– 2025 –



GLYNN WILLIAMS

– MULTI-MEDIA DESIGNER & WEB DEVELOPER –

– DESIGN –
PORTFOLIO

THE FOLLOWING PAGES CONTAIN EXAMPLES OF MY DESIGN WORK – SPANNING MY CAREER TO DATE.

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LOGOS











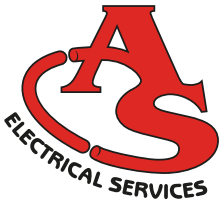


























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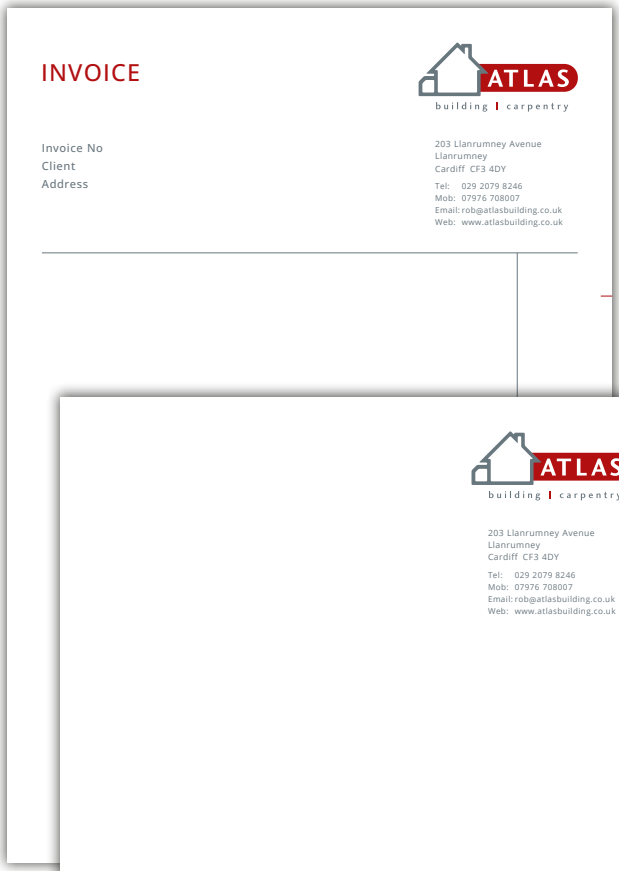


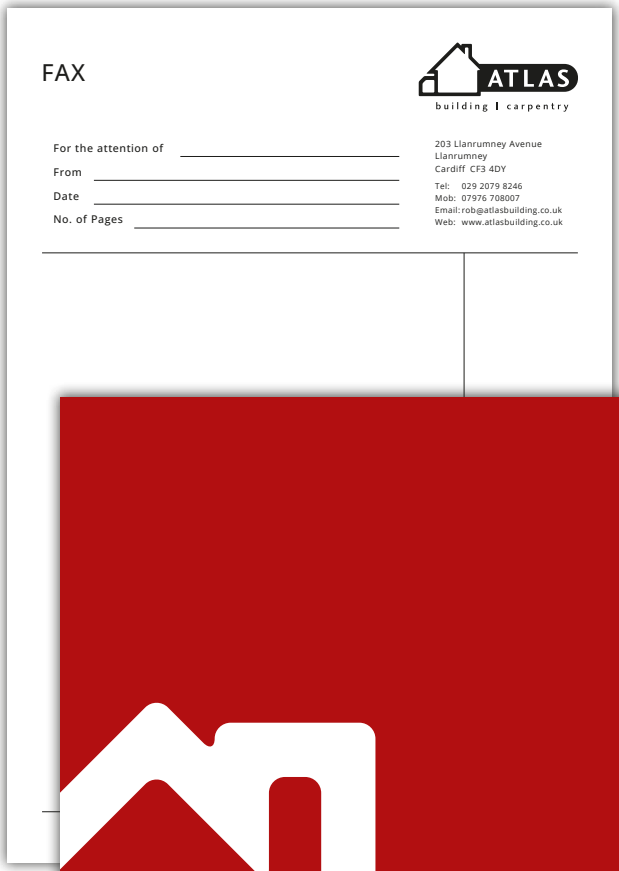


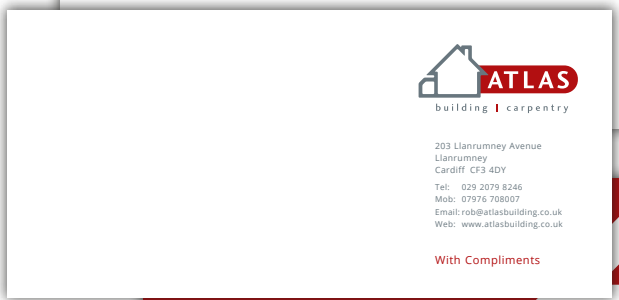


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STATIONERY & OFFICE ITEMS













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Mouka's Hydrotherapy
Rehabilitation and Fitness

Hydrotherapy Consent Form

Owner's Details

Name	
Address	
Telephone/Mobile	
Email	

Animal's Details

Name			
Age		Sex	
Breed		Colour	

Diagnosis	
Medication	
Investigations	
Pre-exisiting Condition	

I consent to this animal having a hydrotherapy assessment and appropriate treatment. I understand that the provision of professional indemnity insurance for this is the responsibility of Nichola Cutler.

Vet Practice			
Telephone/Mobile			
Email			
Vet's Name (print)			
Vet's Signature		Date	

Mouka's Hydrotherapy
Rehabilitation and Fitness

Nikki Cutler

07769 994351
nikki@moukashydro.co.uk
www.moukashydro.co.uk

Mouka's Hydrotherapy
Rehabilitation and Fitness

Hydrotherapy Consent Form

Terms, Conditions and Declaration

every care is taken of the dogs undergoing treatment, and in maintenance of the water and equipment, all dogs receive therapy treatment entirely at their owner's risk.
atment sessions, including those to be part of an insurance claim must be paid for in advance.
n fees will be charged in full if an appointment is broken or cancelled without 24 hours' notice.
will not be treated without the prior authorisation of their Veterinary Surgeon.
with infectious or contagious conditions, such as ear, eye or skin infections, gastric upset, etc. Will not be treated. Owners are advised cel all appointments until the condition is clear. Normal cancellation conditions will apply.
s that are in season will not be able to attend sessions until their season has finished.
Please ensure your dog's vaccinations are up to date and bring vaccination records to the initial appointment.

8. Owners are required to notify the hydrotherapist if the dogs' injury or condition worsens, or if the veterinary surgeon advises that the treatment is to be stopped or suspended.
9. I reserve the right to refuse treatment to any dog.
10. Owners are requested not to feed their dog for at least 2 hours before attending an appointment, and please ensure that your dog has emptied its bowels before their session (exercise area is available). A surcharge of **£20.00** will be made for dogs that defecate in the treadmill, as I will have to close down the machine to clean it. I also advise owners not to feed the dog before Hydrotherapy and for approximately 1 hour after treatment.
11. All dogs must be kept under control and be on a lead. Dogs unable to walk without assistance are exempt from this rule.
12. It is the owner's responsibility to clean up after their dogs whilst on the premises and the surrounding environment. Poop-scoop bags are available on request.
13. The Mouka's Hydrotherapy cannot be held r esponsible for any loss or damage to vehicles or personal property, loss or injury to any person or dog whilst on the premises howsoever.
14. Mouka's Hydrotherapy reserves the right to use video footage and photographic stills taken during sessions, but will always notify the owner should this occur
15. The floor in the treadmill area can become wet during hydrotherapy sessions, it is advisable to wear sensible shoes to avoid slipping.
16. Please ensure all dogs are clean and not muddy when they arrive for their session. If your dog is dirty and requires showering and shampooing then a **£15.00** charge will apply.
17. Only one dog at a time is allowed in the hydrotherapy room unless by prior arrangement and accompanied by the hydrotherapist.
18. In unforeseen circumstances Mouka's Hydrotherapy reserves the right to cancel any session. An alternative session will be offered or a full refund given. Please ensure I can always contact you by telephone.
19. I/we have read and fully accept Mouka's Hydrotherapy terms and conditions.

I/WE DECLARE THAT I/WE AM/ARE THE LEGAL OWNER(S) OF THE DOG NAMED ABOVE, AND THAT THE INFORMATION SHOWN ON THIS FORM IS CORRECT. FURTHER MORE I/WE HAVE READ AND FULLY ACCEPT THE TERMS & CONDITIONS PRINTED ABOVE.

Signature(s) _____ Date _____

Get in Touch
I'm here to help

Crosskeys Farm, Main Road South, Dagnall HP4 1QX
07769 994351
nikki@moukashydro.co.uk
www.moukashydro.co.uk

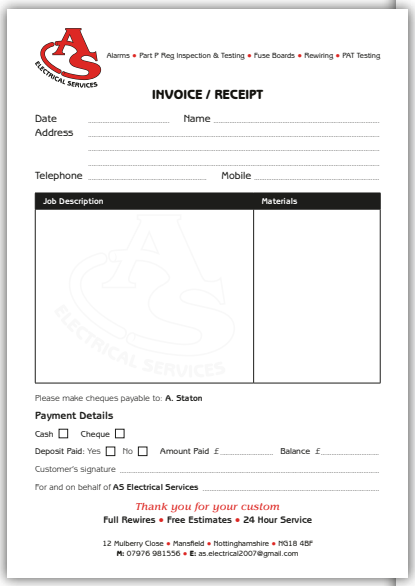
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Alarms • Part P Reg Inspection & Testing • Fuse Boards • Rewiring • PAT Testing

INVOICE / RECEIPT

Date ..... Name .....

Address .....

.....

.....

Telephone ..... Mobile .....

Job Description	Materials

Please make cheques payable to: **A. Staton**

Payment Details

Cash ☐ Cheque ☐

Deposit Paid: Yes ☐ No ☐ Amount Paid £..... Balance £.....

Customer's signature .....

For and on behalf of **AS Electrical Services** .....

Thank you for your custom

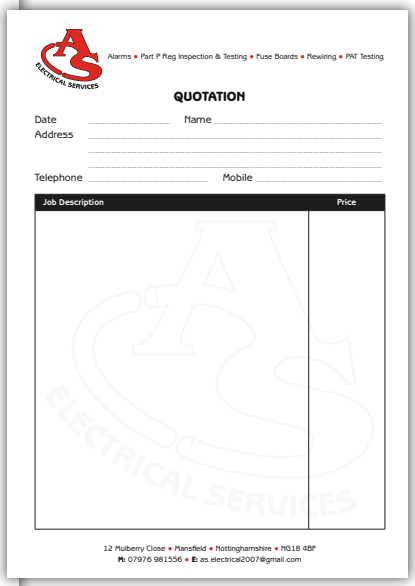
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QUOTATION

Date ..... Name .....

Address .....

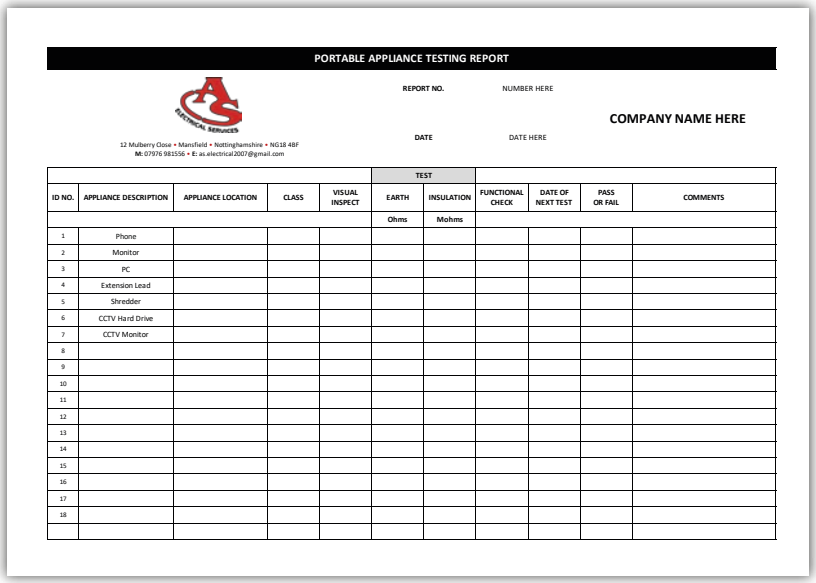
.....

.....

Telephone ..... Mobile .....

Job Description	Price

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PORTABLE APPLIANCE TESTING REPORT

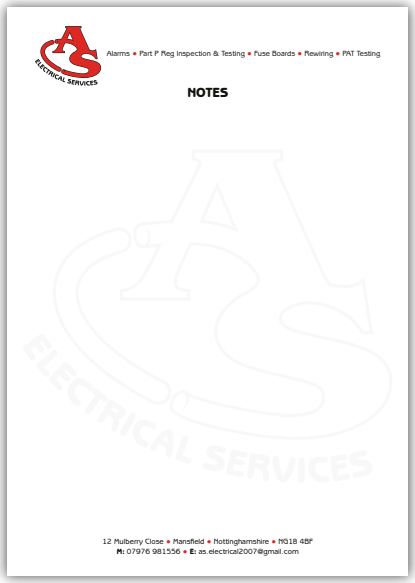
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REPORT NO. NUMBER HERE

DATE DATE HERE

COMPANY NAME HERE

					TEST					
ID NO.	APPLIANCE DESCRIPTION	APPLIANCE LOCATION	CLASS	VISUAL INSPECT	EARTH	INSULATION	FUNCTIONAL CHECK	DATE OF NEXT TEST	PASS OR FAIL	COMMENTS
					Ohms	Mohms				
1	Phone									
2	Monitor									
3	PC									
4	Extension Lead									
5	Shredder									
6	CCTV Hard Drive									
7	CCTV Monitor									
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										



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NOTES

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Adrian Staton
Electrician

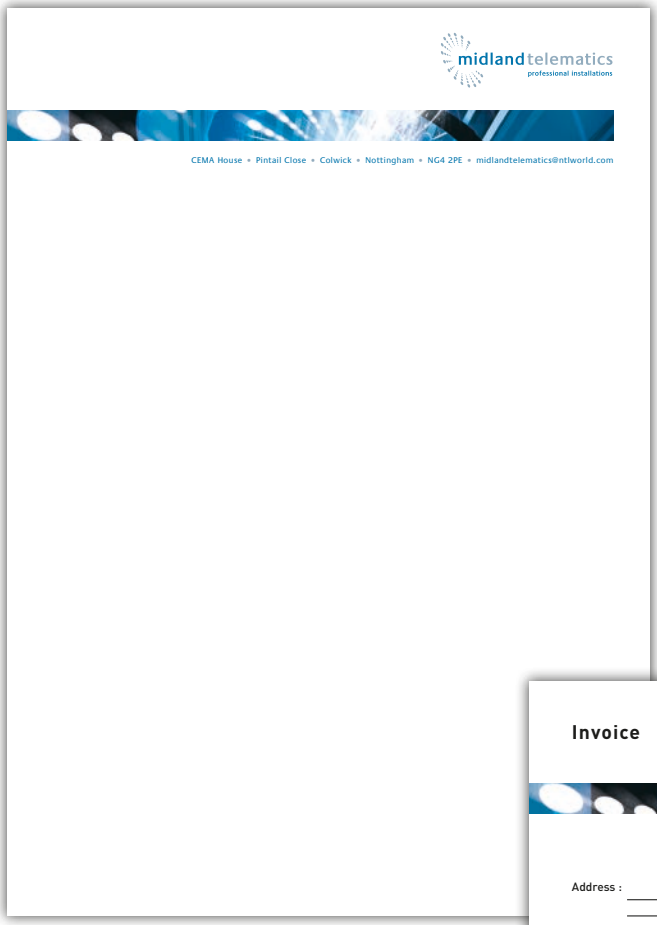
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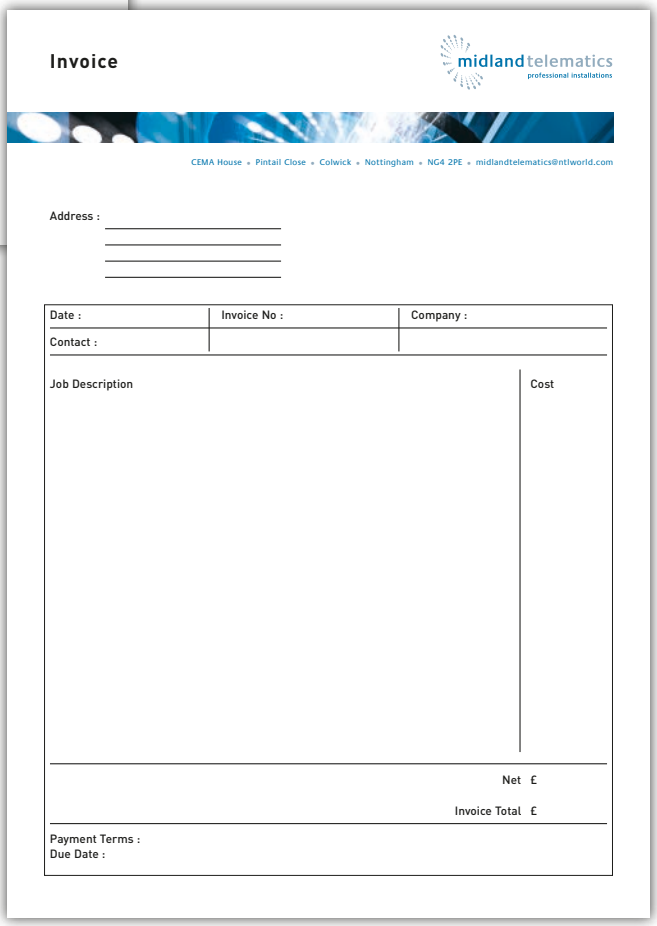
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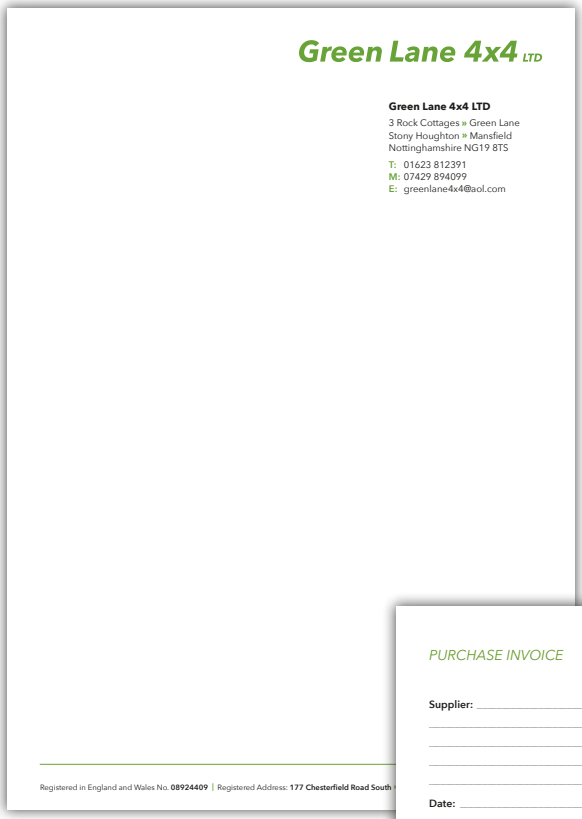


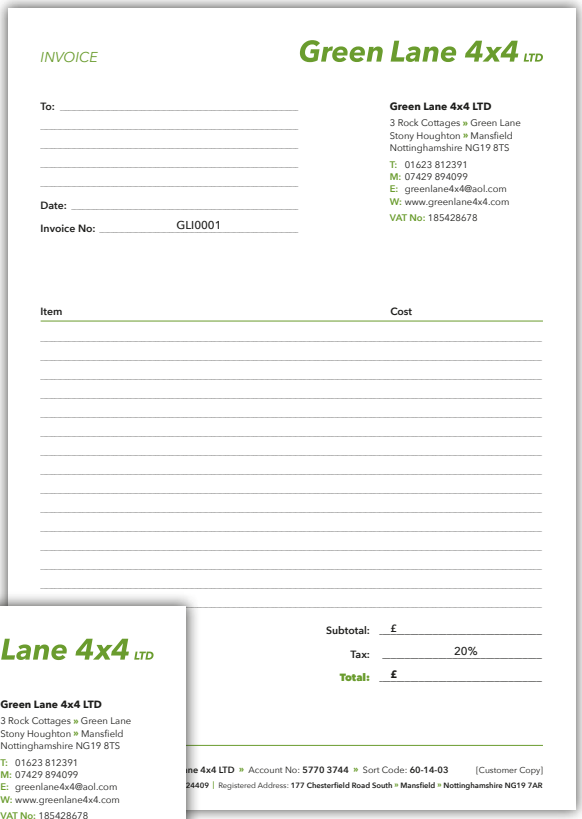


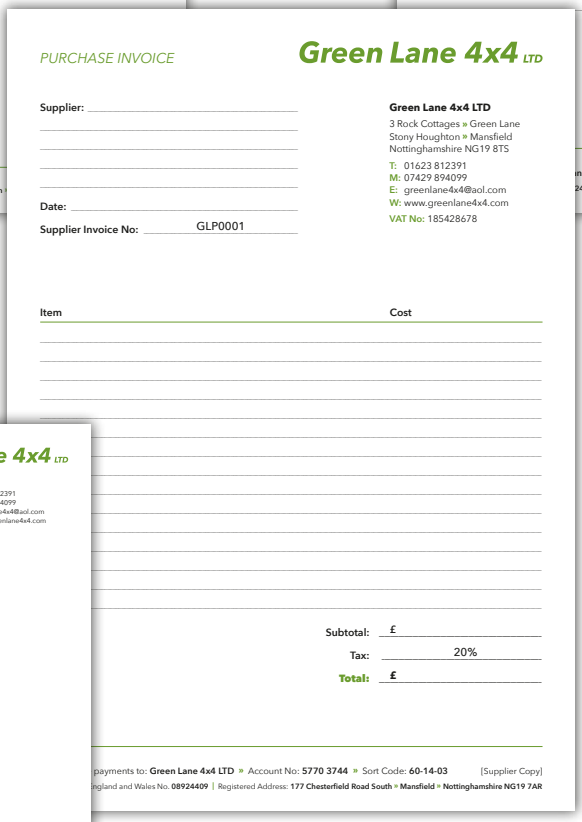


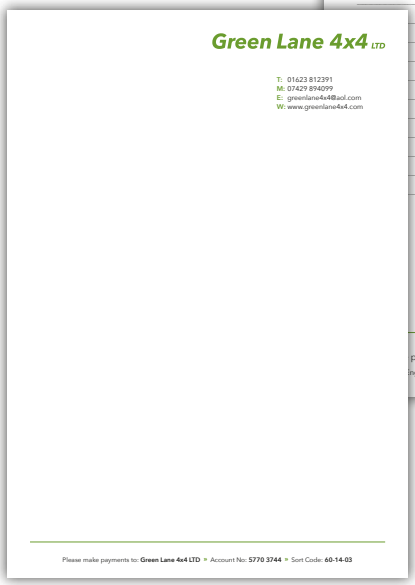
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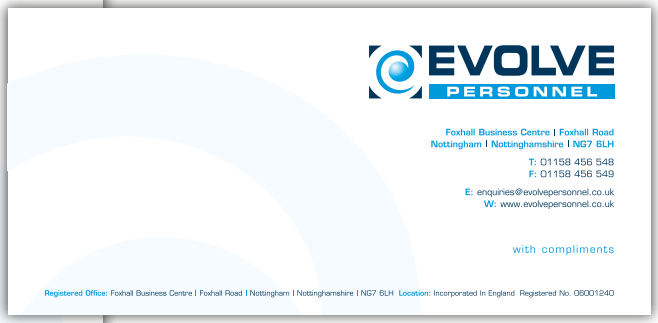


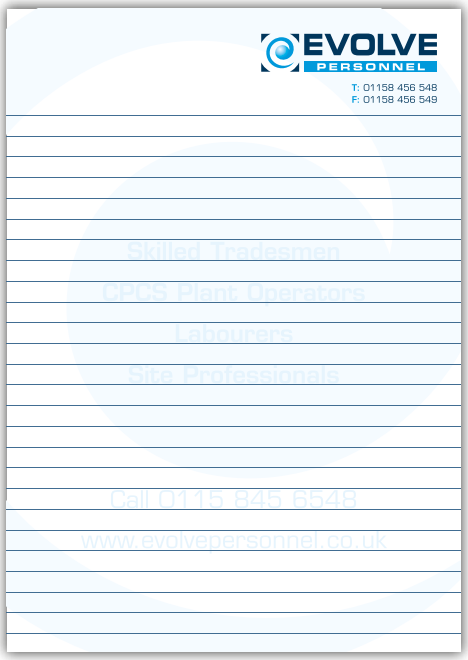


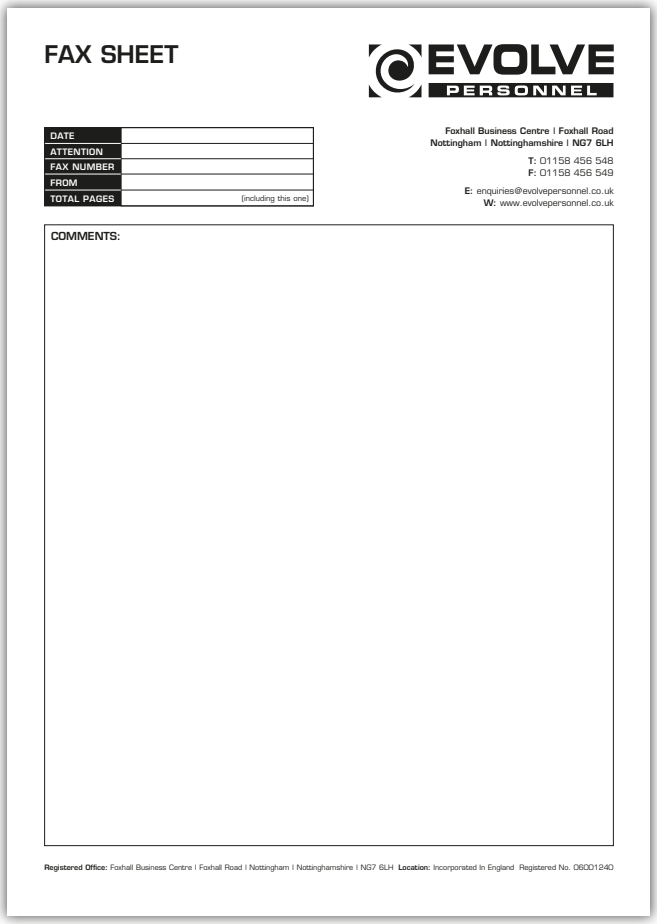
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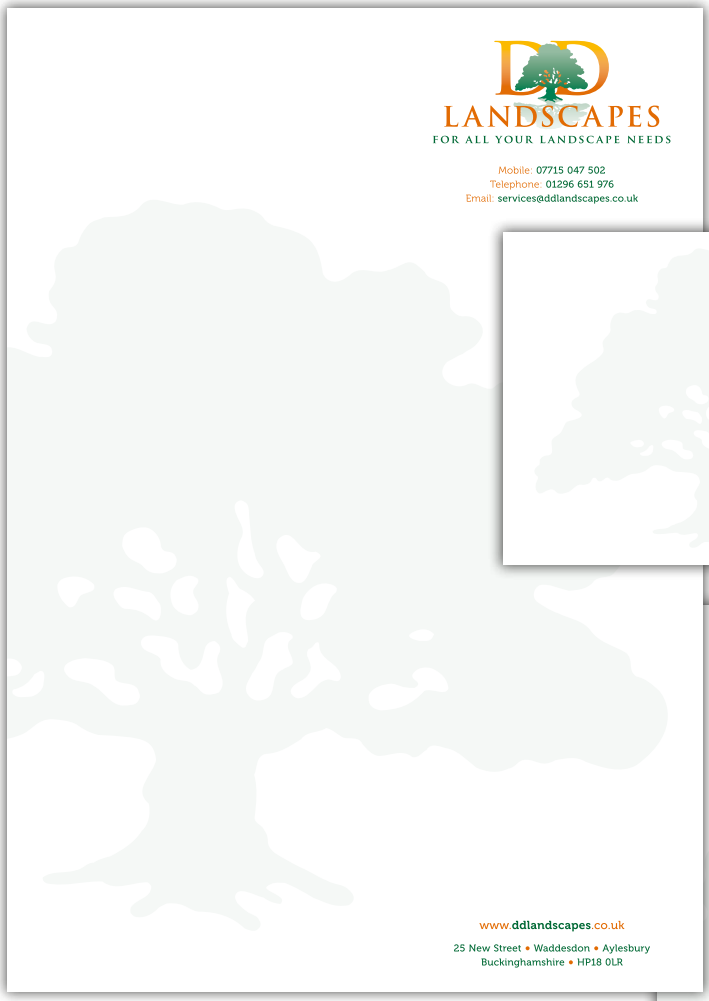






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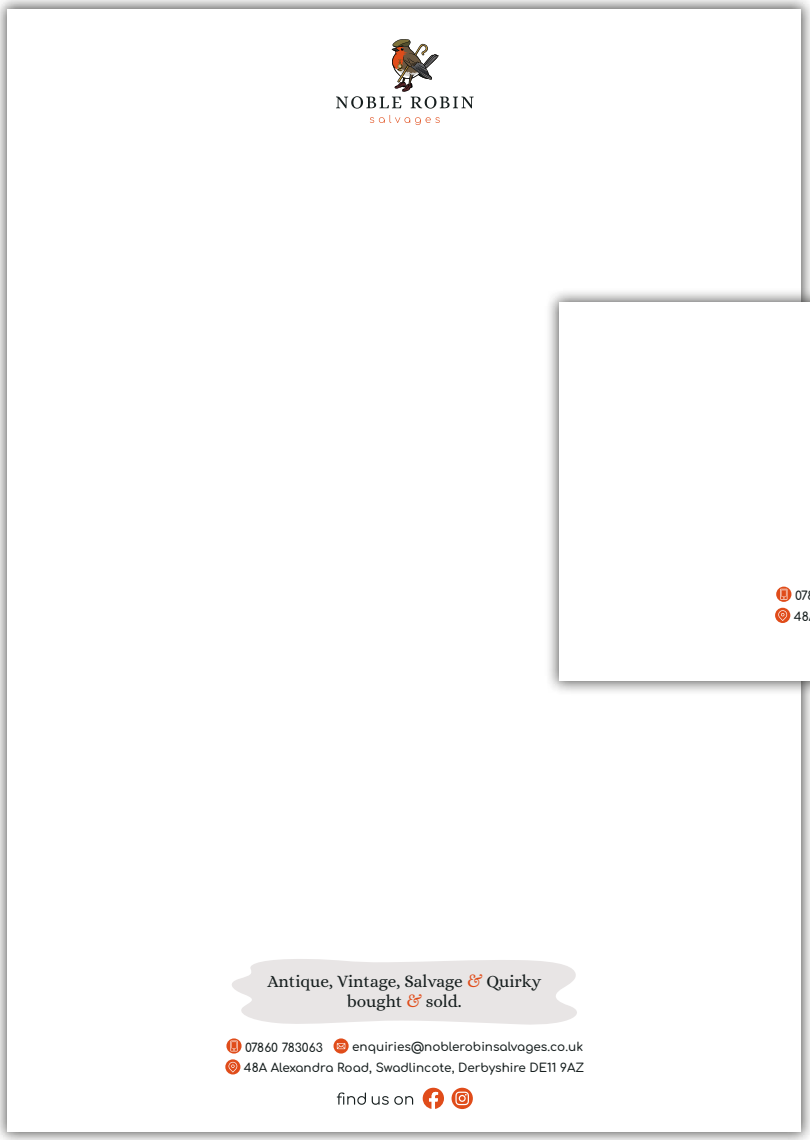




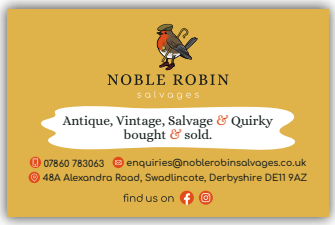


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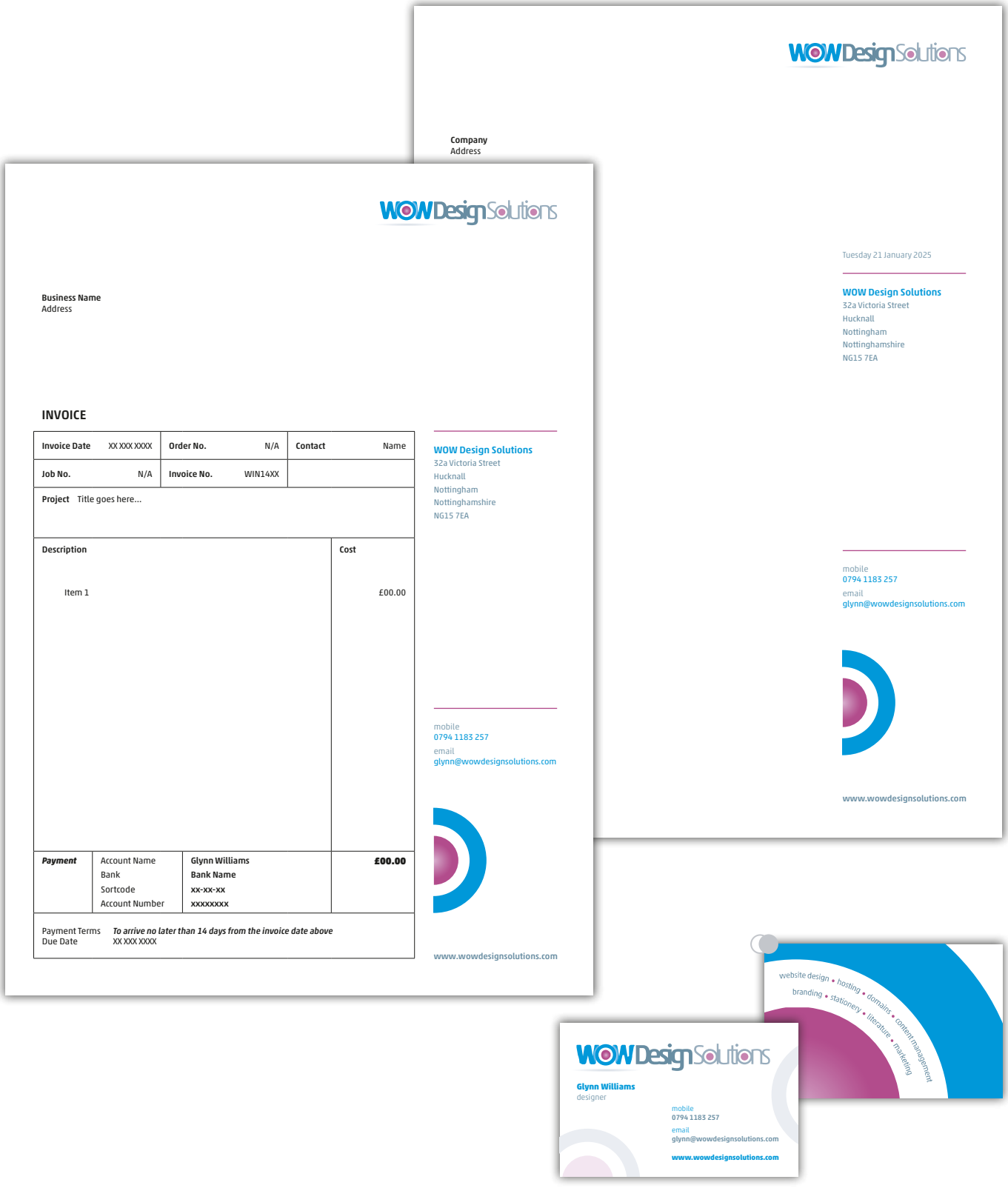


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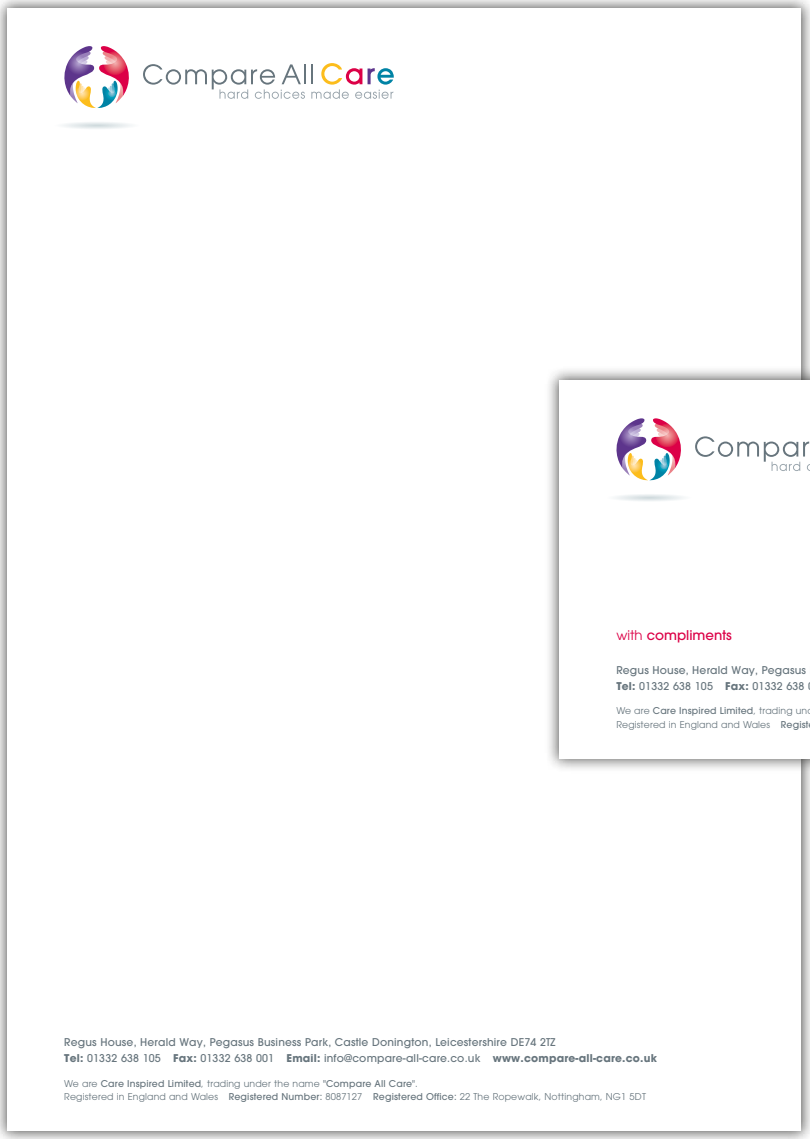
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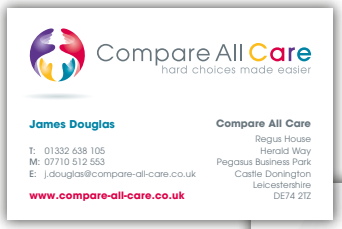


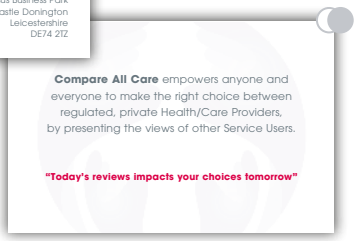
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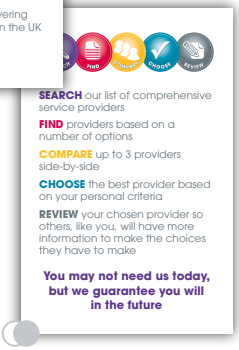






