

just

ISSUE 84

BEVERLEY

IT'S YOUR MAGAZINE

FREE

NAVIGATION
WEALTH
MANAGEMENT



THE DOORS ARE OPEN

NAVIGATION WEALTH -
FINANCIAL ADVICE FOR A BETTER FUTURE

NEWS, WHAT'S ON, LIFESTYLE, FEATURES, PUZZLES, PHOTOS & MORE

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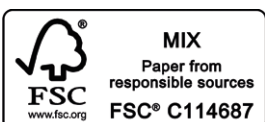
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REMEMBER! If you see examples of anti-social behaviour or other types of low-level crime, do report it to the appropriate authorities. **POLICE** - Emergency 999, Non-urgent 101. **ANTI-SOCIAL BEHAVIOUR** (East Riding of Yorkshire Council) - 01482 393939.

Magazine available from outlets in Beverley and surrounding areas.

PLEASE NOTE: All information in the magazine is correct at the time of going to print. Please check details on any events listed as they could be subject to change in the current environment.



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Printed by: Jadan Press.

just BEVERLEY

JANUARY LETTER FROM THE EDITORS



Happy New Year to everyone, let's all hope that 2022 will be the year that will be a healthy and prosperous one in many ways.

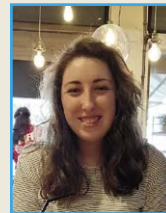
Together with wellbeing is key to a great year ahead, so just spare a thought for those less fortunate than yourself and help where you can.

Small Change BIG impact continues in our theme, so what small change have you made which has had a BIG positive impact, let us know.

So learning from the last few years how important health, wellbeing are and the impact of loneliness has had on society, let's continue the great work that the community have put in place and help those around us. Look out for each other.

As usual we like to know your good news, so keep us informed.

Have a great year.
Julian.



Happy New Year readers! It's January so what better time to get yourself motivated and try something new?

We talked in the last issue about creating bucket lists, so why not dig into your list and start ticking some things off?

I've got an A-Z list on the go too, with one letter for a new activity to try that starts with that letter. It's a long term commitment but a great way to think outside the box from your typical activities... I'll have to let you know when I think of something for Z though!

As always, stay safe this New Year and enjoy the issue.
Olivia.



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Award Nominee 2016
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If you would like copies for your business to distribute to staff and customers, call Just Beverley on **01482 679947**.

MAMBO JAMBO AT EAST RIDING THEATRE BEVERLEY

Don't miss acoustic duo, Mambo Jambo, play songs from their new album 'Groove Fruit' at ERT in January.

Acoustic roots duo Mambo Jambo might just be the biggest acoustic duo you'll ever see. They're a truly unique two-piece, performing their lively, joyous mash up of roots styles plus original songs. You're in for a fabulous musical treat on Saturday January 8 when they roll up, even their tour bus is packed to the brim with instruments.

With Pete on guitar, banjo, vocals, accordion, Cuban tres, and the ukulele, and Frankie on sax, vocals, clarinet, flute, and steel pan, between them they perform with all kinds of percussion including suitcase and spoons! Pete and Frankie have appeared on various BBC Local Radio shows,

BBC Look North, the BBC Symphony for Yorkshire and MTV Asia, have featured in several Hull City of Culture festivals, and have been gathering admirers at shows and festivals across the country. They've played gigs in Havana, toured France, Ireland and Sweden, and have played festivals in Borneo and Portugal.

Although they play nationally, it's rare to catch them in their own neighbourhood so don't miss the chance to see them at the East Riding Theatre, where they'll be performing songs from their brand new album 'Groove Fruit' plus some old favourites!

Visit www.eastridingtheatre.co.uk to book tickets for Mambo Jambo at ERT on Saturday January 8 at 7.30pm. Tickets £12.



BEVERLEY'S WINTER MUSIC FESTIVAL STAGE4BEVERLEY IS BACK!

Stage4Beverley, is back again February (13th - 20th) after a year's break due to COVID. Chris Wade, the programmer for the festival said "the festival has felt so long in coming that we all now feel the need to get out and hear live music and entertainment. S4B is the perfect answer."

Having secured an award from Beverley Town Council's Partnership programme, it will be reaching out further into the Beverley community by taking some events into Café Velo in North Bar Within, in the town, and will be creating an additional element to its programme in the form of Poetry. Workshops, performances and talks will be taking place with the highlight being our poet laureate, Simon Armitage, who will be reading

"Live at Stage4Beverley" in the East Riding Theatre. Some previous festival favourites will be back including Tankus the Henge and North Yorkshire's only contemporary New Orleans inspired Brass Band The New York Brass Band. Another Yorkshire legend will be Jon Boden, the former front man folk supergroup, Bellowhead.

For 2022 the festival is delighted to present some of the leading younger generation of musicians and singers. From Scotland comes the multi award winning, singer and songwriter, Siobhan Miller quoted as being one of the "best traditional Scottish folk singers on the planet" Folk Roots.

For "A Touch of Americana" we have Lauren Housley, winner of the Bob Harris Emerging Artist Award 2021 and nominated for the UK Song of the Year at the Americana Music Association UK awards, along with Lady Nade, who is also appearing at the festival on a double bill with Lauren. It promises to be a show stopping show.

Not satisfied with 2 award winners the festival will also be presenting The People Versus

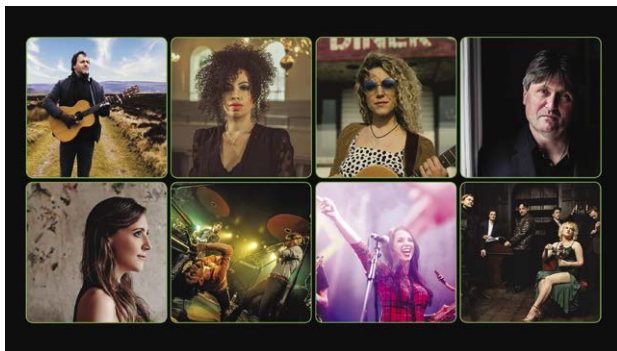


whose music crosses several genre boundaries and is fronted by the beguiling voice and personality of lead singer Alice Edwards.

Local performers including Katie Spencer, Michael Nagasaka, Steel Rhyme (Gary Hammond and Luke Carver-Goss) and Robin Dermond Horspool, will be performing over the festival.

The Late Night Club, and Horizon Stage for emerging artists, will be back again for 7 days of music, the spoken word and more...

For information: www.stage4beverley.com **07801 124264** (for Poetry events at Café Velo - **07538 710110**). Tickets from East Riding Theatre Box Office: **01482 874050**, www.eastridingtheatre.co.uk



THE POWER OF THE MIND AND GETTING INTO ROUTINE THIS JANUARY

Building a routine might sound like the easiest thing in the world, but actually sticking to one is another kettle of fish. As difficult and tiresome as it sounds to get into a routine, establishing a positive routine means you carry out daily activities that vary your day and keep you engaged.

Without a routine, it becomes easy to fall into bad habits that encourage negative thinking, a bad mentality and unhealthy attitudes that can impact your work, your relationships and more.

The mind is a powerful tool, and creating a routine this January will set you up for the year ahead if you find a structure that works for you. It comes down to consistency over motivation.

If you're lacking motivation to do something like

exercising on a cold, wet and windy day, it's easier to give up than find motivation, whereas if you stay consistent you are much more likely to fulfill the task.

