservices.co.uk



Get plastered without the headaches (or a shock!)

CT

Therapies

Therapeutic & Holistic Massage for

Stress, Tension, & Relaxation Sports Injury, Deep Tissue

Reflexology
Hopi Ear Candles

Reiki Treatments & Training Relaxation & Meditation

Waxing Specialist Experience Counts

Contact Wendy
Reiki Master-Teacher, UKRFTM, CMT, CIBTAC, ISA, CNHC

07759 119135

REIKI
The Subliminal way to relax
Please call for details



Caroline Barber 7 Queen Street Billinghay LN4 4AX Telephone No: 07920844978

Email: number7hairsalon@gmail.com

OPENING HOURS

Monday	9.00am	to	6.00pm	
Tuesday	9.00am	to	6.00pm	
Wednesday	C	Closed	k	
Thursday	4.00pm	to	8.00pm	
Friday	4.00pm	to	8.00pm	
Saturday	4.00pm	to	8.00pm	
Sunday	Appointn	Appointments only		

Booking by Appointment ONLY

Also Mobile Service available by Appointment

Caroline Barber Number Seven



Mower
Service
Repair

Domestic mower, service & repairs

- Ride on mowers
- Cyclinder & rotary walk behind mowers
- Chainsaws, hedgecutters, strimmers, etc.

Contact 'The Mower Man'

Mobile: 07522460019 Home: 01526 861094

Email: msrmowerman@gmail.com





'A Happy Place For Children Aged 12 months to 5 years'

Standard sessions: 9am-12pm | 12pm - 3pm Additional sessions: 8am-9am | 3pm onwards



Located next to Billinghay Primary School and Childrens Centre

Call or email Carole today

07799091281

daisychainbillinghay@gmail.com

RSH BUILDING & LANDSCAPING

All aspects of landscaping

Patios Brick Walls

Grass cutting Garden Fences

Turfing Driveways Shed Bases

FREE QUOTES
FULLY INSURED

Contact us:



Via our Facebook page (rshbuilding&landscaping)

or on 07899848401



BYGONES

OUR SUPPLY OF OLD PHOTOGRAPHS AND STORIES HAS GRADUALLY DWINDLED AND WE ARE TRYING TO TRACK DOWN FURTHER ITEMS FOR THE NEWSLETTER. WE HAVE DISCOVERED A COLLECTION OF CUTTINGS FROM LOCAL NEWSPAPERS AND WILL BE PUBLISHING DETAILS FROM THESE IN FUTURE ISSUES. HOWEVER, WE WERE ASKED RECENTLY ABOUT THE CAR DYKE AND SO WE AARE GIVING A BRIEF HISTORY OF THIS BELOW;

THE CAR DYKE

THE CAR DYKE WAS BUILT AS A CANAL, BY THE ROMANS MOST PROBABLY IN THE REIGN OF NERO (AD54 - 58).

IT HAD TWO PURPOSES:

- 1. TO ACT AS A LIMIT TO THE AMOUNT OF RUN-OFF WATER ENTERING THE FENS OF LINCOLNSHIRE AND CAMBRIDGESHIRE. BEFORE THE FENS WERE DRAINED MANY YEARS LATER, BILLINGHAY WOULD HAVE BEEN AN ISLAND FOR MOST OF THE YEAR.
- 2. As a means of transport between Peterborough and York

THE CANAL RUNS FOR ABOUT 70 MILES FROM PETERBOROUGH TO LINCOLN ALONG THE WESTERN EDGE OF THE FENLANDS. FROM, LINCOLN, THE ROUTE FOLLOWED THE FOSS DYKE TO TORKSEY WHERE IT JOINED THE RIVER TRENT, THEN NORTH TO THE RIVER OUSE WHICH CONTINUES TO YORK.

FULLER DETAILS CAN BE FOUND ON THE PAST TIMES WEBSITE.



