

# Can you survive retirement?

It has been estimated that a couple needs a gross income of £50,000 plus per annum to provide a comfortable standard of living.

While actuarial analysts suggest a safe pension withdrawal rate of between 2.5% and 4% per annum: skilled advisers like ourselves, can provide a more certain "income model" to meet individual needs.

## **Key points**

- The likelihood of running out of money has not historically been an issue for UK retirees.
- The introduction of unfettered drawdown in 2015 threatens to undermine this.
- The evidence from overseas is not encouraging.
- Flexi-access drawdown is proving popular, but withdrawal rates appear high.
- There may be valid reasons for high withdrawal rates, but this is a concern.

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Many clients are taking in excess of 6% income and many substantially higher. We understand the reasons for such a high level of income; however, these rates may not be sustainable.

Evidence from around the world suggests there is a real risk of running out of funds and more quickly than at first published.

- Given the importance of managing income through retirement, now may be a good time to review the sustainability of withdrawal rates and the influence of cash flow forecasting models to address changing patterns of expenditure.
- In this world of increasing costs, Hill Grafford makes sure that our low annual charging model effectively benefits the length of time your pot can be sustained. This provides real value in the face of ever-increasing costs.

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A copy of client reviews can be emailed upon request.

#### **Editorial**

#### Dear readers

As you can imagine, there's quite a few events happening across the villages, and we have tried to include as much as possible in this month's festive edition.

The Wansford Church 'We've Got Talent' Christmas Community Event is happening on December 2nd - a varied programme of entertainment will provide a fun evening for the local community.

Plus the ever popular **Seasonal Singalong** with **Wansford Ukulele Folk** is being held in Christie Hall Wansford on Friday 16th December. Tickets are available at the door but can be reserved in advance and there will be a fully licensed bar with the first drink included in the entrance cost. Details are on page 20.

**The Water Newton Community** are holding a Festival of Lights on December 16th, details are on page 21. They are looking for help in supplying food for the event, so please get in touch with them if you can offer assistance.

Please continue to support your local magazine with contributions, letters and articles, they are much appreciated. All our contact details, and those of all your local contacts, plus important numbers, are listed inside the back cover.

As our next edition will be out in January 2023, it only remains to wish all of our readers, contributors, distributors, and advertisers a Very Merry Christmas and a peaceful New Year.

Best wishes

Craig

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### Studying for a course?- Did you know you can apply for a grant?

Since the early 1990s the **Reverend Thomas Woolsey's Charity** has been giving for equipment to all students from Thornhaugh and Wansford for further education, apprenticeship or skills.

The Trustees of the charity will be meeting in September to allocate the grants, so there is plenty of time for any student to apply. Go to the website **thewoolseycharity.co.uk** to for more information and complete the application form.

Lisa Chambers, Secretary, Rev. Thomas Woolsey's Charity

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24<sup>th</sup>

25<sup>th</sup>

4.00 p.m.

9.30 a.m.

# **WORSHIP DATES**

Every Sunday 5.00pm - Zoom 'At Home' Service. Log in and phone details from Rev. Jane jdtailby@aol.com 01780 782271

St. Leonard's, Apethorpe			
4 <sup>th</sup>	11.00 a.m.	Holy Communion	
18 <sup>th</sup>	11.00 a.m.	Carol Service	
25 <sup>th</sup>	11.00 a.m.	Christmas Communion	

St. Mary's and All Saints, Nassington				
Every Thursday 9.30 a.m. Holy Communion BCP				
4 <sup>th</sup>	th 8.15 a.m. Holy Communion BCP			
	3.00 p.m.	Christingle		
11 <sup>th</sup>	9.30 <sup>th</sup>	Holy Communion		
18 <sup>th</sup>	9.30 a.m.	Holy Communion		
19 <sup>th</sup>	6.00 p.m.	Outdoor Carol Service		

Crib Service

Christmas Communion

St. Andrew's, Thornhaugh			
	4 <sup>th</sup>	9.30 a.m.	Holy Communion
			for St. Andrew
	18 <sup>th</sup>	9.30 a.m.	Carols and Celebration
	24 <sup>th</sup>	3.00 p.m.	Christingle
	25 <sup>th</sup>	9.30 a.m.	Christmas Communion