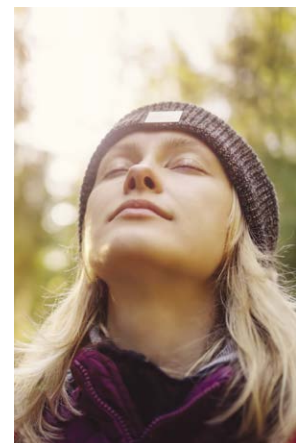
The key to sticking to a routine is regular and consistent patterns that you can hold yourself accountable to.

To help build consistency you could use a physical calendar to mark off the days you did the activity, and by physically seeing the consistency in front of you you will encourage yourself to keep it up to avoid breaking your streak, even on days when you don't have motivation.

This in turn will form a daily structure and help you carry yourself through to achieve your goals. There's a saying which might resonate: 'Good

habits are hard to form but easy to live with. Bad habits are easy to form but hard to live with'.

It's important to remember that what works for someone else might not work for you, so when you're thinking about your routine make sure to build it around activities you enjoy and will likely stick to.



PERSONAL PENSION CONTRIBUTIONS

One of the best features of using a pension to save for retirement is tax relief. When you pay into your pension some of the money that would have gone to the government as tax goes towards your pension instead. This can help reduce the amount of tax you pay and be used to help boost your savings for the future.

'Tax relief' is given based on the rate of income tax that you pay. However, depending on how your pension scheme works, if you don't pay tax you might not get tax relief. Equally, you might have to claim extra relief not claimed by your scheme.

How does pension tax relief work?

There are two ways you can get tax relief on your pension contributions. These are known as relief at source and net pay.

Relief at source

With relief at source, your contributions receive a boost from the government. You can potentially claim more back through your tax return if you pay tax above the basic rate. Here's how the relief at source method works in more detail:

- Your employer deducts tax from your taxable UK earnings as normal.
- They then deduct your pension contribution from after-tax pay and send this to your pension provider. If you're self-employed, you would make a contribution from your taxable UK earnings directly to the pension provider.
- Your pension provider then claims 20% in tax relief direct from the government, which they add to your pension pot. If you live in Scotland and pay tax at the Scottish starter rate of 19%, you still get tax relief on your pension contributions at 20%.

This way is better for people who don't pay any tax as they still get tax relief. See our section on 'Tax relief if you don't pay tax' to the right.

Net relief

With net pay, your pension contributions are made before you are taxed. You will usually therefore pay less tax because your tax will be calculated based on a lower amount of UK earnings.

Here's how the net pay method works in more detail:

- Your employer deducts the full amount of your pension contribution from your pay before any tax is deducted.
- You then pay tax on your UK earnings minus your pension contribution. As a result your tax bill will usually be lower and you get more take-home pay.
- Although you've paid the full amount of your pension contribution yourself, you get the tax relief straight away by paying less tax.

With this method, whatever rate of tax you pay, you get full tax relief without having to claim it. However, if you don't pay tax, this method means you won't get any tax relief. See our section on 'Tax relief if you don't pay tax' below.

Tax Relief if you don't pay tax

If you earn less than the Personal Allowance (£12,570 in the tax year 2021/22) and so don't pay tax, you might or might not get tax relief if you're in a workplace pension. It depends on which tax relief system your employer uses.

Your position if your pension uses the net pay method

If your workplace pension uses the net pay method, the full amount of the pension contribution is taken from your pay before tax is deducted.

Instead of getting tax relief added to the pension contribution, you get tax relief by having a lower tax bill. But if you don't pay tax, there's no tax bill - so you don't benefit from tax relief on your pension contributions.



To remedy this the government is proposing that for contributions made in the tax year 2024-25 onwards there will be a way to claim the tax relief on your contributions. Further details on how this will work are expected in 2022.

Your position if your pension uses the relief at source method

Under the relief at source method, the pension provider always claims tax relief at the basic rate (20%). They claim this from the government and add this to your pension pot. So as long as you don't pay in more than your relevant UK earnings, you'll benefit from 20% in tax relief.

You can't claim any money back from HMRC. And you'll have slightly less take-home pay compared with if your pension scheme used the relief at source method.

If you have no relevant UK earnings or earn less than £3,600 a year, you can still contribute to a personal pension which uses the relief at source method. And you'll qualify to have tax relief added to your contributions up to a certain amount.

If you're in a workplace pension, you'll need to check the type of pension you have with your employer or pension provider. The maximum you can contribute is £2,880 a year.

Tax relief is added to your contribution so if you contribute £2,880, £720 is claimed from the government and added to your pension. This means a total of £3,600 will be contributed into your pension scheme.

For more information please do not hesitate to contact the Stipendia team on **0845 308 2288** or email payroll@payrollsolutions.org.uk



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NAVIGATION WEALTH OPEN IN BEVERLEY



Navigation Wealth, a holistic wealth management advice service with worldwide clients, has opened offices in Beverley to provide the best financial advice and ongoing service.

Started in 2000 by David North, the business was originally created to allow him the freedom to spend time with clients, discuss their aspirations, and build lasting long term relationships whilst working with an organisation that had the capacity and expertise to build, monitor, review and amend the investment proposition that he recommends to clients.

By developing a working partnership alongside St. James's Place, a FTSE 100 company, David ensured Navigation Wealth could build key relationships and provide the expert financial planning advice to clients whilst utilising a market leading and exclusive approach to investment management.

In essence, Navigation Wealth give the advice, expertise and service, and St. James's Place provided the market leading product suite.

David is one of three owners of the organisation, alongside Darren Wood and Matt Hammond, CEO of Navigation Wealth, who has the day to day responsibilities and custodianship of running the company. He purchased a stake in the company in 2019 and has been growing a team of financial advisers with varying specialisms ever since. These different specialists allow the company to provide a service for any need.

Matt said: "I think when you hear the word 'wealth management' it can sound like a service for the wealthy, but it's absolutely not the case. We offer financial advice for everyone, whether it's someone starting on the property ladder for the first time who requires a mortgage or life protection to keep their family safe, all the way through to planning for or at retirement, investment and inheritance tax planning for both



individuals and corporate companies". Navigation Wealth currently has 45 team members, 21 of which are Financial Advisers or Client Relationship Managers who distribute high quality advice to clients across the UK, primarily Yorkshire. 6 of their advisors are based in Beverley and East Yorkshire where the company has seen a real growth opportunity.

Matt said: "We have clients all over the UK and beyond, but we had a huge presence in East Yorkshire with existing clients. It was them who suggested we should bring our award winning advice and service to Beverley.

"We researched the market place in the local area and genuinely felt there was a gap in the market for a client driven, relationship-based financial advice provider. We feel we fill that gap and I'd like to think our client feedback verifies that".

Matt describes himself as "a local guy" as he was born in Beverley, attended school in Hornsea,



and the majority of his team are from the Beverley and Holderness area, so he hasn't been surprised by the welcome they have had from the local community: "It's been warm and supportive, which is everything that the people of East Yorkshire are known for and I hope to meet more of the local community now our doors are open for business."



"We chose our new offices on Spencer Street as we could see the potential it had on offer as a prominent town centre location with parking for our clients. We have also made use of our 12 seater boardroom available to any local businesses that may require a meeting room free of charge. We are proud to be part of the local business community, it's all about supporting and helping each other where we can".

Always aiming to provide a relaxed relationship-based feeling to his clients whilst offering the highest level of professionalism, the effects of the pandemic on the business proved a difficult period to navigate and also an unsettling time for investors due to the fear of the unknown.

With no previous experience in unprecedented times in the past, there were no comparisons to make against previous events or predictions on how the market would react.