PICKS BUTCHERS 89 MAIN STREET, DORRINGTON



OPENING TIMES

OPEN CLOSED
Monday to Friday Saturday
8.00am to 4.00pm Sunday

DELIVERY SERVICE TO BILLINGHAY AREA ON FRIDAYS

A Minimum Spend of £20 within a 10 mile radius of the shop with a delivery charge of £3.00

We do ask for 24 hour notice please

Tel 01526 830831

Tabbi Bannister F.M.A.A.T & A.T.T (Fellow)

Local Accountant and Tax Specialist

Account Preparation
Limited Company Advice
Tax Returns
VAT Returns
Book Keeping
Payroll Services

No accountancy problem too big or too small.

Call for a free quote and initial consultation.

Tele. Number: 01526342834 Mobile Number: 07876023357

Email: tabbiaccounting@yahoo.com



With over 20 years of experience Family run business • All works fully guaranteed

- Damp with **30 years damp guarantee Plastering Maintenance
- Cellar Tanking Dry Rot Specialising in mould control
- Diagnosing the cause whether being building defect or lifestyle factors.
- Kill and remove mould using products that also prevents future growth
- Decorate areas to the highest standard with specialist paint with a 5 year guarantee.

We created Warner DPM to bring a unique brand of attention to detail, an obsession with high quality workmanship and unrivalled service standards to our growing portfolio of extremely satisfied clients.

Call now to speak to the team 0800 622 6424 E: warnerdpm@gmail.com www.warnerdpm.co.uk

Cheeka trade









Martin Rear

M.R. Garden Services



Pressure Washing

All Your Gardening Needs

Hedge Cutting

20 Years Experience

Grass Cutting

Local and Reliable

Patios

Also available for odd jobs and maintenance indoors and outdoors

dencing

Call: 01526 860192 07504 422050

Sutter Cleaning





Pet Services

Going away?

I offer home visits for Cats and Small Furries.

Billinghay and surrounding villages.

Contact Ness Jones

07595635382

Petails





Fast Friendly Service

Tele: **01526 860069**

Mobile: 07721347634

or

Email:

brommell@hotmail.com

Activities in Billinghay

Please check with the organisation to see if the activities have been cancelled and when they will re-commence

B.A.D.ASS

(Billinghay Amateur Dramatics Association) Bethel Baptist Chapel **Thursdays** at the Village Hall or Ship - please call 07799617674 for info. New members always welcome

Billinghay CEP School Billinghay Tuesday Club

Bowls Club British Legion **Sundays** 10.30am & 6pm **Tuesdays** 7pm Pastor Richard Hilliard 07717392628

Club 8 to 9am Every School day in School Hall

1st **Tuesday** of the month 7.30pm Pam Lupton 860106 Indoor Bowls start September every Monday

Secretary Matt Derbyshire 861453

Brownies (2nd Billinghay)

Children's Centre Community Rooms

Daisy Chain

Darby & Joan

Girl Guides

Wednesdays 5.30 to 7.00pm Dawn Tulley 834324

Fen Road 9am to 5pm Monday to Friday 869248 or 869271

Bookings John & Tina Toulson 07483156297 Pre-school **Mon-Fri** 9.00am to 3.00pm Billinghay CofE

School 07799 091281

Tuesdays (every 4 weeks) 2-5pm Shirley 860732

Wednesdays 6.45pm

Contact Emma 07557354981

Lighthouse Youth Club

Fortnightly at 7.45 to 9.00pm (during term time)

Contact Richard on 07717392628 or email richard@billinghaybaptistchapel.co.uk

Line Dancing Methodist Church **Thursdays** 6.00pm to 8.00pm Walcott Village Hall **Bookings** Sally Robinson 860930 Caretaker 860682 Schoolroom available with kitchen facilities £20 for 3 hours

Sundays 10.30am Val 860614,

Methodist Church Night Owls Book Club

Past Times

3rd Thursday of month 7.30pm at the Ship Kylie Cozens

History Group The Ship Inn (as advertised)