St. Mary's, Wansford			
Every Wednesday 10.00 a.m. Morning Prayer			
11 <sup>th</sup>	9.30 a.m.	Holy Communion	
18 <sup>th</sup>	6.00 p.m.	Community Carol Service	
24 <sup>th</sup>	11.30 a.m.	Midnight Mass	

St. Mary's. Woodnewton			
4 <sup>th</sup>	9.30 a.m.	Holy Communion	
18 <sup>th</sup>	9.30 a.m.	Holy Communion	
21 <sup>st</sup>	7.00 p.m.	Carol Service	
24 <sup>th</sup>	10.00 a.m.	Christingle	
25 <sup>th</sup>	9.30 a.m.	Christmas Communion	

St. Mary Magdalene's, Yarwell			
11 <sup>th</sup>	11.00 a.m.	Holy Communion	
18 <sup>th</sup>	6.00 p.m.	United Carol Service	
25 <sup>th</sup>	11.00 a.m.	Christmas Communion	

## **CASTOR BENEFICE**

We are still maintaining the following service pattern every Sunday in each of our **Parish churches** until further notice.

Marholm 9.00am - Holy Communion (Morning Prayer on 4th Sunday)

Castor 8.00am Holy Communion (said service) 10.15am - Sung Eucharist

Sutton 9.00am on 4th Sunday of the month - Holy Communion

Every **Wednesday** morning at **10am** there is a service of Holy Communion at **Castor**.

We still continue to celebrate **Evensong via Zoom at 6pm every Sunday**, if you wish to join us please contact the Benefice office for the Zoom link and access code. admin.castor@btconnect.com

The next service at St. John the Baptist, Stibbington the **Carol Service on Sunday 11 December 2022 at 6.00pm**, please see separate poster, do come along, you will be assured of a very warm welcome, mulled wine will be served on arrival and mince pies afterwards.

#### **David Ridgeway**

#### CHRISTMAS MASSES

Christmas Eve - Saturday 24th December 5pm Sutton Christmas Mass 6pm Marholm Christmas Mass 11.30pm Midnight Mass Castor Christmas Day - Sunday 25th December 8am Castor Communion (said) 10.15am Castor Festival Eucharist

#### CAROL SERVICES

Sunday 11th December 4pm Christingle Service Castor Sunday 11th December 6pm Stibbington Carol Service Friday 16th December 6.30pm Water Newton Christmas Light Festival Sunday 18th December 6pm Marholm Carol Service Wednesday 21st December 7pm Sutton Carol Service Friday 23rd December 6pm Upton Carol Service Christmas Eve Saturday 24th December 4pm Crib Service Castor Not long now until Christmas! You'll find on our service list all the extra services across the Benefice (our group of churches and villages) when we celebrate the wonderful good news of God's love shown in the birth

## REFLECTIONS

of the Christ Child. In Thornhaugh we have our relaxed Celebration of Carols on 18th and a wonderful family Christingle Service on Christmas Eve, followed by a Christmas morning Communion service. At Wansford we have our Community Carol Service on the evening of 18th and the very special Midnight Mass late on Christmas Eve, so that we leave the church at the very beginning of Christmas Day – one of my favourite services of the year!

As you will see, there are many other Christmas services in our other churches. If you enjoy Carol Services, why not go along to some of the other churches as well? If children (or grown-ups!) love Christingles, they're very welcome at any (or all!) of our Christingles, and if you've already something in your busy Christmas schedule on the day of one our services, do go along to one in another of our churches on a different day. Whichever services and churches you choose, you will be most welcome. You'll probably find people you know and if not, you'll leave with some new friends. As a sign by my father's front door used to say "Arrive as strangers, leave as friends".

We're also offering other opportunities to meet friends and make friends in our churches during the month. Our Wansford Christmas Coffee Stop takes place on 7th December and before that, on 2nd December we have a great evening of entertainment at Wansford Church. Come along to be entertained by local talent of all sorts, from music of all styles, poetry and even a magic show! There is a poster elsewhere in the magazine with the details. In addition, we are hosting guests from the Haycock Manor Hotel for carols services on Saturday evenings. So much going on and I am sure there will be many new connections made as we enjoy meeting together again.