Matt said: "It's why active financial advice is so important. It's natural that many investors react with emotion, and usually this ends up with the wrong outcome. If investors have an active relationship with a trusted financial adviser, they

will have hopefully had a great deal of contact and they would be there to provide assurances and updates on events, thus avoiding any 'knee-jerk' reactions that could cost the client in the longer term".

Throughout the pandemic, Navigation Wealth increased their contact to clients to provide extra reassurance and an ongoing service, ensuring the decisions that clients made were informed as opposed to emotional. Their plan is to stick to this method going into 2022.

"You have to learn to live through the noise as there will always be uncertainty", Matt continued, "a good example I use to help affirm this point is that you wouldn't jump out of an aeroplane if you hit some turbulence. You'd ride it out and wait for the plane to land safely. In simple terms, don't react to emotions, seek professional advice and utilise their expertise".

From humble beginnings 21 years ago, Navigation Wealth has since been voted one of the Top 3 Financial Advice companies in Wakefield in 2020, and is a finalist in the 'Customer Service Team of the Year' category at the 2021 Yorkshire Financial Advice Awards. Matt said: "We have our fingers crossed for a positive outcome at the Yorkshire Financial Advice Awards in February, and we now also have our event programme planned for our



guests. It ranges from golf days to afternoon teas to sporting dinners, all at local venues and with the aim of raising money for local charities. We donated over £6,000 in 2021 from our fund raising activities, so I'd love to be able to take that up further in 2022".

Navigation Wealth Management advice service welcomes existing and new clients to arrange meetings to discuss their future plans to secure a brighter future. All in a convenient location on Spencer Street.

To receive a complimentary guide covering wealth management, retirement planning or Inheritance Tax planning, contact Navigation Wealth Management on **01482 379504** or email navigationwm@sjpg.co.uk

Photo Credit: Will Harris - Twisted Root Photography.

Yorkshire Financial awards 2022
FINALIST
Customer Service Team of the Year
#YFAwards
www.yorkshirefinancialawards.co.uk



EVERY THURSDAY

(Doors open 10am)

Join us for a free brew and enjoy some great films on Beverley Parkway's Big Screen. Only £4.50 with drink and biscuits included. Aimed at 55s & over. Films subject to change.

Thursday 6th January -

A Christmas Carol (PG) - 10.45am

Starring: Simon Russell Beale, Carey Mulligan, Martin Freeman

Last Night in Soho (18) - 10.30am

Starring: Thomasin McKenzie, Matt Smith

Thursday 13th January -

Last Night in Soho (18) - 10.45am

Starring: Thomasin McKenzie, Matt Smith

No Time To Die (12a) - 10.30am

Starring: Daniel Craig, Rami Malek, Léa Seydoux

Thursday 20th January -

No Time To Die (12a) - 10.45am

Starring: Daniel Craig, Rami Malek, Léa Seydoux

Mothering Sunday (15) - 10.30am

Starring: Olivia Colman, Colin Firth

Thursday 27th January -

Mothering Sunday (15) - 10.45am

Starring: Olivia Colman, Colin Firth

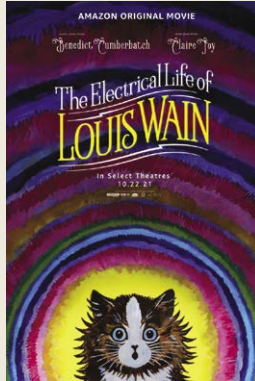
Cry Macho (12a) - 10.30am

Starring: Clint Eastwood, Dwight Yoakam, Eduardo Minetti

Wishing everyone a safe and healthy 2022.

Looking forward to keeping everyone entertained at Parkway Cinema.

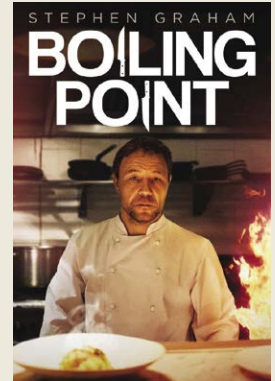
These are the films scheduled to open in January - all are subject to change. Check out up-to-date cinema listings at www.justbeverley.co.uk/cinema-times



1st January



7th January



7th January



14th January



14th January



14th January



21st January



21st January



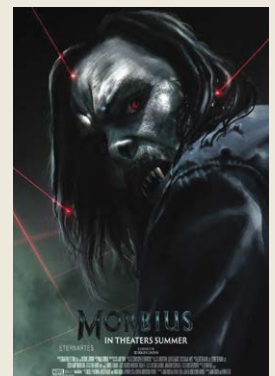
21st January



21st January



28th January



28th January

YOUR LOCAL INDEPENDENT CINEMA



JOIN US FOR SOME GREAT FILMS AND EVENTS THIS NEW YEAR

We take a look at some of the films showing at Parkway Beverley this January.

SCREAM

Twenty-five years after a streak of brutal murders shocked the quiet town of Woodsboro, a new killer has donned the Ghostface mask.

With an all star cast featuring Courtney Cox, David Arquette and Neve Campbell.
Opens Friday 14th January.



CYRANO

Too self-conscious to woo Roxanne himself, wordsmith Cyrano de Bergerac helps young Christian nab her heart through love letters.

Starring Haley Bennett, Peter Dinklage, Ben Mendelsohn and Kelvin Harrison Jr.
Opens Friday 14th January.



SING 2

Sing 2 is the sequel of the 2016 animated hit film, Sing.

Buster Moon and his friends must persuade reclusive rock star Clay Calloway to join them for the opening of a new show.
Opens Friday 28th January.



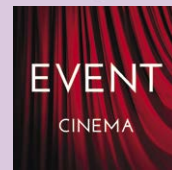
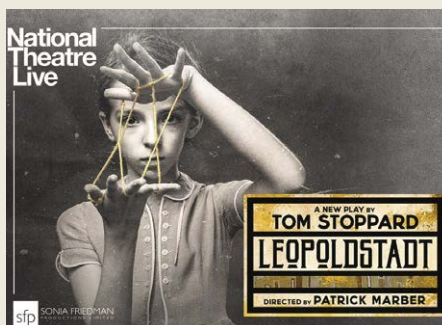
NT LIVE: LEOPOLDSTADT

Tom Stoppard's Olivier Award-winning new play Leopoldstadt is a passionate drama of love, family and endurance.

A company of 40 actors represent each generation of the family in this epic, but intimate play.

Filmed live on stage in London's West End, 'Tom Stoppard's masterpiece is magnificent' (Independent) and should not be missed.

Showing Thursday 27th January.



Event cinema offers something a little different to mainstream films. Live and pre-recorded shows beamed in via satellite from all over the world. Here are the latest live streams that you can enjoy on the big screen at Parkway Beverley.

**Sunday 23rd January, 3pm -
Bolshoi Ballet: Jewels**

**Thursday 27th January, 7pm -
National Theatre Live: Leopoldstadt**

**Wednesday 2nd February, 7.30pm -
Bill Murray's New Worlds**

**Monday 14th February, 7.15pm -
Royal Opera House - Romeo & Juliet**

**Thursday 17th February, 7pm -
NT Live: The Book of Dust**

**Sunday 6th March, 3pm -
Bolshoi Ballet: Swan Lake**

**Tuesday 8th March, 1pm & 7.30pm -
Exhibition On Screen: Frida Kahlo**

**Wednesday 9th March, 1pm & 7.30pm -
Mirusia Sings For You**

**Thursday 10th March, 7.15pm -
Royal Opera House - Rigoletto**

**Tuesday 5th April, 1pm & 7.30pm -
Exhibition On Screen: Easter In Art**



BROOK TAVERNER - A HAPPY NEW YEAR TO YOU ALL

As we look back on the year of 2021 here in Beverley, we're reminded of the many ups and (lock)downs of the last 18 months or so, adjusting to the new normal and banding together to maintain our standards of customer service and quality here at Brook Taverner!