Lou Hird 869086

Rainbows (Girls 5 to 7)

Tuesdays (Term Time) 5.30pm to 6.30pm

Emma 07939 830742 billinghay.rainbows@gmail.com

St Michael's and All Angels Church

1st/3rd Sundays 9.30am Holy Communion **4th Sunday** 11.00am Holy Communion

4th Sunday 11.00am Holy Communion **5th Sunday** United Service - please see noticeboard near

Church of Contact Tina or Mick on

Tuesday Club
Twinning Association

Village Hall

Voluntary Car Service

Church gate to check place of worship.

Contact Tina or Mick on 860069 or brommell@hotmail.com First Tuesday every month 7.30pm Community Rooms

Chairman TinaToulson 01526 860262

Bookings June Davies 861652

Office Hours 10.00am to 4.00pm Monday to Thursday and 10.00am to

1.00pm Friday Tel 01507 609535 (also 24hr Emergency)

YPF Children's Club Every Friday at 6.00 to 7.30pm during term time

Contact Richard on 07717392628 or email richard@billinghaybaptistchapel.co.uk

Lincolnshire Glass & Locks



Contact: Phone: 07810 304411

Email: thejonnyglass@gmail.com

Find us on facebook

For:

- 24 hour service for locksmith & glazing
- No call out charge
- UPVC, aluminium & timber window and door repairs
- Failed/misty double glazed units replaced
- Hinges, handles and lock mechanisms replaced and serviced
- Locks changed to insurance specifications
- Timber, UPVC and Composite doors supplied and fitted
- Free advice and quotations from a family run business with over 30 years experience



Horncastle Community Centre • Tuesdays 9.30am

Karen 07900 062 817

Woodhall Spa Coronation Hall • Tuesdays

5.30pm and 7pm - Karen 07900 062 817

Tattershall Village Hall • Wednesdays 8.30am & 10am

Jo 07825 728 195

Methodist Church Hall Coningsby

Wednesdays 5.30pm & 7pm

Jo 07825 728 195

Stanhope Hall • Thursdays 6.30pm

Karen 07900 062 817

slimmingworld.co.uk

#YesYouCanWithSlimmingWorld 😝 💆 🗿 👩



Slimming

Peritum Interiors

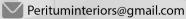
Experts in turning dreams to reality

Specialised Kitchen Fitting Service

Over 35 Years Collective Experience No Job Too Big Or Too Small Other Interior Works

(Bathrooms, Painting, Tiling, Flat Pack Furniture etc)

FOR MORE INFORMATION PLEASE CALL OR VISIT OUR FACEBOOK PAGE





PETER CROSS

PAINTER & DECORATOR

Interior

Exterior

Domestic

Commercial

Friendly Reliable Service over 25 years experience For a FREE quote ring

01526 833913 Tel:

Mob: 07855526035

Benefit from **Sports Massage** from your local Practitioner David McKee

Over 15 years experience, fully insured.

Home Visits available to suit, or Clinic appointments available in Sleaford and Grantham

Primary benefits:

Release muscle tension

Increase tissue permeability and elasticity

Functional separation of muscle and connective tissue



Secondary benefits:

Reduction in pain Improved tissue strength

Improved range of movement

Faster recovery

Improved mental state



Help alleviate tension & stress often associated with work, life, injury, or a big race.