Friendship is at the heart of Christmas in so many ways. We renew friendships when sending cards or other greetings, we meet friends and make time for them, and we are reminded, I hope, that there are those who will feel particularly friendless at this time of year and we need to look out for them. Maybe there are "strangers" around us who might become friends? And above all, this is the time to recall the friendship of God who sent his Son, Jesus, to show his friendship for us. Jesus was born into a human life, just as each of us have been and he lived a human life to show us what true friendship and companionship is all about. As we celebrate our Christmas this year, with friends old and new, let us also rejoice in the friendship of God who will never leave us, never forget us, and with whom our lives are enriched and brightened.

With every blessing,

Rev. Jane

## The Friends of St Mary's and St Andrew's

Our Harvest Lunch in St Mary's on 26th October was very successful and thanks to everyone's generous support we have, with a top up from our funds, been able to donate £100 each to the Peterborough Soup Kitchen and The Light Project, as well as a huge car load of donated food and warm clothing items. Thank you to all.

Our next event is a Christmas themed Coffee Stop on **Wednesday 7th December from 10.30 in St Mary's**. Do come and join us for mince pies and other Christmas baking, and see the church decorated for Christmas- all are welcome.

#### **Caroline Ashley**

## ST. JOHN THE BAPTIST **STIBBINGTON**

### **CAROL SERVICE**



**SUNDAY 11th December** 6.00 pm

Do come and join us, you will be assured of a very warm welcome, mulled wine will be served on arrival

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#### THE ARTS SOCIETY PETERBOROUGH

The Arts Society is a leading arts education organisation that brings people together through a shared curiosity for the arts. Each year The Arts Society Peterborough (TASP) holds nine illustrated talks given by experts in their field on subjects ranging widely, including old Masters, modern sculpture, silver jewellery, the work of David Hockney and music in art. The talks are held at

The Fleet in Fletton Peterborough on the second Thursday of each month except June, July and August. The talks start at 10.45 am but you are welcome to come earlier and meet like-minded people for a chat over a cup of coffee. Non-members are always welcome and the first talk is free, so come and join us!

In addition to the live talks, annual members also receive other benefits. If you wish to find out more about our Society or about becoming a member, please visit our website, www.the-arts-society-peterborough.org.uk Our next two talks are:.

#### 8th December 2022

#### Is Christmas in Good Taste? By David Phillips.

In a light-hearted historical view we discover some wonderful and some gloriously awful Christmas imagery.

#### **12th January 2023**

David Hockney: 'the old master of the modern world', by Douglas Skeggs.

A talk following the career of an artist whose wit and imagination have never faltered.

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I teach a wide range of instruments primarily piano, keyboard, guitar, violin, clarinet and saxophone. Other instruments are also available so please feel free to contact me with requests. I also teach music theory.

\*\*Online classes also available\*\*

#### STIBBINGTON & WANSFORD WI

## Today's women working for tomorrow's world





A month of crafting, necklaces and glass decorating.

This month's meeting, we spent the evening making fabulous fabric bead necklaces, under the expert tuition of our treasurer Judith, who guided us through the process. After an hour or so, we all had lovely necklaces. Some of which had Christmas inspired fabrics, other with beautiful Liberty prints.

On 9th November, SWWI invited Vicky Teahan from Gilmour Glass to run a glass fusion workshop at the Wansford Community Hall. The event was partly funded by our Denman Crafts Bursary, which is awarded annually, either to an individual via a ballot, or as in this case for an event.

The glass fusion process works by using different forms and colours of glass, which are laid out in a design, then bonded together by heat in a kiln. The workshop was very inactive and informative, with each lady attending producing either a standing wave picture, or decorated a glass panelled lantern.



Once the workshop was completed,

there was light lunch for all the participants. The ladies are now looking forward to seeing their designs come to life.

Now that we are meeting in St Mary's Church visitors are most welcome to our monthly meetings to hear our visiting speakers. Please see below for our upcoming events:

**Tuesday 13th December, 7pm** W.I. meeting St Mary's church. Christmas social **Tuesday 6th December, 2-4pm** Coffee & Craft club, at St Mary's Church. Restarting in the new year.

**Thursday 26th December, 7.30pm** Book Club meeting, at The Cross Keys Wansford

Both the Coffee & Craft club, and Book Club are open to all, not just for WI members only, and we look forward to others joining us.

Rhona Punter 01780592514

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## WE'VE GOT TALENT!

# **Wansford Church** Village Christmas Event

Friday 2nd December at 7.30 pm in Wansford Church.