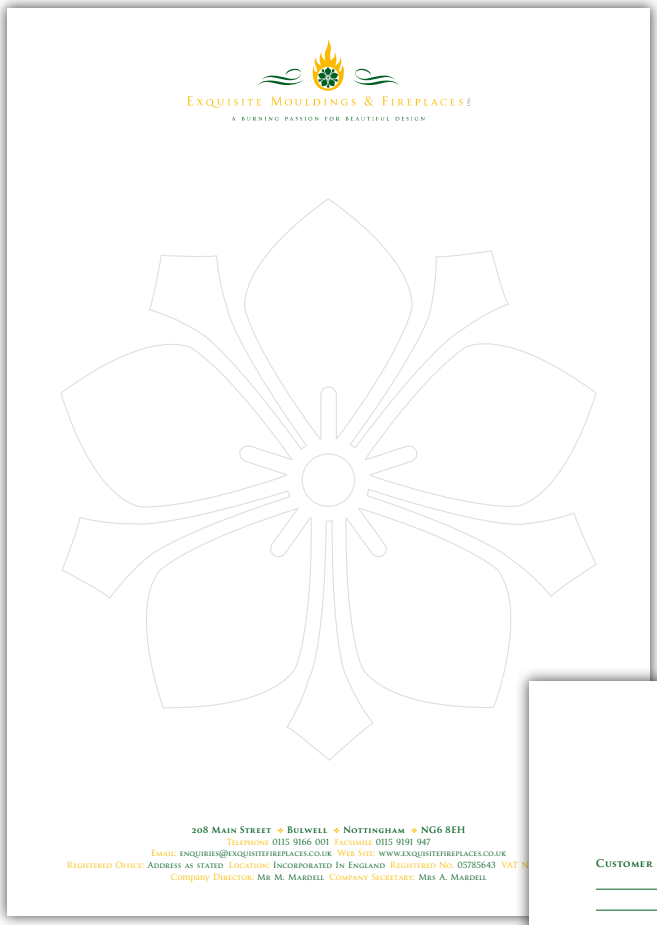






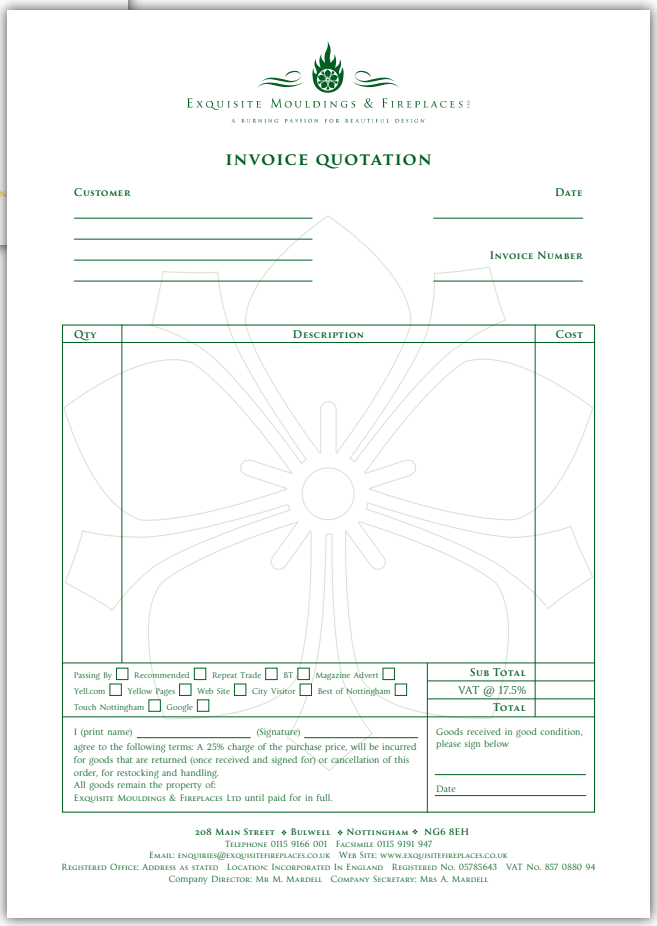
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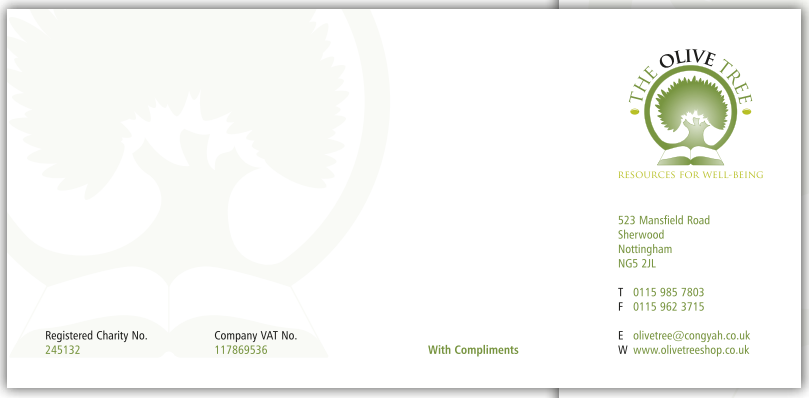






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purelyoriginal

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telephone: 01495 247 138 | mobile: 07890 240 184 | fax: 01495 240 406
email: bev@creativefood.co.uk | website: www.creativefood.co.uk

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- Food Styling
- Cookery Demonstrations
- Bakery and Desserts Expertise
- Food Applications Consultancy

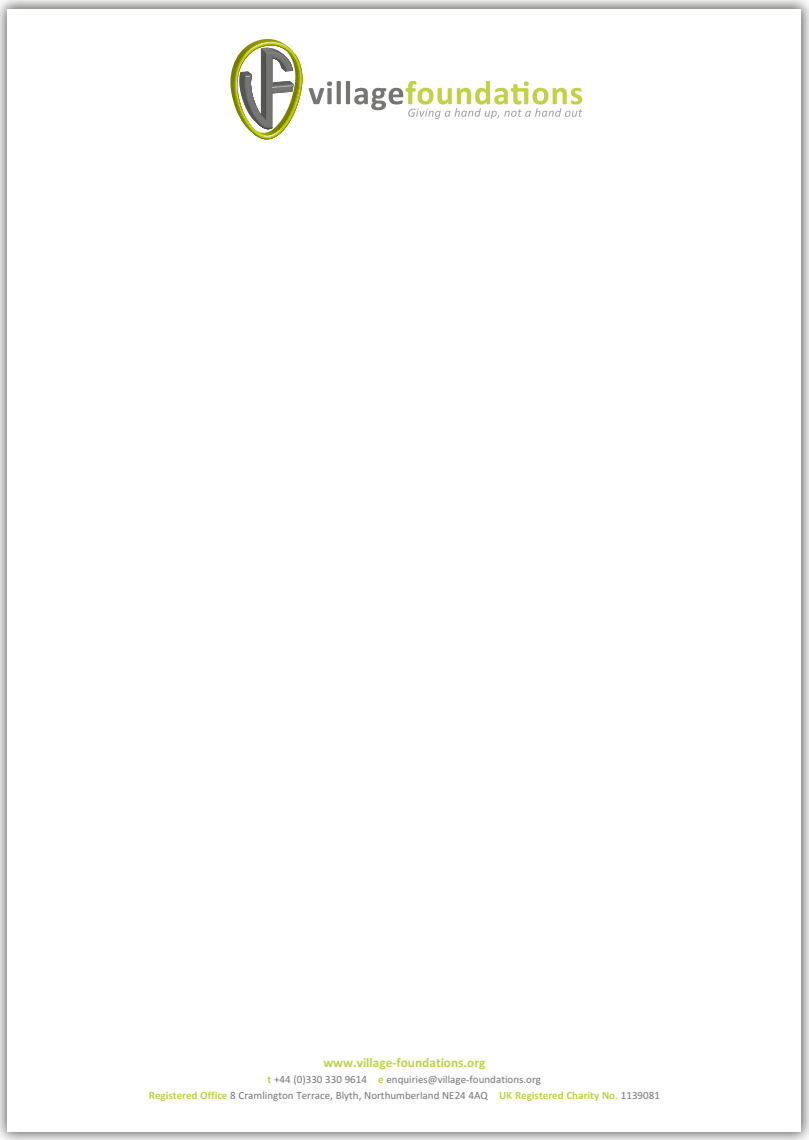
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telephone: 01495 247 138
fax: 01495 240 406
mobile: 07890 240 184
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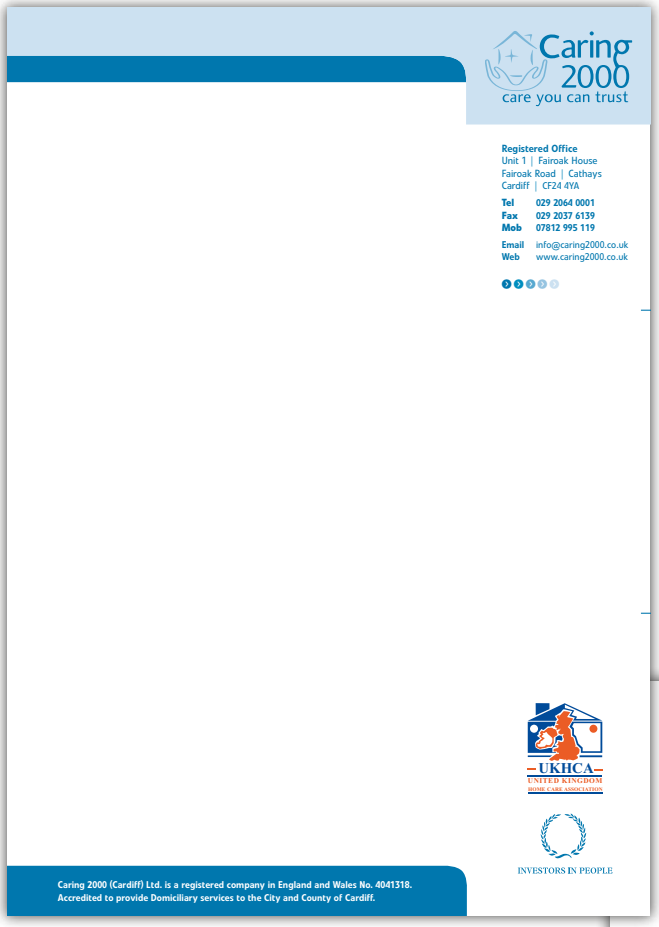


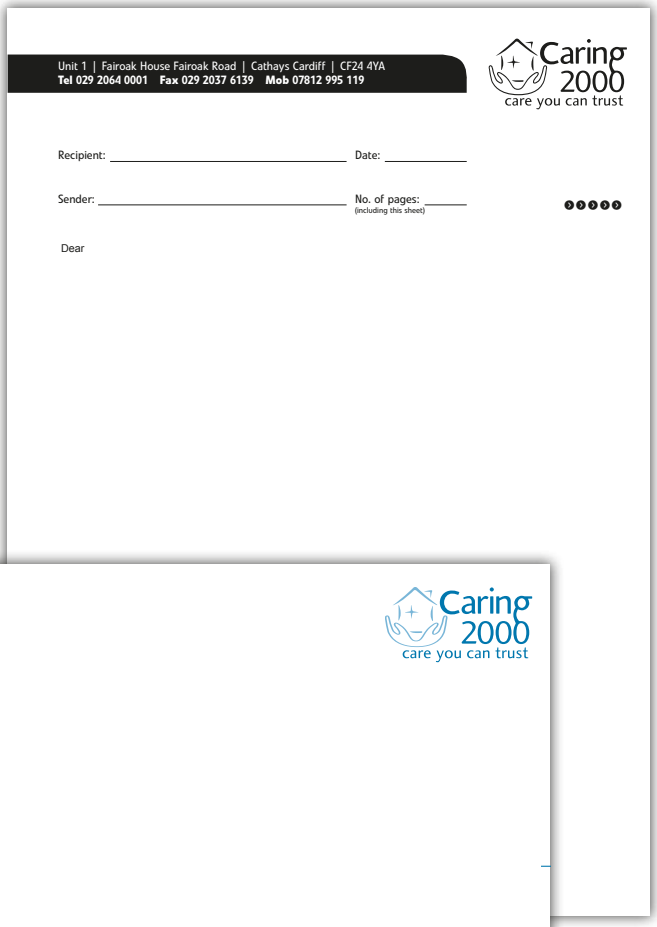


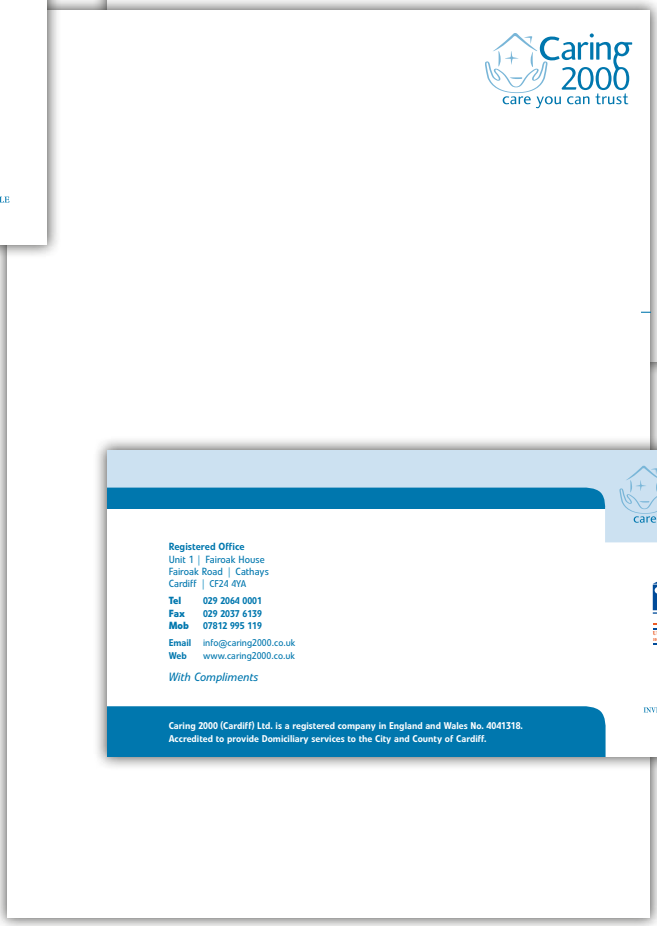


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Pet Cremation Services

RainbowBridgePetCrematoriaLtd rainbow.bridge.pet.crematoria

Rainbow Bridge Pet Crematoria

Rainbow Bridge Pet Crematoria, a local family run compassionate pet cremation service nestled in a beautiful woodland setting. Our serene environment provides a peaceful space for honouring the memory of your beloved pet friends.



At Rainbow Bridge Pet Crematoria we understand that losing a pet is like losing a family member. Our mission is to provide a gentle and respectful farewell, ensuring that every pet receives the dignity they deserve on their final journey. We offer a range of services tailored to meet your needs, including:

Individual Cremation Your pet will be cremated alone, allowing you to receive their ashes returned in a beautiful urn of your choice.

Memorial Services We can help you create a meaningful tribute to celebrate the life of your cherished companion.

Support and Guidance Our caring team is here to provide support and guidance during this difficult time, helping you navigate the grieving stages.

We invite you to reach out for more information about our services. We are here to help you create a loving farewell for your pet in our tranquil woodland setting.

Fran Ashmore





01623 761835 / 07759 485280
fran@rainbowbridgepetcrematoria.co.uk
www.rainbowbridgepetcrematoria.co.uk

Stone Hills Farm, Acorn Ridge
Derby Road, Mansfield
Nottinghamshire NG18 5BN

inbow Bridge Costs

Rainbow Bridge Pet Crematoria

Services	Price
og Breed *(up to 10kg – i.e. bichon frise, sell terrier, French bulldog, toy poodle)*	£170.00
n Dog Breed *(10.1-20kg – i.e. British bulldog, beagle, border collie, odle)*	£190.00
og Breed *(20.1-35kg – i.e. labrador, d Poodle, boxer, dalmatian, standard er, Afghan hound, English pointer)*	£250.00
arge Dog Breed *(35.1-40kg – i.e. an, golden retriever, greyhoud, giant Rhodesian ridgeback)*	£280.00
ed over 40kg+ *(i.e. St Bernard, ndland, mastiff, bloodhound)*	£350.00

Other Pet Services	Price
Mini Pet *(i.e. goldfish, mouse, hamster, gecko etc.)*	£45.00
Small Pet *(i.e. chipmunk, lizard, rat, degu, chinchilla, hedgehog, bearded dragon, corn snake, guinea pig etc.)*	£95.00
Medium Pet *(i.e. parrot, ferret, chicken, cockerel, small rabbit etc.)*	£100.00
Larger Pet *(i.e. large tortoise, giant rabbit etc.)*	£135.00
Cat *(any breed)*	£130.00

Services	Price
Pet Collection / Return of Ashes *(within 10 mile radius of NG18)**	£45.00
Pet Collection ONLY *(within 10 mile radius of NG18)**	£25.00
Attended Cremation *(additional cost)*	£80.00
Same-day Cremation *(additional cost)*	£50.00

Additional Services	Price
Paw Casting	£40.00
Keyring with ashes	£15.00

Free Services	Price
Fur collection into a small jar	FREE
Paw/nose print, in ink, if possible	FREE

***Please contact us for pricing outside of the 10 mile radius.**

Your pet's ashes will be returned in a scatter tube. I do have a selection of ashes urns for sale if you prefer, and I'm also happy to place the ashes into an urn you have supplied free of charge. Please see the website or pop in to see examples (**appointment necessary**).

Ashes jewellery – please ask for details.

Please note – cremation will not take place until payment has been made, this can be made by cash, card, or bank transfer – **we do not accept cheques**.

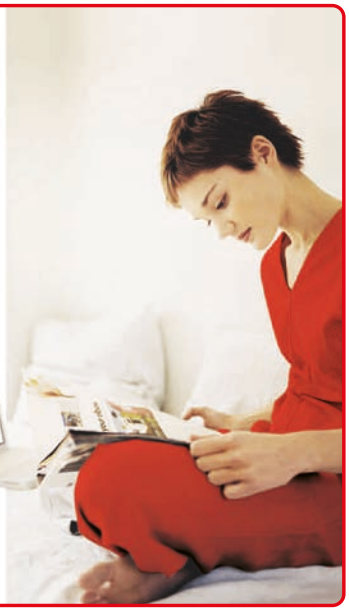


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IKANO
Financial Services

providers of your storecard

Introducing two new services from Ikano to make life simpler



Make a storecard payment on-line

Coming soon
Access your storecard account via our secure website

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www.ikano.co.uk

With several million customers we are one of the UK's leading retail financial services companies.
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IKA INSA52PP 2669

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ducing another easy way to make a storecard ent. Just follow these **3 simple steps**:

sit www.xxxxx
lect the 'Make a payment now' button
llow the on-screen instructions

u don't even have to pick up the phone!

£

ming soon, a smarter way to manage r storecard

soon be able to access your account whenever its convenient for you, **24 hours a day, 7 days a week**, with our new on-line account management service.

Check your balance, view statements & transactions, when you want to!

It's simple to set up, and easy to use:

- About to shop and want to check your balance?
- Not sure when your next payment is due?
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Do your bit for the environment with no more paper statements.

Pre register for the fantastic new on-line account management service **NOW!**

Register now at www.ikano.co.uk/account

And soon you'll be a few clicks away from a more organised view of your finances, let us do the filing for you!

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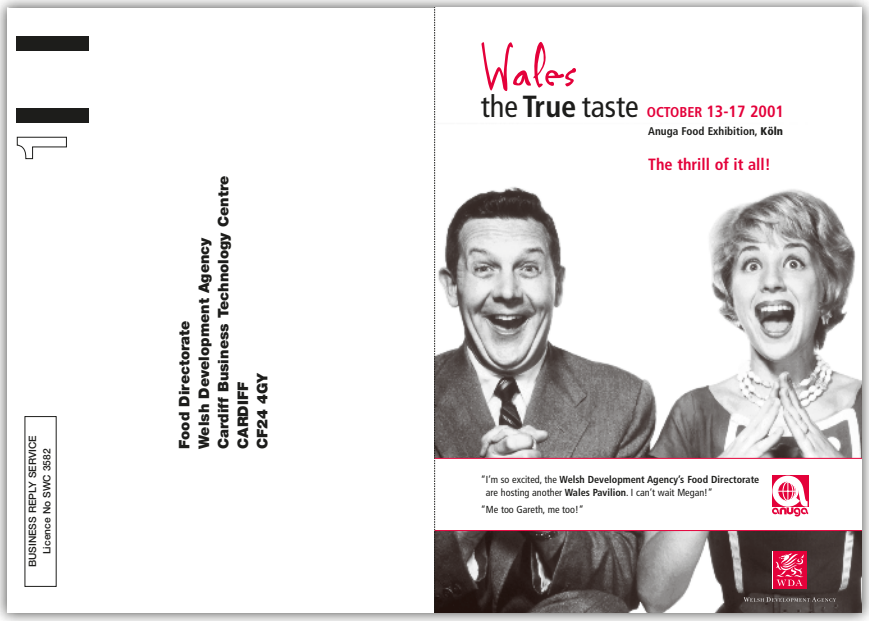
LEAFLET, FLYERS & POSTERS

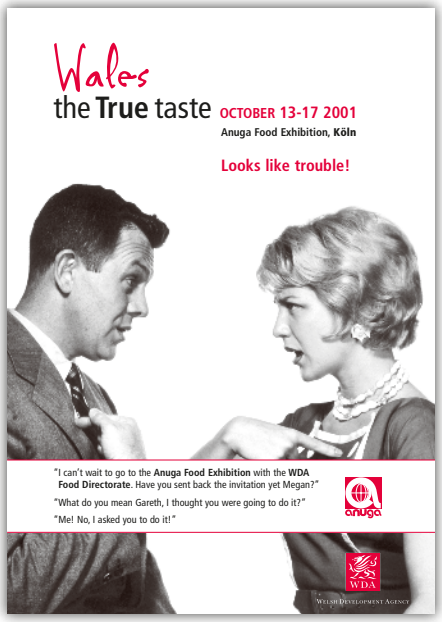




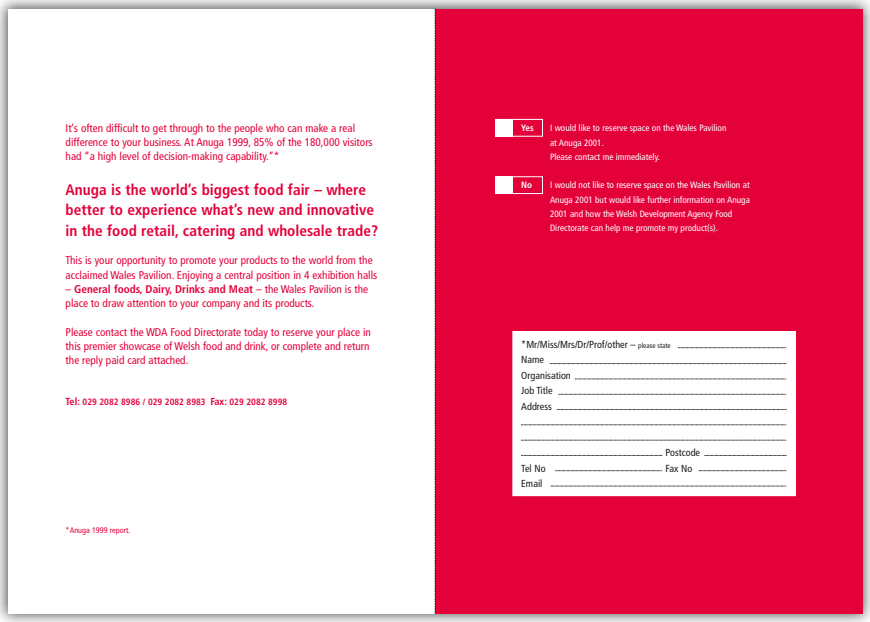


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WAKE SPRING LAKES

MAIN CABLE

To learn to wakeboard, see 2.0 cable details on the other page.

FULL CABLE – PAY TO PLAY

1 Hour Session £20
2 Hour Session £25
Day Pass £45

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Wetsuit £4 / Helmet £2 / Buoyancy Aid £2
Per Hour Wakeboard £12 / Kneeboard £10

DISCOUNT ON FOR UNDER 16'S, STUDENTS, BLUE LIGHT CARD HOLDERS AND SERVICE PERSONNEL. PLEASE SEE WEBSITE FOR DETAILS. OFF PEAK TIMES ARE MON-FRI EXCLUDING BANK HOLIDAYS.



Buy all your essential watersports equipment from our exclusive shop! We sell products from the top brands including Mystic, Liquid Force, Follow, Ronix and more!

WAKE SPRING LAKES

To browse our stock visit us in store or check out the online shop at shop.springlakes.co.uk. For additional information about our shop and wakepark contact sales@springlakes.co.uk

Spring Lakes Watersports Centre,
Pasture Lane, Long Eaton,
Nottingham NG10 2FZ

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- Breakfast rolls



Coffee & Cake **DEAL!!** **£3**

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General Information Which May Help You

Should an accident occur during a playgroup session, it is recorded in an Accident Book and whoever collects your child is informed.

We require a '**safe**' word if someone unknown to us collects your child.

Unsuitable behaviour by a child is dealt with by a '**time out**' policy. This involves taking the child away from a particular activity for a short time.

Please do not send any toys, sweets or drinks with your child. On special occasions, for example birthdays, some parents like to provide sweets or cakes for all the children at the session.

If you would like to do this, please hand them in to the staff at the beginning of the session. We ask that you do not send your child to playgroup if they have been in contact with any contagious diseases. If your child has had diarrhoea or sickness, they should not attend Playgroup until the symptoms have subsided for at least forty-eight hours. We would be grateful if you would inform the staff of any cases of head-lice immediately.

Playgroup may be contacted on 07769 872974.

Community Room
Assarts Road, Nuthall
Nottingham
Nottinghamshire NG16 1AP

All policies are available for parents to view in the Operational File.

Registered Charity No. 1042277

HORSENDALE PRE-SCHOOL PLAYGROUP



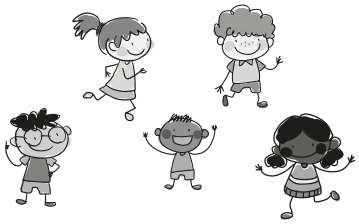
Learning Through Play

We treat every child as an individual and encourage them to move through the recognised stages of development at their own pace.

We aim to build independence and confidence plus provide the knowledge, physical and social skills which will enable your child to make a smooth transition into school.

Does the Playgroup promote Equal Opportunities?

All of our staff are fully committed to treating each child they care for with equal concern. The outcome is that each child in our setting is valued as an individual and is encouraged to develop a positive attitude to differences of race, religion, culture, and language, as well as the differences of gender and ability. This helps give all children a realistic picture of the world in which we live.



child is required. You will then receive a
able in advance on the first week of every
able, which means that you have to pay even
if your child is absent as our running costs remain the same. Your fees help to cover the day to day running costs of the group. Please give playgroup one full month notice of termination of your child's place. Funding is accepted from the Local Education Authority once your child is eligible.

We hold fund raising events when we need to replace or buy new equipment. We would appreciate it if you could support us as much as possible as is it the children who benefit from any items.

Playgroup is open:

9.00 am -11.30 am
1.00 pm -3.30 pm
Mondays, Tuesday, Wednesdays, and Fridays.

Lunches available, often covered by Funding.

Your child should attend at 9.30 am or 1.30 pm respectively on his/ her first session.

Sorry, there is no on site parking.



session you will usually see four members of staff. The children call the staff by their first names. Our child/staff ratio is higher than required. Our staff also take on special responsibilities.

These include Special Educational Needs Co-ordinator, Health and Safety Co-ordinator, Designated Person for Safeguarding Children, Designated Person for Equal Opportunities, Designated Person for Language, Designated Person for Behaviour Management.

What children do at Playgroup

When your child starts playgroup, a folder is set up which you will receive when the child leaves. Basic learning achievements are recorded, and targets are set that may be reached by the time your child leaves. Samples of this work are included. If a child is seen to have a particular difficulty with a task, for example using scissors or the climbing frame correctly, our aim will be to try and improve that skill over a period of· time. The majority of a session is devoted to free play. They are free to pursue an activity as long as they choose, free to bring it to an end and then free to move on to something else. The staff make themselves constantly aware of which direction a child's play is taking and can be ready to add, encourage, guide, question and explain the activity. The children learn through play all the time but may not always bring home an end product.

For part of the session the children take part in small group activities which is age/ability related. This enables the children to move through the recognised stages of development at their own pace and for the staff to identify areas of individual needs which require addressing.

e?

carpeted soft play and vinyl-covered messy
move from area to area. Outside there are
rfaces which develops physical skills and hand and eye co-ordination. We have a garden area which is divided into a flower garden and a vegetable garden. The children are encouraged to get involved with the planting and the watering of this area and the produce is eventually eaten in the snack table.

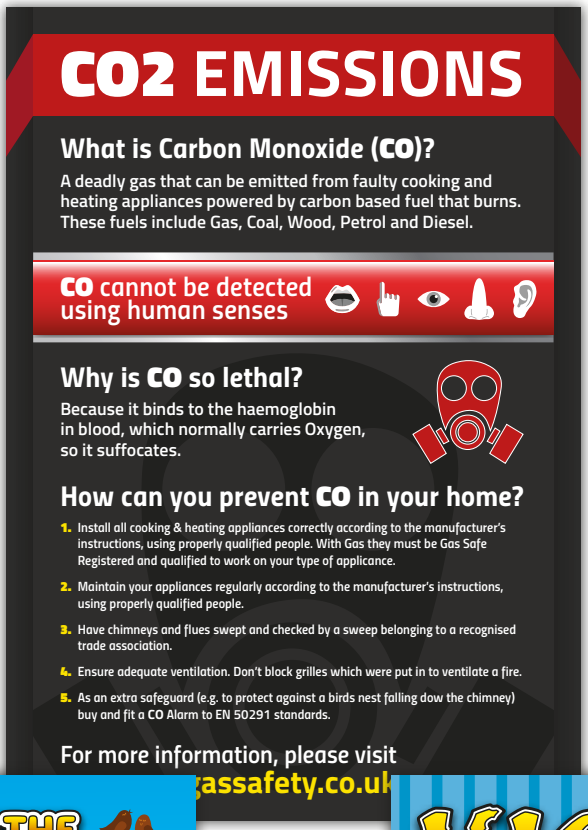
What do the children do?

All activities are carefully planned on a week to week basis so that children have a stimulating environment which is varied and exciting. Children's progress will be at different rates and individual achievement will vary. However, all children follow our themes and activities which are flexible enough to promote maximum progress and take into account both special needs and individual differences. Our policy is that learning through play must be fun.

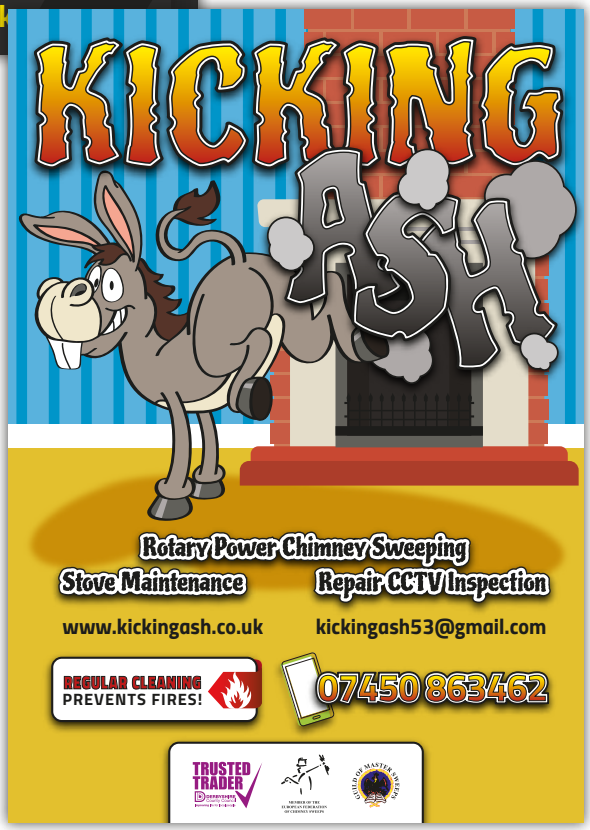
We work in partnership with parents so that they are fully informed of their child's progress and achievements.



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Y partneriaeth tu ôl i bestofruralwales.com

Partneriaeth rhwng Llwybr.Pathway, Cyngor Sir Caerfyrddin, Cyngor Sir Ceredigion, Cyngor Gwynedd, Cyngor Powys, Cyngor Sir Benfro, Cyswllt Busnes Gwynedd a Chymdeithas Wybodaeth Cymru yw 'bestofruralwales'.

Maent wedi gwneud e-fasnach yn realiti ar gyfer busnesau bychain ar hyd a lled Cymru wledig, ac wedi darparu cymorth gwerthfawr ar gyfer y safle.

LLWYBR.PATHWAY

GWYNEDD
Esyllt Thomas
Tel. 01766 770669

SIR BENFRO
Wanda Smith
Tel. 01437 776167

CYMDEITHAS WYBODAETH CYMRU
Simon Lewin
Tel. 01443 845825

CEREDIGION
Jane Norris
Tel. 01239 621485

CAERFYRDDIN
Olwe Jones
Tel. 01269 590200

POWYS
Nia Jones
Tel. 01597 827589

'Screensavers' ar gael yn rhad ac am ddim

Ewch i bestofruralwales.com a helpu eich hun i un o'r 'screensavers' yma. Wedi eu creu i'ch atgoffa o Gymru hardd – cartref y cynnyrch traddodiadol ar ddangos ar y safle.





Gobaith i'r Rhyngrwyd droi St. Florence yn "gaws mawr".

Am y pedwar mlynedd diwethaf, mae pobl wedi ymweld a Ffarm Ivy Tower, yn agos i Ddinbych-y-pysgod yn Sir Benfro i weld sut mae caws 'go iawn' yn cael ei wneud – o waith llaw a gyda llaeth amhasteureiddi gwerthfawr a gafr ... a gyda dim cyflasynnau na llwiad artifisial o gwbl. Gall ffyddloniaid caws go iawn ar hyd a lled y byd gael cipolwg ym mharlwr caws Peter gyda help y we – diolch i gynllun sydd yn dod a'r gorau o gynnyrch Cymraeg o fewn golwg cynulleidfa byd eang.

I Peter a'i wraig Gaynor, mae safle we bestofruralwales.com yn cynnig ffordd o roi eu busnes ar y map – a dadgloi marchnad newydd enfawr i'r nifer o farfau o gaws ar gael gan St.Florence, yn cynnwys caws Caer, Caerffili, Wensleydale a Normandi, ac hefyd rhai Cymreig go iawn yn cynnwys cennin a pherlysiau, ac o wahanhol cryfderau.



Peter Quin gyda'r wên sy'n dweud fod gwerthu caws ar y we yn grêt.

Gwnewch gysylltiad i bestofruralwales.com

Pam na wnewch chi roi cysylltiad i bestofruralwales.com ar eich safle gwe eich hun? Mi fydd yn cynnig rhywbeth ychwanegol i'ch ymwelwyr, ac mi fyddwyn yn hapus i roi cysylltiad atoch chi ar ein safle ni. Mudiadau ar gyfer y Cymraeg ar waegar o gwmpas y byd yw'r safleoedd amlwg, on mae croeso i bawb!



Wedi ei gyhoeddi gan Best of Rural Wales, Llwybr.Pathway, Ty Ladywell, Y Drenewydd, Powys SY16 1JB. Y Deyrnas Unedig

www.bestofruralwales.com

Ffenestr ar y byd i fusnesau gwledig Cymreig drwy safle we newydd



Poster o ymgyrch marchnata lawns bestofruralwales.com.

Mae cydweithrediad unigryw rhwng y sectorau preifat a cyhoeddus yn cynnig "ffenestr ar y byd" i fusnesau gwledig Cymreig: safle we o'r enw "bestofruralwales.com" sydd a'r pwrpas o werthu eu nwyddau, a'u lawnsio i mewn i e-fusnes.

O fewn ychydig fisoedd o lawnsio'r safle, mae 'bestofruralwales.com wedi cael ymweliadau o wledydd ar draws y byd, gan gynnwys Siapan, Mecsico, Y Gweriniaeth Czech, Twrci, Norwy, Hwngari, Y Flindir – a hyd yn oed y genedl Tawelfor bychain Tonga.

Gall y nifer cynnyddol o ymwelwyr deithio drwy'r safle i ddarganfod amrywiaeth cyfoethog o gynnyrch ar gynnig gan gwniau Cymreig – o fwyd a diod organig i gynnyrch aromatherapi a chrochenwaith, ac o bedolau gwahanol a clociau lledr i greftiau llechi a pheintiadau bywyd gwyllt.

Yn ymladd am sylw'r cwsmer mae cerfluniau, cynnyrch adeiladu naturiol, gamwaith a chymhorthion anabledd, yn ogystal a chaws arbennig, sawsiau dwyreiniol a dodrefn.

I'r busnesau sy'n ymuno a'r safle, mae'n hollol rhad ac am ddim – yn gallugoi hyd yn oed y lleaf o fusnesau i ymuno a chwyldro'r Rhyngrwyd.

Partneriaeth rhwng Llwybr.Pathway, Cynghorau Sir Caerfyrddin, Ceredigion, Gwynedd, Powys a Sir Benfro, Cyswllt Busnes Gwynedd a Chymdeithas Wybodaeth Cymru – sydd wedi gwneud y cynllun yn bosib. Mae cyllid hefyd wedi dod o Gynulliad Cenedlaethol Cymru.

"Nid yn unig yw'r safle yn creu mwy o werthiant ar gyfer busnesau Cymreig", dywedodd Cyfarwyddwr y Cynllun, Lindsey Jones, "ond yn dangos i'r byd yr helaeth cyfoethog ac amrywiol o gynnyrch o safon sydd ar gael o Gymru – tua 1,500 cynnyrch gwahanol ar y cyfrif olaf.

Ond nid yw'r cwsmeriaid nes i gartref wedi eu anghofio: mae'r safle yn ddwyieithog, yn galluogi'r Cymro i ddefnyddio'r safle heb anhawster.

Wedi ei barhau ar tudalen 2

Gwynedd chess set maker looks to web to pick up the pieces

"As far as we know this is a novel approach to selling on the web – a totally free service for businesses made possible by the co-operation and support of nine different public organisations," says Lindsey.

"This is a recognition that it's in everyone's interests that small businesses are encouraged to develop in the rural environment. These businesses support thousands of people who have chosen to live – and work – in one of the most beautiful parts of the world, but where it can prove difficult to get passing trade.

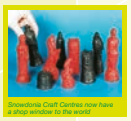
"The Internet is the perfect solution, but the cost of setting up and marketing an individual site can be prohibitive – especially if you have to go through the rigorous procedures involved in establishing on-line facilities to sell on-site. By working together, we have created a vehicle for all these businesses."

For the vast majority of the enterprises now on the site, this will be their first venture into e-business, but the project organisers hope that it will be the stepping stone to a much greater involvement. Says Lindsey: "We'll be there to support businesses who – once they get a taste for selling through the web – want to expand their horizons and develop their own site and link it into bestofruralwales.com

"Although we are still in the early days, we've been astonished at where the site visits – and orders – are coming from. Some have obviously come from people finding us through the usual search engines. But on top of that, we are finding that it is becoming increasingly popular with first and second generation Welsh people living overseas. Where else could they see such an array of traditional Welsh crafts – and Welsh culinary delicacies? It is obviously giving them a 'taste of home'!

"From beeswax and bicycles to woolly jumpers and Welsh bara brith, it's all here," says Lindsey Jones. "Some of the very best that Wales has to offer is now just a mouse click away."

The site can be accessed by logging on to: www.bestofruralwales.com



Snowdonia Craft Centres now have a shop window to the world

Snowdonia Crafts Centres has created a special niche for itself over the last 25 years, making chess sets made from crushed stone from local mountains which is then mixed with resin. Anyone wanting to play chess and, at the same time, remind themselves of old national rivalries, can choose between sets modelled on historic Welsh, Irish, English and Scottish figures... Henry VIII and Sir Francis Drake pitted against Braveheart Sir William Wallace and Robert Knox or Llewellyn the Great and his wife Joan. Druids, Welsh castles, the Tower of London and ancient warrior chieftains all figure in the sets, which typically retail for around £65.