Injury Prevention Injury Recovery Improved Performance **Feel Better**

David McKee > e: david-mckee@live.co.uk or t: 07950 027163

@ the Chapel, Church Street

Every Friday

during term-time

6.00 - 7.30pm

Amazing Bible Stories Songs Craft primary school Quizzes

Secondary school Games

CHALLENGES

SPORTS

7.45 - 9.00pm

ANSWERS TO BIG QUESTIONS

FOOD

Fortnightly during term time (get in touch for precise dates)



Richard Hilliard: 07717392628 richard@billinghaybaptistchapel.co.uk



BILLINGHAY DOG PADDOCK



Secure Dog Exercise Field for Private Hire 20 or 50 minute slots available (with 10 minute interval for everyone's comfort)

- Sensory Area
- Sheltered Seating
- . Agility and hoopers equipment
- Parking inside the paddock drive in, park up and release your dogs

To book, contact Kim 07759 921851



Or online www.billinghaydogpaddock.com



The Moggy Motel Boarding Cattery



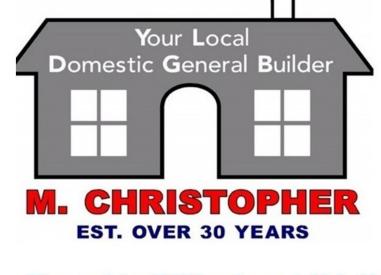
Luxury Cattery with spacious chalets

For further details

www.themoggymotel.com

01526 860942 07759 921851

Find us on Facebook



- EXTENSIONS
- ALTERATIONS & RENOVATIONS
- PLASTERING
- ROOFING REPAIRS
- BRICK & STONEWORK RESTORATION

Based in Billinghay LN4 4HQ

CONTACT:

Telephone: Mark 07974 745460

Email: markchristopher1966@hotmail.co.uk

DARBY AND JOAN CLUB

Forthcoming meetings:

23 July 2024 2.00pm to 5.00pm Community Rooms Meeting 20 August 2024 2.00pm to 5.00pm Community Rooms Meeting

17 September 2024 Harvest Festival

Outings

9 July 2024 Mablethorpe & Carvery

6 August 2024 Melton Mowbray Market & Stamford

3 September 2024 Skegness

Anyone wishing to join meetings or Outings, please contact Shirley on 01526 860732 or 07903008308 (Mobile)

BILLINGHAY TUESDAY CLUB

Tuesday Club activities for the coming months are as below::

2 July 2024 My Life as a Film Extra - Sophie Cawdron

6 August 2024 Pottery Painting - Rose Evans

3 September 2024 Taxidermy and My Life - Carol Manchester

1 October 2024 Harvest Supper

BILLINGHAY METHODIST CHURCH

The Coffee Mornings will continue in 2024 and will be held on the undernoted dates:

16 July

17 September

PLEASE NOTE A CHANGE IN DAYS FOR THE UNDERNOTED EFFECTIVE FROM THE 13 AUGUST 2024:

Craft & Chat meetings are on the 2nd and 4th Monday of every month

Book and Jigsaw Library continues to open also on the 2nd and 4th Monday of every month between 2.00 and 3.30 pm.

Please call in to browse, borrow or just for a chat and a cuppa.



BILLINGHAY & DISTRICT TWINNING ASSOCIATION



The Twinning Association are delighted to confirm another successful and enjoyable trip to see our friends in Ballon St Mars. At a time when Covid and Brexit have created havoc the ending of a lot of longstanding twinning relationships, we are pleased to say that our association with Ballon realins as strong as ever.

The main group of members left Billinghay by coach at 0.45am to enable them to catch the Brittany Ferry (Portsmouth to Caen) at 8.00am. They were able to relax on the sea crossing and arrived in good time for the reception provided by our Hosts at 6.00pm. Those with "wobbly sea legs" and others who had travelled by car had arrived also. The evening was spent with our Host families.



Monday provided the highlight for most of our members when they were taken to the Terra Botanica Parc near Angers. Here, they were able to see a magnificent range of plants and other attractions. Some of the less mobile members whose hosts had considered the day too exhausting had arranged an alternative day at a Priory and Farming Life Museum which was also well received.

Tuesday morning was a rest period to recover from the exertions of the previous day's outing. However, in the afternoon there was a visit to a neighbouring town, Mamers, where one of the French members gave us a guided history tour. Despite the poor weather, this was very well received and was complemented by a visit to a local brewery where we were pleased to carry out quality control of the products..