Entering 2022, we find ourselves reflecting on what has passed while looking ahead to a completely new year of opportunity, excitement and the unknown...

As a clothing company, it was interesting to note the changes seen in how our customers were dressing during an unconventional year. A visible shift to casualwear meant there was an evident need for garments with comforting qualities. Whether that was the stretch composition of our trousers or the crisp cotton in our shirts, we also needed to look smart for countless zoom meetings and virtual gatherings.

After months of isolation, there was a real need to go out and have fun. And when we were allowed, it never felt better. There was then a noticeable



increase in formalwear demand, with dinner suits and jackets taking centre stage in our collection!

It showed that people had missed dressing to the nines for the sheer fun of it all, and we were more than happy to help get people looking their best for a return to normal festivities.



Towards the end of the year, as chills were beginning to set in, the need for outerwear was palpable. Hardwearing, showerproof materials with a nod to a range of styles was the key to the foundations of the collection, offering styles from classic tweed overcoats to contemporary carbon-finish jackets.

From relentless storms to four-seasons-in-a-day kind of weather, our customers remained stylishly protected from the elements day in and day out! This coming year has a lot in store for Brook Taverner, with several projects



in the pipeline including a number of brand-new store openings across the UK! In addition to this, one of our most extensive spring/summer collections yet will come will be released, taking a variety of influences that have never been seen before in our range!

On behalf of everyone at Brook Taverner, we wish everyone this year a fresh start, happiness and health. Come and visit us in store as we near the end of our autumn/winter season to experience our huge clearance sale, or visit our website to enjoy everything we have to offer!



Winter Collection Available In Store Now



OPEN

9am to 5pm Monday to Saturday

11am to 4pm Sunday

**Following
Government Guidelines**

www.brooktaverner.co.uk

BROOK TAVERNER

35, TOLL GAVEL, BEVERLEY. 01482 882356

WILL ESTABLISHES ROOTS IN BEVERLEY

Will Harris returned home after graduating with a first-class honours degree in digital media production. He is now keen that following a successful University life and gaining brilliant results that he followed up on his desire to start his own media production business.

Through University and working in the real world, Will put together a combination of projects for real business clients working in diverse sectors such as the music industry.

His experiences has led him to have developed a wide range of practical media production skills and digital marketing techniques.



Working with a number of local Beverley businesses since returning from university, he is starting to establish himself locally, being able to relate to businesses and to create fresh media content for their marketing platforms.

Whether that be through photographs, video or social media, he is generating new business for his clients, a classic win-win for both parties.

Twisted Root Productions is a newly developed business venture, specialising in photography, video, graphic design, and social media marketing.

With the work he produces, Will strives to highlight the exciting core brand elements of the client's business, showcasing these from a highly creative perspective.

Whether you are aiming to improve your digital media presence, marketing strategies, imagery or content production, Twisted Root can help you achieve your digital media aspirations.

Content marketing has become an incredibly powerful tool in modern business and is now necessary for almost any industry. Twisted Root can help businesses add value by creating digital content that will generate greater engagement with your brand and a higher volume of visiting traffic.

Producing quality digital media for promotional purposes enhances business success and will help your business grow.

If you are interested in learning more about your untapped opportunities then get in touch with Twisted Root Productions.

For more information contact Will Harris:
twistedrootproductions@outlook.com,
tel: **07973 765 671**.



THE POWER IN BEING REALISTIC THIS NEW YEAR

A new year has dawned and as always we're going to be asking each other if we set ourselves any resolutions. January symbolises fresh starts and new beginnings, so it's quite natural for us to reflect on the past and make changes to prepare for the future year ahead.

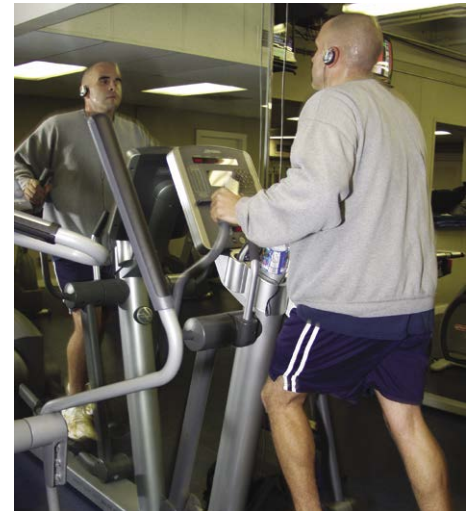
However, a study on New Year's resolutions by Inc.com revealed that for 2021, around 80% of New Year's resolutions failed. Despite a great desire to make positive life changes, there is a reason thousands of people fail at keeping any of their resolutions each year, and it has everything to do with setting goals that are unobtainable.

We live in a society that relies largely on instant gratification. In the age of social media, we're used to posting on social media and getting instant likes or ordering something online and it arrives with next day delivery. When this is reflected in life,

the need to see results quickly makes resolutions difficult to stay motivated to achieve.

This makes New Year's resolutions that involve a long-term commitment and effort, such as losing weight or saving money, much harder to complete and easier to fail. Especially alongside a busy work and social life. That's why it is more important than ever to set resolutions that are actually achievable within chosen timeframes.

There is power in being realistic. Goals need to be manageable in order to become a habit you commit to for years to come. According to science, it takes around 3 months or more to form a new habit, so you are statistically more likely to stick to resolutions that are realistic. This year, make a resolution to set goals that are flexible and fluid to weave alongside your busy lifestyle and schedule.



IS IT TIME TO TRY SOMETHING NEW THIS NEW YEAR?

Now January is here, you've probably heard the phrase "New Year, new you" being thrown about.

Whether you choose to make New Year's resolutions or not, you might be looking for inspiration on how to make 2022 your best year yet. Here are some ideas for how to make the most of the New Year.



Join a team - If you're into sports or team-activities, you could register interest in a local club for an activity you've never done before or have always wanted to try.

Team sports are all about having fun, making friends, and creating memories, all the while providing health benefits, so not only would it improve your mental health but your physical health too. It's the perfect way to get back into sport or to try something new in Beverley this new year.

Learn a new skill - Your spare time is precious, and if you are fed up of feeling like you are wasting it why not use it to learn a new skill?

Finding new skills to learn that don't take up too much of your time can offer serious benefits that improve your personal and professional life. There are plenty of online resources to help get you

started, such as masterclasses from experts and free online courses for beginners. If you struggle for motivation, start something new with your friends to keep on track.

Volunteer - While New Year's resolutions may come and go within the month, volunteering offers people many opportunities to help others in the long term and is another way of meeting personal goals you want to achieve through your resolutions.

For example, you can use a volunteering opportunity to actively work towards a bigger goal or gain experience while pursuing a new career. Volunteering is a rewarding experience in any capacity, so if you feel like you're missing a sense of purpose or you want to increase your happiness, start volunteering in the local community this New Year.

DIFFERENT WAYS TO GET FIT AND STAY FIT

Have you started to neglect your health because of difficulties trying to balance a busy work life with a hectic schedule?

Staying fit and healthy will always be one of the most important elements of life, so ensuring you have time to factor enjoyable exercise into your daily schedule is so important.

If you dread the thought of exercise or are someone who hates running, here are some fun alternative ways of exercising that won't take too much of your time.

Dance party for one

It's been a while since some of us have been anywhere to have drinks and a dance so if you've forgotten how fun it is to dance, just let your hair down, put your favourite song on and dance away for 3 minutes.