The chess sets are now proving extremely popular amongst ex-pats all over the world – who are ordering them through the bestofruralwales.com web site. They are typical of the products that Welsh people living elsewhere in the UK or overseas are now buying.

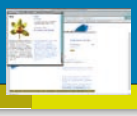
A quick look at www.bestofruralwales.com

bestofruralwales.com provides access to a fabulous range of products from the heart of Wales. They are arranged in the following nine categories:

- Arts & Crafts
- Fashion & Clothing
- Gifts & Romance
- Home & Garden
- Sports & Fitness
- Books & Multimedia
- Food & Drink
- Health & Beauty
- Hobbies & Interests

The site is particularly easy to use. Simply browse through the catalogue or employ the search facility to find a particular product you have in mind.

At any time, you can add a product to your personal wish-list or to your shopping basket. You can also order from any number of merchants on the site with just one order. Confirmation of your order is automatically sent back to you for your records and at all times your credit card payment details are protected in a secure environment.







www.bestofruralwales.com

Shouldn't your small business be part of www.bestofruralwales.com?

What's in it for you?

- without cost, you can 'have a go' at selling your products via the Internet
- you will gain hands-on experience of what e-commerce is all about
- you will be part of a large regional marketing programme

What does bestofruralwales.com offer?

- a web site for all participating small businesses and their goods
- secure credit card payment facilities for on-line purchase of goods
- a single Internet bank account to process payments
- a single enquiry point for consumers
- an E-commerce Co-ordinator in your County to assist you every step of the way
- a strong brand for the products of rural Wales

What should you do next?

If you are interested, simply contact the E-commerce Co-ordinator for your County at the number shown below. Without committing yourself in any way, you will be provided with full details on how to join this exciting programme.

Participation criteria – Your business must:

- be located within the 5b Region of Rural Wales
- employ no more than 10 people
- have no existing on-line credit card facilities
- have a bank account

Best of Rural Wales County Co-ordinators:

Ceredigion
Jane Norris
01239 621485

Carmarthenshire
Debbie Smythe
01269 590271

Powys
Stephen Head
01597 827258

Gwynedd
Esyllt Thomas
01286 882754

Pembrokeshire
Wanda Smith
01437 776167

Further information may be obtained from Lindsey Jones (Project Director) at Best Of Rural Wales, Llwybr.Pathway, Ladywell House, Newtown, Powys SY16 2DJ

Tel: 01686 610430
Web: www.bestofruralwales.com
E-mail: info@llwybr.org.uk

Furniture maker takes cottage industry worldwide



How do people who want to live and work in the idyllic surroundings of rural Wales reach their marketplace? In the case of Simon Moorhouse and Veronica Hollis, whose highly sought-after furniture – created in a quiet corner of Powys – can fetch up to £5,000 a piece, it's through that most modern of mediums: the world wide web.

For Veronica and Simon, the new web site is proving a way to reach audiences they could never hope to reach any other way. "Many of the people we are looking to sell to will happily browse on the web to see what is available," says Veronica. "That can lead directly to a sale, or encourage them to take a closer look at what we have to offer."



Veronica Hollis has taken traditional craft on to the internet

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SOLAR PANEL INSTALLATIONS



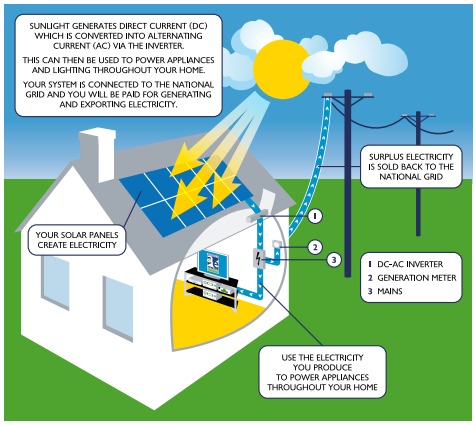
EARN MONEY BY GENERATING
YOUR OWN ELECTRICITY.
GUARANTEED FOR 20 YEARS.

YOUR LOCAL
SOLAR PANEL INSTALLERS
ESTABLISHED 1994

REDUCE YOUR CARBON FOOTPRINT, REDUCE YOUR ENERGY BILLS AND GET PAID FOR GENERATING ELECTRICITY

What are Solar Photovoltaic (PV) panels and how do they work?

PV stands for 'photovoltaic', photo means light and voltaic refers to volt, a unit of electrical force. Put simply, Photovoltaic is the creation of a voltage in a material when it is exposed to the light. Solar electricity systems capture the suns energy using photovoltaic (PV) cells. The cells convert the sunlight into electricity for use in the home, for things like appliances and lighting, reducing the amount of electricity you buy from your electricity supplier.



Benefits of Solar PV panels:

The key benefits of installing a solar PV system are:

- You will receive an income for the electricity you produce plus an additional amount for importing anything you do not use back into the national grid
- You will be generating and enjoying green electricity for your home
- Solar panels are financially very attractive, you will receive guaranteed incentives for 20 years – all of which are index linked and tax free
- Solar panels come with product and installation warranties, with very little maintenance
- PV panels could increase the value of your home

Feed In Tariffs (FITs):

Feed in Tariffs (FITs)* are payments made by the energy companies to anyone who installs a system to generate their own electricity. Anyone who installs a PV system is guaranteed a fixed payment for all the electricity they generate, including what they use and what they do not use, for a guaranteed period of 20 years. Backed by the government, these tariffs are aimed at increasing the amount of renewable energy produced and used in the UK. FITs are a substantial financial incentive for those choosing to generate their own electricity.



How the scheme works:

If you are eligible to receive the FIT then you will benefit in 3 ways:

1. **Generation Tariff** – a set rate paid by the energy supplier for each unit (or kWh) of electricity you generate. This rate will change each year for new entrants to the scheme, but once you have joined you will continue on the same tariff for 20 years for solar electricity.

2. **Export Tariff** – you will receive an additional payment from your energy supplier for each unit you export back to the electricity grid. This accounts for all the electricity you DO NOT use.

3. **Energy Bill Savings** – you will be making savings on your energy bills and producing your own electricity, therefore will not be buying as much from your energy provider. The amount you save will vary depending how much of the electricity you use on site. You can only use the electricity whilst it is being produced i.e. during daylight hours.

Designs © copyright G Williams

With thanks to all the generous people who have left a legacy to Framework in their Will.

In their memory Framework has been able to build and equip new services, opening doors to thousands of homeless and vulnerable people.

We are tremendously grateful and often left in awe at their generosity.

Framework Housing Association
Ground Floor
Maville House
Beech Avenue
Nottingham
NG7 7LS

Website: www.frameworkha.org
Telephone: 0115 841 7711

Registered Charity Number 1060941.
A Company Limited by Guarantee 3318404.
RSL No. LH4 184.

framework

Will you make a
difference
after you've gone?



A short guide to remembering Framework in your Will

framework

Will you make a difference after you've gone?

By leaving a gift to Framework in your Will you are helping to build a better future for local homeless and vulnerable people – maybe near where you were born or where your family lives now.

With your support we can:

- Provide emergency accommodation, day centres and street outreach support for people in emergency need.
- House people in specialist services and start tackling the reasons they became homeless in the first place – like substance misuse or poor mental health.
- Prevent people from becoming homeless by working with vulnerable people in their own homes to tackle the issues which cause homelessness.
- Give vulnerable people the opportunity to learn, train and develop the skills they need to move away from homelessness forever.

Why should I make a Will?

Making a Will is the only way you can make sure your wishes are carried out after you have gone. If you do not make a Will part of your estate could go to someone you did not intend. What's more, remembering a charity in your Will can mean that money goes to your favourite causes rather than to Revenue & Customs.

Estates worth more than £312,000 (the nil rate in April 2008) are taxed at 40% (the current rate at Jan 2008). Leaving a charitable legacy is one way you can significantly reduce the Inheritance Tax liability on your estate whilst also helping causes you really care about.

Wills are not just about passing on assets either: instructions can also be given about funeral arrangements, and who you appoint as guardians to any children you and any partner may leave behind.

How do I go about writing a Will?

Though some people choose to make their own Will, we advise that you seek professional advice from a legally qualified Will writer. If, after your death, there is a problem with the drafting or formalities of the Will this may prevent your wishes being carried out. A simple single Will costs less than you might think – and can be less than £200' (Sept 08).

Framework cannot recommend a particular solicitor. A list of local solicitors who offer a Will writing service can be found on the enclosed insert. You may want to choose from this list or search more widely.

Other Sources of information about solicitors:

- The Citizen's Advice Bureau (CAB) should be able to provide a list of local solicitors. CAB are listed in the telephone directory.
- The Solicitors Regulation Authority – 0870 606 2555 (national call rate), www.sra.org.uk – can provide details of solicitors in your area, including those who specialise in wills and probate.
- You can also find details of local solicitors in the phone book, or from the Solicitors' Regional Directory which should be available in your local library.
- You might also want to consider Will Aid. Will Aid offers you the opportunity to have your Will professionally drawn up by a solicitor, but instead of paying their usual fee you can make a donation to help some of the UK's best loved charities. Local solicitors are often involved. Their website can be found at: www.willaid.org.uk



How do I include Framework in my Will?



It is easy to leave a gift to Framework in your Will. If, after providing for loved ones, you can consider a gift to charity your solicitor will be able to tell you how to do this.

If you already have a Will, speak to your solicitor about adding a gift to charity without having to re-write it simply by adding a Codicil.

There is no specific wording we require: the most important things to include are the amount you want to donate, our registered charity number (1060941), our name (Framework) and our address (Ground Floor, Maville House, Beech Avenue, Nottingham NG7 7LS).

It is also often a good idea to discuss your wishes with your friends and family so they also know of your intention to include a charitable gift in your Will.

No matter what the size of your gift, we will always work hard to ensure that it goes as far as possible in changing the lives of some of the most vulnerable people in society.



This is Russell House in Newark. A gift left in someone's Will helped Framework to complete this building which now houses 15 local homeless people each night.

framework

Informing Framework

It is really helpful to know if you intend to leave a gift to Framework in your Will. Having this helps us to understand future funding possibilities and, most importantly, to discuss how you would like your gift to be used.

Please let us know of your intentions by completing and returning the slip below.

I intend to leave a gift to Framework in my Will

Title: _____ Forename: _____ Surname: _____

Address: _____

_____ Postcode: _____

Date of Birth: _____

Thank You

Please return to: Framework, Maville House, Beech Avenue, Nottingham, NG7 7LS

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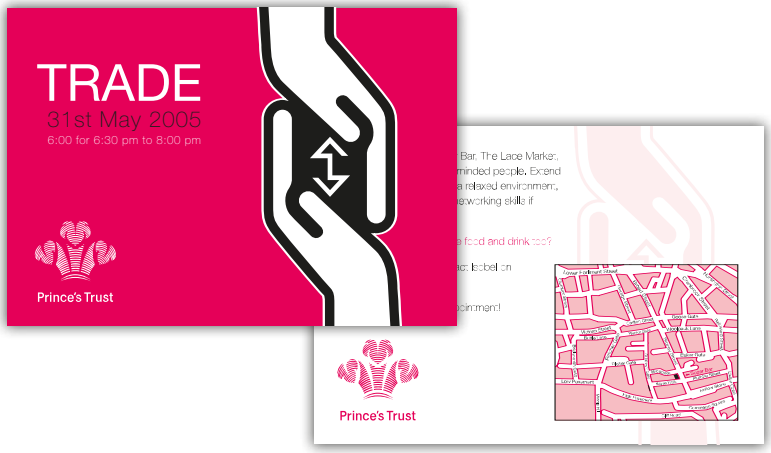






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ST.KATHERINE'S CHURCH, TEVERSAL

FRIDAY 17th DECEMBER 2021 at 7:00pm



CHRISTMAS CONCERT

Given by Pupils of
FARNDALE MUSIC

With guests

REBECCA TEMPLE • KATIE TEMPLE • CHARLOTTE MCDONALD
MARGARITA LOIZIAS • DEREK HARTWELL

Admission is free of charge; donations, in aid of St. Katherine's Church, are invited. Wine, nibbles and soft drinks will be available after the concert.

CHARLOTTE McDONALD
Charlotte is a pupil of Nottingham High School for Girls, and is involved in various musical activities, she plays the piano, as well as presently preparing for her Grade 6 flute examination. She is a member of the Cantamus choir, and enjoys attending for private vocal tuition, she also plays bass guitar. A very talented pupil.

ITA LOIZIAS
is currently a pupil in year 12 at the All Saints Academy in Mansfield. repiano cornet in the Hucknall and Ripley Brass band and has recently cessful in passing her Grade 8 trumpet examination with distinction. w studying trumpet with Murray Grieg.

A TEMPLE
is a Secondary Music Teacher, currently working at the Loughborough oundation. Having completed both her undergraduate and postgraduate t the University of Nottingham, Rebecca now lives in Beeston, where she s an active musical life.

university, Rebecca specialised in performance, with singing being tudy. As such, Rebecca sang with several choirs, including the choir r's Church, Nottingham, which she still sings with today. Rebecca s choral conducting and playing the piano in her spare time, and tly appointed accompanist for the Wollaton Singers.

EMPLE
mpleted a Masters in Research (Music) earlier this year, Katie has since decided to pursue a career in Law, completing the Graduate Diploma in Law in June. In September, she commenced the Legal Practice Course, with the view to become a solicitor on qualification. Katie still finds time to pursue her musical interests and continues to sing with St. Peter's Church Choir, Nottingham, as a choral scholar.

DEREK HARTWELL
Derek is a long standing friend and colleague of John Dunn and has recently retired from his work as a private music teacher, having taught piano and organ during his professional career.

Carol; 'Away in a Manger'

'Mazurka in G minor' Op.67; No.2. ..... *Chopin*
***Charlotte McDonald** – Piano*

'Spanish Dance' No.2. ..... *Moskowski*
***Derek Hartwell & John Dunn** – Piano Duo*

'Douce Reverie' ..... *Tchaikowsky*
***Tathya Bascombe** – Piano*

'My Love Is Like A Red Red Rose' ..... *Arranged Stephens*
***Margarita Loizias** – Trumpet*

'Riding The Hobby Horse' ..... *Grechaninov*
''Minuet and Trio' in F major; D.41, No.21 ..... *Schubert*
***Elisabeth Bennett** – Piano*

'Tambourin' ..... *Gossec*
***Charlotte McDonald** – Flute*

'Winter's Tale' ..... *Batt Arranged Barry*
***Margarita Loizias** – Trumpet*

'God Rest You Merry Gentlemen' ..... *Arranged Wedgewood*
'Ding Dong Merrily On High' ..... *Arranged Wedgewood*
***Rebecca & Katie Temple** – Piano Duo*

PRESENTATION OF AWARDS AND CERTIFICATES

Final Carol; 'Hark The Herald Angels Sing'

The following pupils, over the past year, have been successful in passing examinations administered by the Associated Board of the Royal Schools of Music.

Tathya Bascombe ..... Grades 4 & 5 Piano
Charlotte McDonald ..... Grade 5 – Theory of Music
Elisabeth Bennett ..... Grades 2 & 3 Piano
Adora Adiele ..... Grade 2 Piano
Kaia Bailey ..... Grade 5 Piano



The following pupils provided entertainment on the occasion of St. Katherine's Church Harvest Supper:

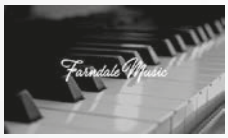
Elisabeth Bennett
Tathya Bascombe
Charlotte McDonald

FARNDALE MUSIC

Farndale Music is a private music teaching practice run by John Dunn at his home address in Sutton in Ashfield. The areas of specialisation are Piano and/or Clarinet tuition, together with lessons in the theory of music and any relevant general paperwor

Tuition is given strictly on a one to one basis, and, generally, at w intervals. Children and adults are welcome to attend, but, of cou it is hoped that any respective pupils will see such private tuition being on a relatively long term basis.

Most pupils are taught with a view to periodically taking external examinations; these, by and large, are the graded examinations administered by the Associated Board of the Royal Schools of Mu However, involvement in such examination work is not obligatory may attend for tuition, without the added pressure of examinati if they so choose.



Parents and guardi more than welcom in and observe less I will be pleased t with anyone who p further informatio this evening's con



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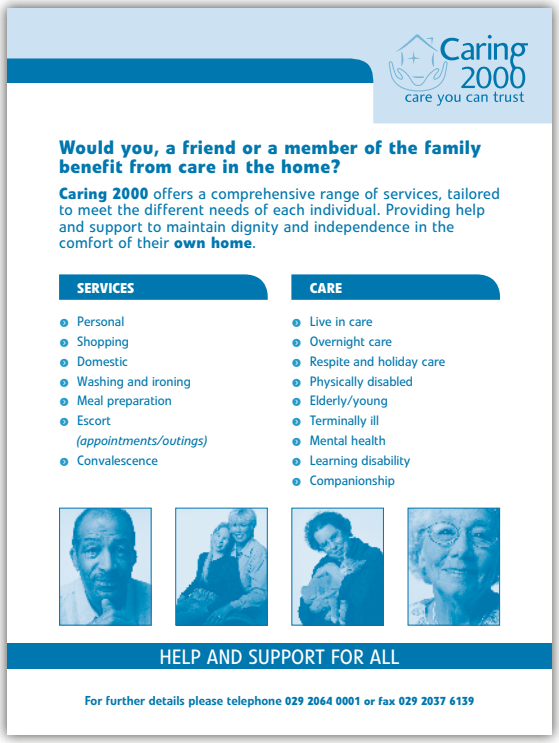




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Waste and Recycling Collection Calendar

December 2021-November 2022

No.16

Address Line 1
Address Line 2
Address Line 3
Address Line 4
Nottinghamshire
NGXX XXX

Ashfield DISTRICT COUNCIL

YOU CAN LEAVE **1 BIN BAG**, NEXT TO YOUR RED BIN, ON THE FIRST COLLECTION **AFTER CHRISTMAS**.

December 2021
Mon 6th
Mon 13th
Mon 20th
Tue 28th

January 2022
Tue 4th
Mon 10th
Mon 17th
Mon 24th
Mon 31st

February 2022
Mon 7th
Mon 14th
Mon 21st
Mon 28th

March 2022
Mon 7th
Mon 14th
Mon 21st
Mon 28th

April 2022
Mon 4th
Mon 11th
Sat 16th
Mon 25th
Sat 30th

May 2022
Mon 9th
Mon 16th
Mon 23rd
Sat 28th

June 2022
Mon 6th
Mon 13th
Mon 20th
Mon 27th

July 2022
Mon 4th
Mon 11th
Mon 18th
Mon 25th

August 2022
Mon 1st
Mon 8th
Mon 15th
Mon 22nd
Sat 27th

September 2022
Mon 5th
Mon 12th
Mon 19th
Mon 26th

October 2022
Mon 3rd
Mon 10th
Mon 17th
Mon 24th
Mon 31st

November 2022
Mon 7th
Mon 14th
Mon 21st
Mon 28th

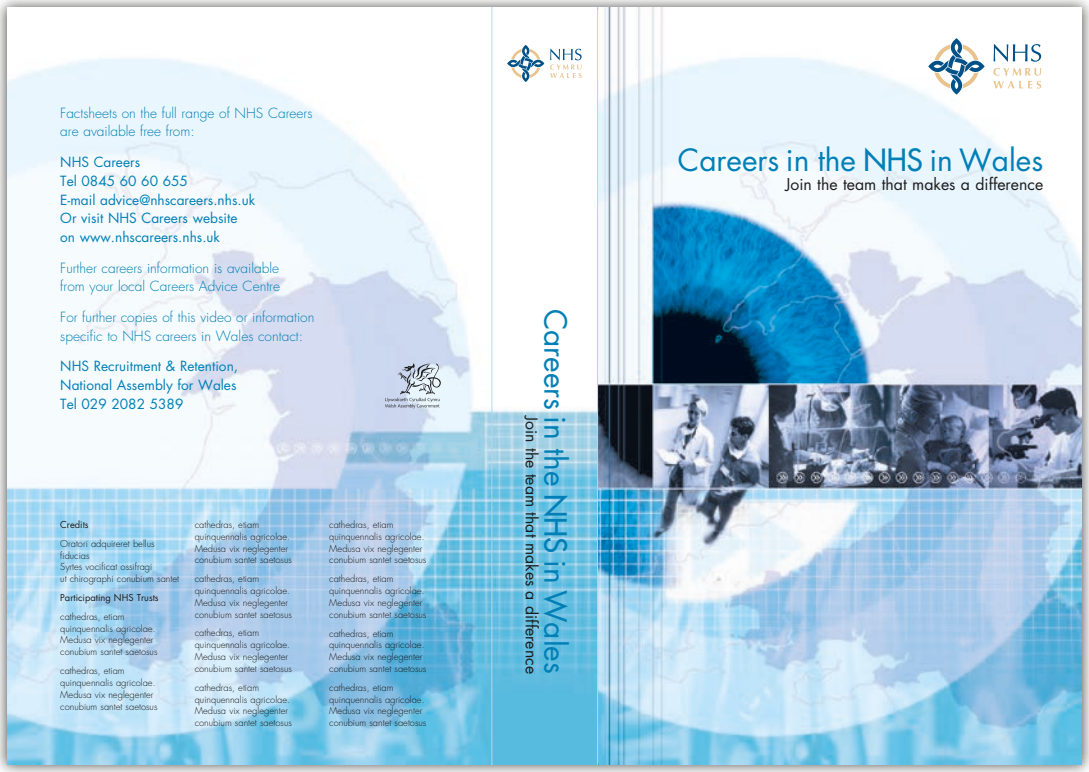
General Waste Red Lidded Bin
Recycling Green Lidded Bin
Glass Bottles and Jars Blue Lidded Bin
Garden Waste Brown/Black Lidded Bin
One Extra Bin Bag Left by Red Bin

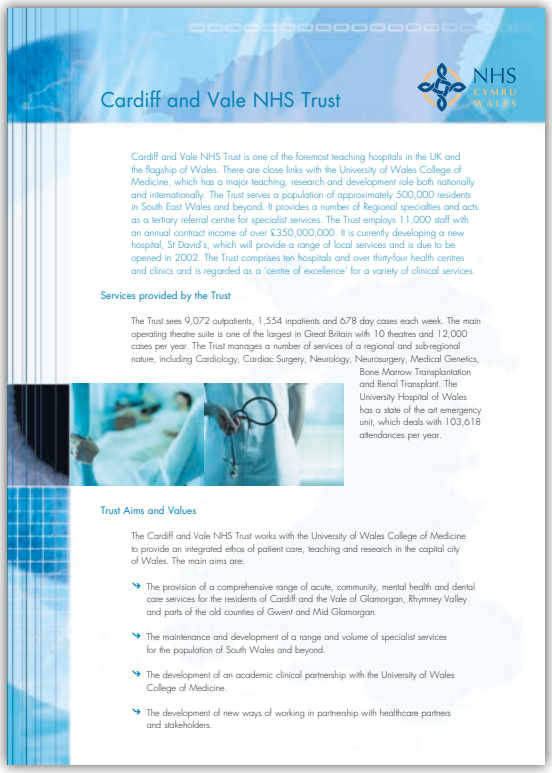
The Garden Waste Collection Scheme is by **SUBSCRIPTION ONLY**. To sign up now, please visit:
https://www.ashfield.gov.uk/gardenwaste

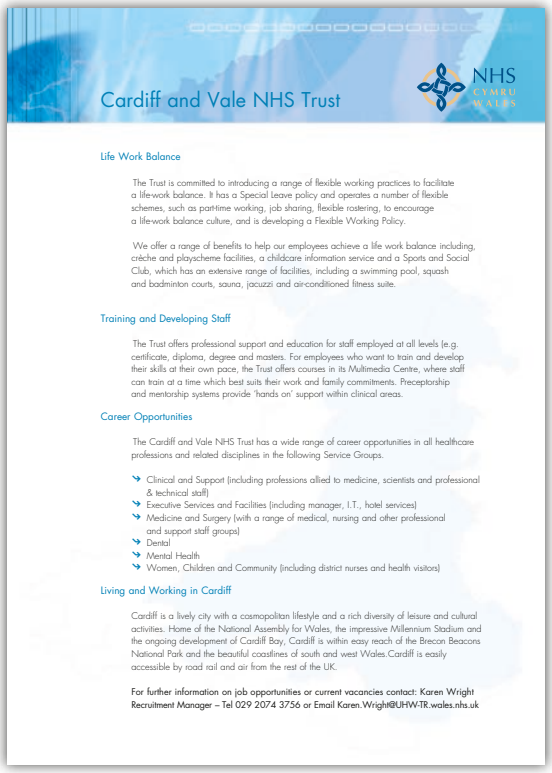


Bins must be available at your usual collection point by 6:00am on the scheduled day.

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Which Nokia phone fits your future?

Introducing the new Nokia 3330, Nokia 8310 and Nokia 9210. Plus a preview of the Nokia 5510



NOKIA
CONNECTING PEOPLE

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RENT-A-CAR

RAINWORTH RENTAL
MANSFIELD

Vehicle rental the way it should be



Clear pricing and a simple process

ŠKODA

RENT-A-CAR

RAINWORTH RENTAL
MANSFIELD

For Your Information

Thank you for hiring a vehicle from Rent-A-Car

To make sure that you get the most from your hire vehicle please take time to familiarise yourself with the controls. Should you have any questions please feel free to ask a member of staff who will be pleased to help you.

This booklet contains information that will be of help to you and will help to prevent any misunderstanding should you be unlucky and experience a breakdown or accident or should any damage occur to the vehicle whilst it is on hire to you.

Full Terms & Conditions can be found on the reverse of your Hire Agreement.

We hope that you enjoy the hire experience and would ask you to visit our website and leave a TrustPilot review of your experience.

Thank you



RENT-A-CAR

Vehicle Safety Checks

Here at Rent-A-Car we take every precaution to ensure your experience with us is as stress free as possible.

However diligent we are prior to collection, once you take collection of the vehicle, we ask that you check the vehicle daily as you would your own, before you begin your journey.

Regular checks should include:

- Oil, coolant, brake fluid, windscreen washer, and the battery
- Tyre pressure and their condition
- Wheel nuts (ensure they are tight and secure)
- Internal and external mirrors

If you discover any scuffs or defects which were not visible during your handover, or if you have been involved in a collision, please inform Rent-A-Car immediately by calling **01623 623400**.



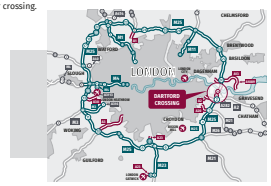
01623 623400

RENT-A-CAR

RAINWORTH RENTAL
MANSFIELD

Dartford Crossing Charges

Charges apply for the Dartford Crossing made between 6am and 10pm. Any crossing made between 10pm and 6am are Free of Charge. Dart charge can be paid in advance **OR** before midnight the day after crossing.



Payment

Payment of this charge is quick and easy using any of the following methods:

- **Online** – www.gov.uk/dart-charge
- **Phone** – **UK** 0300 300 0120 **International** +44 300 300 0120
- **Payzone** – Any retail store which displays the Payzone symbol www.payzone.co.uk/store-locator
- **Post** – Dart Charge Customer Service, PO Box 842, Leeds LS1 9QF

Prices

- For a full breakdown of vehicle types in each class, please refer to www.gov.uk/highways/dartford

RENT-A-CAR

London Congestion Zone

You only need to pay once, no matter how many times you drive in and out of the Congestion Charge Zone on the same day.

You can pay in advance, on the day of travel or by midnight the following charging day.

If you don't pay by midnight on the charging day after you drove in the area, you will get a Penalty Charge Notice (PCN).

Not all drivers have to pay. Find out about discounts and exemptions by visiting tfl.gov.uk.

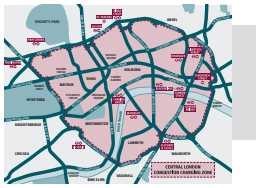
You can pay the Congestion Charge in several ways

Pay in advance or by midnight on the day of travel

You can pay up to 90 days in advance. For example, you could par for one day, a month or a year. You can pay after the journey on the day of travel.

By midnight the following charging day

You can only pay the following day online or by phone. If you travel on a Friday, you have have until midnight on the following Monday to pay.



01623 623400

RAINWORTH RENTAL
MANSFIELD

If so, your injury details:

Incident Details

Date of incident: / /	Time of incident:	Your speed:
Where did the incident happen?		
Road name:		
Postcode:		
Details of incident:		
Was the accident your fault? YES ☐ NO ☐	Did you admit liability? YES ☐ NO ☐	Were the police in attendence? YES ☐ NO ☐
Police officer's name:		
Police officer's badge number:		

Third Party Details

Name of third party driver:		
Address of third party driver:		
Contact number 1:	Contact number 2:	Contact number 3:
Vehicle registration:	Vehicle make and model:	
Name of employer if the vehicle is for business:	Name of insurer:	
Number of occupants:	Was anyone injured? YES ☐ NO ☐	

If so, please give names and the nature of any injuries:

Vehicle Return Standard

Section One: Body Work

- Light surface scratches not through the topcoat and which may be removed by polishing.
- Dents less than 25mm (1") in diameter – maximum 1 dent per panel to a maximum of 3 per vehicle. If more than 3 exist the most severe to be repaired.

Not Acceptable

- Paint chips and scratches, which are through the colour coat.
- Dents on swage lines, folded edges and insufficient access to cold dent repair.
- Any dent which has caused the paint to crack or flake.
- Any damage caused by the fitting or removal of any badges, emblems, labels, logos or advertising livery is not acceptable.
- Industrial/chemical fall-out, foreign matter and/or other forms of contamination.

Bumpers and Mouldings

Acceptable

- Light scratches and/or light abrasion/paint transfer which does not penetrate through to the base material and would respond to a machine polish.
- Minor damage on rubber strips which do not adversely affect the appearance of the part.

Not Acceptable

- Stained, loose, cracked, distorted, gouged or split bumpers/body mouldings that require replacement, plastic welding or painting Scratches and/or abrasion through to the base material.
- Dents in body side mouldings adversely affecting the appearance of the part. Dents penetrating through to the base material where painted.

Section Two: Tyres Wheels and Mechanical

Tyres and Wheels

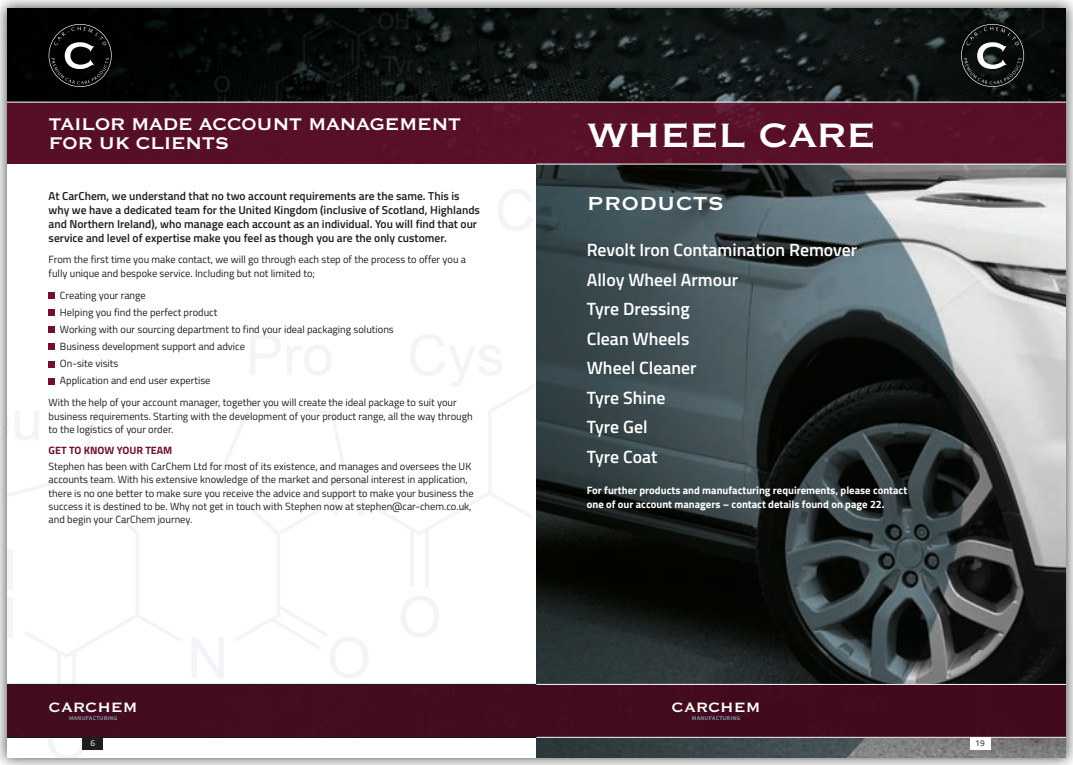
Vehicles must be returned with matching tyres (Manufacturers approved make, size, type and style) and wheels on each axle as those which were fitted when the vehicle is collected. Spare tyre and wheels must meet Manufacturers specification.

Those vehicles which do not come with spare wheel and are fitted with tyre Goo and pump must be returned with the same items which are up to manufacturer's specification.

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TAILOR MADE ACCOUNT MANAGEMENT FOR EXPORT CLIENTS

At CarChem, we understand that no two account requirements are the same. This is why we have a dedicated team for the United Kingdom (inclusive of Scotland, Highlands and Northern Ireland), who manage each account as an individual. You will find that our service and level of expertise make you feel as though you are the only customer.

From the first time you make contact, we will go through each step of the process to offer you a fully unique and bespoke service. Including but not limited to;

- Creating your range
- Helping you find the perfect product
- Working with our sourcing department to find your ideal packaging solutions
- Business development support and advice
- On-site visits
- Application and end user expertise

With the help of your account manager, together you will create the ideal package to suit your business requirements. Starting with the development of your product range, all the way through to the logistics of your order.

GET TO KNOW YOUR TEAM

Stephen has been with CarChem Ltd for most of its existence, and manages and oversees the UK accounts team. With his extensive knowledge of the market and personal interest in application, there is no one better to make sure you receive the advice and support to make your business the success it is destined to be. Why not get in touch with Stephen now at stephen@car-chem.co.uk, and begin your CarChem journey.

CARCHEM MANUFACTURING

8

INTERIOR

PRODUCTS

Leather Cleaner
Leather Cream
Leather Oil
Leatther Balm
Fabric Cleaner
Multi-Clean
Interior Shine
Upholstery Cleaner
Vinyl Cleaner
Rubber & Vinyl Protectant
Stain Remover
Odour Eliminator
Air Freshener

For further products and manufacturing requirements, please contact one of our account managers – contact details found on page 22.

CARCHEM MANUFACTURING

17

EXTERIOR

PRODUCTS

Snowfoam
1900: Shampoo
Glue & Tar Remover
High-Shine Paint Protector
Metal Polish
TFR
Quick Detail
OB Glaze
Hydrocoat

For further products and manufacturing requirements, please contact one of our account managers – contact details found on page 22.

CARCHEM MANUFACTURING

16

INTERNAL SOURCING DEPARTMENT

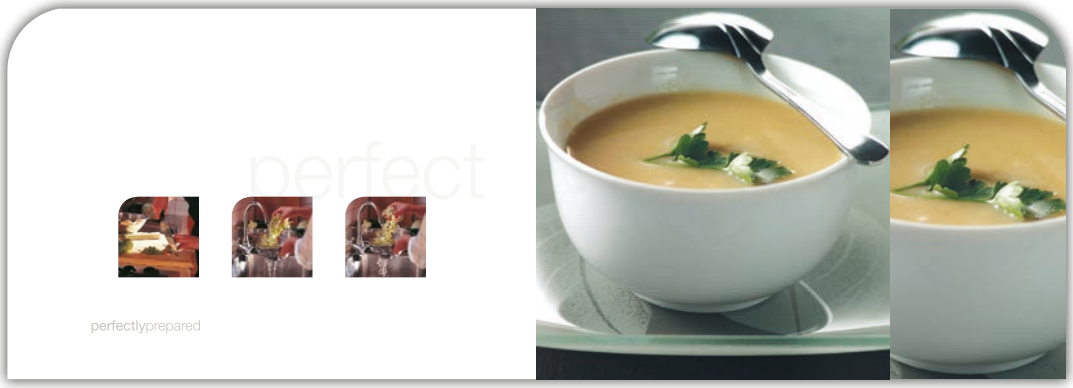
CARCHEM MANUFACTURING

9

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WalesTrade International is a major driving force in helping Welsh companies establish themselves in overseas markets, and in forging alliances with counterparts worldwide. We offer focused and co-ordinated support to develop your export skills, identify potential trade partners and grasp the many international opportunities which could be available to your business.

Mae MasnachCymru Rhyngwladol yn un o'r prif ysgogwyr i helpu cwmniau Cymru sefydlu eu hunain mewn marchnadoedd tramor, ac i ffurfio cynghreiriau gyda chymheiriaid ledled y byd. Rydym yn cynnig cefnogaeth sydd wedi'i ffocysu a'i gydlynu i ddatblygu eich sgiliau allforio, i adnabod partneriaid masnach posibl a manteisio ar y cyfleoedd rhyngwladol niferus a allai fod ar gael ar gyfer eich busnes chi.



ExportAssist

Practical help for business.

Time to get fit to export.
Here's your key to success.

CymorthAllforio

Cymorth ymarferol ar gyfer busnes.

Time to get fit to export.
Here's your key to success.

WalesTrade International
MasnachCymru Rhyngwladol

WalesTrade International, Cathays Park, Cardiff CF10 Telephone 029 2082 1674. Fax 029 2082 3964. Email alyson.llewellyn@wales.gsi.gov.uk Website www.walestrade.com
MasnachCymru Rhyngwladol, Cathays Park, Caerdydd CF10 Ffôn 029 2082 1674. Ffacs 029 2082 3964. E-bost alyson.llewellyn@wales.gsi.gov.uk Website www.walestrade.com

PROJECT PART-FINANCED BY THE EUROPEAN UNION
European Regional Development Fund

WalesTrade International MasnachCymru Rhyngwladol

Llywodraeth Cynulliad Cymru Welsh Assembly Government

ExportAssist

Practical help for business.

Does your business qualify for assistance?

To qualify for ExportAssist input into your business, you will need to satisfy some simple criteria. A check-list is provided below and if you can answer 'YES' to each question, you almost certainly qualify. Even if you answer 'NO' to some questions, it is worth checking with us to see if some other form of assistance can be provided.

ExportAssist Qualification Check-List

Is your business in an Objective 1 area of Wales? (For guidance, the map shows where Objective 1 areas are)	☐ YES	☐ NO
Do you have fewer than 250 employees?	☐ YES	☐ NO
Do you have either:		
• an annual turnover not exceeding 40 million Euro? **or**	☐ YES	☐ NO
• an annual balance-sheet total not exceeding 27 million Euro?	☐ YES	☐ NO
Is it true that no more than 25% of your company is owned by larger companies?*	☐ YES	☐ NO

* An exception to this condition is provided for, "...enterprises held by public investment corporations, venture capital companies or institutional investors, provided no control is exercised either individually or jointly."

Objective 1 areas of Wales



Map reproduced with kind permission of the Welsh European Funding Office

Programme Registration Form

I would like to register my company's interest in joining the ExportAssist programme

Company Name _____
Address _____
_____ Postcode _____
Tel _____ Fax _____
Email _____
Products/services _____
Name _____
Position _____
Date _____

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European Regional Development Fund

WalesTrade International MasnachCymru Rhyngwladol

Llywodraeth Cynulliad Cymru Welsh Assembly Government

WalesTrade International, Cathays Park, Cardiff CF10 3NQ. Telephone 029 2082 1674. Fax 029 2082 3964.
Email alyson.llewellyn@wales.gsi.gov.uk Website www.walestrade.com

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Arnold Electrical AE Eco Energy

Contact us today
0115 920 9816
www.aeecoenergy.co.uk

Arnold Electrical (Eco Energy)
Unit 3a, Sherbrook Enterprise,
100 Sherbrook Road, Daybrook
Nottingham NG5 6AB

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EARN MONEY BY GENERATING
YOUR OWN ELECTRICITY.
GUARANTEED FOR 25 YEARS.