Tuesday evening was the Gala dinner in the Town Hall where we were regaled by some excellent French entertainers and, thankfully, the speeches were short!

Wednesday morning some of our members attended a cookery workshop at a local restaurant where they were taught how to make some traditional French desserts. The products were of surprisingly good quality as those of us who sampled them later in the day can testify.

Wednesday afternoon was reserved for a special meeting so that new families (including children) could discover what twinning is all about. There was a varied selection of games and quizzes as well as English and French music.

Other groups took the opportunity to visit local attractions such as the Le Mans Race Track Museum.



Thursday morning the coach departed at about 10.30 am to catch the ferry at Caen at 4.30pm. This allowed the party to stop on the journey there to visit the Pegasus Bridge, which had been a vital capture for Allied forces on D Day. The old bridge still exists although it has be relocated for better traffic circulation.



The trip home went smoothly and a tired but happy group of travellers arrived home very late.

ADVANCE WARNING

The Twinning Association will be holding one of its popular Countdown Evenings on:

28 September 2024 in the Church Community Rooms

The number of teams is limited by the space available and, if you wish to participate, please let Tina Toulson know or contact any other member for details.

REGULAR MEETINGS

The dates and start times for each such Group are given below:

B.A.D.ASS	Thursdays	7.00pm Ship or Village Hall Phone Kate 07799617674 for info
Bingo	Monday	1.30pm The Whyche
Bowls (Indoor)	Monday	2.00 to 4.00pm Village Hall
British Legion	1st Wednesday	Ship Inn 7.30pm
	every 2 months	•
Brownies	Wednesdays	5.30 to 7.00pm
Girl Guides	Wednesday	6.45 to 8.30pm
Keep Fit	Tuesdays	6.30 to 7.30pm
Lighthouse Club (Secondary	Alternate Fridays	7.45 to 9.00pm
School Children)	during term time	
Market & Car Boot Sale	Sunday	From 6.30am
		Coach & Horses
Methodist Lending Library	2nd Monday of each month	2.00 to 3.30pm
Night Owls Book Club	3rd Thursday	7.30pm
Rainbows	Tuesdays	5.30 to 6.30pm
YPF Children's Club	Friday during term time	6.00 to 7.00pm

Welcome to your Mobile Library Service

The timetable below shows when the mobile library will be in your area from

April

- March

Monday Route 2 & 4 (Rural North)

April	May	June	July	August	September
8th	-	3rd	1st 29th	-	23rd
October	November	December	January	February	March
21st	18th	16th	15th	12th	11th

*Sorry no service on Bank Holidays

The mobile library stops at the following places:

Community	Stop	Arrive	Depart
Billinghay	Library Site High St Page's Yard	13.15	14.45
Billinghay	Spa Shop Walcott Rd Barry's	15.00	16.00

Every effort is made to ensure the mobile library arrives at each stop on time. For the latest news on this route, enquiries or renewals please contact the Customer Service Centre on 01522 782010







	Saturday			Flease scan the QR code to get the most up to date timetable information and to find out more about your local children's centre Start Star
re	Friday	Moving On Upt 0 to 5 years 10 - 11am		timetable ir dren's centr Lin
en's Cent	Thursday	Pop in and Play 0 to 5 years 9.30 - 11am Top Tips 3-4 months 25th July 10-11am Sleaford Children's Centre	Perent carer infant feeding 1.30 - 3pm 6th June (and monthly on the first Thursday of the month)	s most up to date out your local chil SCOREMINE
Billinghay Children's Centre	Wednesday	Breast start from pregnancy and breastfeeding 11.15 - 12.30 Held at Sleaford Children's Centre Top Tips 3-4 months 26th June 10-11am		AR code to get the most up to date timetable infind out more about your local children's centre amily startiffe Lingubs
Billingh	Tuesday	Pop in and Play O to 5 years 9.30 - 11am		find ou find ou
	Monday	Little Explorers 0 to 5 years 10 - 11am No EYA sessions 3th June due to EYA training	Stay and Play under 15 1 2pm No EVA sessions 3 rd lune due to EVA training	Pleas
	AM/ PM	A	P	首架建首

The Soot Smith



Rotary Power Sweeping & Stove Maintenance

Tom Middleton
07367 345 840
www.thesootsmith.co.uk
Fully Insured



THE LATEST QUIZ

For this issue's quiz, the questions all relate to people and the date 22 July.