It's one of the easiest ways to get moving and doesn't take long at all. In fact, once you've listened to one you're likely to keep going and dance to more.

Jump rope

Jump rope has seen a surge in popularity since the first lockdown and has continued to dominate fitness trends. One of the reasons jump rope has so quickly become a favourite pandemic trend is because it can be done anywhere. You don't need to go to a gym, you can do it from the comfort of your own home and you don't need fancy equipment. Just 10 minutes of a jump rope workout burns as many calories as 30 minutes of running, which is partly why many athletes incorporate it into their training.

Hula hooping

For those who looked for ways to stay active during lockdown, another trend that surfaced was hula hooping, one of the best weighted exercises for improving core fitness. Perfect for cardio and strength, hula hooping is one of those activities, similar to jump rope, that lets you forget about what's happening in the world because your sole focus is on the hoop. If you have a spare 10 minutes, why not spark nostalgia from your childhood and try hula hooping to stay active in your home or garden?



FLEMINGATE

BEVERLEY

FASHION | FOOD | FILM | FUN

A decorative pillow with a blue, yellow, and grey chevron pattern, and a plain yellow pillow, resting on a purple background.

FASHION

A white coffee cup with latte art in the shape of a heart, set against an orange background.

FOOD



FILM

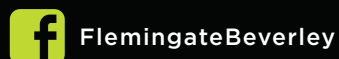
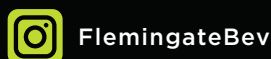
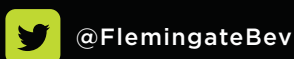


& FUN



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WHITE RABBIT CHOCOLATIERS - THE HEART STILL BEATS

Earlier this year I wrote a piece called "what does freedom look like?" about how the landscape may have changed after all the goings on in the world. As it's nearing the end of the traditionally busy festive period I thought I would reflect on that question once again.

In the Summer we were unsure whether freedom would ever come back, and again questions are being posed again, but in the meantime we have enjoyed a relative return to normal, and it has been all eyes on this Christmas to see if businesses can re-coup some of the huge losses over the last couple of years.

I write this as I am nearing the end of a 90 day work stint, many of those days 12 hours plus. It's not that I am a glutton for punishment, but that is what it has taken to make this Christmas possible.

With fewer staff but uncertain demand we knew this advent was going to be difficult, but the surge in demand has been incredible. From mid-October we have been working full tilt, through Halloween to Advent to Christmas itself we have seen a rise in demand beyond expectation. And it's not just us. During the Beverley Festival of Christmas it was a rare pleasure to talk to some of the other companies that we used to bump into much more often. Although some are now gone, those remaining were proud to state 20% up, 30% up!

From wholesale to corporate to customer orders, enquiries have been through the roof. Much of me feels that the common soundbites of 'pent up demand' or 'increased disposable income' only tell part of the story, and in fact the enduring message of shop small and shop local has played a big part.

We have even had enquiries from companies thousands of times our size this Christmas, because even they want to support the businesses that make up the foundations of this country. I have been in charge of sending our chocolate out, that means website orders and big business-to-business



orders, which has seen me banished to a small room of our premises, surrounded by cardboard and packing papers, working furiously every day to finish before the post-lady turns up. But when I have ventured out into our shop or café it has been a joy to behold.

Swathes of people lining the streets, queues forming for our handmade chocolate, and although staying on top of stock has been more difficult than ever it has been hard to get too down. I just keep thinking... We are still here, and it seems people are more determined than ever to have a happy Christmas and spread happiness throughout the community.

Despite pestilence, lockdown, social distancing and everything else we have endured the beating heart of our economy remains, and so do the people.

So have a Merry Christmas, a Happy New Year, and let us look to the future with our heads held high knowing we can make it.

Ed Hawkes, White Rabbit Chocolatiers.

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HERE TO GET *you* THERE

LINING UP YOUR TOOLS - WHY ISAS ARE A VALUABLE SHIELD AGAINST TAX IN RETIREMENT

Help maximise your savings by investing in an ISA alongside your pension.

These days, saving for retirement is all about choice and flexibility. No longer is it about relying solely on a pension in retirement. With people working today expected to live for two or three decades in retirement, and more income options available on reaching that stage, it's important to make the best of the different tools at your disposal.

So, while pensions remain the cornerstone of any decent retirement plan, they can work well alongside other options.

ISA are now a big part of the retirement savings landscape

The most obvious is an Individual Savings Account (ISA). Introduced in 1999 to replace Personal Equity Plans (PEPs), ISAs are now a big part of the retirement savings landscape. Now that it's easier to access a pension as well as an ISA, the two products are much more broadly aligned.

There's long been a debate as to whether ISAs or pensions are the best retirement savings option. In reality, however, using both a pension and an ISA is perhaps the best approach of all, not least because that gives you instant diversification and more options.

Having both offers more choices when making retirement decisions, and with the tax advantages can mean that you're getting the best of both worlds.

Complementing and dovetailing

The main difference between ISAs and pensions is their tax treatment. The annual ISA allowance is currently £20,000, which can be used across Cash ISAs, Stocks & Shares ISAs, Innovative Finance ISAs, Lifetime ISAs and Junior ISAs (albeit with annual limits of £4,000 and £9,000 on the latter two respectively).

It's Stocks & Shares ISAs that we're usually referring to in the context of retirement saving, although Cash ISAs are also an important part of the toolkit.

While the money you pay into an ISA will generally be taxed beforehand, as it's paid out of net income, there's no Income Tax due on the interest or dividends you receive. In contrast, with pensions there's no tax when you pay in.

This is because the government gives you tax relief on pension contributions at your marginal Income Tax rate. This means that for every £80 paid in, your pension scheme can claim another £20 in tax relief (so that a £100 contribution costs just £80).

Higher-rate taxpayers get 40% pension tax relief, so they have to pay in only £60 for every £100 contribution, while those on the 45% Income Tax rate can claim relief at 45%. Anything over the basic rate of tax must be reclaimed via the individual's tax return and are subject to eligibility.

However, Income Tax is charged on pension withdrawals above the 25% tax-free cash entitlement. The other big difference is that you can't usually access your pension until you turn 55 (rising to 57 in 2028), whereas there's no such age restriction on withdrawing money from an ISA.

"Pensions tax relief provides tax-efficient growth and access to a proportion of tax-free cash, while your ISA gives you another allowance entirely, so it makes sense to use both.

Mixing and matching

Using both also helps savers navigate the annual and lifetime pension allowances. The former is the amount you can contribute in a tax year while still benefiting from tax relief (currently £40,000, but reducing by £1 for every £2 of adjusted income you earn over £240,000).

The lifetime allowance is the maximum amount of pension savings you can build up over your lifetime without facing a potential tax charge, and is currently frozen at £1,073,100.

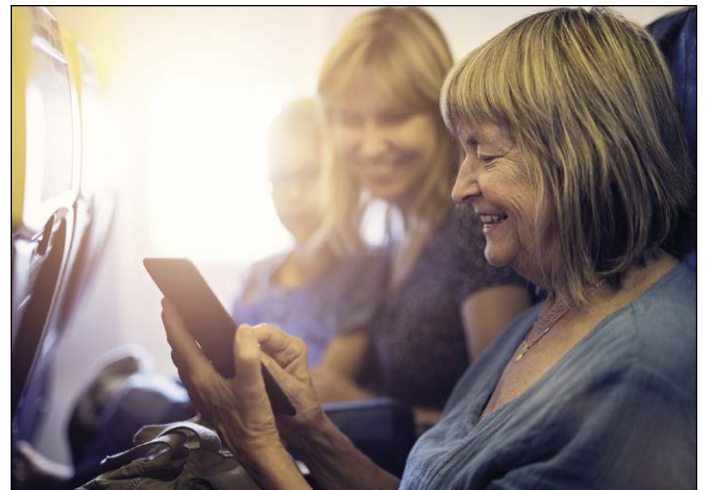
The way to approach it from a tax perspective is to consider where the two products fit into your overall financial plans. This is where a financial adviser can add particular value, while also helping you answer questions such as which pot to access first in retirement and what the tax implications might be.