YOUR LOCAL
SOLAR PANEL INSTALLERS
ESTABLISHED 1994

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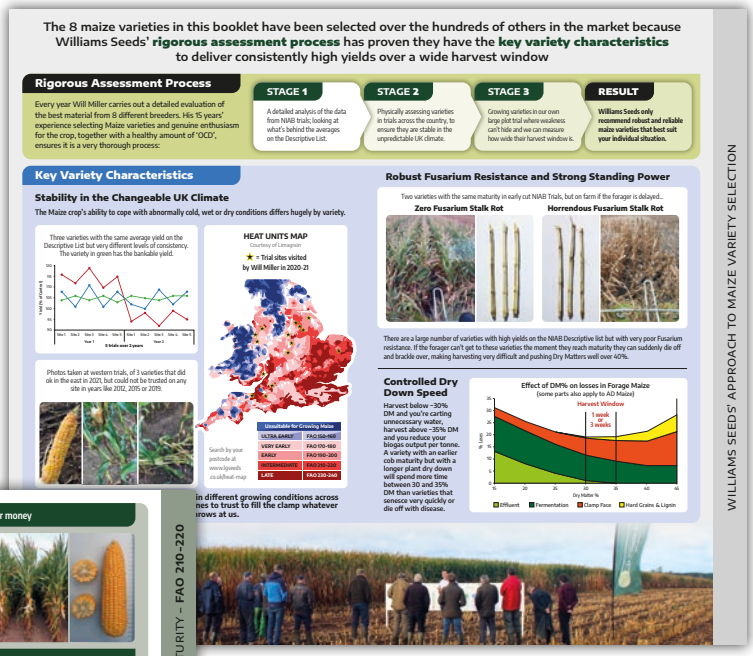






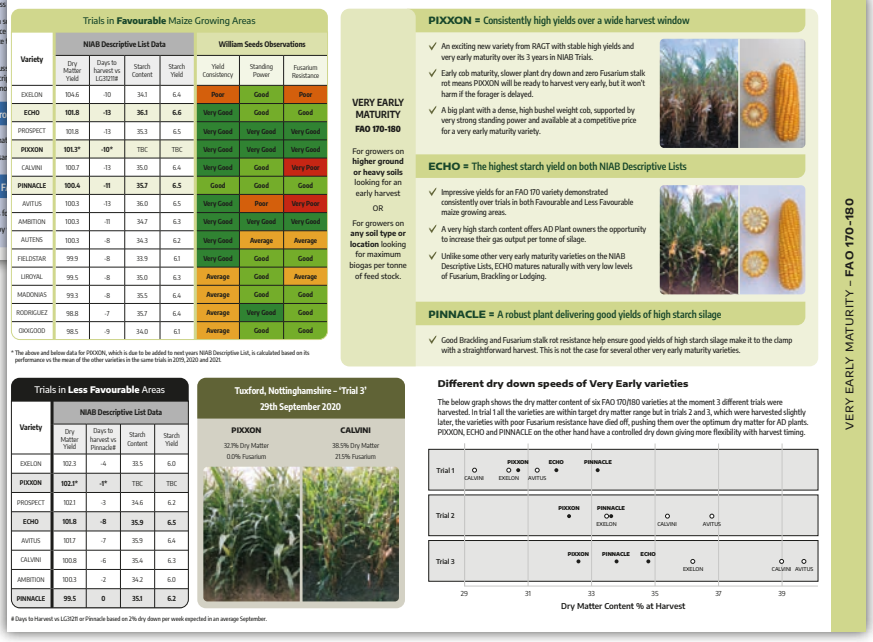
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G Williams & Co (Seeds)
Maize varieties that deliver consistently high yields over a wide harvest window
Stability in the UK Climate
Robust Fusarium Resistance
Strong Standing Power
Controlled Dry Down Speed
KEY MAIZE VARIETY CHARACTERISTICS
EARLY MATURITY – FAO 190-200
INTERMEDIATE MATURITY – FAO 210-220
VERY EARLY MATURITY – FAO 170-180


The 8 maize varieties in this booklet have been selected over the hundreds of others in the market because Williams Seeds' rigorous assessment process has proven they have the key variety characteristics to deliver consistently high yields over a wide harvest window
Rigorous Assessment Process
STAGE 1
STAGE 2
STAGE 3
RESULT
Key Variety Characteristics
Stability in the Changeable UK Climate
HEAT UNITS MAP
Robust Fusarium Resistance and Strong Standing Power
Zero Fusarium Stalk Rot
Horrendous Fusarium Stalk Rot
Controlled Dry Down Speed
WILLIAMS SEEDS' APPROACH TO MAIZE VARIETY SELECTION


INTERMEDIATE MATURITY – FAO 210-220
FAO 210-220
LG31.207 = Top performing Limagrain 'LG31' variety

EARLY MATURITY
FAO 190-200
ABRISSE = Reliable high yields and early maturity
MAS11F = Proven stro
ABILITY = Standout F


VERY EARLY MATURITY
FAO 170-180
PIXXON = Consistently high yields over a wide harvest window
ECHO = The highest starch yield on both NIAB Descriptive Lists
PINNACLE = A robust plant delivering good yields of high starch silage
Different dry down speeds of Very Early varieties
Dry Matter Content % at Harvest
VERY EARLY MATURITY – FAO 170-180

BREAKERSWELL
GUNDOGS

CONTACT DETAILS

Dawn & Rob Sewell
Kennel Club Assured Breeder

01246 859870
07708 248478 – Dawn
07540 192001 – Rob

26 Curbar Close
North Wingfield
Chesterfield S42 5PS

breakerswell@btinternet.com
www.breakerswell-labradors.co.uk

THE KENNEL CLUB
Making a difference for dogs

UKAS

THE KENNEL CLUB
ASSURED BREEDER SCHEME



BREAKERSWELL
GUNDOGS

LABRADOR
WELCOME PACK

to socialise your puppy as much as possible, before its 16 weeks old. Continue to socialise and expose your dog to as many different environments and experiences until its 1 year old. The learning process does not stop until your dog dies. Failure to educate a dog may cost the dog its life. Prevention is much better than cure.

Inside Your Home

Puppies need to experience the day to day running of your household. Give your new puppy a day or two to settle in quietly then start your socialisation program. I have listed some of the day to day things that your puppy needs to experience:

- Vacuum cleaners
- Washing machine
- Tumble driers
- Hair driers
- Ironing board
- Pots and pans that are rattled and dropped
- Sweeping brush
- TV
- Telephones
- Some ringing or banging the door

Visitors

It is important to socialise your puppy with humans. Lots of dogs grow up and become afraid of children and men. Not all men women and children look, sound, or even smell the same. Your puppy needs to meet adults of all ages, sizes, race, and appearances and children of various age groups.

orld

frequently and consistently exposed to the sights, sounds and smells of the outside world, your puppy can be carried out in your arms quite safely to experience the world at large.

- Traffic – Start with quite roads and build up to noisy places as your puppy's confidence grows
- Pushchairs and prams wheelchairs shopping trolleys
- Busy shops and bus stations
- Schools
- Unfamiliar houses and gardens.

Other Animals

Your puppy can have fully vaccinated dogs and puppies visit your house and you can visit them provided strays cannot enter the garden. Try to vary the age sex and breed of your puppy's playmates as much as possible.

Make Socialising Fun

Above all make sure that your puppy enjoys its socialisation time, as it will give your puppy's the start in life that it will need to order to cope with the stresses and strains of our modern busy world. If you have a timid puppy take things slowly progressing as the puppy gains its confidence. Care must always be taken not to cause distress to your puppy, but do not let that be a reason not to try. You may regret it when your puppy grows up unable to cope with life, as it most certainly will if you don't try.





1. **At this present time your puppy needs approx _____ grams per day split into four meals**
2. **For future feeding requirements please see the feeding guide on the side of the bag for an adult dog with a weight of between 30 to 35 kg**
3. **Make sure your puppy has plenty of water to drink**
4. **DO NOT OVER FEED IT CAUSES THE PUPPY TO HAVE AN UPSET TUMMY AND DIARROHEA**
5. **If you wish to change the food also do it gradually over a week or more**
6. **IF YOU HAVE ANY WORRIES NO MATTER HOW SMALL PLEASE DO NOT HESITATE CONTACT US**

Leaving food down at all times can cause your puppy / dog to graze this is a common factor to cause bloat, as you do not know when your puppy / dog has last had something to eat. Please remove all food after 20 minutes.

We would advise you to carry on feeding your puppy with the food provided by us.

List of common poisons can be found on the Kennel Club Website
www.thekennelclub.org.uk/poisons

ECIFICS AND TRAITS

coupled, athletically built, broad in skull, the muzzle is of medium length, the nose is brown on chocolates, black on blacks, and either black or slightly pink on yellows. Ears are set back and low on the skull, hanging close to the head. The Labrador retriever's expressions are affectionate, friendly, and alert with expressive and intelligent eyes. Chest and ribs are broad and deep through, broad and strong over loins and hindquarters. The tail is medium length and free from feathering, distinctly thick at the base and tapering towards the tip some describe the Labrador tail as otter like. The coat is straight, short, dense, and most notably water resistant. The three coat colours for a Labrador retriever are black, yellow, and chocolate, with yellows having the greatest variation in colour from cream to fox red and blacks having the least.

The Labrador retriever has an enviable reputation among dogs, and one, which is well deserved. Their gentleness and tolerance of people and other animals make them an ideal addition to a house with small children and other pets, while their tractability and athleticism earn them points in the field. These traits coupled with their friendly nature and inherent eagerness to please make them a perennial favourite among dog enthusiasts. Labradors are both highly intelligent and obedient and are thus relatively easy to train. The dogs love to play and retrieve and has what can sometimes seem to be a limitless store of energy, daily exercise is an unquestionable requirement.



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GUNDOGS

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BREAKERSWELL
GUNDOGS

NOVA SCOTIA
WELCOME PACK

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In puppies, poor growth, and occasional diarrhoea. A heavier infection in young puppies can cause a fatal blockage of the intestines.

In adult dogs, a heavy infection can cause poor coat condition, vomiting and diarrhoea. Sometimes entire worms are vomited or passed in the faeces, which an owner might see.

The dog roundworm, Toxocara canis, can pose a danger to humans. Its eggs are found in dog faeces and if a person touches the faeces and does not wash their hands properly, the eggs can be eaten. Most at risk are children who have contact with family pets or who play in public parks where dogs have been. The larva, which develops inside the person can cause blindness. Toxocara eggs can remain infectious in the ground for many years, which is why dog faeces must be disposed of responsibly, and dogs should be wormed regularly.

Like roundworms, adult tapeworms also live in the small intestine. They shed tapeworm segments which, crawl out of the bottom and on to the tail and surrounding area. An owner may see these-they look like grains of rice and the dog might excessively lick or groom the area.

Tapeworms rely on fleas to survive so good flea control is an important part of prevention.

Dogs should be wormed regularly throughout their life to prevent worm infections. Puppies can be wormed at regular intervals once they are weaned. Flea prevention is also important to help prevent tapeworm infections. For advice on effective flea treatment speak to your vet.



…at thanks to the density and resilience of the coat, although it is important to brush or shine the coat with a grooming brush / glove as often as possible in order to maintain good handling and contact co-operation.

Bathing

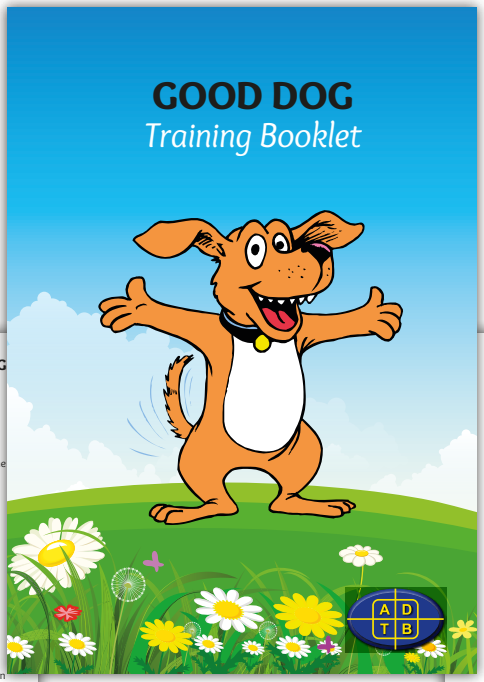
Although bathing should not need to be frequent as it's likely to strip the coat of its natural oils and weather protection if done too often. Many owners prefer to keep them smelling reasonably fresh. Most aspects of Life Tollers tend to look upon bath time as a hilarious game with the additional fun of being able to soak their owner as well. A large bathtub a sense of humour and wet weather gear is recommended. They can benefit from a periodic shampoo using a specially formulated dog shampoo with conditioner included.

Ears

Other aspects of general maintenance should include a regular inspection of the ears. Any brown or smelly discharge indicates an ear infection and should be dealt with promptly by your vet.



Designs © copyright G Williams



GOOD DOG

FEEDING GUIDE

Puppies especially should be kept on the same food they have been receiving prior to joining the family and, if the food is to be changed, introduce it very, very gradually.

The new owners should always enquire from the puppy's former home what he/she has been fed on and have an adequate supply ready before they take ownership.

Adult dogs should also have their food changed gradually. If owners wishes to change a dog's food they should start by introducing a small portion of the new food into each meal, if no ill effect occurs, gradually add more with the following meals (whilst reducing the former food) until they have totally weaned their dog onto the new food. Puppies should not be fed onto adult food. They may also require dried puppy milk or even bone supplements etc.

The wrong type of feeding can be responsible for many health and behavioural problems. The protein level fed to a dog can also contribute to hyperactivity. We each have our own beliefs but it is the belief of this author that a dog, which may have an exuberant temperament, fed on high protein level of food such as 26% may become more hyper. A reduction in the protein level to something like 16% may be all that is required to adjust the temperament. This can be likened to the effect that chocolate and fizzy drinks can have on some children.

There are many excellent complete foods on the market today and a great variation in prices, it is therefore difficult on what to decide which is best. Owners do not have to feed top price food in order to give their dog a well balanced diet, but it is worth while to take time to shop around and check contents levels and prices.



GOOD DOG

LOOKING AFTER YOUR DOG – SECTION 1

The Needs Of Your Dog

1. **Water** – Your dog needs a constant supply of clean fresh drinking water
2. **Food** – Depending on the age of the dog this can mean up to 4 meals a day, reducing to 2 as the dog ages.
3. **Exercise** – All dogs need exercise and where possible be taken to a safe place where they can run free.
4. **Leadership** – All dogs need leadership as they are primarily pack animals and this means that owners become the leader of the pack not your dog.
5. **Company** – All dogs need company, love and affection (but not too much as this can lead to insecurity).

When They Become Ill

If a dog's behaviour changes from any item listed below, veterinary advice is required.

1. If a dog with a normal healthy appetite refuses to eat.
2. A normally active dog becomes lethargic.
3. The dog vomits continuously.
4. The dog's motions are very loose or it has diarrhoea.
5. There is loss of blood.
6. The dog does not want to get up or is unconscious.
7. The dog is having a fit or seizure.



"A well trained dog is a happy dog and a pleasure to all who meet them"

GOOD DOG

RESPONSIBILITIES – SECTION 2 *continued*

When travelling in a vehicle, your dog **MUST NOT** be allowed to:

1. have its head out of an open window;
2. move constantly around to minimise injury to drivers, human passengers, and dogs in the case of an accident;
3. enter / alight a vehicle freely in traffic areas – **use a lead**;
4. be a nuisance to others and should be controlled at all times.





ROAD TRAFFIC ACCIDENTS

If a dog is knocked down by a vehicle it **MUST BE** reported to the police within 24 hours. It is also an offence for anyone other than a veterinary surgeon to perform medical treatment on a dog (other than first aid).

GOOD DOG

RESPONSIBILITIES

Children

When there are children in the home the following **do's** and **don'ts** should be observed:

1. Children should never make sudden moves close to the dog or lunge at them when they are asleep.
2. Never scream or shout.
3. Never put their face close to a dog.
4. Never eat food close to the dog.
5. Never tease or pull the dogs coat or body.
6. Never ignore a warning growl.
7. Always wash their hands after playing with the dog.
8. Always ask permission to approach or touch an unfamiliar dog.

Vehicle Travel And Stationary Vehicles – Rule 57 Highway Code

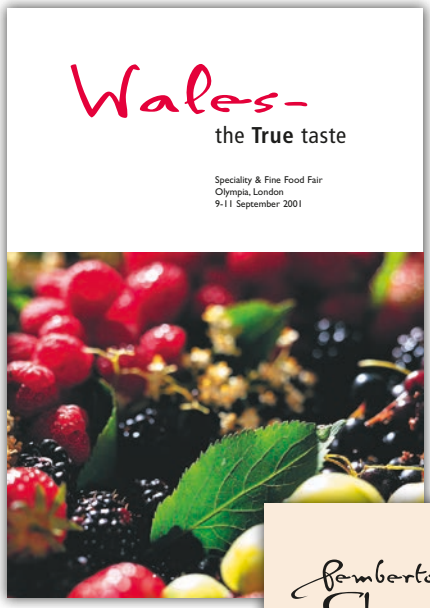
Ventilation is necessary if you have to leave a dog in an unattended vehicle; however, during hot weather even with the windows left wide open there may not be sufficient ventilation to avoid causing the dog discomfort or even worse, death – **do not leave your dog in the car**.



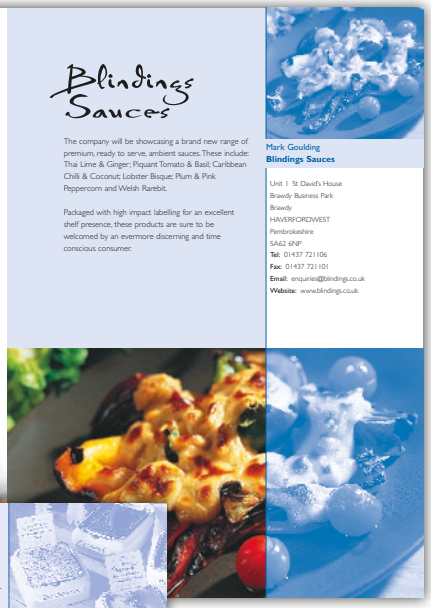
Most dogs are territorial when in their vehicle, so strangers must not be permitted to put any part of their body through an open window as the dog may become aggressive.

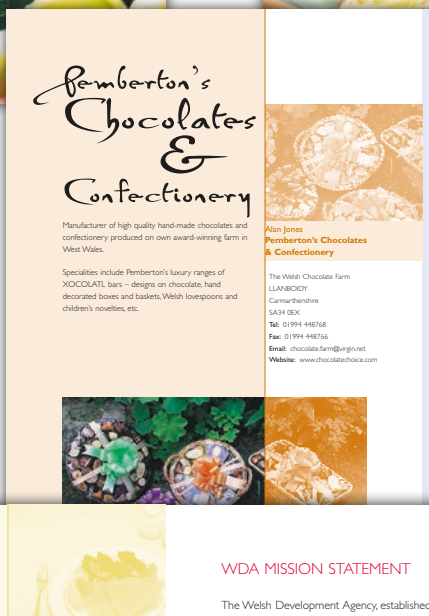
Dogs or puppies should be gradually introduced to vehicle travel and they should be kept short and be a pleasurable experience. The dog's initial outings and how it behaves will form its habits for the future, so if the initial journey is an unpleasant experience the dog may dislike vehicle travel.

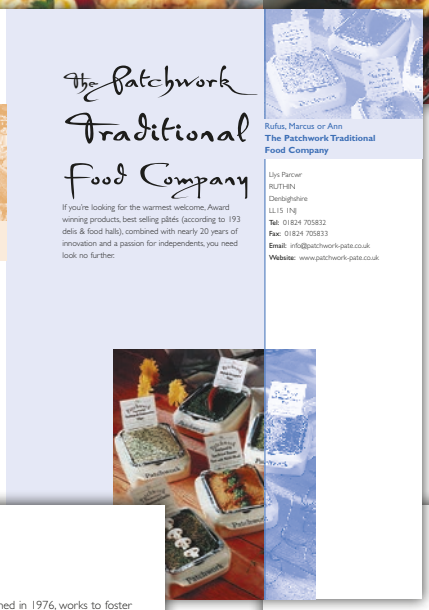
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The British Art Show 5
The essential guide
Talks, Tours, Conferences, Events

Y Sioe Gelfyddyd Brydeinig 5
Yr arweinlyfr anhepgor
Sgyrsiau, Teithiau, Cynadleddau, Digwyddiadau



Cardiff Caerdydd

8 September – 5 November 2000 8 Medi – 5 Tachwedd 2000
Centre for Visual Arts Canolfan Celfyddydau Gweledol Chapter Ffotogallery
National Museum & Gallery Amgueddfa ac Oriel Genedlaethol Habitat
Infoline Llinell Wybodaeth 0800 3899496 www.britartshow.org.uk

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Tracey Emin

Knows for going public with what is usually considered private, Emin has courted controversy with her now infamous tent, 'Everybody I Have Ever Slept With' 1963-1995' and more recently when she displayed her dirty laundry and unmade bed in last year's Turner prize exhibition. For BASS, Emin's confessional, tragi-comic style is shown at its best with a series of monoprints and her large appliqué banner No Chance.

Tracy Emin is at Chapter

Â hithau'n adnabyddus am ddweud ar gyoedd beth ydyd fel arfer yn cael ei ystyried yn breifat, mae Emin wedi gogleisi dadl gydai phabell sydd bellach yn ddiwg-enwog, 'Everybody I Have Ever 'Slept With' 1963-1995' ac yn ddiweddarach pan arddangosodd hi'i dillad budron a'i gwely heb ei wneud yn arddangosfa gyndir Turner y flynedd. Ar gyfer SCAS mae ardabull cyffeosl, traiscomig Emin yn cael ei ddangos ar ei orau gyda chyfres o fonobrintiau a'i baner appliqué Ewer No Chance.

Mae Tracy Emin yn Chapter

Laura Ford

Laura Ford was born in Cardiff in 1961. Her seven Chintz Girls represent her constant obsession with giving seemingly innocent characters an atmosphere of menace. Her mannequin-like, chintz-covered dolls appeal to childhood memories and yet inhabit the bitter-sweet world of a nightmarish imagination.

Laura Ford is at Chapter

Fe aned Laura Ford yng Nghaerdydd yn 1961. Mae ei saith o Chintz Girls yn cynrychioli beth sy'n ei chorddi hi – rhai i gymeriadau sydd i'w gweld yn ddiniwed awrygylch bygythiad. Mae'i dolloa hi, yn chintz i gyd, yn apelio at atgofion bore oes ac eto i gyd maen nhw'n byw ac yn bod yn myd chwerw-felys dychymyg hunllefol.

Mae Laura Ford yn Chapter

At Fotogallery…
Yn Fotogallery…

Kenny MacLeod

Kenny MacLeod likes to explore our perceptions. Twin Sisters, a video work, is out to perplex us. What is this figure up to? Like a mirror image encountered at a funfair's House of Mirrors, the up-turned figure is surely a freak…

Kenny MacLeod is at the Centre for Visual Arts and Flotogallery

Mae Kenny MacLeod wrth ei fodd yn chwilio'n bwngyfrod is. Amcan Twin Sisters, gwaith fideo, ydi'n drysu ni. Beth sydd gan y ffigur yma ar y gwaelŵ? Fel delweddi mewn drych rydyn ni'n ei chyfarfod mewn Neuadd Ddrychau mewn ffair, siawns nad anghenfil ydi'r ffigur sydd a'i ben i lawr…

Mae Kenny MacLeod yng Nghanolfan y Celfyddydau Gweledol ac yn Fotogallery

David Hockney

David Hockney is the grand old man of British art. With his flock of white hair, he continues to cut a dash, even though he left Bradford like a good few years back to settle in the States. (Rumour has it, however, that he was thinking of quitting the 'New World' as he found the anti-smoking laws increasingly trying). In his latest series of work, Hockney has made portraits of, among others, the king of Brit art, Damien Hirst and the playwright Alan Bennett (pictured). (Susanna Beaumont)

David Hockney is at Flotogallery

David Hockney ydi archddiwrnydd celfyddyd Brydeinig. Cyda'i doreth o wallt gwyn, mae'n dal i dorri cŷrt, er iddo adael yr ynysoedd yma rai blynyddoedd yn ôl i ymgartrefu yn yr Unol Daleithiau. (Yn ôl pob sôn, fodd bynnag, roedd o'i fryd ar adael y 'Byd Newydd' gan ei fod yn cael y deddfau gwrth-ysmygu yn heyfed-y-n boen). Yn ei gyfres ddiweddaraf o waith, mae Hockney wedi gwneud portreadau, ymysg eraill, o frenin celfyddyd 'Brit', Damien Hirst a'r dramodydd Alan Bennett (yn y llun). (Susanna Beaumont)

Mae David Hockney yn Fotogallery



Tracey Emin Go Back Wear
Photo: Stephen White, c/o Jay Joplin, (London)



Laura Ford Chintz Girls
Photo courtesy Kunstraum Innsbruck



Kenny MacLeod Twin Sisters
Photo Richard Houghton



David Hockney Alan Bennett
Photo: Frederick Cuming

At the National Museum & Gallery…
Yn yr Amgueddfa ac Oriel Genedlaethol…

Lea Andrews

This is Antiques Roadshow crossed with Through the Keyhole. Lea Andrews has taken slides around his parents' home, zooming in on prized ornaments, figurines and beloved pictures. Yet there is a twist. The voice-over describes these everyday household fixtures as if they were rare and prized antiques with a provenance that stretches back centuries. Andrews' Made in Heaven tickles notions of snobbery and nutty value. (Susanna Beaumont)

Lea Andrews is at the National Museum & Gallery

Dyma Antiques Roadshow wedi'i groesfridio â Through the Keyhole. Mae Lea Andrews wedi tynnu sleidiau o gwmpas tŷ'i rieni, gan glosio at addurniadau, ffigurynnau a hoff luniau. Eto i gyd mae yna dro annisgwyl. Mae llais y sylwebydd yn disgrifio'r celfi cartref pob dydd yma fel petaen nhw'n hanhethau prin a gwerthfawr â thraddiad cantrifoedd. Mae Made in Heaven Andrews yn gogleisi syniadau snobyddaeth a gwerth pinsiber. (Susanna Beaumont)

Mae Lea Andrews yn yr Amgueddfa ac Oriel Genedlaethol

Paula Rego

Although one of the most senior of artists featured, Paula Rego's large paintings pack a punch that even the loudest and confrontational of the younger artists find it difficult to match. Emotional conflicts, love, hate, lust or fear are depicted with a strength that is both highly charged and disturbing. In the early 90s her illustrations for traditional nursery rhymes revealed a blackness at the centre of the most innocent of childish verse. It is her gift for telling us familiar stories that continues to convey thoughts and emotions that we find difficult to express in words.

Paula Rego is at the National Museum & Gallery

Er ei bod hi'n un o'r artistiaid hynaf sy'n cael llwyfan yma, mae darluniau mawr Paula Rego yn rhoi dyrnod y mae hyd yn oed yr uchaf eu cloch o'r mwyaf gwrthdrawiadol o'r artistiaid iau yn ei chael hi'n anodd rhoi ei hafal. Mae gwrthdrawiadau emosiynol, cariad, cas, blys neu ofn yn cael eu portreadu gyda chrefydau sy'n werfreiddiol ac yn afloroddiol ill dau. Yn gynnar yn y 90au roedd ei darluniau ar gyfer rhigymau traddodiadol yn datgelu dywch wrth graidd y dywiwtiaf o gerddi cosos plentynnaidd. Ond ei dawn dweud storïau cyfarwydd wrthon ni sy'n dal i gyfleu i ni feddyliau ac emosiynau rydyn ni'n ei chael hi'n anodd eu mynegi ar lafar.

Mae Paula Rego yn yr Amgueddfa ac Oriel Genedlaethol

David Shrigley

A Barbie doll trapped within a pumpkin gives the tale of Cinderella a neat contemporary slant, whilst an image of a bottle filled with none too tempting fluid labelled 'Drink Me' conjures up a grunge-inspired version of Alice. Glaswegian artist David Shrigley's drawings, sculptures and photographs are humour and the absurd, but always suggest a darker vision lurking beneath their surface.

David Shrigley is at the National Museum & Gallery

Mae doli Barbie dwlwedd o botel a'i llond o hylif hob fod damaid yn ddengar a'r enw 'Yfa fi' yn consuro fersiwn o Alice dan ysbrydoliaeth 'grunge'. Mae lluniau, cerfluniau a ffotograffau'r artist o Glasgow David Shrigley yn defnyddio hiwmor a'r hurt, and maen nhw bob amser yn awgrymu gweledigaeth dywyllach yn llechu o dan yr wyneb.

Mae David Shrigley yn yr Amgueddfa ac Oriel Genedlaethol



Lea Andrews Made in Heaven
Photo courtesy the artist



Paula Rego Triptych
Photo Prudence Cuming, courtesy Marlborough Fine Art



David Shrigley Pumpkin
Photo courtesy the artist

Events Programme

A special programme of talks, tours, conferences and events takes place at all the galleries.

Friday 22 September, 1pm, National Museum & Gallery. Free with your entry ticket.
Aspects of the British Art Show. The first in a series of talks by artists and curators (see also 6 & 20 October).

Friday 29 September, 7pm, Chapter Gallery. Admission free.
Laura Ford will be discussing Chintz Girls (showing at Chapter) and her wider practice as an artist during this relaxed and informal gallery talk.

Friday 6 October, 1pm, National Museum & Gallery. Free with your entry ticket.
Aspects of the British Art Show. Mike Tooby, Director, National Museum & Gallery, will talk about the work of the British Art Show artist, Donald Rodney.

Wednesday 11 October, 6.30pm, Reardon Smith Lecture Theatre, National Museum & Gallery. Admission free.
The British Art Show Debate featuring organisers, curators and exhibitors. Come along and share your views with the panel of British Art Show 5 artists, exhibition organisers, and those who selected the work. The panel will be chaired by Alex Farquharson from the CVA, and include Roger Malbert from the Hayward and Jacqui Poncelet, one of the selectors.

Friday 13 October, 1pm, Flotogallery. Admission free.
Gallery Talk. Paul Seawright talks about his work.

Friday 13 October, 7pm, Chapter Gallery. Admission free.
Film and Video Artists on Tour. John Wood & Paul Harrison. John Wood will introduce and discuss over a dozen of Wood and Harrison's short cameo pieces including the works currently on show as part of BASS and a number of newly commissioned pieces. Film and Video Artists on Tour is presented by Film and Video Umbrella, supported by the National Lottery through the Arts Council of England.

Friday 20 October, 1pm, National Museum & Gallery. Free with your entry ticket.
Aspects of the British Art Show. Angharad Jones, artist and Visual Arts Officer for the Arts Council of Wales will respond to the work in the British Art Show.

Thursday 26 October, 1pm, Centre for Visual Arts. Free with your entry ticket.
Meet the Artists. Artists David Batchelor and David Musgrave talk about their work and the British Art Show.

Friday 27 October, 1pm, Flotogallery. Admission free.
Gallery Talk. The last in a series of weekly talks at galleries taking part in BASS. Please contact Flotogallery for further details.

Tours & Live Guides
Live guides will be available at each of the four galleries every day throughout the exhibition period. You will be able to talk to them about the work you see and ask questions. Guided tours are available for groups – please phone individual galleries on the numbers given below for further information.

Centre for the Visual Arts (029) 2039 4040
Chapter (029) 2031 1050
Flotogallery (029) 2046 8695
National Museum & Gallery (029) 2057 3240

There will be a free guided tour of the exhibition at the Centre for the Visual Arts every Wednesday and Saturday at 1pm. Entry is included in the admission charge.
Please ring (029) 2039 4040 for more details.

Rickshaw Art Tours
Travel in style to see the British Art Show at all four venues. Take a ride in a rickshaw, with a guide to point out landmarks and tour the British Art Show without contributing to traffic congestion!
Free with your entry ticket to the Centre for Visual Arts and National Museum & Gallery.
Tours start from the Centre for Visual Arts and National Museum & Gallery on Fridays and Saturdays commencing 29 September.
Times: 11.30am to 4.30pm (tbc). Please check with the venue in advance.
Centre for the Visual Arts (029) 2039 4040

The Rickshaw Art Tours are funded by the Centre for Visual Arts and National Museum & Gallery.

Workshops
Wednesday 18 October, National Museum & Gallery. (Bookings must be made in advance). Contact Janet Winter at the Centre for Visual Arts (029) 2039 4040.

Study Day for A Level Students. A day long workshop at both the National Museum & Gallery and the Centre for Visual Arts, exploring work from the British Art Show.

Half-Term Week Workshops
Monday 23 October, 10am-3pm. **National Museum & Gallery**
Tuesday 24 October, 11.30am-1.30pm, **Centre for Visual Arts**
Wednesday 25 October, 10am-1pm, **Flotogallery**
Wednesday 25 October, 11.30am-1.30pm, **Centre for Visual Arts**
Thursday 26 October, 10am-1pm, **Chapter**
Thursday 26 October, 11.30am-1.30pm, **Centre for Visual Arts**
Admission to each workshop is £1.00. Please ring the telephone numbers given under Tours and Live Guides above for further details.

Conference
Wednesday 1 November, Reardon Smith Lecture Theatre, National Museum & Gallery. All-day conference: The Role of the Artist Today.
Please ring (029) 2057 3256 for further details.

School Groups
School groups can book in group tours at all venues. Please ring the telephone numbers given (above) under Tours and Live Guides, for details of individual galleries.

Information
All the above events are free unless otherwise stated.
For recorded information on the British Art Show,
please ring Cardiff Arts Marketing's hotline (0800) 389 94 96.
British Art show website www.britartshow.org.uk
The British Art Show has visited both Edinburgh and Southampton. It completes its tour in Birmingham where it can be seen from 25 November – 28 January 2001.

Related Events
Saturday 21 October, 11am – 5pm. Centre for Visual Arts.
Free with your entry ticket to the Centre for Visual Arts.
The Big Draw. Go for your pencils and get ready to draw!
Everyone's invited to come and take part in The Big Draw! Thousands of people will be taking part in galleries, museums and colleges across the UK. Use the British Art Show 5 to inspire you, and add your contribution to a giant drawing that will unfold throughout the day.

Background
Kathy Prendergast Lost Map
Photo: the artist, courtesy Karin Callery, London

Rhaglen o Ddigwyddiadau

Mae rhaglen arbennig o sgyrsiau, teithiau, cynadleddau a digwyddiadau yn digwydd yn yr holl orielau.

dydd Gwener 22 o Fedi, 1pm. Amgueddfa ac Oriel Genedlaethol. Am ddim gyda'ch tocyn mynediad.
Agweddau ar y Sîoe Gelfyddyd Brydeinig. Y gyntaf mewn cyfres o sgyrsiau gan artistiaid a churaduron (gweler hefyd 6 & 20 o Hydref).

dydd Gwener 29 o Fedi, 7yh. Oriel Chapter. Mynediad am ddim.
Fe fydd Laura Ford yn trafod Chintz Girls (sy'n dangos yn Chapter) a'i hymarfer ehangach fel artist yn ystod y sgwrs oriel hamddenol ac anffurfiol yma.

dydd Gwener 6 o Hydref, 1yp. Amgueddfa ac Oriel Genedlaethol. Am ddim gyda'ch tocyn mynediad.
Agweddau ar y Sîoe Gelfyddyd Brydeinig. Fe fydd Mike Tooby, Cyfarwyddwr, Amgueddfa ac Oriel Genedlaethol, yn sgwrsio am waith yr artist Donald Rodney sydd yn y Sioe Gelfyddyd Brydeinig.

dydd Mercher 11 o Hydref, 6.30yp, Darlithfa Reardon Smith, Amgueddfa ac Oriel Genedlaethol. Mynediad am ddim.
Trafodaeth y Sioe Gelfyddyd Brydeinig gyda threfnwyr, curaduron ac arddangosvwyr. Dewch heibio i lenwi'ch barn gyda'r panel o artistiaid Sioe Gelfyddyd Brydeinig 5, trefnwyr yr arddangosfeydd, a'r rheiny dethelwodd y gwaith. Cadeirydd y panel fydd Alex Farquharson o CVC,C, ac fe fydd yn cynnwys Roger Malbert o'r Hayward a Jacqui Poncelet, un o'r dethuwyr.

dydd Gwener 13 o Hydref. 1yp. Flotogallery. Mynediad am ddim.
Sgwrs Oriel. Paul Seawright yn siarad am ei waith.

dydd Gwener 13 o Hydref, 7yp, Oriel Chapter. Mynediad am ddim.
Sgwrs Oriel. Fe fydd John Wood a Paul Harrison yn cyflwyno ac yn trafod dros ddwsin o ddarnau cameo byrion Wood a Harrison, gan gynnwys y gweithiau sydd ar ddangos ar hyn o bryd yn rhan o SGBS a nifer o weithiau comisiwn newydd. Mae Artistiaid Ffilm a Fideo ar Daith yn cael ei gyflwyno gan Film and Video Umbrella, sy'n cael ei nodd gan y Lotteri Genedlaethol trwy Gyngor Celfyddydau Lloegr.

dydd Gwener 20 o Hydref. 1yp. Amgueddfa ac Oriel Genedlaethol. Am ddim gyda'ch tocyn mynediad.
Agweddau ar y Sîoe Gelfyddyd Brydeinig. Fe fydd Angharad Jones, artist a Swyddog Celfyddydau Gweledol Cyngor Celfyddydau Cymru yn ymateb i'r gwaith yn y Sioe Gelfyddyd Brydeinig.

dydd Iau 26 o Hydref. 1yp. Canolfan y Celfyddydau Gweledol. Am ddim gyda'ch tocyn mynediad.
Cwrdd a'r Artistiaid. Yr artistiaid David Batchelor a David Musgrave yn sgwrsio am eu gwaith a'r Sioe Gelfyddyd Brydeinig.

dydd Gwener 27 o Hydref. 1yp, Flotogallery. Mynediad am ddim.
Sgwrs Oriel. Yr olaf mewn cyfres o sgyrsiau wythnosol mewn orielau sy'n cymryd rhan yn SGBS. A wnewch chi gysylltu â Flotogallery am fanylion pellach.

Teithiau a Thywysyr Byw
Fe fydd tywysyr byw ar gael yn nhob un o'r pedair oriel bob dydd trwy gydol cyfnod yr arddangosfa. Fe fydden chi'n gallu sgwrsio gyda nhw am y gwaith y gwelech chi a holi nhw. Mae teithiau gyda thywysyr ar gael ar gyfer grwpiau – a wnewch chi ffonio'r orielau unigol ar y rhifau sy'n dilyn am wybodaeth bellach.

Canolfan y Celfyddydau Gweledol (029) 2039 4040
Chapter (029) 2031 1050
Flotogallery (029) 2046 8695
Amgueddfa ac Oriel Genedlaethol (029) 2057 3240

Fe fydd yna daith gyda thywysyr yn rhad ac am ddim o'r arddangosfa yng Nghanolfan y Celfyddydau Gweledol bob dydd Mercher a dydd Sadwrn am 1 y prynhawn. Mae mynediad i'r daith o'r tri oriel arall yn £1.00. A wnewch chi ffonio (029) 2039 4040 am fwy o fanylion.