NO **ANSWER QUESTION**

- Born 1856 what is Rider Haggard's most famous novel? 1.
- Born 1932 which actress played Basil Fawlty's wife?
- Died 1969 how did actress Judy Garland die?
- In 1377 who succeeded Edward III as King of England?
- In 1814, which cricket ground hosted its first match?
- In 1921 King George V opened which parliament?
- In 1937, who became the World Heavyweight Boxing Champion? 7.
- In 1979, who was found not guilty of murdering Norman Scott?
- In 1984, which airline made its maiden flight to New York for £99?
- Esther Rantzen was born on this date in which year?

Answers to last issue's quiz

- David Hockney
- 3. Flick Knife
- 5. **Lethal Weapon**
- **Barbary Ape**
- Oxford United

- **Hermetically Sealed** 2.
- Cesar Romero 4.
- 6. Fit as a Fiddle
- **Roy Jenkins** 8.
- 10. **East Pakistan**

CHANGE - PLEASE NOTE

CHAT & CRAFT IN THE **METHODIST SCHOOLROOM** IS NOW ON THE 2nd & 4th MONDAY OF THE MONTH **BEGINNING WITH**

13th AUGUST 2024

Come along with your craft (e.g. Knitting, Sewing, Colouring etc.) Or just call in for a cuppa.





Too many people lose <u>financial security</u> as they age. They may not have saved enough money, they may not understand the requirements for their State Pension, or they may have failed to plan in other ways. This can lead to forced downsizing, the inability to retire while still healthy, and an increased burden on younger family members. Whether you are the older person or their family member(s), ensuring financial security needs to be a priority. Here are some things you might need to consider.

UNDERSTANDING YOUR STATE PENSION

According to a recent government study, 20% of future retirees are misinformed about when they can obtain their State Pension. And, unfortunately, a lot of people think they can rely on it. You start getting your state pension at, currently, 66, although this age is increasing. Deferring your state pension also results in higher payments, but may increase your tax burden. The normal state pension is £221.20 a week at the time of writing, but it might be affected by National Insurance qualifying years and additional state pension payments prior to 2016. If you worked overseas, you may not be eligible for the full amount as many expats don't pay into National Insurance (especially if they are facing a tax burden from the country they are resident in). The State Pension is not automatic and has to be claimed. This is money you are entitled to and while it's not enough for most to survive on, you should claim it. You no longer have to stop working when you start claiming it.

ASSESSING YOUR CURRENT WEALTH

Do you actually know what you are "worth"? Many people don't, or they only know what they have in savings. Everyone has net wealth (also called net worth). This means the total value of your financial assets minus your debts.

To assess your net wealth, you start by adding together the money you have and anything saleable that's worth a significant value. This includes Money in bank accounts, Any shares, bonds, or similar you might own, The value of your car or cars, any stake in a business, the value of your home, the value of any other items of significant value, such as jewellery and antiques and the value of pension plans and life insurance policies that can potentially be liquidated.

Basically, you start with how much money you would have if you sold everything. Then you subtract your liabilities, which include personal loans, car loans, remaining student loans, outstanding mortgage, credit card bills and utility bills and other financial obligations.

Your net worth is what is left...and it can be negative. You do *not* want negative net worth. Paying off loans helps your net worth. Taking out a reverse mortgage reduces your equity in your property in exchange for cash. A lot of your net worth is likely tied up in your home and only available if you take out a reverse mortgage or sell your home and purchase a smaller property. Having to sell your home to survive is a scenario best avoided.