When it comes to all the allowances and limits, the adviser will have a watching brief over those and guide you along the best course of action. For example, your plan might be to access the ISA before age 55, especially if you want to retire before then. It depends on your future plans, and that's where an adviser can help you map out which products to use.

They can also ensure you're investing in a way that's best suited to achieving the goals you're aiming for. If people aren't sure which to use, that tells us they may be lacking a plan. An adviser will sit down with you and work out what you want to achieve and the purpose of the savings you're putting aside.

A Stocks and Shares ISA does not have the security of capital associated with a Cash ISA. The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

To receive a complimentary guide covering wealth management, retirement planning or Inheritance Tax planning, contact Navigation Wealth Management on **01482 379504** or email navigationwm@sjpp.co.uk



Plan your next big adventure

These days, retirement is less about slowing down and more about regaining time – to enjoy the leisure pursuits and adventures you've been dreaming about for so long. But with the shift to financial self-reliance in retirement, making the right decisions requires advice that is personal to you.

That's where we come in. We offer a local, friendly service backed by the strength and security of FTSE 100 company, St. James's Place Wealth Management. Our advice can help you manage your income and lump-sum needs, whilst guiding you through the tax landscape.

So, if you're looking for security without compromising on your bucket list, let's talk about how we can make that happen.

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I'VE BEEN THINKING... SAYS COLIN RAYNOR

The train now arriving at platform three...

...my Dad would have said to me in my younger days "I think that's about enough excitement for one day", and as we move in to a New Year, let's try and view 2021 in that way.

Yes, it will be more difficult for some than others and so I'm going to suggest a little music might lift the spirits and help us along the way. As the saying goes 'if I give you the words perhaps you will sing along when you recognise the phrases', or hum at least.

Most of the songs are from the 60's and 70's and it will help if you have seen the film 'The Graduate'. Lennon and John Denver set us off, then it is mainly Simon and Garfunkel.

Look for the well known phrases from their songs. The scene is a railway station 'so let it be, let it be...' This was it. In a few minutes she would be leaving on the next train and if asked, she would



have to answer 'don't know when I'll be back again'. So sitting on the railway station with a ticket for her destination it was a sad time but one she knew would come eventually, despite all her friends asking her to stay. She turned her collar up to shelter from the cold and damp.

"Please Mrs Robinson", young Benjamin had pleaded with her. He had come to her house when he heard she was leaving. "I can't believe it. I just had to come and talk with you again". But her mind was made up. "I have no need of friendship. I've told you before I am a rock and can stand on my own."

"But they know Mrs Robinson. They know all about us and I'll be laughed at and scorned by the others. Please Mrs Robinson, we could marry our fortunes together".

She told him firmly. "My mind is distracted and my thoughts are miles away".

He had to accept the bitter truth and she told him in no uncertain terms.

"I have no need of friendship. Its' laughter and its' loving only causes pain. You know the old saying 'time hurries on and leaves that are green will soon turn to brown'. I've tended that garden much too long and now must be on my way".

The platform was alive with passengers but she still sat there slipping and sliding in her thoughts one way and the other. She had come to doubt all that she once held dear.

"The train now standing on platform three..."



Suddenly she realised she was not on platform three and needed to move quickly to find the right one. Looking at the information board she found she had to get across to the other side.

Picking up her suitcase Mrs Robinson set off across the bridge. Her time had come and now she could shine. All her dreams were on their way. Over the bridge she walked knowing soon she could rest her head and mind in the sound of silence as the train moved slowly away from her troubled waters.

There are some dozen or more well know phrases from the pen of that wonderful lyricist Paul Simon. Hope you found them all and they helped you to look to the future with renewed hope.

I wish you good health and happiness in this New Year 2022.

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SHORT STORY BY CLINT WASTLING - FIRST FOOTING



"I was thinking about endings and of course new beginnings too." Davina expected a response from her husband who just grunted noncommittally. "I wonder sometimes whatever happened to that boyfriend of mine. The one before you, you know, Frank."

"The good looking one with curly black hair? He'll be fat and balding just like me!" Tom chortled. Davina laughed, he was probably right.

She filled the cooler-bag with plastic champagne flutes and a bottle of fizz together with a bundle of materials for First Footing. They walked to The Minster in time to hear the bells begin their celebratory peel. Her friend Sandra nudged her elbow in greeting. You've met Gerald my son of course, this is his friend Finlay. He's an exchange student from... where are you from Finlay?

"Darkest Peru?"

"Do you like marmalade?" Davina asked trying to be witty. He was tall and dark, an ideal candidate for first footing. "Are you staying with Sandra?"

"No, I've got to get to my digs before dawn I'm afraid."

"If Sandra's ok with it, would you mind doing the first footing for our house?" Davina felt her face flush a little. Maybe it was the red wine she'd had with dinner. Finlay reminded her of her old flame but he'd be in his 50's now and this young man couldn't be more than thirty. There were several similarities, fey ears, dark curly hair and those intense brown eyes.

Finlay smiled, "I'd be glad to help if it's not too far away."

"Just over the railway crossing. Five minutes at most." Davina felt flustered again and downed a glass of champagne quickly. The assembled crowd began the countdown. Fireworks could be heard in the distance and singing from a nearby pub. The bells cranked into action. A cheer went up. "Happy New Year!" Elbows pumped and a few people embraced. "Surely 2022 has got to be better?" Davina asked.

"Surely!" Sandra replied. "We've got a wedding in Spain and we are going to The Seychelles for our thirtieth anniversary."

"Lovely!" Davina replied with a pang of jealousy. "Well that bottle's finished. Back to ours for reinforcements!" She looked up at the ornate beauty of The Minster before linking arms with Finlay. She handed him a package of coins, coal and a sprig of holly.

"You must be superstitious." Finlay commented. Davina unlocked the door and gestured to Finlay to do the First Footing. "There's a tot of whisky by the hall stand!" He put down the silver, coal and greenery and sipped the spirit.

"Will you stay for another?" Davina asked.

"No, I must be away now. Happy New Year!" Finlay replied, "Thanks for the drink."

"Well, that was a lovely evening." Davina said to her husband as soon as all her guests had left. She dashed upstairs to dig out an album. Flicking through, she soon found the photo of her and Frank. He was definitely the spitting image of today's First Footer and that set her thinking.

Clint Wastling is the author of Tyrants Rex, a fantasy story (Stairwell Books). His poetry collection Layers is available from Maytree Press.



POEM BY LOUISE COMB - BEVERLEY BELLS



Ring out those bells
For the whole town to hear
As the Minster proclaims
Have a Happy New Year

While we're wrestling with Covid
That just won't disappear
The Minster proclaims
Have a Happy New Year

All the shelves are near empty
Short of loo rolls and beer
As the Minster proclaims
Have a Happy New Year

The cost of heating is rising
Rent and petrol's too dear
Yet the Minster proclaims
Have a Happy New Year

Our world's rife with conflict
Global warming and fear
Still the Minster proclaims
Have a Happy New Year

Someone silence their racket
We just don't want to hear
Bells proclaiming anything
Except, have a Happy Next Year

Louise Comb is a Bridlington based poet, writer and T-shirt designer who hates speaking about herself in third person.