Teithiau Celfyddyd mewn Ffocws
Teithiau mewn stad i weld y Sioe Gelfyddyd Brydeinig yn y pedair oriel/lan. Each am dro ac yn ystod awr o hyd. Fydd rydyn i'n dilyn a thrafod a thrwy'r Sioe Gelfyddyd Brydeinig heb wneud eich pwt i dagu i fyndd! Am ddim gyda'ch tocyn mynediad i Canolfan y Celfyddydau Gweledol a'r Amgueddfa ac Oriel Genedlaethol.

Mae'r teithiau'n cychwyn o Canolfan Celfyddydau Gweledol a'r Amgueddfa ac Oriel Genedlaethol ar ddydd/au Gwener a dydd/au Sadwrn a 29 Fedi (i'w gadarnhau). Amseroa 11.30yb tan 4.30yp (i'w gadarnhau). A wnewch chi wneud yn siwr gyda'r swdfannau ymlaen llaw.

Canolfan y Celfyddydau Gweledol (029) 2039 4040

Mae'r Teithiau Celfyddyd mewn ffocws yn cael eu noddi gan Canolfan y Celfyddydau Gweledol a'r Amgueddfa ac Oriel Genedlaethol

Gwesthdai
dydd Mercher 18 o Hydref. Amgueddfa ac Oriel Genedlaethol.
(Rhaid cadw lle ymlaen llaw). Cysylltwch â Janet Winter yng Nghanolfan y Celfyddydau Gweledol (029) 2039 4040.

Diwrnod Astudio ar gyfer myfyrwyr safle A. Gweithdy diwrnod yn yr Amgueddfa ac Oriel Genedlaethol ac yn ngcanolfan yng Nghanolfan y Celfyddydau Gweledol yn rhedeg gwaith o'r Sioe Gelfyddyd Brydeinig.

Gwesthdai Wythnos Hanner Tymor
dydd Iau 23 o Hydref, 10yb-3yp. **Amgueddfa ac Oriel Genedlaethol**
dydd Mawrth 24 o Hydref, 11.30yb-1.30yp, **Canolfan y Celfyddydau Gweledol**
dydd Mercher 25 o Hydref, 10yb-1yp, **Flotogallery**
dydd Mercher 25 o Hydref, 11.30yb-1.30yp, **Canolfan y Celfyddydau Gweledol**
dydd Iau 26 o Hydref, 10am-1pm, **Chapter**
dydd Iau 26 o Hydref, 11.30yb-1.30yp, **Canolfan y Celfyddydau Gweledol**
A wnewch chi ffonio'r rhifau ffôn sy'n cael eu rhoi o dan Teithiau a Thywysyr Byw uchod am fanylion pellach.

Cynhadledd
dydd Mercher 1 o Dachwedd, Darlithfa Reardon Smith, Amgueddfa ac Oriel Genedlaethol.
Rôl yr Artist Heddiw
Am wybodaeth bellach, ffoniwch (029) 2057 1236.

Gregynog Tygel
Fe all grwpiau ysgol gadw lleftydd ar deithiau grŵp yn yr holl oseltiroedd.
A wnewch chi ffonio'r rhifau ffôn sy'n cael eu rhoi o dan Teithiau a Thywysyr Byw am fanylion ynghylch orielau unigol.

Gwybodaeth
Mae'r holl ddigwyddiadau uchod yn rhad ac am ddim oni bai'n bod nî'n dweud fel arall. Am wybodaeth recdi recordio ynghylch y Sioe Gelfyddyd Brydeinig, ffoniwch linell wybodaeth Marchnata Celfyddydau Cardiff (0800) 389 94 96.
Safle'r Sioe Gelfyddyd Brydeinig www.britartshow.org.uk
Mae'r Sioe Gelfyddyd Brydeinig wedi ymweld â Chaeredin a Southampton ill dau. Mae'i thaith yn dod i ben yn Birmingham lle gellir ei gweld o 25 o Dachwedd – 28 o Ionawr 2001.

Digwyddiadau Cysylltiedig
dydd Sadwrn 21 o Hydref, 11yb – 5yp. Canolfan y Celfyddydau Gweledol.
Am ddim gyda'ch tocyn mynediad i Canolfan y Celfyddydau Gweledol.
Gloddiach a Dynnu Lun. Estyn i mîl eich pensel a bwyla i dynnu lun! Mae gwahoddiad i bawb ddod i gymryd rhan yn y Gloddiach a Dynnu Lun! Fe fydd miloedd o bobl yn cymryd rhan mewn orielau, amgueddfeydd a cholegau ledled y DU. Defnyddiwch Sioe Gelfyddyd Brydeinig 5 fel ysbrydoliaeth, ac ychwanegu eich cyfraniadau at lun anferthol fydd yn datblygu o hyn ymlaen tan nos.

Where To Go To See The British Art Show 5



1 Centre for Visual Arts
Working Street, The Hayes
(029) 2039 4040
www.cva.org.uk
Tues-Sun Mew-Sul 11am-5pm and Bank Holiday Mondays

£1.00 will allow you admission into the BASS only, at the Centre for Visual Arts, and entitles you to free entry into the BASS at the National Museum and Gallery.

Cafe
Based in the centre of Cardiff in the pedestrianised shopping centre, the Centre for the Visual Arts in Cardiff's youngest gallery set in a superb historic landmark building. On show here are works by twenty-one artists.

2 Chapter
Market Road, Canton
(029) 2030 4400
www.chapter.org
Tues-Sun 1-2-5pm, 6-9pm
Free admission

Cafe/Bar
Just to the west of the City Centre, Chapter gallery is based in one of Europe's most dynamic centres for the contemporary arts. On show here are works by thirteen artists.

3 Flotogallery
31 Charles Street
(029) 2034 1667,
info@flotogallery.freeserve.co.uk
Tues-Sat 11 am-5.00pm
Free admission

Based in the heart of Cardiff, the Flotogallery is the leading publicly-funded gallery for photography in Wales. On show here are works by seven artists.

4 National Museum & Gallery
Cathays Park
(029) 2039 7951
www.nmgw.ac.uk
Tues-Sun Mew-Sul 10am-5pm and Bank Holiday Mondays

£1.00 will allow you admission into the BASS only, at the National Museum & Gallery, Cardiff. For entry into the rest of the Museum: £4.50/£2.65
(free entry for over 60's, unemployed and children 18 and under).
Paid admission also entitles you to free entry to the BASS only, at the Centre for Visual Arts.

Situated in Cardiff's grand Edwardian Civic Centre, the National Museum & Gallery was recently declared as one of the UK's Top Ten museums by Which?. Its magnificent galleries include some of the world's most celebrated Impressionist paintings as well as the Sister Select exhibition of drawings from the Davies Collection. On show here are works by twenty-two artists.

Additional works on view at
5 Habitat

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4	Lea Andrews
1	Art & Language
1	Phyllida Barlow
1	David Batchelor
2	Martin Boyce
4	Glenn Brown
1	Billy Childish
1,4	Martin Creed
4	Jeremy Deller
	& Karl Holmqvist
2	Tracey Emin
4	Graham Fagen
2	Laura Ford
2	Liam Gillick
1	Paul Graham
2	Lucy Gunning
2	Graham Gussin
4	Susan Hiller
1	David Hockney
2	Dean Hughes
2	Anna Hunt
4	Runa Islam
1,4	Emma Kay
1	Joan Key
1	Jim Lambie
4	Michael Landy
1	Hilary Lloyd
4	Rachel Lowe
1	Sarah Lucas
1,3	Kenny MacLeod
1,5	Chad McCail
1	Conor McFeely
1	Lucy McKenzie
1	David Musgrave
2	Mike Nelson
2	Paul Noble
4	Jonathan Parsons
4	Grayson Perry
4	Kathy Prendergast
4	Michael Raedecker
4	Paula Rego
4	Carol Rhodes
4	Donald Rodney
3	Paul Seawright
4	David Shrigley
1,2,3,4	Johnny Spencer
4	Simon Starling
3	John Stezaker
4	Wolfgang Tillmans
1	Padraig Timoney
1,2,3,4	Amikam Toren
1,2,3,4,5	Keith Tyson
2	John Wood
	& Paul Harrison
4	Cerith Wyn Evans

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MONMOUTHSHIRE BUILDING SOCIETY

Established 1869

Mortgage Handbook



The key guide to understanding your mortgage with the Monmouthshire

...re to make suitable arrangements for repayment of the ...tal sum at the end of the agreed mortgage term could ...lt in you having to sell your home to repay the debt

...llowing table illustrates the manner in which, a loan of £60,000 would reduce over an agreed ...f 25 years at a constant interest rate of 6%.

	Year start balance	Interest charged	Repayments over the year	Year end balance
	£60,000.00	£3,354.00	£4,512.33	£58,841.67
	£58,841.67	£3,289.25	£4,512.33	£57,618.60
	£57,618.60	£3,220.88	£4,512.33	£56,327.15
	£56,327.15	£3,148.69	£4,512.33	£54,963.51
	£54,963.51	£3,072.46	£4,512.33	£53,523.65
	£53,523.65	£2,991.97	£4,512.33	£52,003.30
	£52,003.30	£2,906.98	£4,512.33	£50,397.95
	£50,397.95	£2,817.25	£4,512.33	£48,702.87
	£48,702.87	£2,722.49	£4,512.33	£46,913.04
	£46,913.04	£2,622.44	£4,512.33	£45,023.15
	£45,023.15	£2,516.79	£4,512.33	£43,027.62
	£43,027.62	£2,405.24	£4,512.33	£40,920.54
	£40,920.54	£2,287.46	£4,512.33	£38,695.67
	£38,695.67	£2,163.09	£4,512.33	£36,346.43
	£36,346.43	£2,031.77	£4,512.33	£33,865.87
	£33,865.87	£1,893.10	£4,512.33	£31,246.65
	£31,246.65	£1,746.69	£4,512.33	£28,481.01
	£28,481.01	£1,592.09	£4,512.33	£25,560.77
	£25,560.77	£1,428.85	£4,512.33	£22,477.30
	£22,477.30	£1,256.48	£4,512.33	£19,221.45
	£19,221.45	£1,074.48	£4,512.33	£15,783.60
	£15,783.60	£882.30	£4,512.33	£12,153.58
23	£12,153.58	£679.39	£4,512.33	£8,320.64
24	£8,320.64	£465.12	£4,512.33	£4,273.44
25	£4,273.44	£238.89	£4,512.33	£0.00

This type of loan does not automatically include life assurance cover and we would strongly recommend that a separate life assurance policy, such as a mortgage protection plan, and Accident, Sickness & Redundancy cover be arranged to repay the loan in the event of your death.

Interest only mortgages

As the name suggests you pay only the interest each month. The actual amount borrowed does not reduce during the life of the mortgage and must be repaid at the end of the mortgage term. Monthly payments are therefore less than those of a repayment mortgage, but it is very important to ensure you have the funds available to repay the loan at the agreed time. In order to achieve this you would normally subscribe to a suitable investment plan. Interest only mortgages can be arranged on the following basis:

Endowment mortgage

Under this type of mortgage you pay interest only to the Society each month. In addition, you must take out an endowment policy. The additional amount you pay to the life assurance company will depend on the type of policy you choose and your personal circumstances. The policy builds up a fund which is designed, **but not guaranteed,** to repay the loan at the end of the term. It will also provide life assurance cover to repay the loan in the event of your death and on maturity it could well produce a surplus over and above the amount needed to repay the loan.

The policy will be legally assigned to the Society for the duration of your loan and cannot therefore be surrendered without the Society's consent.

Pension linked mortgage

This is a mortgage taken out alongside a pension plan and is currently available to people who are either self-employed or in non-pensionable employment. The policy used to repay this type of mortgage is usually a personal pension plan although an executive pension plan may also be acceptable in certain circumstances. Under this type of mortgage you pay interest only to the Society each month, and the capital is repaid from the tax-free lump sum available from the pension plan at retirement. The policy builds up a fund which, is designed, **but not guaranteed,** to repay the loan at the end of the term.

Additional life assurance equivalent to the amount of mortgage will be required to be assigned to the Society as a means of repaying the debt if you die before retirement.

Mortgages linked to Individual Savings Account (ISAs), Unit Trusts, Investment Trusts etc.

The mortgage in this case **is intended to be** repaid from the funds accumulated in one of the above. Investment can be by regular monthly or lump sum contributions by you, throughout the mortgage term, direct to your chosen fund.

Note on equity based investments

The market value of the fund at the end of the term is intended to be sufficient to repay your debt; but remember the value of equities, and therefore your fund, can fall as well as rise. Accordingly, the end result could be either a surplus or a shortfall in relation to the amount of mortgage outstanding. For this reason you should regularly review the value of your investment with your financial advisor.

Indefinite Interest only mortgages

In appropriate circumstances the Society will agree to interest only being paid, either temporarily or for the life of the mortgage, without any specific provision for repayment of capital during or at the end of the mortgage term. We will regularly remind you with your mortgage statement that you have not made formal arrangements to repay your loan.

The choice of mortgage type and method of repayment is yours. However our authorised advisors (or an advisor from our subsidiary company Monmouthshire Independent Financial Advisors) will be pleased to assist you

Failure to make suitable arrangements for repayment of the capital sum at the end of the agreed mortgage term could result in you having to sell your home to repay the debt. Additional life assurance equivalent to the amount of mortgage and mortgage payment protection insurance are strongly recommended as a means of repaying your debt if you are sick, made unemployed or die during the term of the mortgage.

Common terms associated with Mortga...

Advance (Mortgage Advance)
The actual amount of money we lend you.

Annual Percentage Rate (APR)
This is the total cost of the loan in terms of a yearly percentage of the amount you borrow. It includes costs such as interest payments, arrangement fees, valuation fees etc. It allows you to compare like with like when comparing the cost of mortgages from different lenders.

Capped Rate
A maximum rate of interest that a mortgage cannot exceed for a set period of time.

Capital
In relation to a mortgage this is the amount of the loan which remains outstanding at any time.

Completion
The moment when you become the legal owner of a property, and consequently, the moment when you can move in.

Conveyancing
The legal work involved in buying and selling properties.

Disbursements
The fees your solicitor or licensed conveyancer will incur (local searches, Land Registry fees etc) during conveyancing. These are added to your overall bill.

Early repayment fee
On some mortgages a charge will be made if your mortgage is paid off before a pre-agreed date or if you move to another lender. The mortgage offer will state if this charge applies.

Equity
The difference between the value of your property and the total amount of borrowings secured against it.

Exchange of contracts
The point of time in England and Wales at which buyer and seller have legally committed themselves to a property transaction.

Fixed interest rate
An interest rate that's fixed for a set period of time i.e. it will not go up or down even if the variable mortgage rate changes.

Freehold
If you have a freehold property, you own both it and the land it stands on.

Ground rent
The annual fee a leaseholder (the property owner) pays a freeholder (the land owner).

Homebuyers Report
A survey on a property, carried out by professional surveyors on your behalf. It will detail the condition of the property, stating any repairs or defects that need attention.

Leasehold
If your property is leasehold you own the building but not the land it stands on. You will probably pay an annual rent to the person who owns the land. This is called the ground rent.

Loan to Value (LTV)
The amount of mortgage expressed as a percentage of the value of a property, or purchase price whichever is the lower.

Mortgagee
An institution that gives someone a mortgage e.g. the building society.

Mortgagor
Someone who takes out a mortgage i.e. the borrower.

Purchaser
The term used by estate agents, solicitors and lenders for the buyer of a property.

Redeem/Redemption
To pay off the outstanding balance of a mortgage.

Remortgage
Transferring your mortgage from one lender to another without moving house is known as "remortgaging".

Stamp Duty
Government tax on property purchase.

Term of mortgage
The number of years from completion of a mortgage to the date agreed for its final repayment.

Title
The legal right to ownership of a property.

Title deeds
Documents showing who owns a property.

Transfer deed
Purchase document which transfers ownership from the seller to the buyer.

Valuation (Mortgage valuation)
A basic report carried out on a property for the benefit of the Society to enable it to decide if the property is suitable as security for a mortgage.

Variable interest rate
An interest rate, which can go up or down in line with general interest rates.

Vendor
The term used by estate agents, solicitors and lenders for the seller of a property.

All details were correct at (date 12/09/2002)

MONMOUTHSHIRE BUILDING SOCIETY

Established 1869

Monmouthshire Building Society
Monmouthshire House
John Frost Square
Newport NP20 1PX
South Wales.

Tel: 01633 844444
Fax: 01633 844445
Website: www.monbsoc.co.uk

A member of the Building Society Association

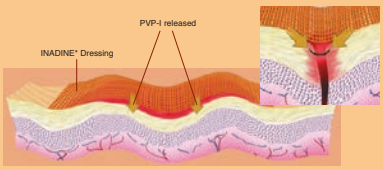
September 2002

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How INADINE* Dressing works

INADINE* Dressing is a topical wound dressing impregnated with an ointment containing 10% povidone iodine (PVP-I). The dressing also contains polyethylene glycol and purified water as inactive ingredients. The povidone molecule provides a sustained release of iodine. The polyethylene glycol provides a water-soluble environment, which allows the iodine to reach the bacteria in the wound.

Mode of action



Broadest spectrum antiseptic





The povidone iodine in INADINE* Dressing is the broadest spectrum antiseptic for human use and has no reported cases of acquired resistance.[1,2]

Including MRSA

In-vitro testing of INADINE* Dressing against 25 clinical isolates of MRSA concluded that it was bactericidal in all cases.[3]

First choice, safe choice for infected wounds



- *Broad spectrum activity for leg ulcers, burns and minor traumatic injuries, even if infected*
- *Sustained release with povidone iodine*
- *Gentle application, easy to remove*
- *Free from acquired and cross resistance*
- *Colour change indicates when dressing needs changing*
- *Proven success in community and hospital use*

INADINE
NU-GEL
ACTISORB Silver 220
THE TIELLE RANGE
CARING FOR EVERY WOUND
PROMOGRAN

Ordering information

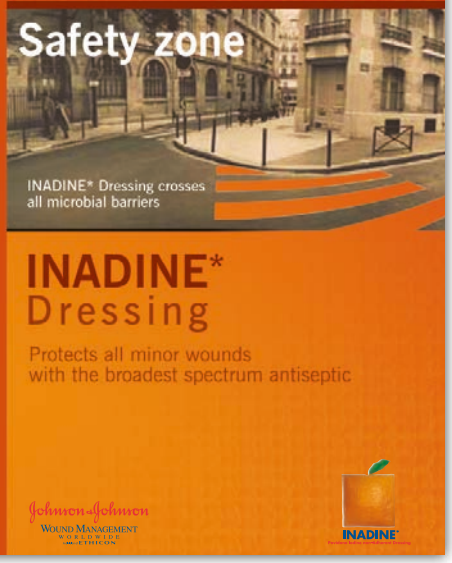
Code	Dressing size	Case contents	Dressings per box
P01481	5cm x 5cm	25 boxes	10
P01491	9.5cm x 9.5cm	10 boxes	10

Reference
1. McLure, A.R., & Gordon, J.Journal of Hospital Infection, 1992
2. Goldenheim, P.D., J Postgrad. Med. Jnl., 1993; 69 (suppl. 3): S97-S105
3. Data on File, JJM. Microbiology Department, Bradford Royal Infirmary, In-vitro evaluation of activity of PVP-I dressings (INADINE*) against 25 clinical isolates of methicillin-resistant Staphylococcus aureus (MRSA), May 1997

Johnson & Johnson Wound Management Worldwide Ethicon

Johnson & Johnson Medical Ltd
Coronation Road Ascot SL5 9EY.
Tel.: +44 (0)1344 871000
Fax: +44 (0)1344 872599

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For a wide range of infected wounds

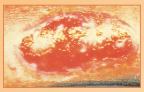
INADINE* Dressing may be used for acute superficial wounds, even if infected, and for the prevention of infection in minor burns, minor traumatic skin loss injuries and as part of the treatment for ulcerative wounds, such as:



Prophylaxis in minor trauma



Dressing of cuts, grazes, fingertip injuries and bites



Chronic wounds such as leg ulcers and pressure sores



Post-operative prophylaxis

INADINE* Dressings provide a long lasting antiseptic effect, which manages infection by bacterial, protozoal and fungal organisms over a period of time.

Contra-indications:

INADINE* Dressing should not be used

- where there is a known iodine hypersensitivity (allergy)
- before and after the use of radio-iodine (until permanent healing)
- if you are being treated for kidney problems
- in pregnant and breast feeding women
- in cases of Duhrings herpetiform dermatitis (a specific, rare skin disease).

INADINE* Dressing must be used under medical supervision

- in patients with any thyroid diseases
- in newborn babies and infants to the age of 6 months as povidone iodine may be absorbed through unbroken skin
- to treat deep ulcerative wounds, burns or large injuries.

How to use INADINE* Dressing

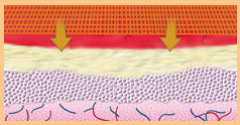
The dressing is for topical use only. It is suitable for use in adults and children over 6 months.

Preparation

- Prepare the wound according to wound management protocol.
- Ensure skin surrounding the wound is dry.
- Remove the INADINE* Dressing from the packaging with sterile foreceps.

Application

Remove one backing paper, peel off the dressing from the remaining backing paper and apply it directly to the wound. The knitted construction of INADINE* Dressing significantly reduces the level of contact with the wound. Cover and secure with a secondary dressing of choice.



Changing



Fading of the colour of the dressing indicates the loss of antiseptic efficacy and the INADINE* Dressing should be changed. It may be changed up to two times daily in the initial phase. With heavily infected wounds, it may also be used in conjunction with systemic antibiotics.

Should there be any difficulty when changing the dressing, removal may be helped by gentle stretching of the dressing at diagonally opposite corners.

Techniques for using INADINE* Dressing

Application to a finger



Make four incisions as shown. In some cases two incisions in the middle of the dressing might be sufficient.

Remove the two backing papers and place the dressing on the digit as shown.

Wrap the dressing around the digit starting with the bottom flaps, then fold the dressing over the tip, smooth the middle flaps along the sides and wrap the last flaps as shown. Cover with an appropriate secondary dressing.

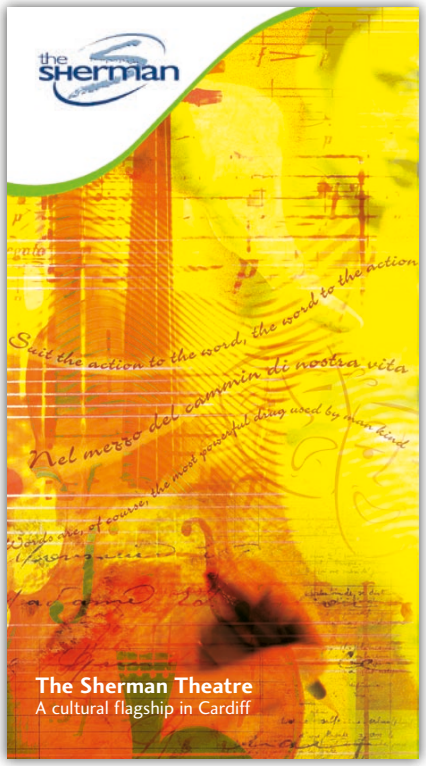
Application into a cavity



Cut the dressing into a spiral as shown.

Remove the two backing papers and fill the cavity as shown. Cover with an appropriate secondary dressing.

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- You **get paid** an **additional amount** for exporting any electricity you do not use back into the national grid, for others to use.
- The electricity you produce will be used to power your own appliances and lighting, therefore **reducing your energy bills**.
- **Reduce** your **carbon footprint**.

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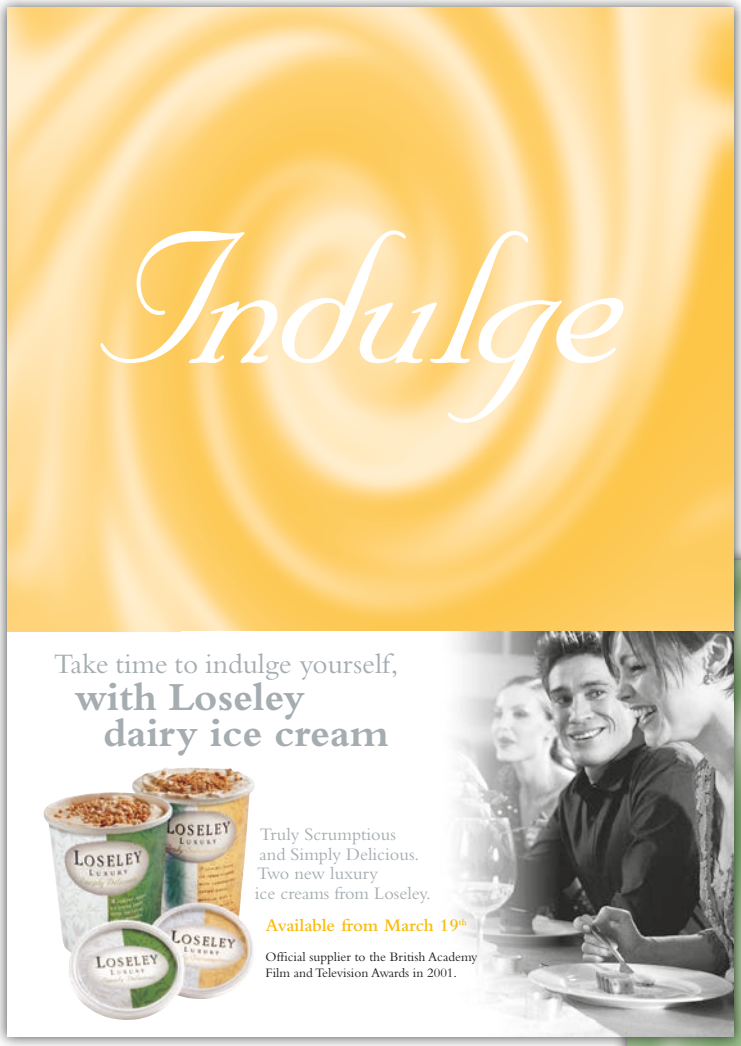
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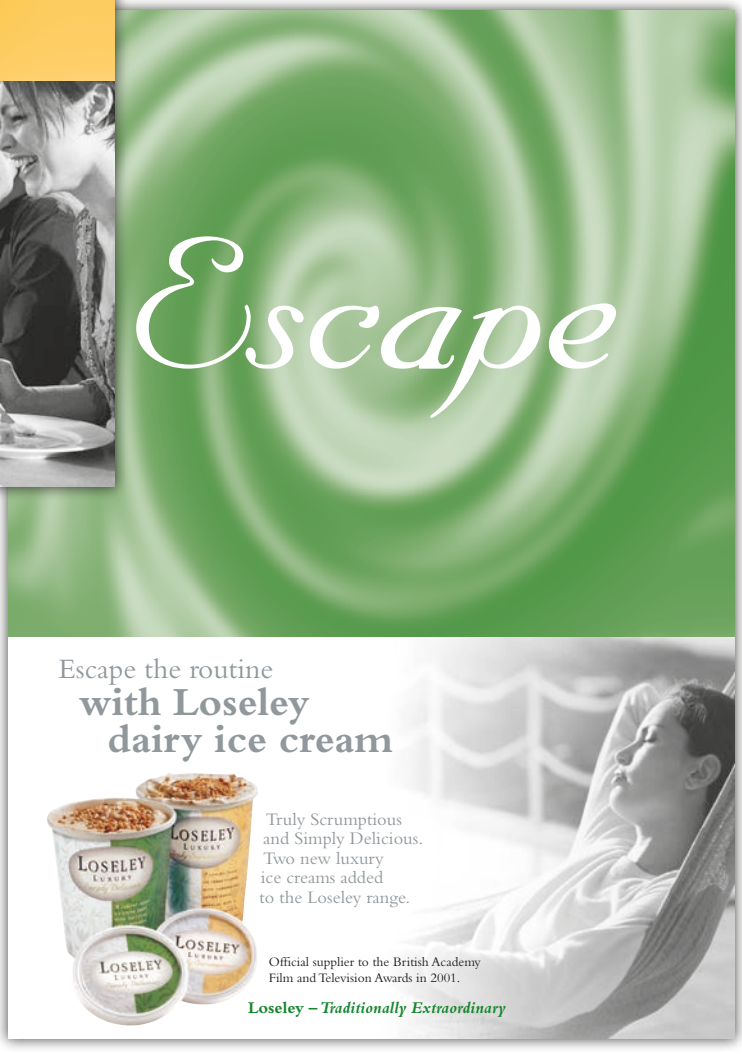
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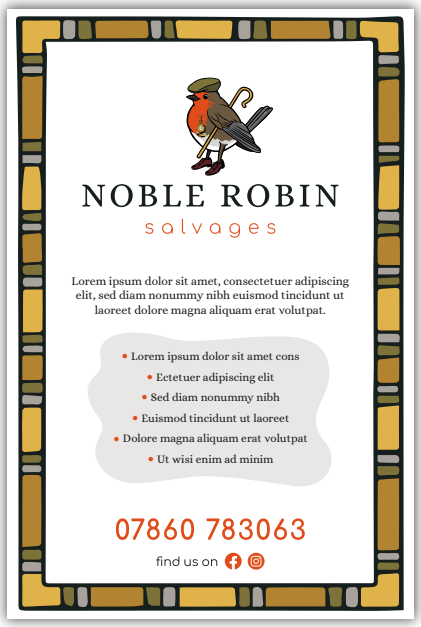
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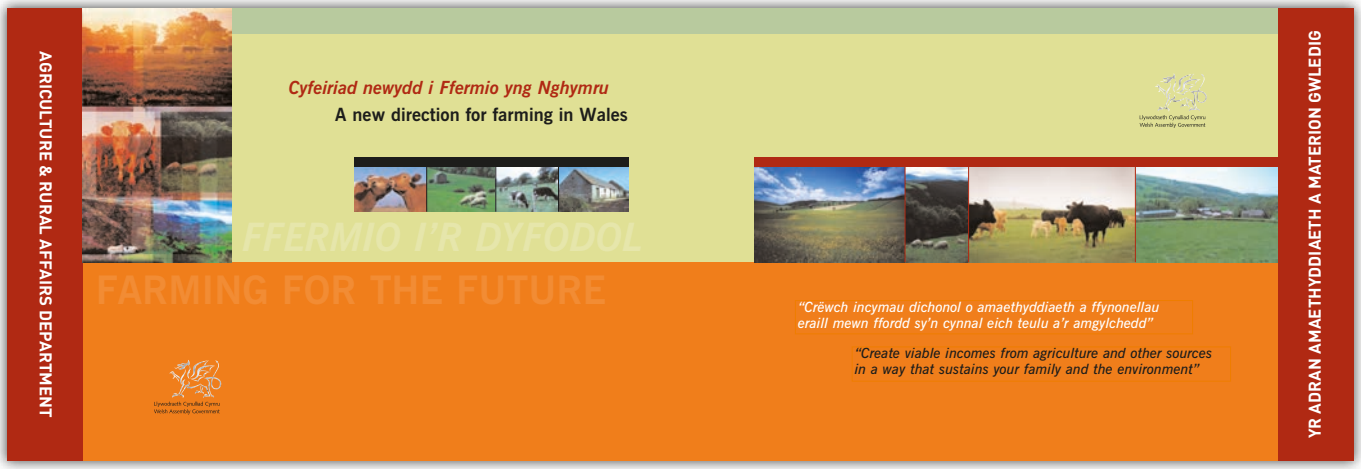








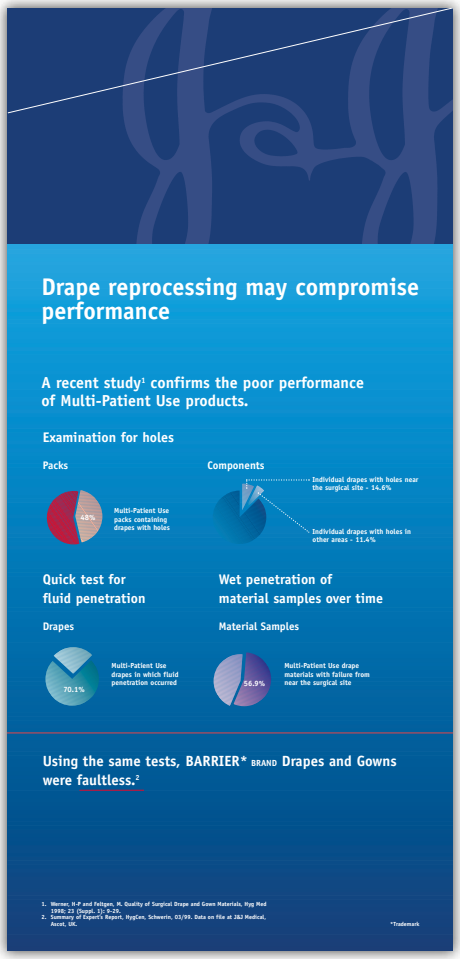
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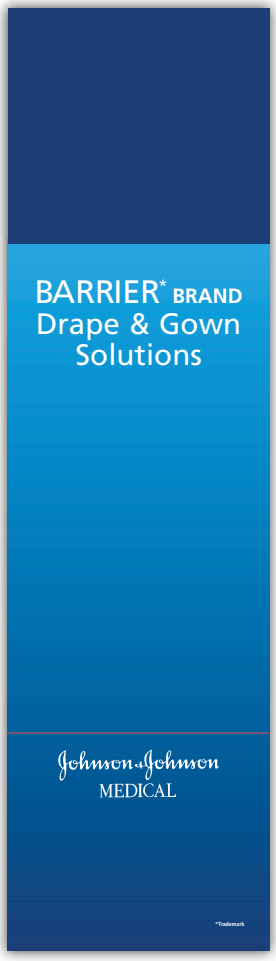




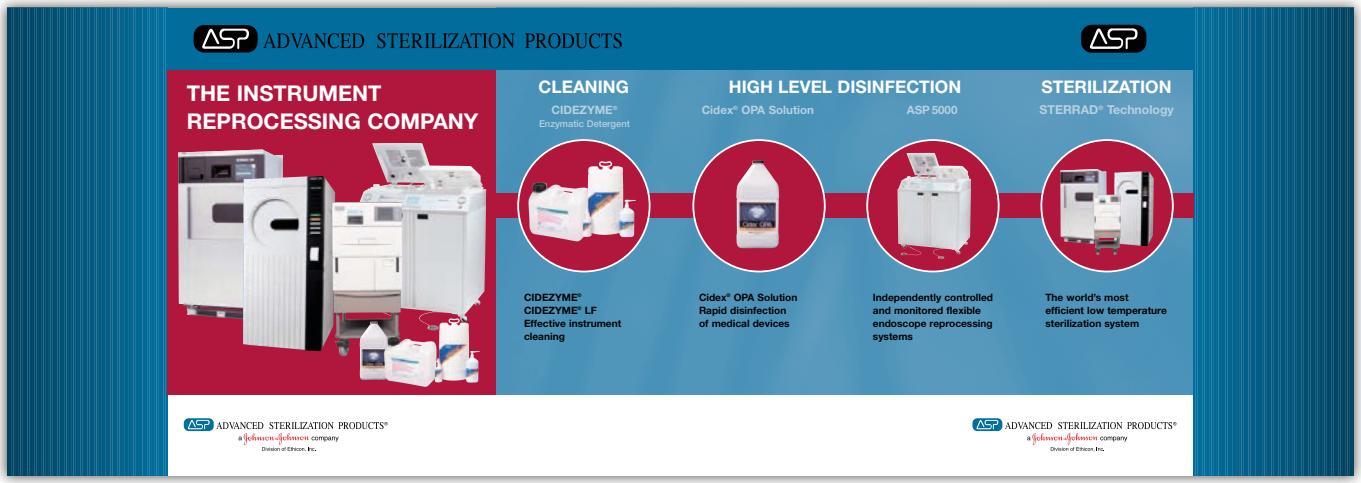
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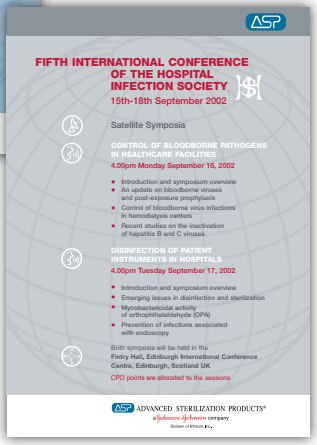
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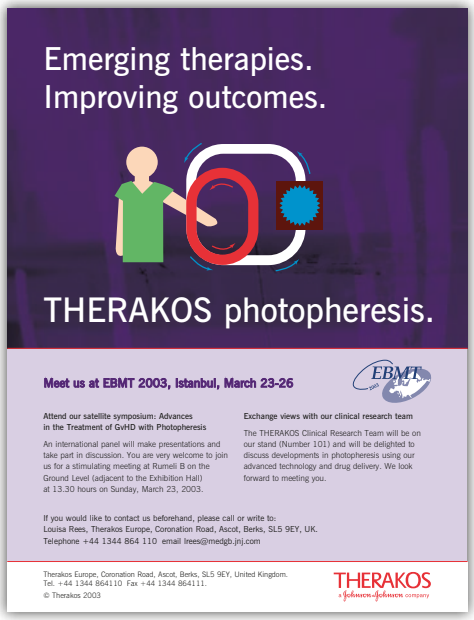






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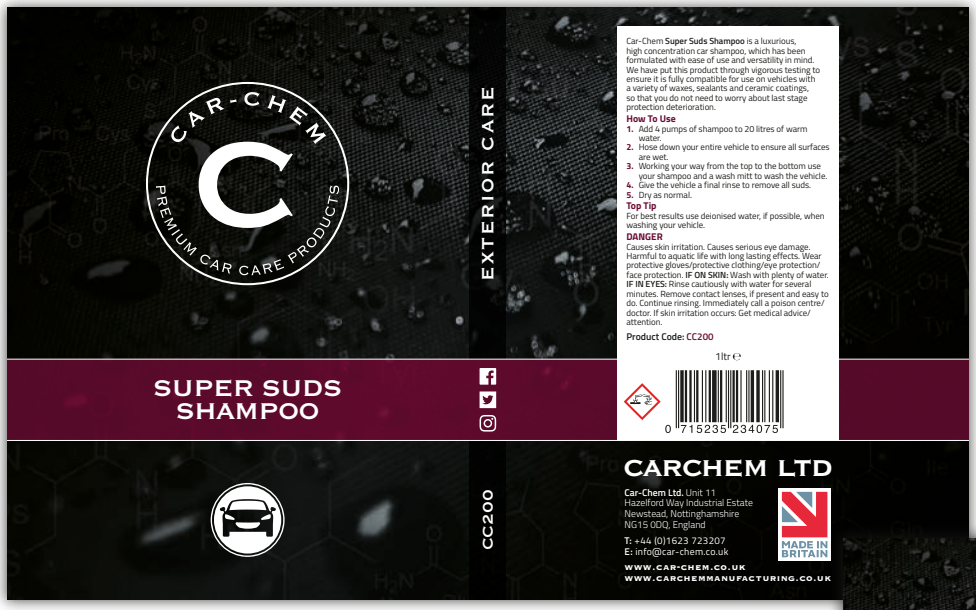








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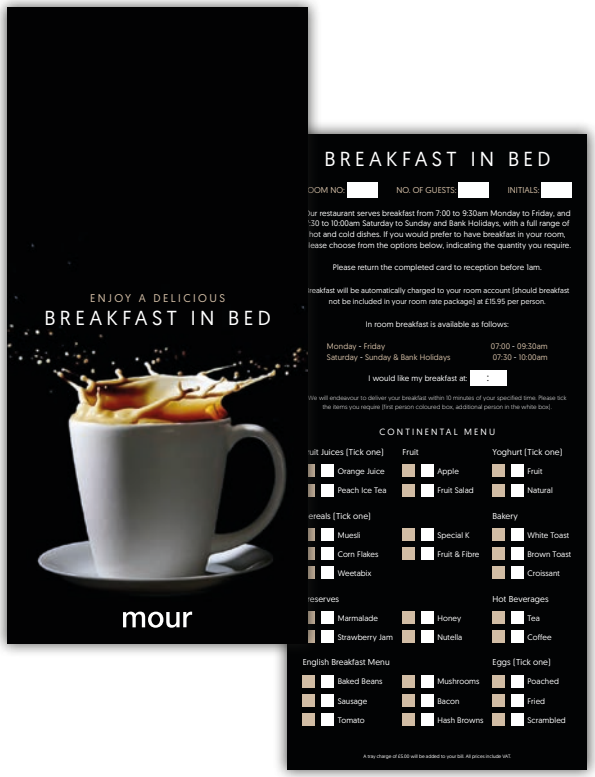