HOW MUCH DO YOU NEED TO RETIRE?

Unfortunately, inflation has elevated the amount you need to retire. Two other things affect how much you need. The first is your desired lifestyle. Somebody who wants to potter around in the garden needs less money than somebody eying that month long cruise your employer would never let you take.

In 2023, studies estimated that the minimum income you need to retire is £12,800, or £19,900 for a couple. Note that this is more than the full state pension. And these minimum amounts assume that you eat frugally, don't have a car, take only short vacations, work until 67 and have, crucially, paid off your mortgage. There are two other tiers – moderate is £23,300 a year for a single person and comfortable is £37,300. For this, experts recommend that you have £500,000 saved by the age of 67.

So you need to think about what you want to do when retired. Comfortable means a nice house, regular holidays, plus a fairly nice car. Likely your costs will be somewhere between those ranges...for example, you might be taking that three-week cruise, but might have decided you never want to drive again and will sell your car.

The other thing to consider is your projected lifespan. This is probably something you don't want to think about, but you should look at how long your older relatives lived and allow for something similar.

WHAT CAN YOU DO TO INCREASE YOUR RETIREMENT INCOME?

Most people rely on a combination of state and employer pensions with some supplementation from saving. Saving is the obvious way to increase things, but with the cost of living the way it is, you may not be able to save enough. So, what else can you do?

Here are some of our tips:

- Make sure you have tracked down all of your money. You may have pension policies from employers from twenty years ago when you used a different name. The **Pension Tracing Service** can help here.
- 2. Don't use your occupational pension as an emergency fund. Government studies have shown that 56% of people accessing their pensions for the first time in 2019 and 2020 withdrew the full amount, leaving themselves with nothing for later in their retirement.
- 3. Clear debts, including mortgages, as quickly as you can. Paying off debts increases your overall worth and reduces interest payments. Avoid taking out a new mortgage at an older age if you can.
- 4. If you can afford to, increase your contributions to your occupational pension, which will then increase the amount you make in retirement.
- 5. Invest appropriately. The younger you are, the longer the timeframe, and the less risk you should take.

Continuing working later is an option, but may or may not be one you want to pursue, depending on your health and your enjoyment of and commitment to work. You can complete our free

'Are you ready for retirement?' quiz or get a link to our video boxsets on State pensions and flexibly accessing pensions by sending an email to clm@fhmanning.co.uk

CLAIRE MARKHAM
F H MANNING FINANCIAL SERVICES
THE STREET LAMP, 8-12 SOUTH STREET,
HORNCASTLE, LINCOLNSHIRE, LN9 6DX
01507527383
WWW.FHMANNING.CO.UK
AUTHORISED & REGULATED BY THE
FINANCIAL CONDUCT AUTHORITY

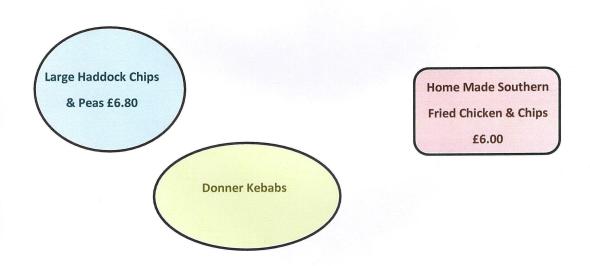


CHIP OFF THE OLD BLOCK

HIGH STREET BILLINGHAY 01526 860419

Opening Times:

Wednesday		4.30 - 7.00pm
Thursday		4.30 - 7.00pm
Friday	11.30am - 1.30pm	4.30 - 7.30pm
Saturday	11.30am - 1.30pm	4.30 - 7.30pm



LOOK OUT FOR OUR WEDNESDAY SPECIAL OFFERS