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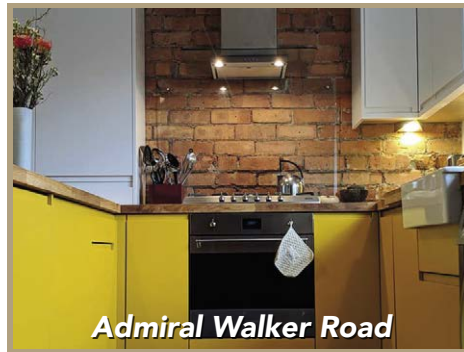
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LET'S TAKE A TRIP - TO HOWDEN

Howden is perhaps another of those East Riding places that tend to be rather overlooked by potential visitors.



That is unfortunate as it has much to offer and is easily reached by car, bus and even train from Beverley. Buses from Hull take around 50 minutes, as do the regular direct trains from Beverley, but be aware that the station is a brisk 15 minute walk from the centre.

Free street parking is usually available, or you can pay and display on Hallgate by the fine park.

Local architecture expert, David Neave, aptly describes Howden as 'a town of discreet charm... one of the region's finest... generally under-appreciated'.

I would suggest that the town offers 5 particularly nice experiences for the visitor which we can explore in turn: fine independent shopping, high quality street food, a range of striking historic buildings, the tranquility of lovely Howden Marsh nature reserve - and the icing on its cake - the glorious Minster Church.

Howden has the kind of local shops that have been sadly lost in many towns. Around the handsome Market Place you can buy speciality cheeses, retro sweets, books, fashion and so much more.

On my last visit, my daughter relished her Italian ice cream, my wife her veggie burger and my good-self a quite splendid meat pie with mushy peas - proper Yorkshire street food!

Hallgate is full of handsome houses, the Shire Hall is very striking, reminiscent of a Dutch town hall.



The Bishops Manor House is an important medieval building dating from the days when the area was owned by the powerful Prince Bishops of Durham, Vicar Lane is delightful with captivating views of the Minster.



The town is especially blessed in having a fine nature reserve just behind the Minster down St. John's Street. The boardwalks allow mud free access to the wetlands with toads, moorhens, coots and frogs aplenty.

Saving the best till last, the Minster is striking from without and within. The ruined chancel and chapter house of this majestic former collegiate church are very atmospheric.

The church is normally open and welcoming to visitors; full of splendors, notably the stone screen and Saltmarsh Chapel. So do take a trip to Howden, you should not be disappointed.

Ian Richardson.

FUNERALS WITHOUT A SERVICE

Don't fancy a traditional funeral service? Then direct cremation might be more 'you'

For some people, having a traditional funeral - with a coffin, hearse, pallbearers, limousine and funeral service for family and friends at a crematorium or church - is really important. But for other people, those things don't carry the same significance. Yet they're the very things that add most to the cost.

If your loved one was more of a 'just keep it simple and sprinkle my ashes in the garden' sort of person, then a direct cremation (or unattended cremation, as it's also known) could be the better option. It means you can remember them in your own way, wherever and however you want. You'll still have their ashes to keep or scatter. You can still gather with family and friends and find ways to celebrate and remember them, in a way that feels meaningful. But you can do it somewhere that actually meant something to them - instead of a crematorium chapel they never set foot in.

A direct cremation also costs significantly less, because you're not paying for the very things that make up the bulk of the cost of a standard funeral with service, from the celebrant to the limousines.

Whatever you choose, we'll still treat your loved one with exactly the same dignity and respect as anyone else while they're in our care. And we'll still be there to help and support you throughout, as well as making all the arrangements and handling all of the paperwork. That's just what we do.

Direct cremation is still a relatively new concept for many, so if you're interested in finding out more then just pick up the phone and give us a call. We're happy to talk you through the ins and outs and clear up any questions. That's why we're here.

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CARFAN -
THE RELIANT SCIMITAR GTE

Okay, there is an elephant in the room - "Princess Anne had one of these you know." It is compulsory to say this whenever the Reliant Scimitar GTE is mentioned. As a matter of fact, she had at least five of them and was famously caught speeding in one.

Produced between 1968 and 1986 in GTE form, a total of 5200 were made and quite a few are left, doubtlessly helped by the fact that the bodywork is glassfibre and consequently will not rust. With a 3 litre V6 Ford-derived engine, this was no slouch by the standards of the day and could show a clean pair of heels to a lot of its contemporaries at the traffic lights.

The featured car replaced a Mk1 Escort as the family runabout and is an SE5 that was 12 years old with 60,000 miles on the clock when purchased, although the owner thinks it is more likely to be 160,000. After 14 years service during which it was crashed and stolen, the decision to restore or scrap the car had to be made and fortunately it was the latter, with replacement stainless steel fuel pipes and tank taking the place of corroded ones.



Ten years and a lot of money later we have this beautiful example that has benefited from a new Essex engine, has given 20,000 trouble-free miles, and taken the owner to such far-flung places as Italy and France at an average of 30 m.p.g. Be prepared to pay £9000 for a very good example, or if you are very brave, £1250 will get you one to restore over many long weekends.

So don't forget, should you see a Scimitar (with or without a Princess behind the wheel), don't forget that cheery Carfan wave!

BEVERLEY MOTOR WORKS:
CAR MAINTENANCE THIS
NEW YEAR



We're wishing all our customers a Happy New Year from the team here at Beverley Motor Works. We know everyone's looking forward to a prosperous and exciting 2022, so the last thing you need is for car problems to dampen your spirits. Here are some top tips on how to care for your car this New Year.

Free seasonal check in Beverley

Start your New Year off right and take advantage of the free seasonal vehicle checks we give at Beverley Motor Works. Ensure your vehicle won't let you down this winter and get your vehicle thoroughly inspected by our expert technicians and if necessary they will make recommendations on work which may need carrying out. There's no catch, we just want to keep you safe while you're on the roads while letting you experience our outstanding customer service.

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WHERE IN BEVERLEY?

Where in Beverley can you find this landmark?
 Answer on Page 28.



WHAT IS IT?

Can you identify what item this is?
 Answer on Page 28.



Do you have any amusing stories, quotes or pictures? Send them to info@justbeverley.co.uk



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Getting out on your bike in January perhaps takes a little more mental attitude, but once that step has been taken the fun starts. Just be prepared so you can enjoy the ride. Here are some ideas to keep you warm while you are in the saddle.

Layer up with Thermal Base Layers to stay warm, and put your clothes on the radiator before you put them on. It's easier to stay warm than get warm. Water resistant is better than water repellent fabric for keeping you warmer for longer. Wear overshoes to help keep feet dry and warm. In winter, fit mud guards to prevent spray hitting you from both front and back wheels. Take a warm drink

out with you in a hot or cold water bottle. Work a little harder - the more effort you put in the more heat you will generate. Monitor the weather.

Nobody wants to be on the road when it's icy and can be dangerous, so choose the days and times you ride carefully. Happy 2022, have a great year cycling. Stay bright, switch on your lights - Be seen and be safe.



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WHY PHYSICAL ACTIVITY IS IMPORTANT FOR CHILDREN

Physical activity is important for everyone and that's definitely true for children. Of course, parents have nothing to worry about. Children are always on the go. Running around the living room, garden or playground is a pretty good workout for a kid. But what else should they be doing and why is it important that children as young as 3 have some form of physical activity in their lives?

Below we go over the benefits of physical activity and answer some common queries about mental health. If you're looking to instruct children in physical activity, we have the course just for you.

Benefits of Physical Activity for children.