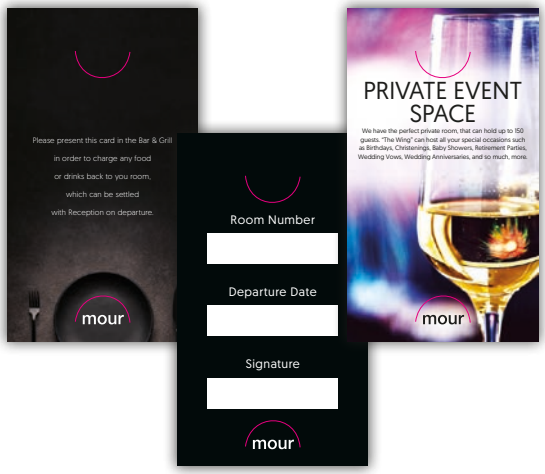




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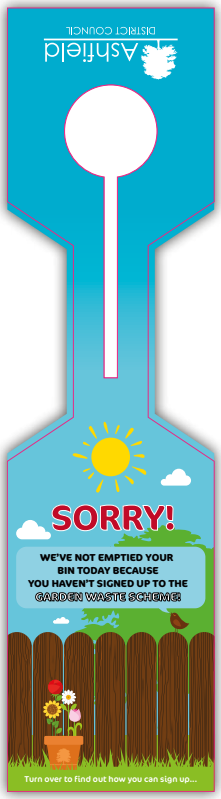




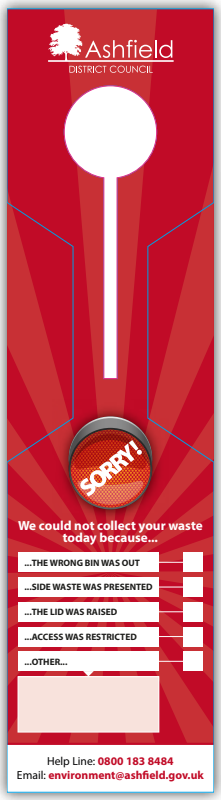




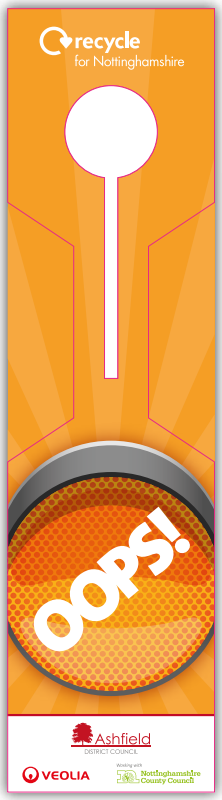
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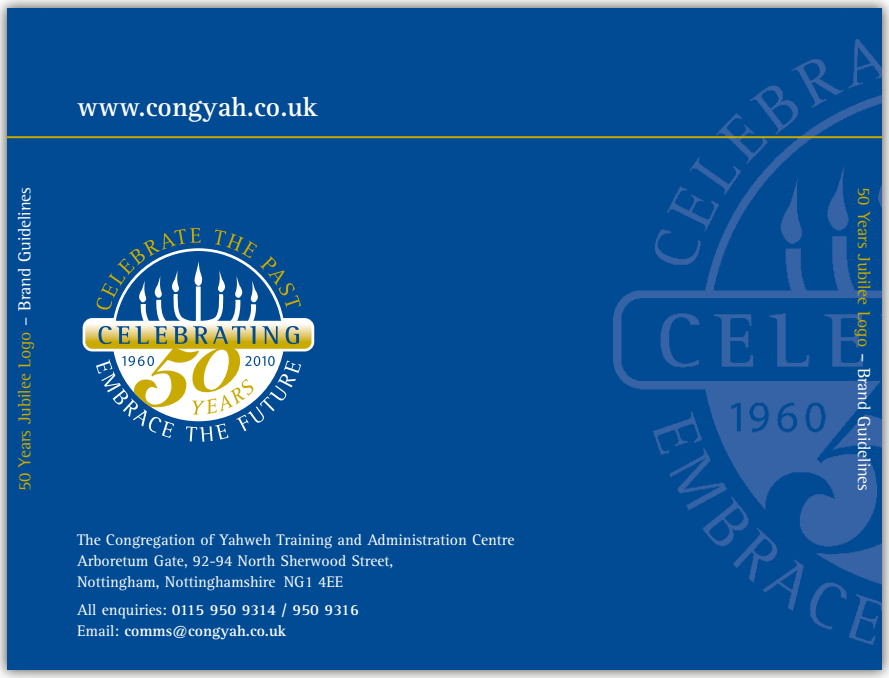




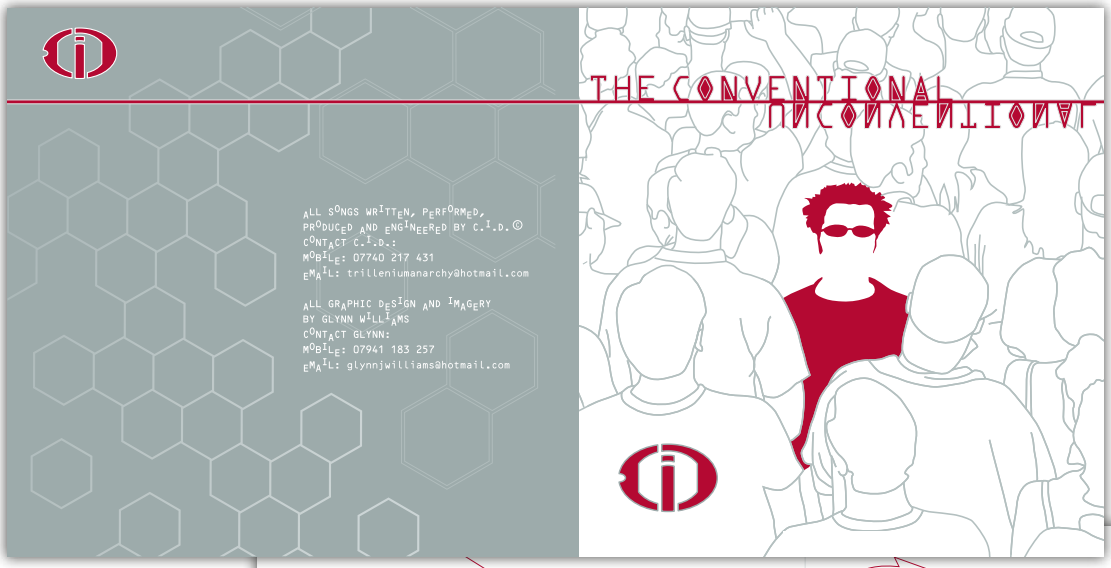


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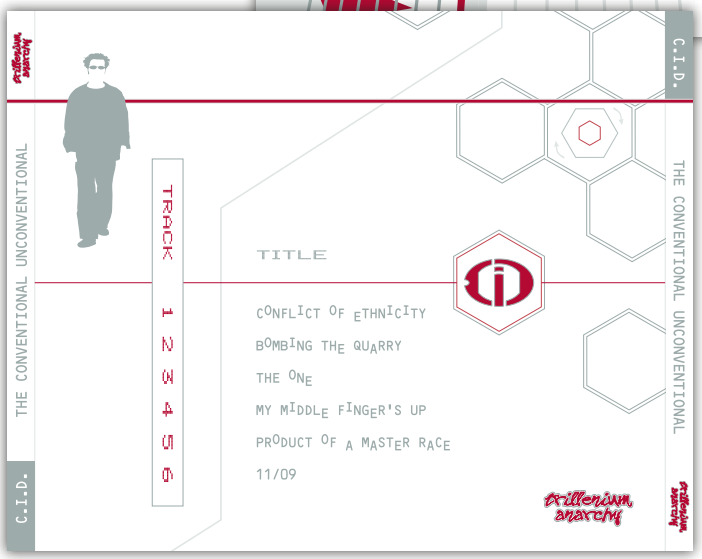




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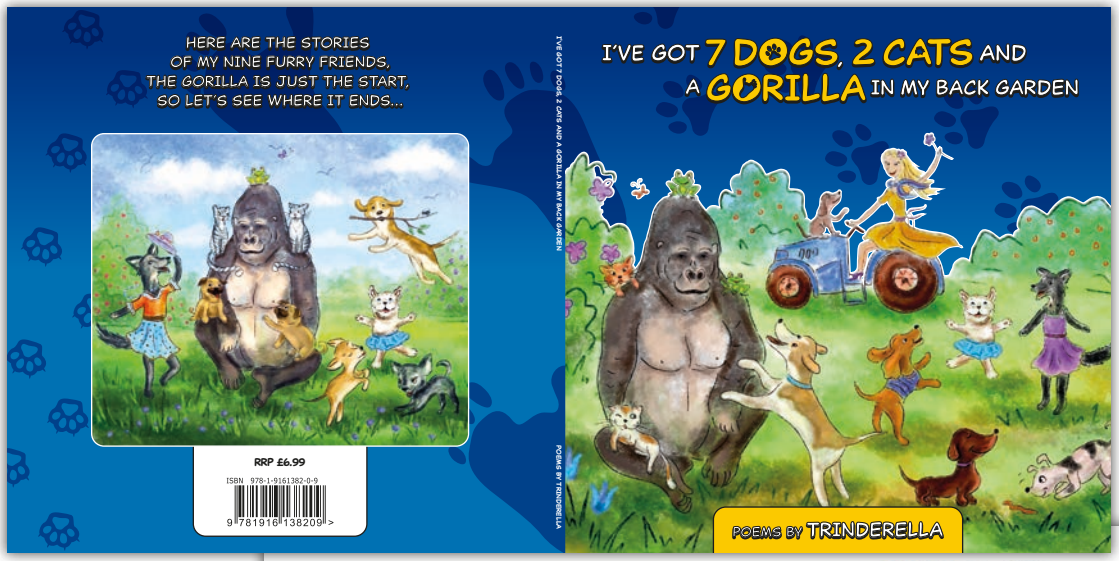


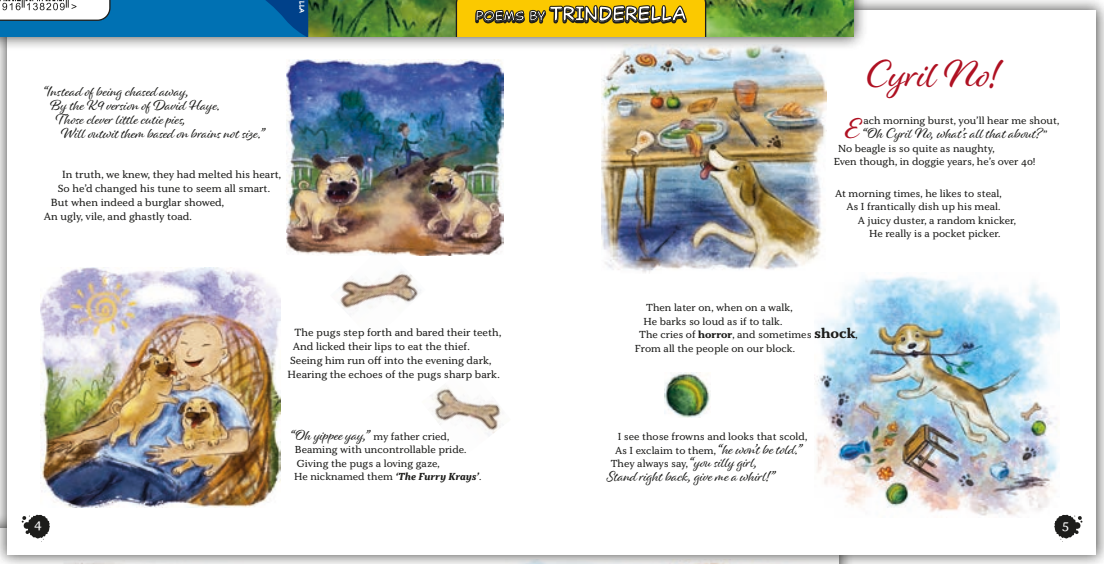


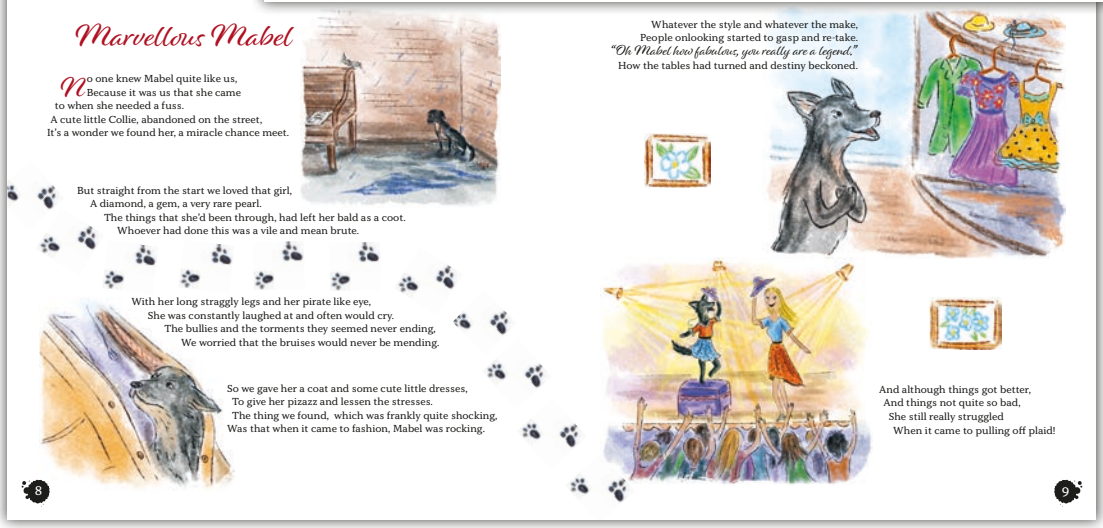




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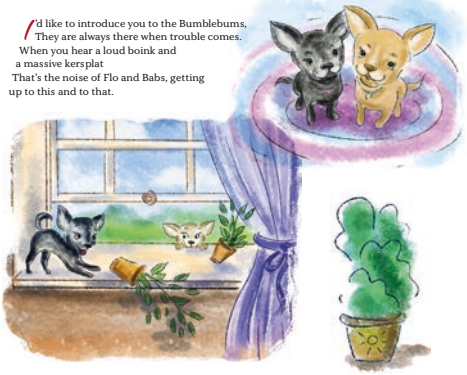




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Flo and Babs - The Bumblebums

I'd like to introduce you to the Bumblebums,
They are always there when trouble comes.
When you hear a loud boink and
a massive kersplat
That's the noise of Flo and Babs, getting
up to this and to that.



No sisters more different, but still quite the same,
Always up to mischief, it's hard to know who to blame.
The innocent faces of those small cutie pies,
Not to mention their charming, massive brown eyes.

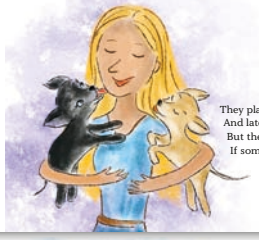
10



They are totally lovely, and properly cute,
But occasionally you end up walking right
in a poop!
It's happened to me when walking around
with bare feet,
I've suddenly squished something that didn't
smell all that sweet!

That feeling of horror and absolute dread,
I'm just thankful it didn't happen on top
of my bed!
But that's little puppies, that's just what they do,
They're cute and they're cuddly and they like a
big a poo.





They play lots of games and roll in the dirt,
And later put paw prints all over my shirt.
But they also give love, and are my best friends,
If someone breaks my heart, they make sure that it mends.

11

Carol Looly



When my bulldog Carol won a dancing award,
Some people thought it was most untoward.
"She can't be a dancer, a ballerina at that,
With a bulky physique, which lets face it is fat."

Carol loves dancing and does a mean spinny thing,
Because everything she does, she does with a zing.
She's no super model, and plods with a thump,
It's general opinion, it's a thing she should dump.



At times she felt sad, and agreed she should stop,
But her will was so strong, that she continued to bop.
She'd dance in the park, she'd dance in the street,
She'd dance for her dinner and a juicy big treat.

The joy dancing gave her made me beam a big smile,
So we went to compete as I thought it worthwhile.
The look of plain shock as we walked in the room,
It went so blinking quiet like and old haunted tomb!

12

A wicked old lady stepped forth from the dark
"You can't compete here," she said with a bark.
"That dog you call Carol, needs to find other dreams,
She's no graceful dancer, she's not got the genes!"



But as with all greats, they have their own move,
Hers is the Looly, it's her signature groove.
It shows off her nature, her happy little skip,
If the move takes her right, she might do a flip.





To Looly is to dream, and to make the dream real,
Don't let others deter you, that's never the deal.
So whether she'd lost, or whether she'd won,
The overall point is she had lots of fun.

13

Nelly and Pudding



It's funny the things that people can assume,
Whenever they enter my animals room.
I watch them intently looking forth and then back,
As they guess who's the leader of the Trinderella pack.



Oh it must be Cyril No, he's such a huge giant,
Or at least one of those Krays as they're
so blooming defiant.
They're hardly ever right and I can understand that,
When I point out Nelly the spotted silver cat.



So tiny and pretty, hardly anyone guesses,
But you quickly find out why nobody messes.
During any big battle it's her that draws the
blood in,
Thank heavens she's calmed by the gorgeous
big Pudding.

14

I'll forgive you for thinking that Pudding is a delicious chocolate sweet,
But really he's the biggest, kindest, softest cat you ever could meet.
Nelly and Pudding are the bestest of friends,
Always together through troubles and trends.





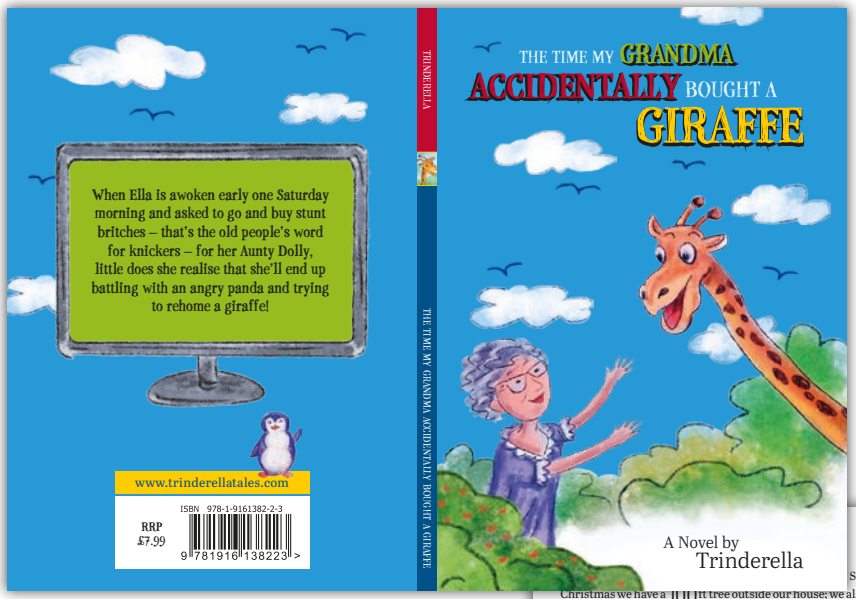
Whilst Nelly is queen and a strong
female leader,
Pudding supports and is her
personal cheerleader!
Pudding uses his magic whiskers
to detect trouble ahead,
Then advises his mistress to go
back to her bed.

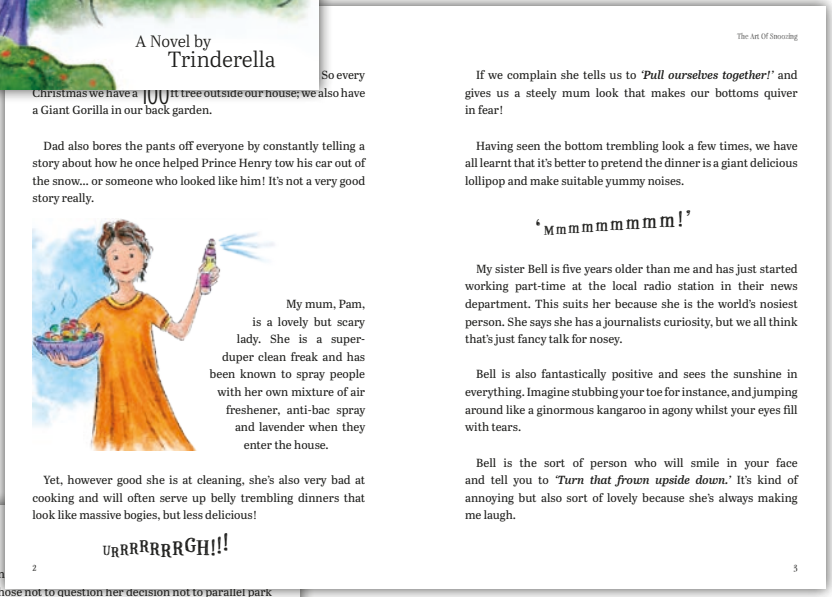
He's never been wrong and sometimes
she takes note,
I remember he once saved her from
a savage old goat.
He knows Nelly's a leader when the real
trouble is burning,
Because this strong, clever lady is not
one for turning!



15

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So every Christmas we have a 100ft tree outside our house; we also have a Giant Gorilla in our back garden.

Dad also bores the pants off everyone by constantly telling a story about how he once helped Prince Henry tow his car out of the snow... or someone who looked like him! It's not a very good story really.

My mum, Pam, is a lovely but scary lady. She is a super-duper clean freak and has been known to spray people with her own mixture of air freshener, anti-bac spray and lavender when they enter the house.

Yet, however good she is at cleaning, she's also very bad at cooking and will often serve up belly trembling dinners that look like massive bogies, but less delicious!

URRRRRRRGH!!!

2

If we complain she tells us to ***'Pull ourselves together!'*** and gives us a steely mum look that makes our bottoms quiver in fear!

Having seen the bottom trembling look a few times, we have all learnt that it's better to pretend the dinner is a giant delicious lollipop and make suitable yummy noises.

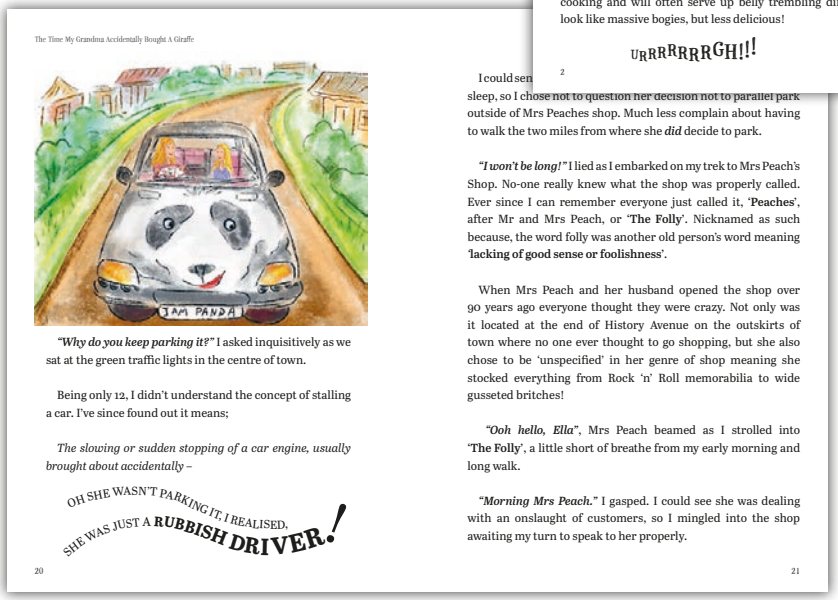
'Mmmmmmmmm!'

My sister Bell is five years older than me and has just started working part-time at the local radio station in their news department. This suits her because she is the world's nosiest person. She says she has a journalists curiosity, but we all think that's just fancy talk for nosey.

Bell is also fantastically positive and sees the sunshine in everything. Imagine stubbing your toe for instance, and jumping around like a ginormous kangaroo in agony whilst your eyes fill with tears.

Bell is the sort of person who will smile in your face and tell you to ***'Turn that frown upside down.'*** It's kind of annoying but also sort of lovely because she's always making me laugh.

3



"Why do you keep parking it?" I asked inquisitively as we sat at the green traffic lights in the centre of town.

Being only 12, I didn't understand the concept of stalling a car. I've since found out it means;

The slowing or sudden stopping of a car engine, usually brought about accidentally –

OH SHE WASN'T PARKING IT, I REALISED, SHE WAS JUST A **RUBBISH DRIVER!**

20

I could sen
sleep, so I chose not to question her decision not to parallel park outside of Mrs Peaches shop. Much less complain about having to walk the two miles from where she ***did*** decide to park.

"I won't be long!" I lied as I embarked on my trek to Mrs Peach's Shop. No-one really knew what the shop was properly called. Ever since I can remember everyone just called it, **'Peaches'**, after Mr and Mrs Peach, or **'The Folly'**. Nicknamed as such because, the word folly was another old person's word meaning **'lacking of good sense or foolishness'**.

When Mrs Peach and her husband opened the shop over 90 years ago everyone thought they were crazy. Not only was it located at the end of History Avenue on the outskirts of town where no one ever thought to go shopping, but she also chose to be 'unspecified' in her genre of shop meaning she stocked everything from Rock 'n' Roll memorabilia to wide gusseted britches!

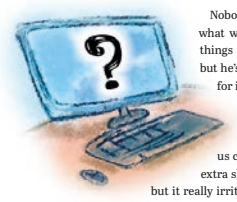
"Ooh hello, Ella", Mrs Peach beamed as I strolled into **'The Folly'**, a little short of breathe from my early morning and long walk.

"Morning Mrs Peach." I gasped. I could see she was dealing with an onslaught of customers, so I mingled into the shop awaiting my turn to speak to her properly.

21

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And then my dad Ken, he works in software and makes computers do wild and wonderful things. He has to get up at 4.30 am every single day to get to work because he has to talk to people all over the world in different time zones.



Nobody really knows what wild and wonderful things his software does, but he's won a few awards for it so I think he does pretty well at it.

In essence, all of us could do with some extra sleep on a Saturday, but it really irritates my mother so she likes to make as much noise as possible until we (as she puts it) '**all rise from our pits**' .

Over the years, I have proudly managed to learn how to sleep through all sorts of noises. I'm very heavy sleeper. I once fell off my bed and rolled underneath. The next morning everyone thought I'd gone missing and panicked. It wasn't until they heard the sound of my delicate snores (yes they are delicate despite what my family might tell you) gently rising from beneath my bed that they realised what had happened.



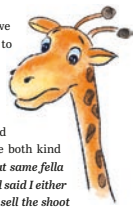
That being said my mother now somehow sees it as a challenge to get me up. I find it quite amusing and sometimes lie there with my eyes closed anticipating what her next move will be.

My favourite time was when she thought she'd learnt the words to Jon Bon Jovi's '**Living on a Prayer,**' and sang ***"it doesn't really matter if we're naked or not,"*** when what she should have sung was, ***"it doesn't really matter if we make it or not"***.

ears as if to make them work properly. Surely she'd not just said that she'd '*accidentally*' bought a giraffe we all thought.

"I was watching the tele box last night," she said waggling her finger as if to enhance her story, ***"and they had a fella on talking about something called Trophy hunting, where all these little slopers pay to go and shoot these nobby little animals."*** We sat silently, anticipating how we got from there, to having purchased a giraffe. ***"I thought well I'm not having that so I went online and paid to shoot a Giraffe called Cynthia."***





As shocking as it was to hear this, we all knew Grandma would never want to shoot a giraffe, so we all sat silently awaiting the next instalment of this bonkers story. ***"You see, I thought if I paid to shoot her and then didn't shoot her, then she'd be okay."*** I could tell by the look on Bell's face that we both kind of understood her logic. ***"But then that same fella rang me this morning, awful man, and said I either needed to come and fetch her, or he'd sell the shoot again."*** Hardly stopping for breath, she slam-dunked us with the finale of this story. ***"So I said my two lovely granddaughters would pop over to Africa and pick her up."***

Aunty Dolly, sat there with a sense of relief that the burden of this story had now been passed onto us.

"Let me get this straight," I said, ***"you want us to pop over to Africa to pick up a giraffe called Cynthia that you accidentally bought?"***

"BINGO!" she said, touching her nose with one finger and pointing at me with the other!

Even though I was the youngest sister, I was also the most responsible. I knew I had to jump in before Bell agreed. She loves an adventure does Bell.

Next was Mrs Peach, she was helped down by Butler Alan, who raced back up to help Prince Henry and Giraffe Alan.



The crowd went wild, and I started doing that weird happy cry that my mum does. In fact we all did... even Dad!

Striding through the crowds armed with microphone and TV crew, Nathaniel Spearling began broadcasting the whole moment as people started to preen themselves and '**accidentally**' appear in the background.

At that
Nathaniel's back-pack which he perched on the wall near the garden. Halfway through his speech, we heard an almighty crack as Grandma had found a knitting needle in his bag and snapped it.

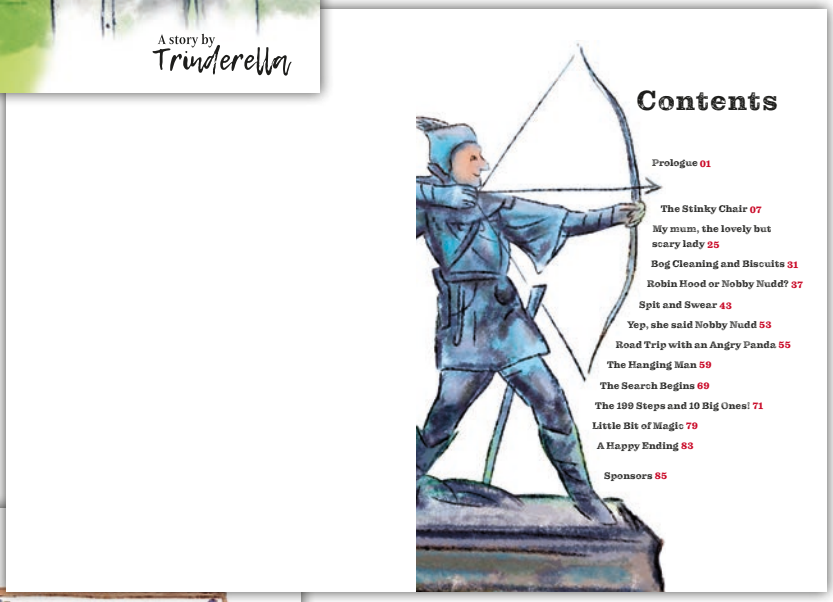
She made no empty threats!!!

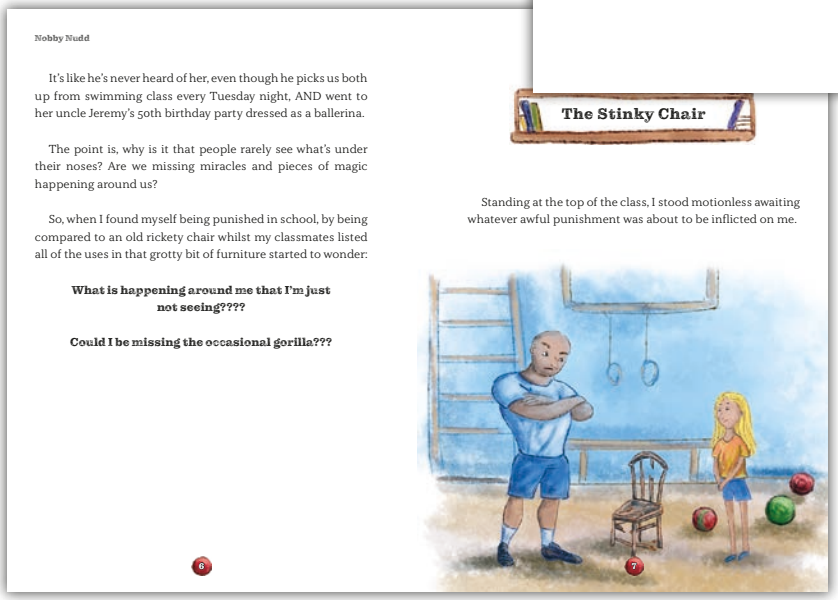
The crowds' laughter stopped suddenly as Prince Henry began to speak. Awaiting some poignant speech about the importance of protecting our animals, we heard him say...
"Hello Ken, how are you? Long-time no see!"



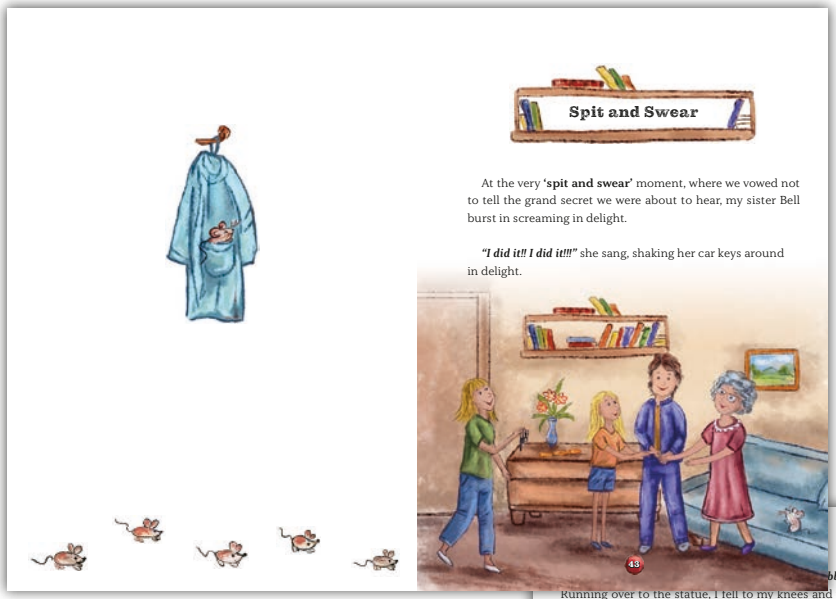
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Spit and Swear

At the very **'spit and swear'** moment, where we vowed not to tell the grand secret we were about to hear, my sister Bell burst in screaming in delight.

"I did it!! I did it!!!" she sang, shaking her car keys around in delight.

bby Nudd!!!" Running over to the statue, I fell to my knees and whispered those immortal words ***"You sir, are Nobby Nudd and I claim my prize!!"***

Bell looked on at me, thinking I'd gone completely barmy. The statue remained deathly still. For a moment I doubted myself, that was until I saw the faint movement of the statue, unlocking from his stance, and a friendly smile emerge on his face.

"Arise, young lady," the statue said. It was quite scary when you think about it.



At that very moment, the radio DJ and a parade of people cheering at us appeared from the direction of the Abbey.

Nobby Nudd grabbed us both into a massive Gladiator style hug. ***"Congratulations!!! You've found me and won."*** Interrupted by a loud piece of music, Nobby stopped what he was saying and we could hear:

You've heard of a man called Nobby Nudd,
Who folks have tried to find, but hardly ever could.
This man is clever, this man is gallant,
And if you've seen him shoot arrows, you'll know
he's got talent!!!

The trick is to find him, and win a load of bunce,
Up until today it's only happened once.
So hooray, hoorah, you lucky thing,
You've won ten great big ones, so shout CHA-CHING!!!

We couldn't believe our luck, and we couldn't wait to tell our family...

...and Des and Dougie.

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"And you must bring your family too!!!" Dougie said as he waved us on our way.

Dodging the swinging body of the hanging man, Bell revved up the Angry Panda and we made our way home, ready for an early night and some much-needed R and R.

If there was one thing that we'd learned from the day, it's that sometimes you don't see what's really around you...



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Sponsors

Writing gives me such massive pleasure and provides me with an escape from the madness of the world, which is why I wanted to launch a children's writing competition and give young people the chance to lose themselves in their imagination.

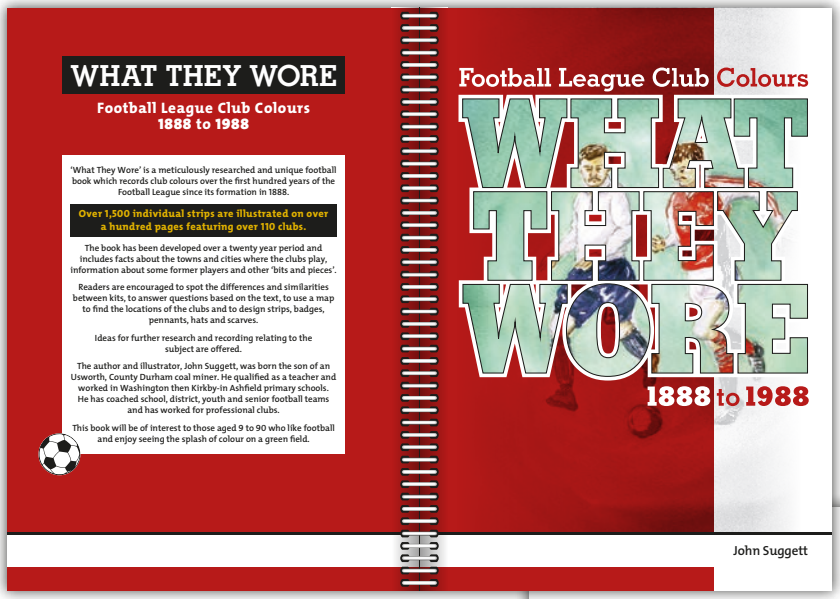
It wouldn't have been possible to do without the support of some incredible businesses. So, I'd like to thank;

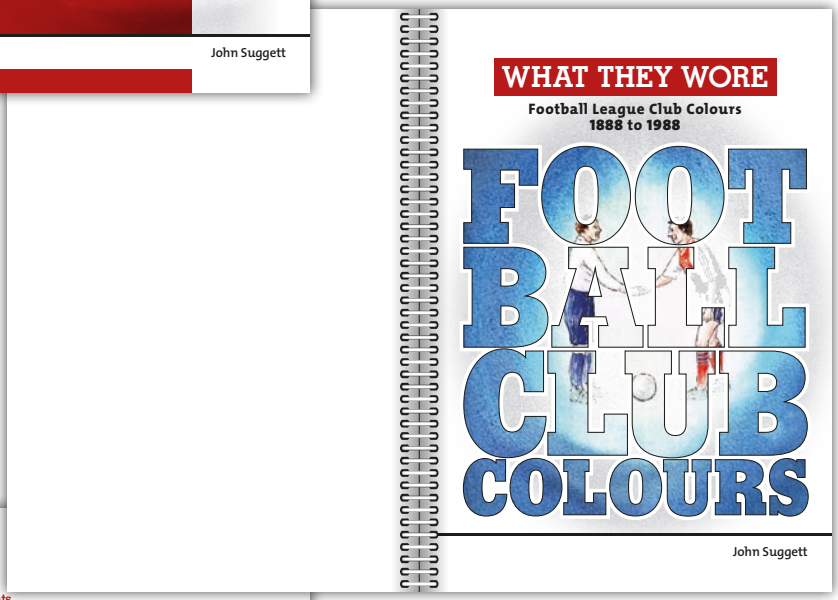
- Asmech Systems, the sponsor of our Sports category.
- Vines Legal, the sponsor of our Animal category.
- Cianne Design, the sponsor of our Adventure category.
- Personnel Solutions, the sponsor of our Technology and Inventions category.
- Premier Security 247, the sponsor of our mystery category.
- Concept 360, the sponsor of our History category.
- Gordian Coaching, the sponsor of our Arts category.
- Manton House Printing, for designing my books.