#### JOIN US FOR A NIGHT OF ENTERTAINMENT AND FUN

We are assembling an amazing cast of local talent to provide a unique evening of varied entertainment for our community

Young people are especially welcome.

There will be a bar serving wine, beer and soft drinks to help provide encouragement to performers and audience.

Admission will be free with all welcome.

However a donation towards the upkeep of the church building would be appreciated.

We still have some spots available for performers, please contact Alan at either akiones1@btinternet.com or 07720 696 333



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## **WANSFORD PARISH COUNCIL**



The Parish Council met twice in November in the Community Hall, the first an Ordinary Meeting on 14th November 2022 and the second, an Extraordinary Meeting on 16th November 2022. **The Minutes** of both Meetings can be found on the village website at <a href="https://www.wansford-pc.gov.uk">www.wansford-pc.gov.uk</a>

My aim with this article is to highlight some of the topics discussed at those Meetings.

On the 14th, we were given an insight into **Public Rights of Way** by Mr. Lee Moore who is the Highways Inspection Team Manager and Public Rights of Way Officer with Peterborough City Council(PCC). PCC has responsibility for a total of 95 miles of Rights of Way, which have statutory status and Permissive Rights of Way, which are by agreement with landowners. PCC continually liaises with the Ramblers Association, British Horse Society and landowners with repairs/installation of styles, gates, footbridges and trimming of hedges undertaken.

Within Wansford Parish, there is concern over the **Permissive Way** that is presently closed over the Wansford Pasture SSSI and the broken footbridge over the stream, both of which are focus of attention for the Parish Council to resolve.

It was interesting to learn that historic Rights of Way which were used extensively and have now seemingly disappeared, can be revived.

Also, as you will see on our website, **road surface repairs** will have been undertaken on the A47 west of the western roundabout, which will have required two night-time closures. When you read this we shall know if the diversion plans were adequate!

Those out and about in the village will have noticed the **brass commemorative plaques** to the wooden litter bin on the green and alongside the Jubilee Oak tree in Nene Close.

There has been a considerable amount of discussion on **Communities Prepared Online Hub**, which focuses on planning for unplanned events which could adversely affect our village. This involves floods, destructive gales, snow, extreme heat and utilities failure to name but a few. The thought is to have contact individuals to coordinate help where needed. Your views on this would be appreciated.

In this month's edition of Living Villages you will find a **leaflet insert** from the Parish Council asking for feedback, please read it and reply with your thoughts.

Hopefully, as an intended benefit to residents, there is information on the website of a **Car Share Scheme**, <u>www.liftshare.co.uk</u>, please have a look and make use of it if it fits in with your daily life.

**Community Warm Hubs** have been widely brought to the fore during the present economic climate. If you are in need , or know of someone who is, the Community Hall on Peterborough Road is a venue that can be available at very short notice. Please contact our clerk on <a href="mailto:clerk@wansford-pc.gov.uk">clerk@wansford-pc.gov.uk</a> for further details.

Next May 6th we shall have a **Coronation of King Charles III** and we are planning to join with Sibson cum Stibbington Parish Council in holding a street party as celebration of this rare event. More information is bound to follow and hopefully a day to remember.

The second meeting on the 16th Nov was to discuss and agree the **Parish Council Budget** and **Precept** for the year 2023/24.

After a long and detailed discussion of required expenditure that is £1350 greater than the present year, it was agreed to ask for a precept increase of 5%, which will go some way to cover those increased costs.

Wansford Parish Council next meet on Monday 12th December 2022 in the Community Hall at  $7.30 \, \text{pm}$  and all are most welcome.

#### Cllr John Stannage

### THORNHAUGH PARISH COUNCIL

The Parish Council met at St Andrew's Church on **21st November 2022**. Details will be included in next month's edition of Living Villages Magazine.

## SIBSON-CUM-STIBBINGTON PARISH COUNCIL

The Parish Council met at The Christie Hall on **Thursday 3rd November 2022**. Details will be included in next month's edition of Living Villages Magazine.



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## **Wansford Horticultural & Craft Society**

Our Events are up and running

We enjoyed an evening of garden design inspiration. On 20th October, Joe Whitehead (head gardener at Burghley) had asked our members to bring along our garden design problems and he simultaneously talked us through his basic steps & approach to find solutions for our new garden and renovation tasks. We all went away with great ideas and I know of several gardens in the village currently enjoying a rehash (including my own). We will revisit this subject during 2023.