Strengthens the heart:

Arguably the most important muscle in the body is the heart, so it's important we treat it right from a young age. Exercise strengthens the heart and helps ward off possible illnesses like heart disease.

Keeps your arteries clear:

As well as strengthening your heart it also helps to reduce the amount of cholesterol and fats in their blood. Exercising increases the flexibility of the walls of blood vessels and helps to lower blood pressure. Reducing the risks of illness and disease.

Strengthens the lungs:

The lungs are a vital organ in our bodies and strengthening them is important. It also helps to increase the efficiency of their little lungs. By regularly exercising they are able to prevent the natural decline of oxygen intake.

Reduces blood sugar:

Regular exercising can help to prevent sugar from accumulating in the blood, triggering muscles to take up more glucose from the bloodstream and use it as energy. It also helps to reduce the risk of diabetes. Like many of the points here this is also paired with having a healthy diet.

Healthy weight:

Exercising can help keep your child at a healthy weight. Having a healthy weight is important as it helps the heart and it has good benefits especially if your child is diabetic. Being physical will help strengthen their bodies and help them to maintain a healthy lifestyle, in an enjoyable way.

Strengthening the bones:

When exercising, your bones start to become stronger due to the physical stress they are put under. Strengthening your bones is vital to becoming stronger and it helps to ward off diseases like Osteoporosis in later life. This is where your bones start to lose their density, weaken, become porous and fragile.

Improves energy levels:

By exercising, your overall energy levels will improve. It will help them to engage more and to be more active and present. They will have a good balance of energy. Not going around with excess energy and being sufficiently tired that they get good sleep but increasing their overall energy levels and tolerance for exercise.

Improving your child's mental health

Another big concern for young people these days is mental health and the increase in the number of children suffering from it. Exercise has been proven to increase serotonin and endorphins. Serotonin makes you happy and we release endorphins when we are excited about eating our favourite foods, doing something we enjoy or we have achieved something.

Endorphins also help to reduce pain and discomfort, therefore making exercise more enjoyable for your child, improving their mental and physical state. The mental state of your child is very important because no one wants an unhappy child. Exercising is one of the easiest ways to help your child improve their mental health.



COUNTRYSIDE MATTERS WITH SAM WALTON

There are not many crops which you can grow on the same ground year after year, other than grass in our type of farming but apparently rice can be grown continually and certainly is in large quantities in parts of Asia and Thailand certainly contributes to that.



I was actually told that it is almost possible to grow three crops in two years. For many years it was all done by hand including the harvesting and a lot of



it still is but I did see a rice combine at work which has eased the labour burden considerably. One thing we do not get in our crops is snakes which seem to thrive in the paddy fields.

That Thailand produces many tons of rice there is no doubt and if you stand on the side of the river which flows through Bangkok, on

the way down to the docks further south, you will see a continual spectacle of heavily laden rice barges bringing product from further north. Rice is vital for their economy as well as their own diets and no matter where you go for a meal, there is always rice on the menu. It is a bit of a messy job planting it

and the ladies who do that paddle about in mud for days on end. Now that they have combines, part of the backbreaking harvesting job is being modernised and they can now also use the straw on their farms. What I admire about the Thai people is their eternal optimism as they just get on with whatever needs to be done and some of the tasks not only on farms but in daily life, they just get on with it.



That there is poverty there is plain to see, but in the towns and some villages, things are totally different. There are numerous smallholdings along most roads out of the larger towns where families will grow vegetables, have their



own hens to sell eggs, usually a couple of bullocks which take care of the rough grazing areas and the usual few pigs as mentioned last time. Market days are still a feature of rural life and some of the small motor bikes I have seen absolutely laden with produce and the wife clinging on the back are remarkable. In most of the big

towns and Bangkok in particular, there are street markets, not by a long chalk all farmers, open all day and until midnight mostly where you can virtually buy anything you want and one particular popular product is fresh flower stands, absolutely beautiful.

WHAT IS IT?
A computer mouse!

WHERE IN BEVERLEY?
The Beverley Friary

IN THE GARDEN... JANUARY

Welcome to 2022 - I suspect like me, many of you make the usual 'New Year's Resolutions' and by the time we get to February most of them have been broken!!

Now, this got me thinking... every year just after Christmas I make a 'wish list' of things I want to change or do in my garden, my 'Gardening New Year's Resolutions' if you like.

Items on the list can vary from long term projects like building something to simply moving a plant or two or planting more bulbs. Invariably the list is never completed, but the items stay on the list and added to the next year - I've had items on my 'wish list' for 2 or 3 years before they have been completed.

So, what would be on your wish list? Take a look around your garden - does it seem dull at this time of year? There is no need for it to be, many plants provide winter colour or interest, and some even have fragrant flowers, visit garden that are open to gain inspiration.

You may have found that you are spending more time entertaining in your garden - you may decide to build a barbeque/outdoor kitchen; extend the patio; build a covered pergola/summer house in order that you can sit outside when the weather is not perfect; or simply rearrange your pots and containers to change 'the look' of your garden.

If you do manage to get out in the garden when the weather permits there are a few tasks that can be completed.

Gardening tasks for January...

- Continue to protect tender plants against frosts and icy winds.
- Plant new fruit trees, bare-root roses, hedging, trees and shrubs when weather allows.
- Mulch around new plantings.
- Prune fruit trees and Wisteria.
- Start digging over vegetable beds when weather allows - not if the soil is frozen or 'sticky'.
- Clean out your greenhouse, tidy the shed and service the lawn mower.
- Keep a small area of ponds ice-free.
- Make sure the birds have food and clean water.
- Clean out bird boxes and maybe add to your collection - even our feathered friends like a clean house to move into and raise a family or take shelter in during periods of inclement weather.

Finally, one 'resolution' I never break is that I'm determined to enjoy my garden and hope you do too.

'Happy New Year', Jx

Jane Dale of 'Designed Gardens'. Tel: **07983 392 411**.



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January is the month of new beginnings and new resolutions. It is also traditionally a time that those in the travel industry refer to as "peaks" as it is a popular time for clients to book their holidays for the year ahead, and many suppliers have some excellent offers.

At the time of writing this article there is uncertainty ahead with speculation of possible lockdowns and some countries are not letting UK citizens to enter their country so perhaps the booking pattern for 2022 will not follow the traditional path of pre pandemic years.

These are uncertain and difficult times, however what is certain is that at Travel Counsellors I will be there to support you every step of the way and make that difficult



process easier for you. You will receive honest and independent advice, you will have flexible booking conditions, you will receive excellent service and support on a very personal level with your own Travel Counsellor supporting you.

I personally will be there to support and guide you through choosing your next holiday and ensure you are able to understand and follow whatever guidelines are in place for your chosen destination.

I will remain as a support to you throughout - not just the booking process but after the booking is complete. With the additional support of our 24/7 duty office you have me with you whilst you are away.

Having personally travelled abroad in 2021, I do understand the processes required to travel abroad, and whilst this did involve some additional paperwork and Covid testing, the process was as smooth as per pandemic times.

The benefit to me of being able to explore a new destination, enjoy new experiences, an opportunity to step away and recharge the batteries was incredible, and far outweighed the stresses of the various additional rules.



So one of my resolutions for 2022 is to take the opportunity more often than I did in 2021 and get travelling again. Travel is my passion and I intend to get back to much more of it than I have before and make up for lost time.

If you are looking to travel in 2022, I will be with you every step of the way. Happy New Year.

Amanda McConnell, Travel Counsellors.
T: 01482 770540
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Do a rapid lateral flow test before periods of high risk



Be mindful and give others space



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