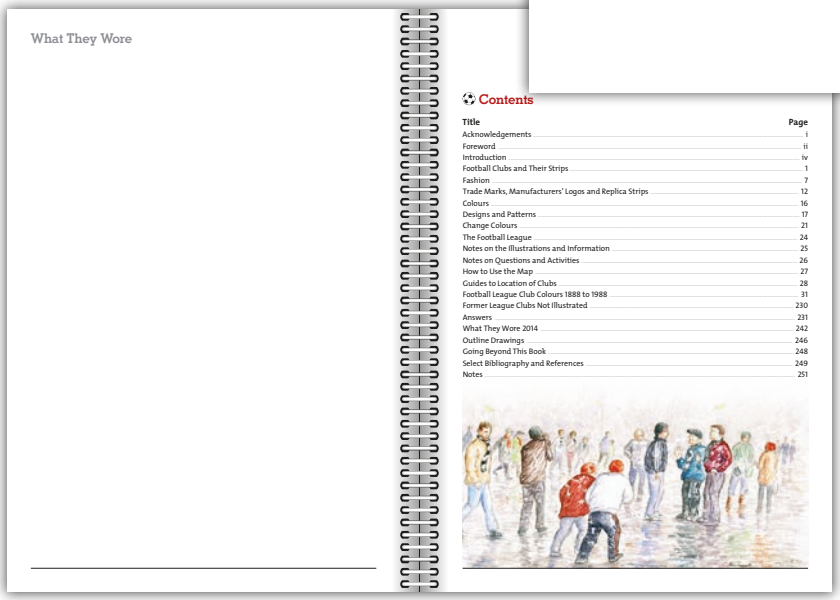
Thank you for all your support,
Trinderella

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The Football League

Division 1 (or First Division)

The original League was formed in 1888 with 12 clubs. It was extended to 14 clubs in 1891, to 16 in 1892, to 18 in 1898, to 20 in 1905 and to 22 in 1919.

Division 2 (or Second Division)

This was formed in 1892 with 12 clubs. It was extended to 15 in 1893, to 16 in 1894, to 18 in 1898, to 20 in 1905 and to 22 in 1919.

Division 3 (or Third Division)

This was formed in 1920 by absorbing the First division of the Southern League. It consisted of 22 clubs. In the following season it was made into the Third Division, South, and 20 clubs made up the Third Division, North. In 1923 the Northern section was increased to 22 clubs. In 1950 both sections were increased to 24 clubs. In 1958 the new Third Division was formed with the top twelve clubs from each of the old South and North sections.

Division 4 (or Fourth Division)

This was formed in 1958 with the bottom twelve clubs from each of the old Third South and Third North divisions.

Comparative League Structure in 2010

The Premier League was formed in 1992. The Football League structure was then altered so that what had been Division Two became Division One, Division Three became Division Two, and Division Four became Division Three.

Eventually the re-named Division One became known as The Championship, Division Two became Division One, and division Three became Division Two.

To try to make sense of these changes, think in 1958;

Division One then, is now the **Premier League**
Division Two then, is now **The Championship**
Division Three then, is now **Division One**
Division Four is now **Division Two**.



Notes on the Illustrations

The illustrations are based upon written registered colours and photographic evidence to verify designs. The illustrations are as accurate as I could make them given the numerous possibilities for error, for example:

- An inaccurate caption on a photograph
- The use of a single player's photograph rather than a team photograph- there have been occasions when I have become aware that one or two players are wearing strips slightly different to the rest of the team
- In many League handbooks shirts are registered as being in 'quarters' whereas photographs suggest the clubs played in 'halves'. However, the 'quarters' description is valid if one considers that both back and front of the shirt is 'halved'. Using that notion, however, one would be hard-pressed to describe the shirts of say, Bristol Rovers. Would it be blue and white eighths?
- Presenting colours raises other problems given that there are numerous shades of red, blue, yellow and green, etc. and monochrome photography leaves us to make a 'best guess' of the colours registered in writing.

I have limited the illustrations to the first hundred years of the Football League (with just a few exceptions!) because of the tendency in the 1990s for some clubs to adopt strips in designs which I tend to describe as 'scribble' e.g. zig zags, zebra stripes, 'explosions' of colour, etc.. which I could not accurately reproduce to a standard which met my requirements.

Notes on the Information

For each of the clubs which played in the Football League from 1888 to 1988 I have attempted to give some basic information e.g. the year the club was formed, the club nickname, the year of joining the League and the honours won.

The section, 'Some registered Colours' is selective in as much as I have tried to include years where I have not included an illustration. In League handbooks, details of strip design is not always included. Colours of socks are rarely listed in League handbooks until 1937.

The section 'Bits and pieces' is a collection of information which interested me and I decided to share it. The references to industry and population gives a little insight into why some towns may have been able to sustain League clubs in the early 1900s but don't do so at present.

The information and illustrations are arranged in alphabetical order as far as possible but, as you will see, where some clubs are sparsely represented by strips, some clubs share a page. Those clubs for which I have no illustrations are listed towards the end of the publication with the available information on registered colours, etc..

Guides to Location of Clubs

Location of the Clubs in Alphabetical Order

The numbers refer to those shown on the maps in this publication. They begin in the London area, follow a clockwise direction, then begin to meander. I hope you don't get lost trying to follow them.

Aberdare Athletic	26	Everton	35	Peterborough United	97
Accrington	59	Exeter City	18	Plymouth Argyle	20
Aldershot	108	Fulham	4	Portsmouth	15
Arsenal	8	Gainsborough	71	Port Vale	84
Ashington	43	Gateshead	45	Preston North End	61
Aston Villa	94	Gillingham	13	Queen's Park Rangers	7
Barnsley	65	Glossop	74	Reading	107
Barrow	40	Grimsby Town	69	Rochdale	63
Birmingham City	94	Halifax Town	56	Rotherham County	72
Blackburn Rovers	60	Hartlepool United	49	Rotherham Town	72
Blackpool	39	Hereford United	23	Rotherham United	72
Bolton Wanderers	78	Huddersfield Town	64	Scarborough	52
Bootle	37	Hull City	68	Scunthorpe United	67
Bournemouth	17	Ipswich Town	99	Sheffield United	73
Bradford City	55	Leeds City	54	Sheffield Wednesday	73
Bradford (P.A.)	55	Leeds United	54	Shrewsbury Town	29
Brentford	6	Leicester City	90	Southampton	16
Brighton & Hove Albion	14	Leyton Orient	10	Southend United	101
Bristol City	22	Lincoln City	70	Southport	38
Bristol Rovers	22	Liverpool	35	South Shields	46
Burnley	58	Loughborough	89	Stalybridge Celtic	75
Burton Swifts	86	Luton Town	103	Stockport County	81
Burton United	86	Manchester City	80	Stoke City	85
Burton Wanderers	86	Manchester United	80	Sunderland	47
Bury	77	Mansfield Town	83	Swansea City	28
Cambridge United	102	Merthyr Town	27	Swindon Town	106
Cardiff City	25	Middlesbrough	50	Thames	11
Carlisle United	42	Middlesbrough Ironopolis	50	Torquay United	19
Charlton Athletic	12	Millwall	1	Tottenham Hotspur	9
Chelsea	5	Nelson	57	Tranmere Rovers	34
Chester City	32	New Brighton	36	Walsall	91
Chesterfield	82	New Brighton Tower	36	Watford	104
Colchester United	100	Newcastle United	44	West Bromwich Albion	93
Coventry City	95	Newport County	24	West Ham United	11
Crewe Alexandra	31	Northampton Town	96	Wigan Athletic	79
Crystal Palace	2	Northwich Victoria	33	Wigan Borough	79
Darlington	51	Norwich City	98	Wimbledon	3
Darwen	62	Nottingham Forest	88	Wolverhampton Wanderers	92
Derby County	87	Notts County	88	Workington	41
Doncaster Rovers	66	Oldham Athletic	76	Wrexham	30
Durham City	48	Oxford United	105	York City	53

Location of the Clubs in Numerical Order

The numbers refer to those shown on the maps in this publication. They begin in the London area, follow a clockwise direction, then begin to meander. I hope you don't get lost trying to follow them.

1	Millwall	39	Blackpool	74	Glossop
2	Crystal Palace	40	Barrow	75	Stalybridge Celtic
3	Wimbledon	41	Workington	76	Oldham Athletic
4	Fulham	42	Carlisle United	77	Bury
5	Chelsea	43	Ashington	78	Bolton Wanderers
6	Brentford	44	Newcastle United	79	Wigan Athletic Wigan Borough
7	Queen's Park Rangers	45	Gateshead		
8	Arsenal	46	South Shields	80	Manchester City Manchester United
9	Tottenham Hotspur	47	Sunderland		
10	Leyton Orient	48	Durham City	81	Stockport County
11	West Ham United Thames	49	Hartlepool United	82	Chesterfield
		50	Middlesbrough Middlesbrough Ironopolis	83	Mansfield Town
12	Charlton Athletic			84	Port Vale
13	Gillingham	51	Darlington	85	Stoke City
14	Brighton & Hove Albion	52	Scarborough	86	Burton Swifts Burton United Burton Wanderers
15	Portsmouth	53	York City		
16	Southampton	54	Leeds United Leeds City		
17	Bournemouth			87	Derby County
18	Exeter City	55	Bradford City Bradford (P.A.)	88	Nottingham Forest Notts County
19	Torquay United				
20	Plymouth Argyle	56	Halifax Town	89	Loughborough
22	Bristol City Bristol Rovers	57	Nelson	90	Leicester City
		58	Burnley	91	Walsall
23	Hereford United	59	Accrington	92	Wolverhampton Wanderers
24	Newport County	60	Blackburn Rovers	93	West Bromwich Albion
25	Cardiff City	61	Preston North End	94	Aston Villa Birmingham City
26	Aberdare Athletic	62	Darwen		
27	Merthyr Town	63	Rochdale	95	Coventry City
28	Swansea City	64	Huddersfield Town	96	Northampton Town
29	Shrewsbury Town	65	Barnsley	97	Peterborough United
30	Wrexham	66	Doncaster Rovers	98	Norwich City
31	Crewe Alexandra	67	Scunthorpe United	99	Ipswich Town
32	Chester City	68	Hull City	100	Colchester United
33	Northwich Victoria	69	Grimsby Town	101	Southend United
34	Tranmere Rovers	70	Lincoln City	102	Cambridge United
35	Everton Liverpool	71	Gainsborough	103	Luton Town
36	New Brighton New Brighton Tower	72	Rotherham United Rotherham Town Rotherham County	104	Watford
				105	Oxford United
37	Bootle	73	Sheffield United Sheffield Wednesday	106	Swindon Town
38	Southport			107	Reading
				108	Aldershot



Football League Club Colours 1888-1988

The pages which follow contain illustrations of some of the strips worn by clubs which competed in the Football League during its first one hundred years – 1888 to 1988.

The strips illustrated have been verified for design and colour by reference to photographs and written records in Football League handbooks. As I write, I have not seen photographs of strips of the following clubs so they are not included in these pages but details of their kits can be found at the end of this book : Bootle, Burton Swifts, Burton Wanderers, Darwen, Middlesbrough Ironopolis, Northwich Victoria, New Brighton Tower and Wigan Borough.

There are numerous difficulties in compiling a collection such as this and I'll try to explain some of them here.

- Whilst colour photographs allowed me to attempt a fairly accurate illustration of a strip, black and white photos, which were the only ones available for the earlier strips, can only hint at the shade, tone or hue of, say, red shirts – they don't indicate which red. Is it scarlet, vermilion, pillar-box red, crimson, or some other red? Apart from sometimes differentiating between light blue, royal blue or navy, the range of blues, which could be from cerulean through cobalt and ultramarine to dark or navy is not indicated. This means that I've had to take educated guesses as to which colours to use in my paintings because even yellows, greens and clarets can, of course, vary in shade. I think, for example, that I should have used a darker green for some of the Plymouth Argyle strips.
- I remember watching Blackpool play at Roker Park, Sunderland in the early 1950s. They wore dark socks with unusual yellowy-coloured tops. They had probably been tangerine originally (no records indicate that Blackpool wore yellow-topped socks!) but seasons of heavy duty washing had probably resulted in the fading of the tangerine. I have, however, illustrated the socks with what I assumed was the original colour. The West Bromwich shirts I saw in the 1950s had grey-blue stripes which had originally been navy but, over time, had faded. My illustrations show the navy and white stripes as described in the handbooks.
- In old black and white photos green and red look similar in tone so, for the stripes of Merthyr Town and South Shields, I have made a guess as to the order of the stripes. I could easily be wrong!
- Even colour photos may not be wholly accurate because printing processes, involving inks of varying quality, may not show true colours, whatever they may be. Indeed, the illustrations here may not do justice to my original watercolour paintings – who knows?
- And I don't want to get into a discussion about how we often see colours differently from someone else – even in a subtle way – because that would make this piece of work completely irrelevant. Perhaps it is!

Whatever the shortcomings and inaccuracies of this work, it has maintained my interest over many years and I hope that you get some enjoyment from perusing it.

Designs © copyright G Williams

Cardiff City

Year Formed	1899	**Club Nickname**	The Bluebirds
Joined Football League	1920		
Honours	• **Division 3 (South) Champions** 1946-7 • **FA Cup Winners** 1927		

Some Registered Colours

1920 – Royal blue. White shorts
1937 – Blue, white collar and sleeves. White shorts. Socks: Blue, white tops
1949 – Blue, white collar and sleeves. White shorts. Socks: Blue and white rings, white tops
1952 – Blue, white collar and cuffs. White shorts, blue seam. Socks: Blue and white rings
1965 – Blue, blue and white collar and cuffs. White shorts. Socks: White, blue band on top
1966 – Blue. Blue shorts. Socks: Blue
1973 – Blue. White shorts. Socks: Blue and white hoops
1975 – Blue with yellow and white stripe. Blue shorts, yellow and white trim. Socks: Blue, yellow and white top
1980 – Blue, yellow trim at neck and sleeves. White shorts. Socks: White

Bits and Pieces

- The club was called Riverside from 1899 until 1910.
- In 1899 the club colours are said to have been chocolate and amber quarters.
- It is thought that blue became the favoured colour in about 1910.
- It has been suggested that the nickname 'Bluebirds' is the result of the successful run of a play, 'The Blue Bird' by Maurice Maeterlinck, in Cardiff in 1911. Maeterlinck was later awarded the Nobel Prize for Literature.
- The city is situated at the mouth of the River Taff. It was important for the export of the minerals and manufactured goods of South Wales and had shipbuilding and iron works. The population in 1901 was 164,420.
- Phil Dwyer made 471 League, 23 FA Cup, 28 League Cup, 43 Welsh Cup, 3 Anglo-Scottish Cup and 3 European Cup-winners cup appearances between 1972 and 1985.
- Len Davies scored 127 goals for the club between 1920 and 1931.
- John Toshack scored 22 League and 9 Cup goals in the 1968-9 season.
- The designer of the book, Glynn Williams, is the grandson of Leslie and Daisy Aplin of 23 Mark Street, Riverside. It was in an old disused stable, in their back garden, that Riverside held their club meetings. The stable served as both Riverside's/Cardiff City's headquarters and registered address until after the second world war. Having marginally survived the German bombings, Les and Daisy deemed the stable unfit for their children to play in; one of them being Rosalyn, Glynn's mother.

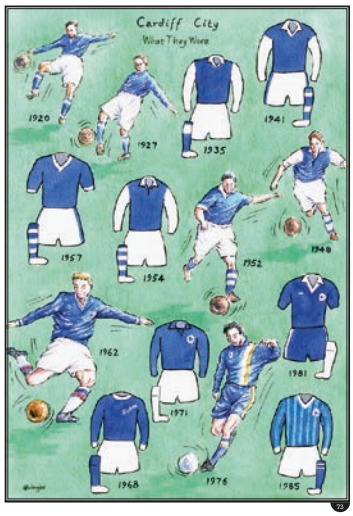
Questions

1. When did Cardiff win the FA Cup?
2. What were the club colours in 1899?
3. Can you detect any difference between the shirts of 1935 and 1941? Look at the sleeves!
4. Can you see any difference between the socks of 1941 and those of 1948?
5. When did the club join the Football League?
6. What was the club's previous name?
7. Can you describe the 1985 strip?
8. Use the map pages to find the club nearest to Cardiff.

Activities

Do as many of these as you choose:

- Draw and colour what you might think the club strip was like in 1899.
- Draw and colour a new club strip, a shirt badge, a pennant, a match day programme.
- Find out more about the city and its football team.





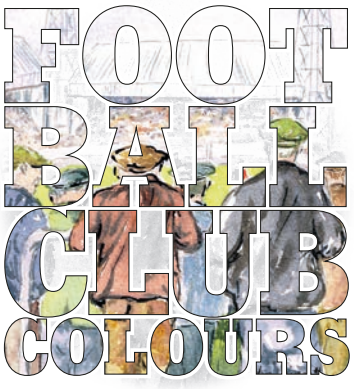
Questions

1. Using the map pages, find the nearest club to, a) Glossop, b) Loughborough, c) Merthyr Town, d) Gainsborough, e) Burton United, f) Thames.

Activities

Do as many of these as you choose:

- Draw and colour a new club strip, a shirt badge, a pennant, a match day programme, a hat and scarf, a poster advertising the next home match for any of the clubs.



Former League Clubs Not Illustrated

I have not, as yet, been able to find photographic evidence for strips of the following clubs but included the information available to me.

Bootle

Founded 1878 as Bootle St. John's and in 1880 changed the name to Bootle. Joined the Football League Division 2 in 1892.
Registered colours:
1893 – Blue and white. Blue shorts.

Burton Swifts

Founded in the 1870s as Burton Outward Star then changed the name to Burton Swifts in 1883. Joined the Football League Division 2 in 1892. The club's nickname was 'Swallows' or 'Brewers'.
Registered colours:
1893 – Blue. White shorts
1894 – Maroon and orange. Black shorts.
1897 – Red and white. Blue shorts

Burton Wanderers

Founded in 1871. Joined the Football League in 1894. The club's nickname was 'The Wanderers'.
Registered colours:
1894 – Blue and white halves.

Darwen

Founded in 1870. Joined the Football League Division 2 in 1891. The club's nickname was 'The Darreners'.
Darwen once had sixty cotton mills as well as paper, iron casting and earthenware industries. The population in 1901 was 38,211.
Registered colours:
1893 – Thin black and white hoops.
Dark blue shorts.
1894 – White, navy shorts.
1898 – Blue and white.

Middlesbrough Ironopolis

Founded in 1889 as a breakaway club from Middlesbrough F.C. The addition of the word 'Ironopolis' refers to the town's iron and steel industry. Joined the Football League Division 2 in 1893. The club's nicknames were 'Nops' or 'Washers'. The latter nickname is said to have derived from a shipyard worker saying, *"If you want professionals you must put your washers together."* (Washers in this sense is a word used locally for coins). In other words, you need money to run a professional football team.
Registered colours:
1889 – Maroon and bright green stripes.
1893 – Cherry and white.

Northwich Victoria

Formed 1874. Joined the Football league Division 2 in 1892. The naming of the club was a patriotic gesture towards the reigning monarch, Queen Victoria. The club was nicknamed 'The Vics'.
Registered colours:
1893 – Red. Blue shorts.

New Brighton Tower

Formed 1897. Joined the Football League Division 2 in 1898. The club's nickname was 'The Towerites'.
New Brighton in the mid-1890s had become a flourishing seaside resort with excellent beaches. The New Brighton Tower was a tourist attraction among other leisure activities. The football club was formed with the idea of providing a winter attraction to the town.
Registered colours:
1898 – White. Blue shorts.
1900 – Salmon Pink, black trim. White shorts.

Wigan Borough

Formed 1921. Joined the Football League Division 3 (North) in 1921.
Some registered colours:
1921 – Red and white halves. White shorts.
1925 – Emerald green. White shorts.
1926 – Black and gold.

Answers

Aberdare and Accrington

5. a) Merthyr Town, b) Blackburn Rovers.

Aldershot and Ashington

1. It is all-red whilst the others are red, blue and white.
4. Reading
5. Newcastle United

Arsenal

1. The 1888 shirt has 4 buttons, the 1896 had 3 buttons and a pocket.
2. The 1913 shirt has buttons, the 1921 has lace at the neck.
3. 1930
4. 1932. 1934 illustrated.
5. No white sleeves
8. Nottingham Forest
9. Tottenham Hotspur

Aston Villa

1. The 1924 shirt has 2 rings at the neck. The 1919 shirt has one ring.
2. The 1938 socks have 5 claret and blue hoops on top, the 1957 have 3 hoops.
3. 1968
4. 1961
7. The 1891 shirt has a round neck, the 1893 shirt has a collar.
8. Birmingham
9. Coventry City

Barnsley

1. Different socks
2. The 1938 socks are white with red near the top, the 1946 are red with white tops.
3. 1953. First registered in 1914.
5. 2
7. Doncaster Rovers

Barrow/New Brighton

1. The socks are different.
2. The socks are different.
3. a) Blackpool, b) Bootle.

Birmingham City

1. It is the only one with a 'V' or chevron on the front.
2. There are more hoops on the 1948 socks than on the 1946.
6. Aston Villa, West Bromwich Albion.
7. 1946

Blackburn Rovers

1. No details of the design are given.
2. The 1911 shirt has a white collar and contrasting coloured cuffs and the blues are different shades.
3. The 1939 is blue and white, the 1951 is all white.
5. Both sleeves on the 1971 shirt are white.
6. 8
7. 1969, 1971 (1989 shows a badge on the shorts).
8. a) Blackpool, b) Accrington, c) Preston North End.

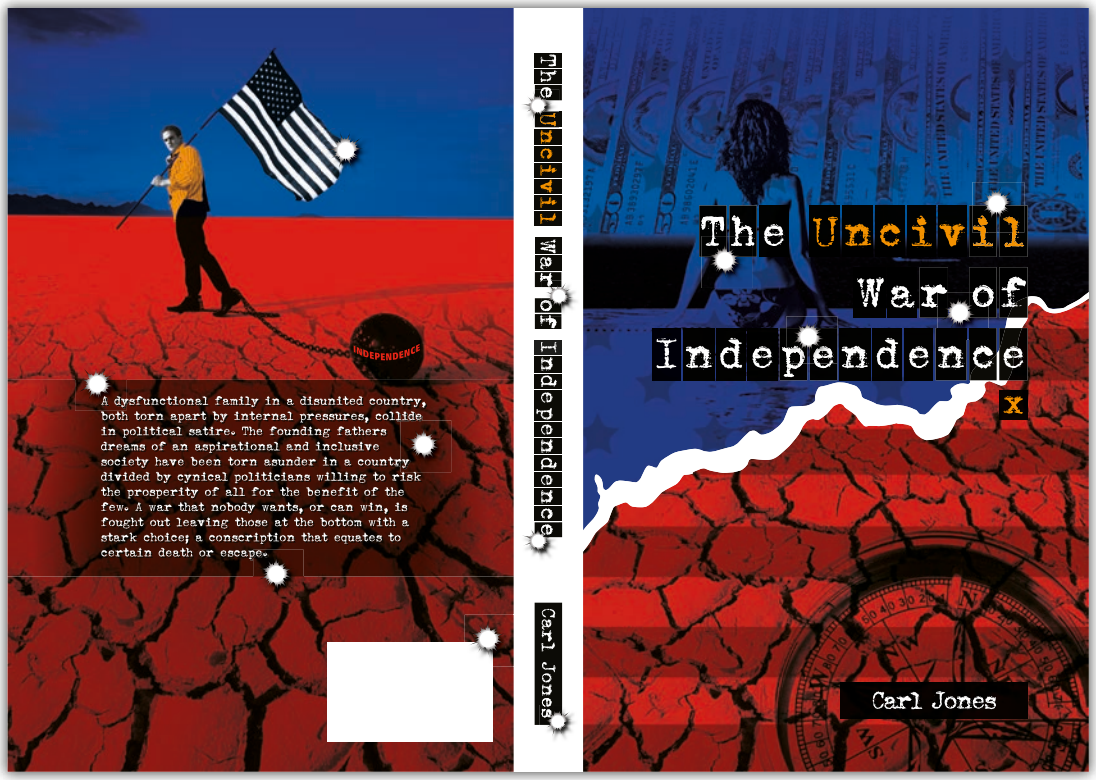
Blackpool

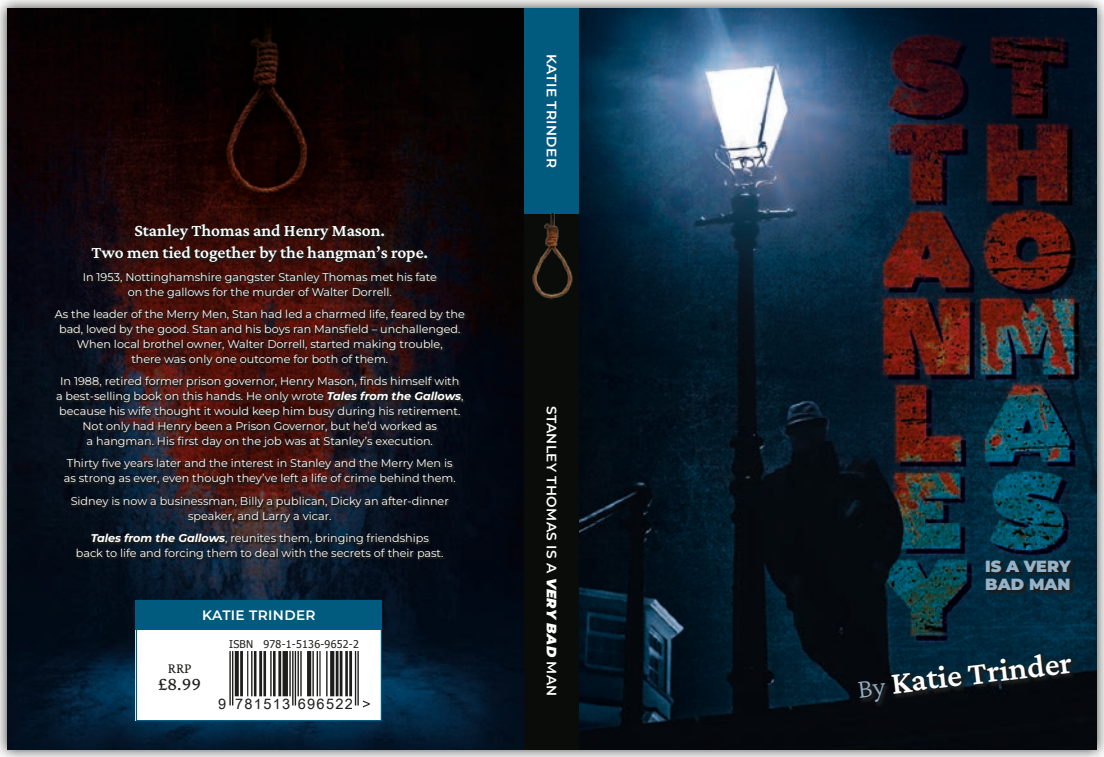
1. Holland
2. 1953
3. The 1904 shirt has buttons but no badge.
4. 1979
6. Preston North End
7. 1915
8. 1922

Bolton Wanderers

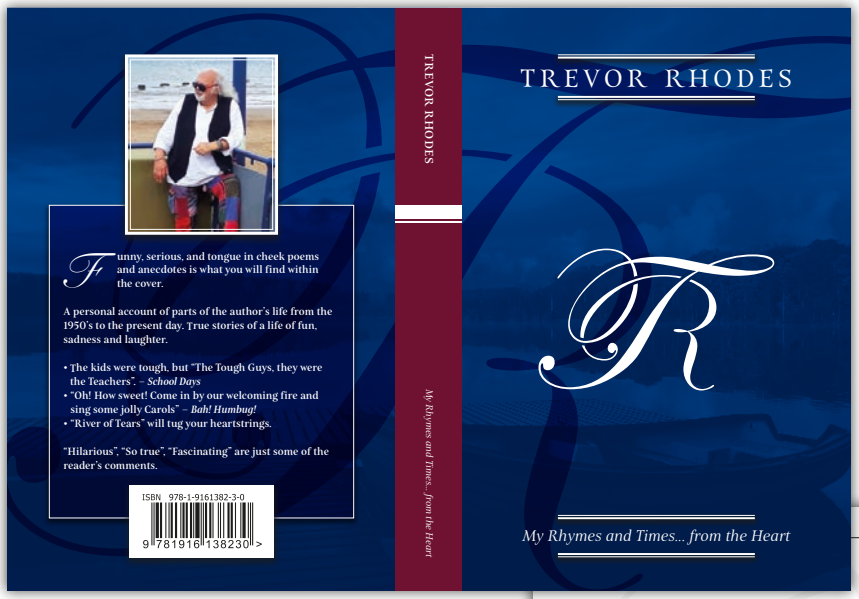
1. Red and white quartered, black knickers.
2. Black and red hoops.
3. 1972
4. 1923
5. Christ Church F.C.
7. 1969
8. L. S. Lowry.
9. a) Bury, b) Darwen, c) Wigan Athletic/ Borough.

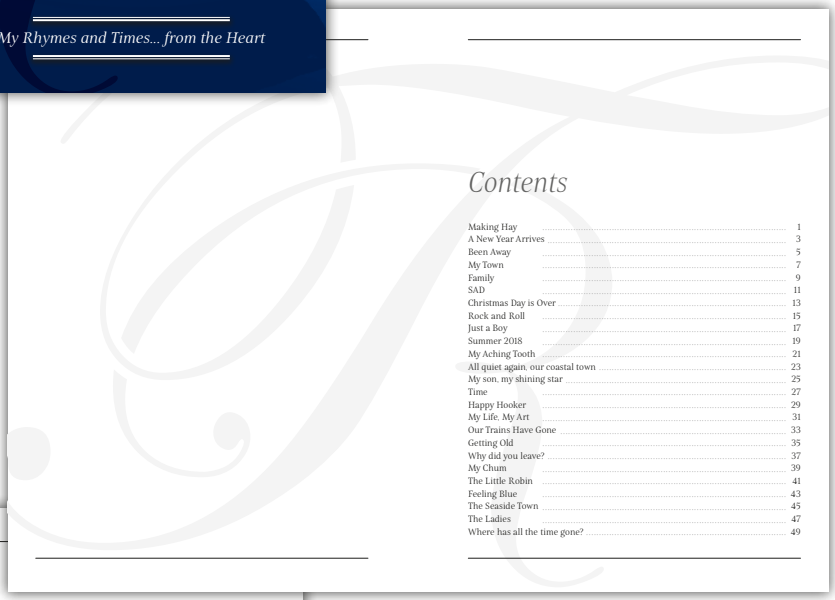
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Designs © copyright G Williams

TREVOR RHODES



Christmas Day is Over

The presents are opened and all have gone, now to clear up, it won't take long.

Laughter and smiles have gone away,
children's toys are waiting to play.

Now its over we are all alone, everything's
quiet including the phone.

We now look forward to the coming year,
and sincerely hope for more family cheer.



Time

Time, time it runs away never to return, it passes by so quietly giving me concern.
Where does it go we cannot see that time is passing by, so look to the future and never to the past and look it in the eye.

We have time just that once and then it goes away, enjoy the moment while you can and keep the past at bay.
So please enjoy the time that's here, laugh, sing and live, as one day soon you will see, that time will disappear.

TREVOR RHODES



Sail Away

When I was a boy I would stand on the beach, looking and thinking of places to reach.
All I needed was a sailing boat, nothing too grand but of course it must float.

I could climb aboard with wind in the sails, avoiding the storms and thrashing gales.
To places new and treasures to be found, lying there in a hole in the ground.

The things I would do and people I'd meet, smiling and laughing with all I greet.
I would see the wonders of the earth, from India, China, and maybe Perth.

I am glad I stayed and didn't sail away, now I'm old and pleased to say.
Because I have all the things I love so much, family and friends with their loving touch.

A loving wife and several children too, I'm a husband a father and a granddad new.
All I can ask for my life's happiness, nothing more nothing less.

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TREVOR RHODES



Summer 2018

The sun it shone for weeks on end it blazing in the sky, we couldn't rest we couldn't settle no matter how we try.

I can't remember a summer like this since I was a little kid, I remember my pal got burnt that year I think his name was Sid.

Nobody can say ***"We ain't had a Summer"*** cos it's blasted down for days, I sat in it, I hid from it, that constant sunny blaze.

The holiday makers have piled in to our little seaside town, on the beach and in the bars looking every shade of brown.



My Kite

I am on the beach with my kite its flying very high, swaying and bobbing, twisting and turning against the clear blue sky.

The wind blows strong against the string... I hold on very tight, I love it here on my own flying my lovely kite.

My kite is taken by the wind as the string is snatched away, where will it go what will it do that I cannot say.

I turned and walked from the beach with tears in my eyes, the wind has taken my kite so high, high into the sky

I walk away with sadness in my chest, as I have lost my special pal, a pal who was the best.

As I strolled that lonely beach the wind it spoke to me, ***"I am sorry I took your kite young man, I really didn't see, how much you loved your flying friend, silly, silly me."***

I turned to hear a rushing sound as the wind had changed its pace now the wind was blowing strong right into my face.

I looked above the sea so rough and saw a wonderful site, returning over the water edge was my happy friendly kite.

Back to me it flew with grace.upon the turning draft, I jumped with glee and shouted out, I must have looked so daft.

The wind calmed down on that beach and my friend just fluttered down, I picked it up with a smiling face and walked back into town.

TREVOR RHODES



Love

I love love. I love to love and to be loved. Love is strong, love is powerful, love is always.

Love makes you feel
good, makes others
close feel good,
I love love.

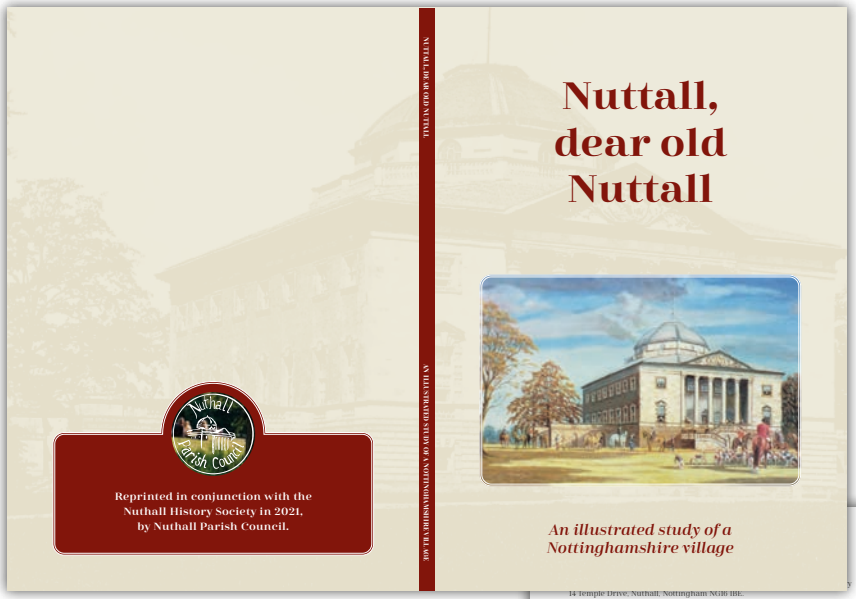
Love conquers
all things, it's
bright it's colourful,
it's fantastic.

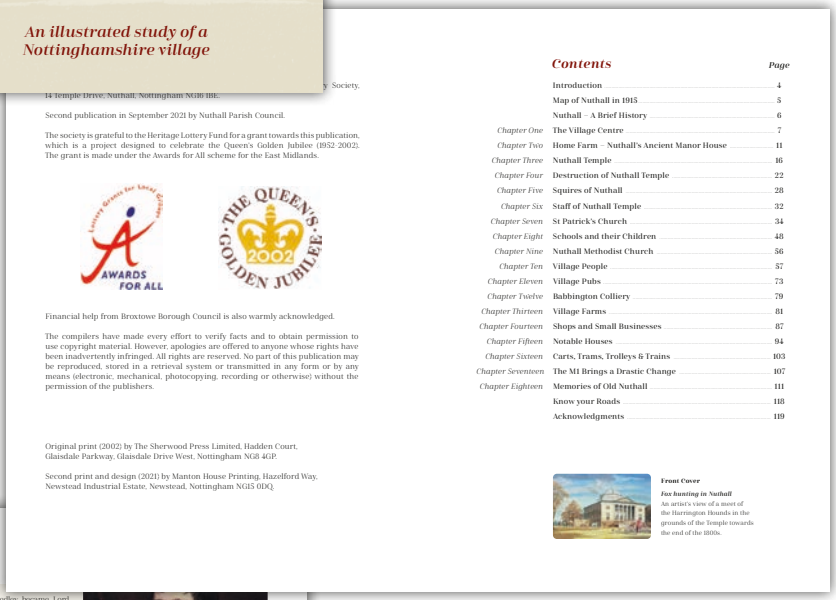
To love and to be
loved is a wonderful
feeling that will be
with you forever.

Love all and cherish all,
till the days end...



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Front Cover

Fox hunting in Nuthall

An artist's view of a meet of the Harrington Hounds in the grounds of the Temple towards the end of the 1800s.

Chapter Five

Squires of Nuthall

"A portrait of Sir Charles Sedley (1721-78), the builder of Nuthall Temple. Sir Charles, whose ancestors had been closely linked with the Stuart monarchy, may have supported the Young Pretender (Bonnie Prince Charlie) when his army reached Derby in 1745. Arthur Devis, the artist who painted Sedley and other Jacobites, used the same setting into which he placed a different face.

It would surely have meant cloak-and-dagger secrecy at times, especially as Sir Charles was MP for Nottingham. He celebrated his first election victory by felling a fir tree at Nuthall and setting it up as a maypole in Parliament Street.

Sir Charles never married. However, he formed an alliance with a "Miss Wood" by whom he had a daughter named Elizabeth Rebecca Anne Nash (otherwise Wood, but later known as Miss Sedley). The relationship upset the Burdett family who, as Sedley's nearest relatives, believed they would inherit. They claimed there was "too much Wood in the Nuthall plantation." Sedley's response was to make his daughter his heiress and the estates became hers on his death.



She married soon afterwards, her husband (Henry Vernon) adopting the surname of Sedley as Sir Charles requested in his will. Elizabeth died in 1783 following the birth of her sixth child and, like her father, she was buried in a vault in St Patrick's Church. Sadly there are no monuments in Nuthall to the Sedleys, whose story is one of abiding interest and fascination.

Henry Sedley became Lord Vernon in 1814 and moved to the family seat at Sudbury Hall, Derbyshire. His eldest son, George Charles, inherited Nuthall and lived at the Temple until he, in turn, became Lord Vernon. The estate was then put up for sale and in 1819 it was bought by a family friend, Robert Holden (1766-1844), of Darley Abbey (pictured here).



Robert Holden' s romance with Mary Anne Drury Lowe had a touch of defiance and adventure. Although only 17, Mary Anne eloped with him to Gretna Green, where they were married. Five days later, after completing a long return journey, they were married again at Spondon, having won the consent of her family.



Portrait of a runaway bride. This is Mary Anne Drury Lowe, who is said to have escaped through a window at Locko Park, Spondon, to elope with Robert Holden in August 1800. She was 17 and he 31 – and in the years that followed they had 13 children.

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A silver chalice and paten (plate), which were given to St Patrick's Church by Richard Slater, Lord of the Manor and Whig MP for Nottingham. Although they are inscribed "The Communion Cupp of Nuthall 1662" and "The Cover of Communion Cupp of Nuthall 1662," they were made in 1663 4 and pre-dated to mark the year of the Act of Uniformity.