Joe asking us 'what's your vision for your garden ?'

**Saying Thank You for the Wansford Show.** On the 10 November we hosted a Wansford Show Thank You evening our helpers and volunteers at the Cross Keys. A good turn out and we shared photos and videos with a drink in our hands. Thanks to Colette for hosting and being our base of operations during the Show planning. Over £2,000 was finally handed over to various charities. Let's do it again next year!

**Great Value Christmas Celebration**. It's that time of year – Our Horticultural society Christmas dinner, will be held on 10th Dec at The Christie hall, and at £15 for roast dinner and plentiful drinks its proving popular with our members.

Gary Punter (Chairman) garypunter@aol.com



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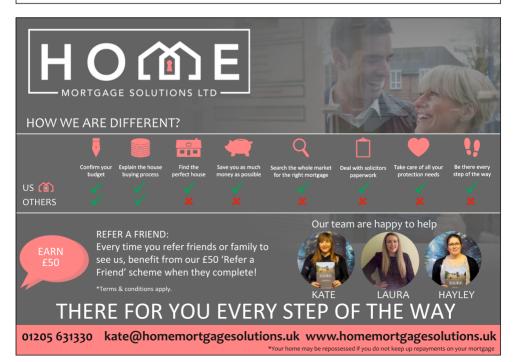


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## GET IN THE CHRISTMAS SPIRIT



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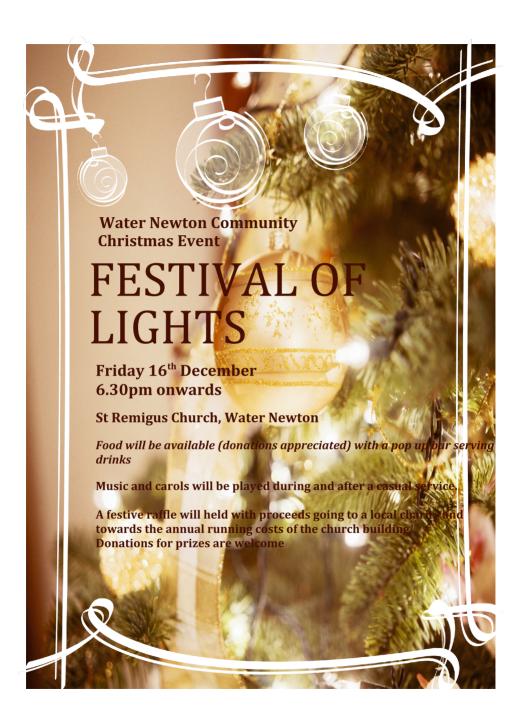
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### **Parish Councils**

Sutton	Deirdre McCumiskey (Clerk)	01780 782668
Wansford	Marie Lewis (Clerk)	07899 732049
Sibson-cum-Stibbington	Marge Beuttell (Chairman)	07714 428586
Thornhaugh	Deirdre McCumiskey (Clerk)	01780 782668
Water Newton (Parish Meeting)	Caroline Nathan (Chairman)	07989 362514

#### City Councillor (Wittering Ward) - Gavin Elsey

#### Churches

Ministers:	Thornhaugh & Wansford	01780 782271
	Stibbington, Sutton, Castor & Water Newton	01733 380900

07738930599

admin.castor@btconnect.com

#### **Churchwardens:**

St Andrew's Thornhaugh:	Stuart Foreman	01780 783220
	Liz Kemp	01780 782333
St Mary's Wansford:	Caroline Ashley	01780 782408
	Alan Jones	01780 783205
St John the Baptist, Stibbington	Charlotte Bradshaw	01780 781805

#### Friends:

St Mary's & St Andrew's	Caroline Ashley	01780 782408
St Remigius Water Newton	Tony Capon	01733 237500

## Other useful contacts

Neighbourhood Policing	101	P'boro City Council	01733 747474
Wansford Surgery	01780 782342	Royal British Legion	01780 782200
(Out of hours	111 option 4)	Stibbington & Wansfor	d WI 781733
Wansford Pharmacy	01780 781616	Cricket Club	07860 278800
Communicare	01780 470437	Horticultural Society	01780 592514
H'don District Council	01480 388388	Stibbington Centre	01780 782386

## Website www.livingvillagesmagazine.co.uk

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