The grassed area in front of St Patrick's formerly contained a number of old gravestones. They were removed in 1953 and placed against a fence on the north side. The picture shows one of them which relates the sad tale of William Jack, a young gardener at the Temple, who died in 1794:

This gentle youth on northern mountain bred
To this fair seat by fickle fortune led
Under a kind indulgent master's rays
Hoping for health and peace and length of days

But death in envy threw his fatal spear
Nipt by keen frost, like plants he used to rear
When these few years had all his virtue try'd
Like tender flowers, just bloom'd then droop'd and died.



Graves were mostly on the south side of churchyards because of prejudice against the shaded north, which was reserved for suicides, strangers or unbaptised infants. North doors of churches were kept open during baptism and communion services to allow the escape of spirits driven out by holy sacraments. Eventually, in less superstitious times, these doors became unnecessary. This one at St Patrick's was walled up in 1884.



The north doorway was reopened in 1974 to allow access to this new choir vestry. An intruder set it alight two years later, causing considerable damage, but the vestry was rebuilt and rededicated in 1977. It is a memorial to Florence Heap, former Nuthall headmistress and church organist.

Chapter Sixteen

Carts, Trams, Trolleys & Trains

Horse drawn covered wagons of this type gave Nuthall and neighbouring villages a link with Nottingham. By the early 1900s, three wagons a day were passing through en route from Selston or Brinsley. They could carry up to ten people, along with goods, parcels and baggage. It was a leisurely journey, with occasional halts at an inn or alehouse. Carriers' carts also plied a regular trade. If Nuthall people wanted parcels delivering to Nottingham, they would leave them at the Horse and Groom and the landlord would fly a Union Jack outside the pub as a signal for the carrier to call.



Two forms of transport overlap in this picture – a carrier's cart and a tram, seen rounding the bend outside St Patrick's Church. Part of the high wall surrounding the Temple grounds is on the left. Nuthall's first section of track was laid in March, 1913, and a tram made the first run from Ripley to Nottingham on New Year's Day, 1914. On the last tram each evening, letters could be posted in a chained bag.





A drawing of a building at Hempshill which became known as the Haunted House. A coach house adjoining it provided accommodation for farm workers. There were some reports of hauntings and the buildings became associated with tragic deaths, one after a fight and another caused by the wheel of a cart. Hempshill Hall accommodated some members of the ATS (women's army) in the early 1940s and they used the Haunted House to garage their vehicles. The buildings were later demolished and only traces can be seen today. The drawing was provided from memory by the late Mr Jack Cook, of Nuthall.

Chapter Fifteen

Notable Houses

Nuttall House, which was owned by the Holdens and later by the Hanson family, of the Kimberley Brewery. The Hansons resolutely kept the 'Nuttall' spelling in protest at the Squire's arbitrary decision to change it. The late Mr W. G. Hanson lived here for 67 years and the grounds were occasionally used for parish and political social events. With the arrival of the M1 and the relentless erosion of Nuthall's rural character, the Hansons moved to Car Colston and Nuttall House was demolished to make way for the Costain (or Ayscough) housing estate. The development was originally called Temple View, even though the Temple ruins had by then disappeared beneath the motorway.



This building, which stood in Watnall Road at the entrance to Nuttall House, was known as Hanson's Lodge. It was occupied until the dispersal of the family's land in the late 1960s when it was demolished. The lodge was a short distance above what is now the junction with Ayscough Avenue.





The Cottage, which stands close to St Patrick's Church, dates from 1841-42, having been constructed on the site of a previous dwelling. A member of the Spencer family possibly built The Cottage, but it later came into the ownership of the Holdens with a Spencer as tenant. Among its recent owners was tennis coach Tony Pickard, one of whose players, Stefan Edberg, became a Wimbledon champion.



Spencer House, off Watnall Road, was built in 1833 at a time when John Spencer owned pockets of land in the north-west of Nuthall. The Commanding Officer of RAF Watnall's wartime operations room lived here, and later it was the home of Sir Jack and Lady Drummond, who were murdered while on a camping holiday in France.

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CARDS









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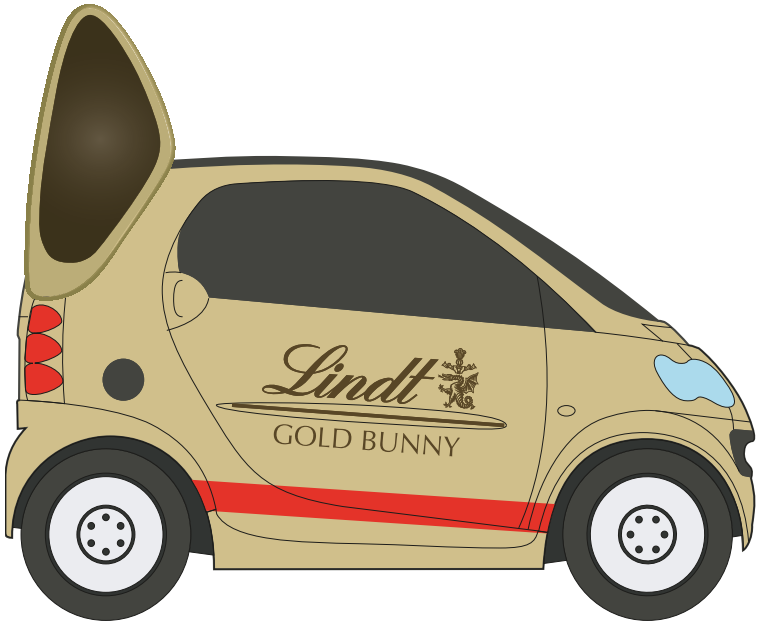


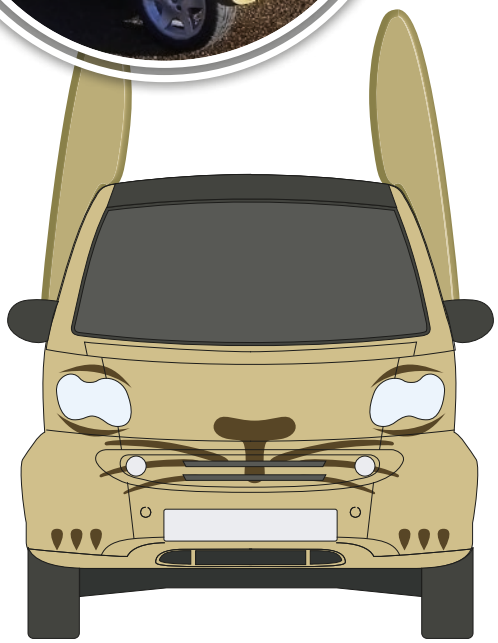


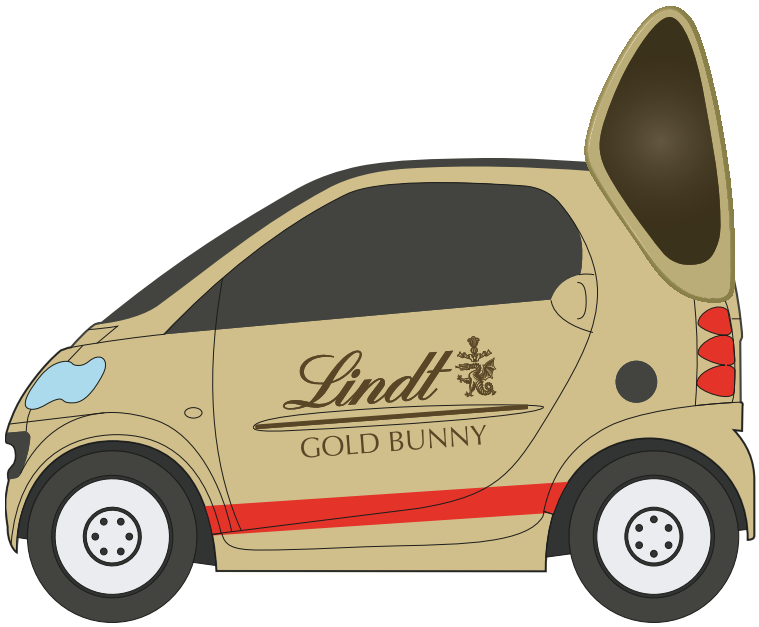
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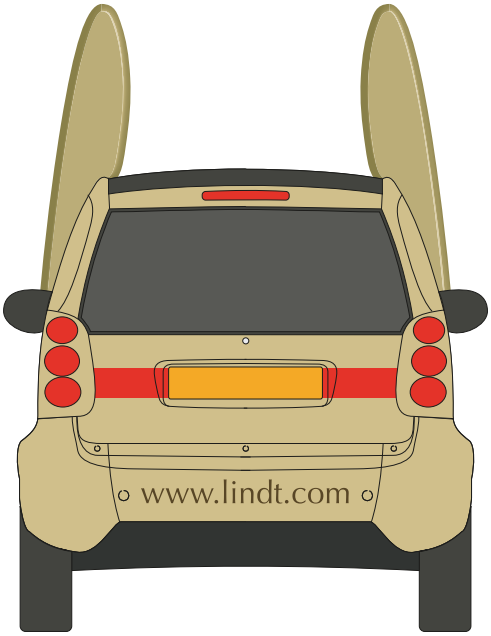
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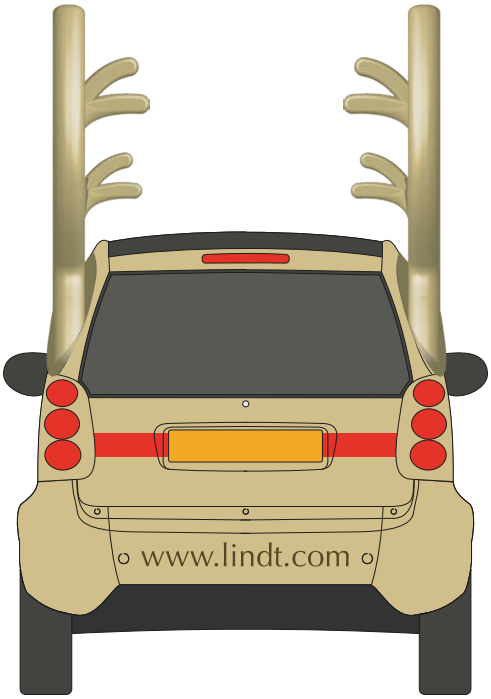
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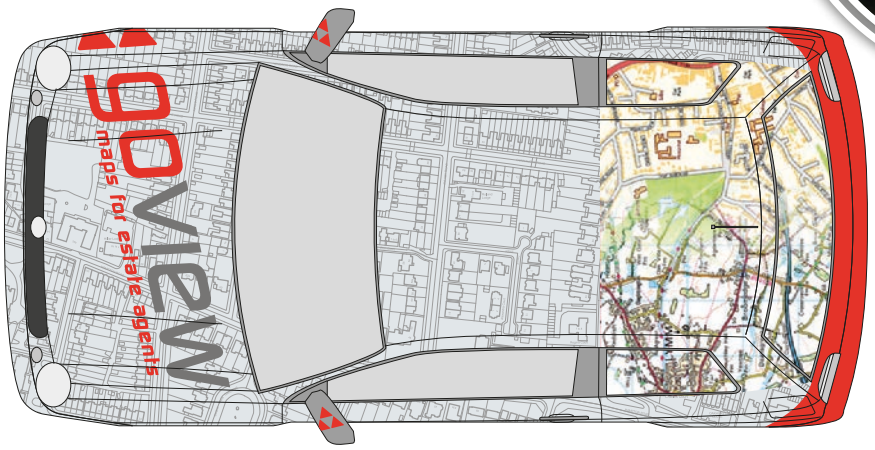


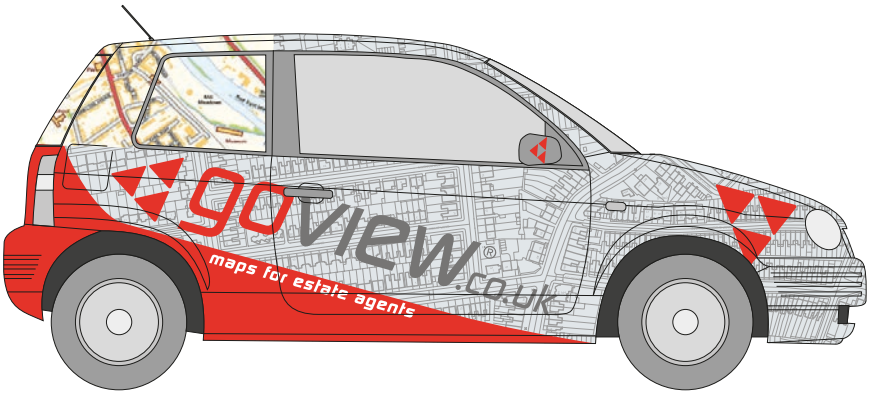


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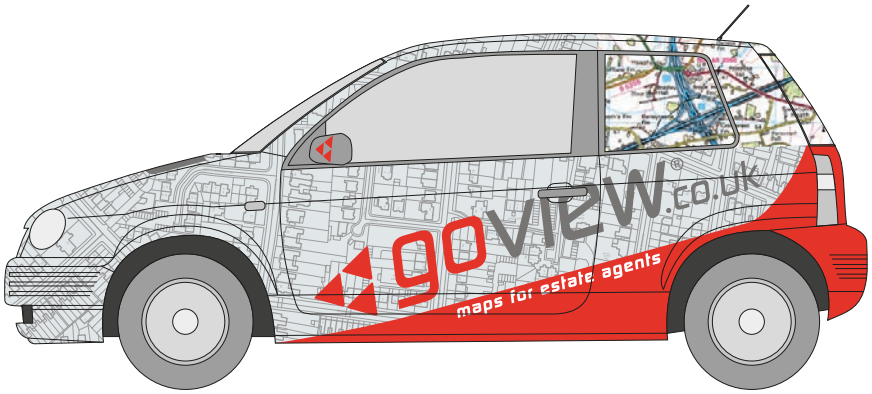
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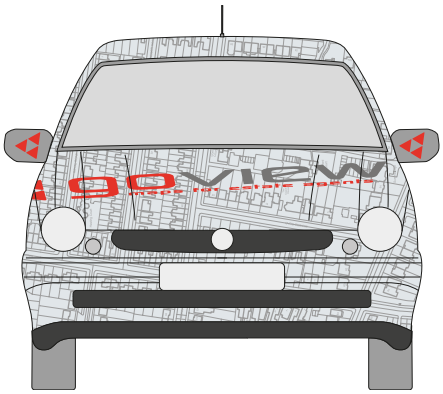






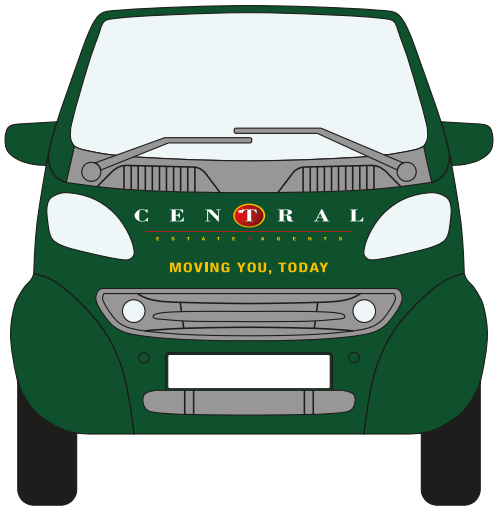






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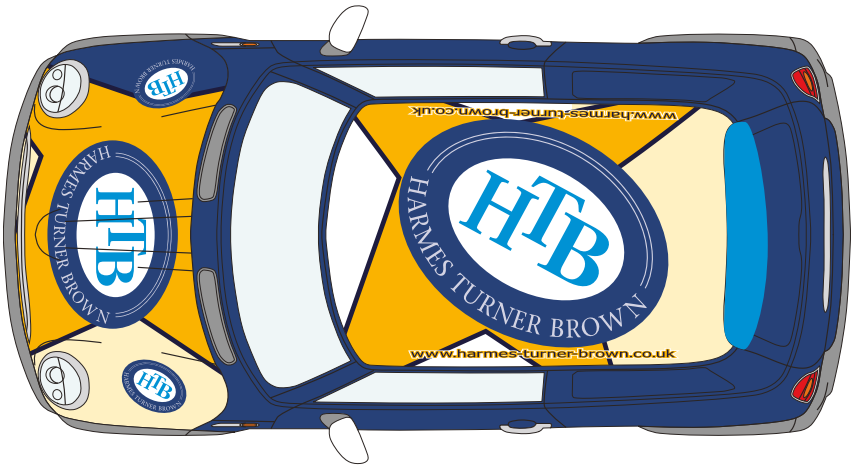








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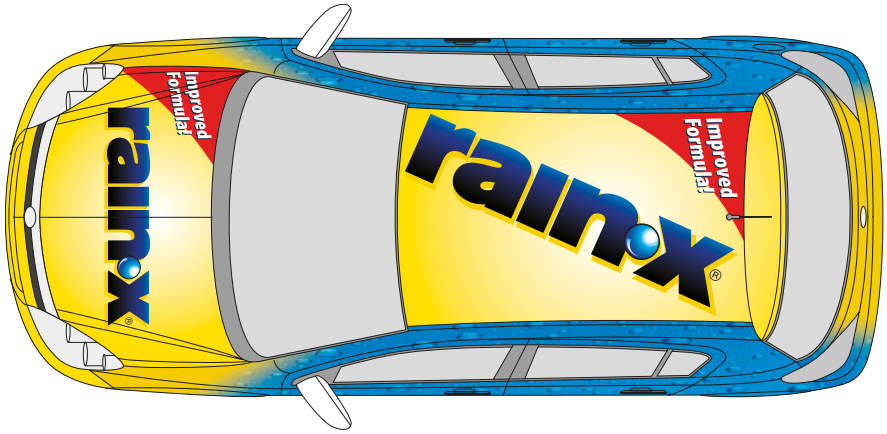




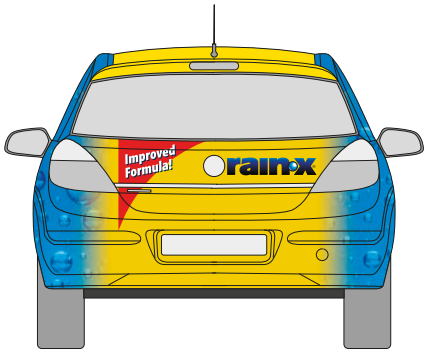




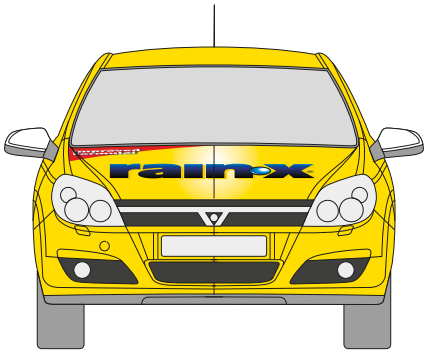
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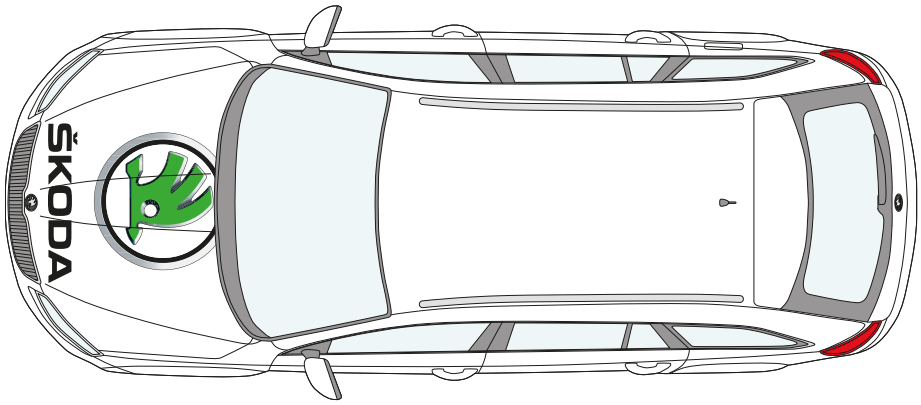




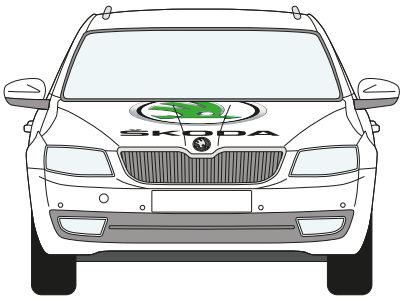




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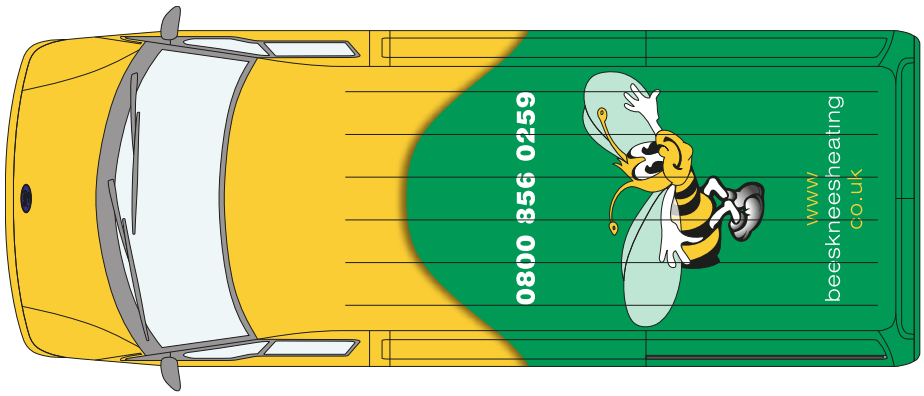








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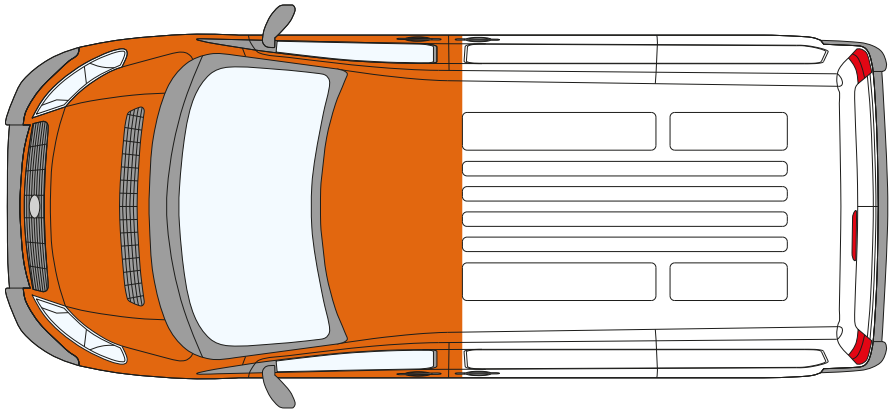


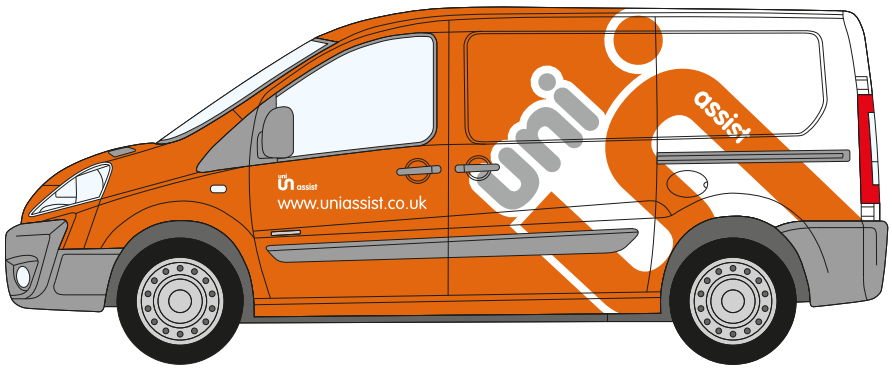


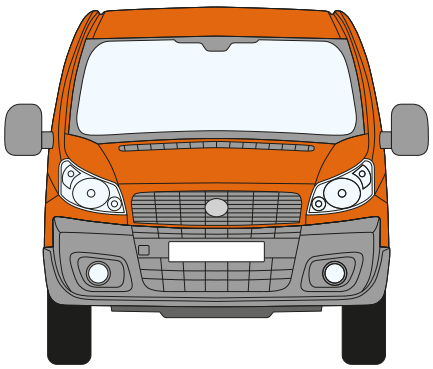


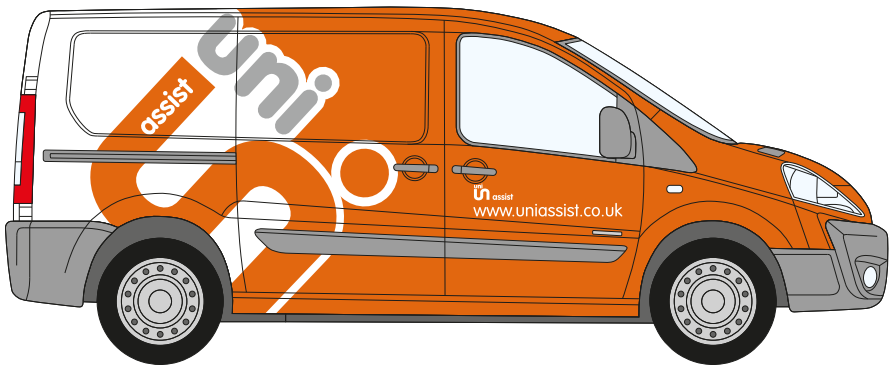


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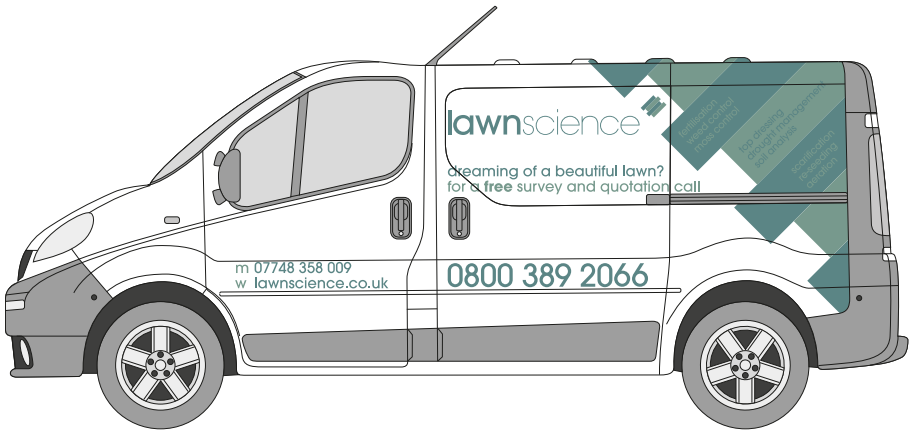


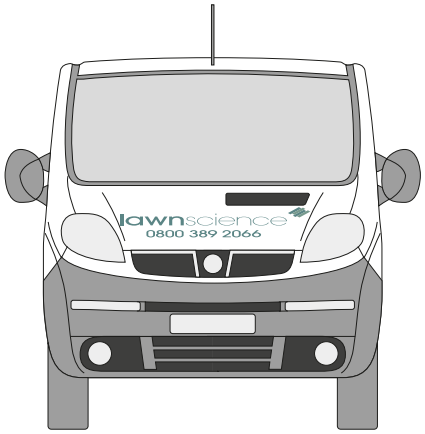
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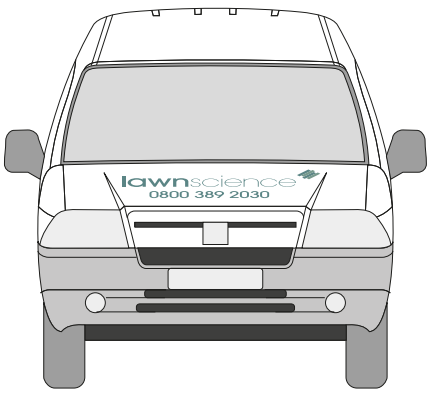
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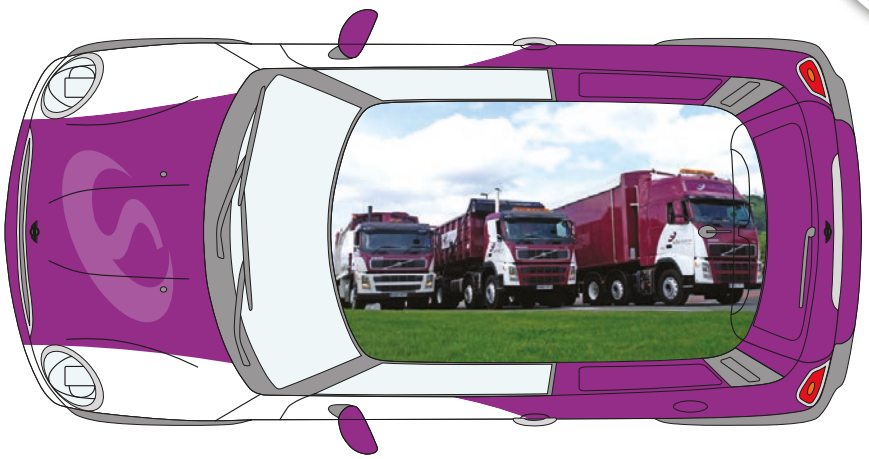




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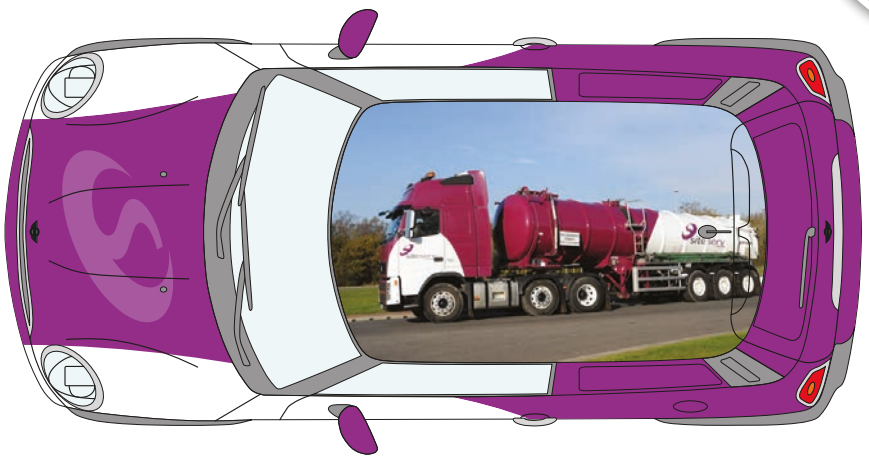




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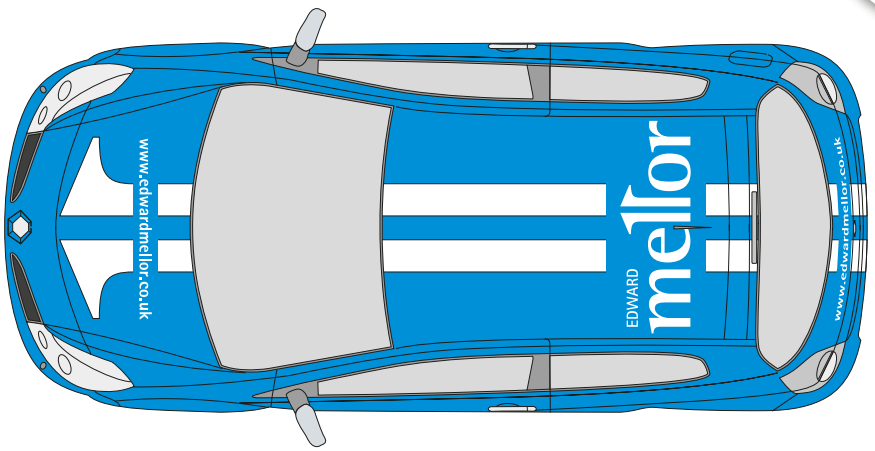


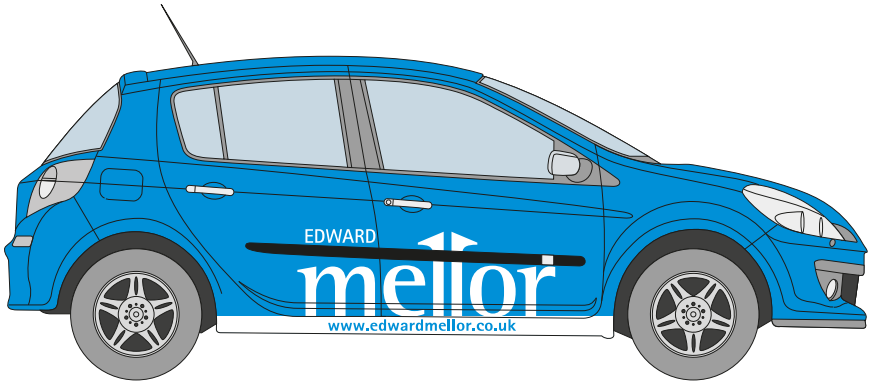


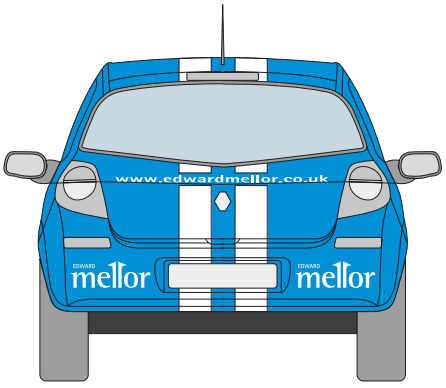
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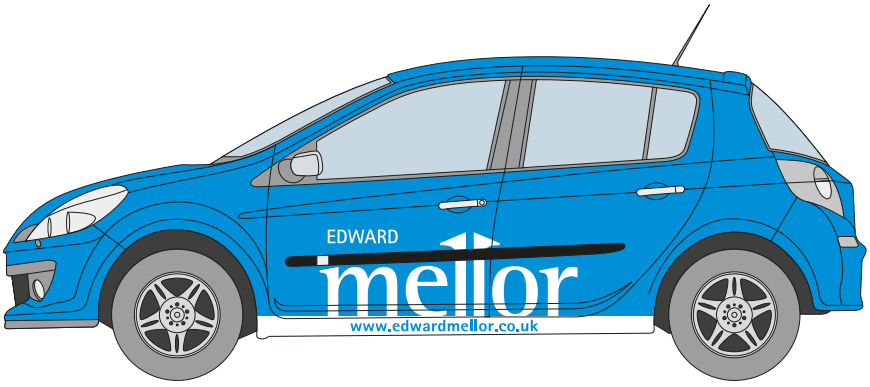
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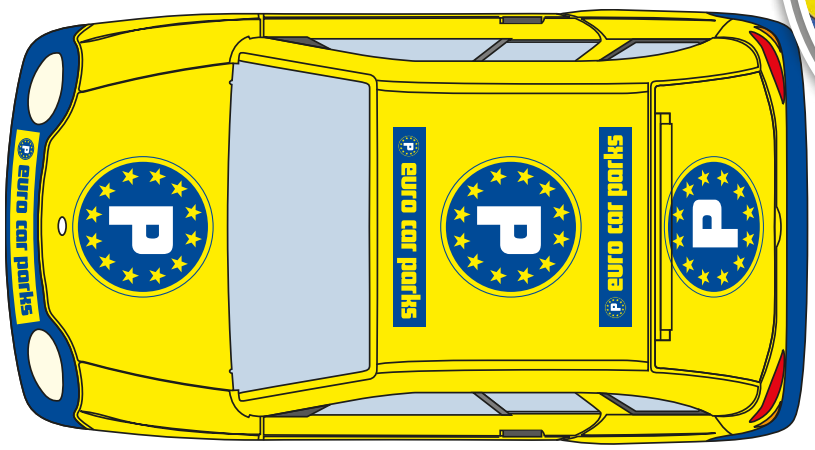






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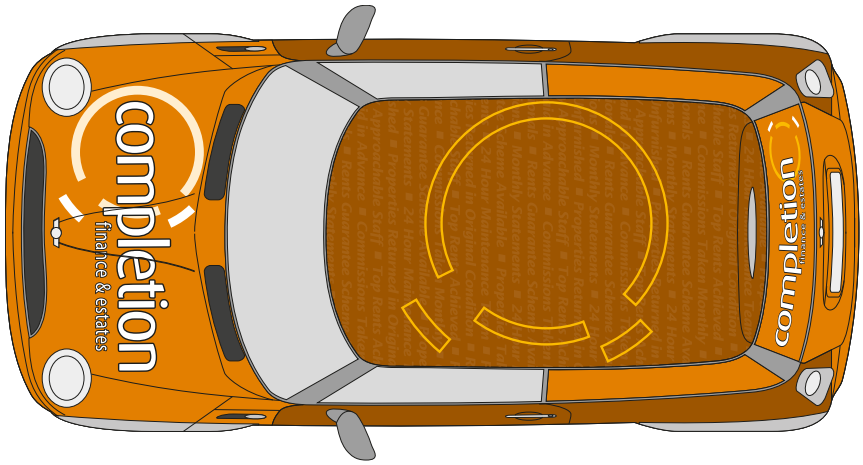


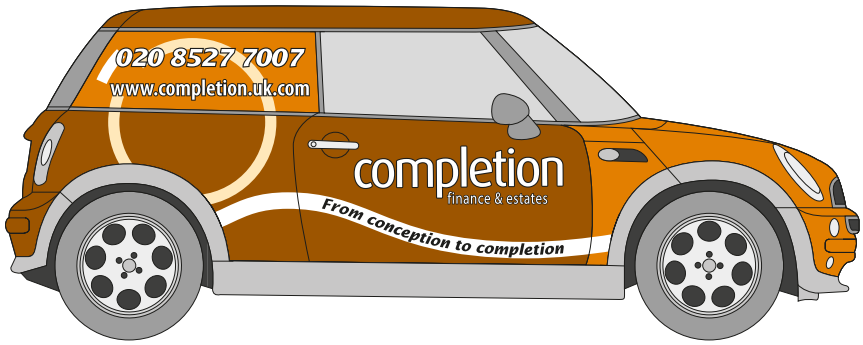






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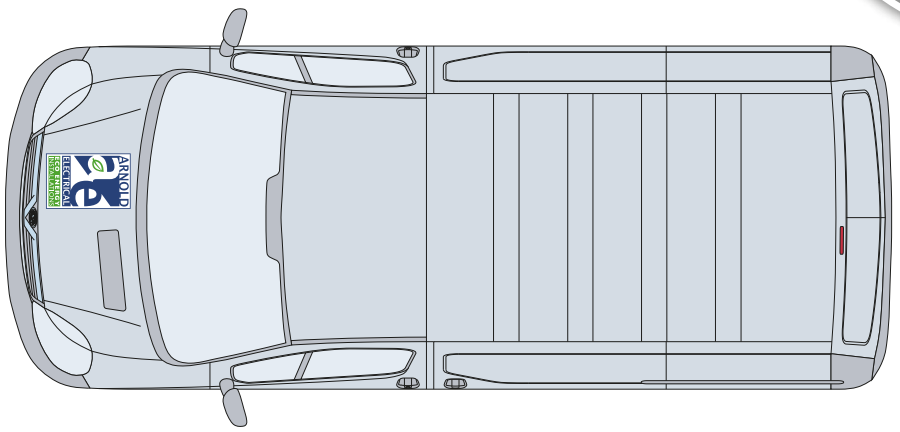




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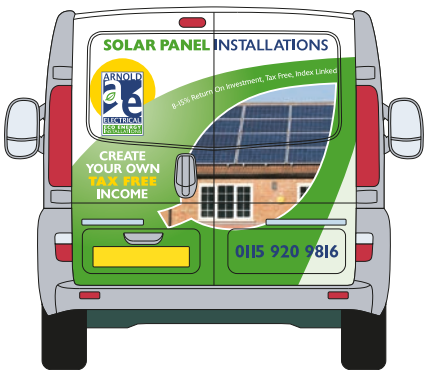










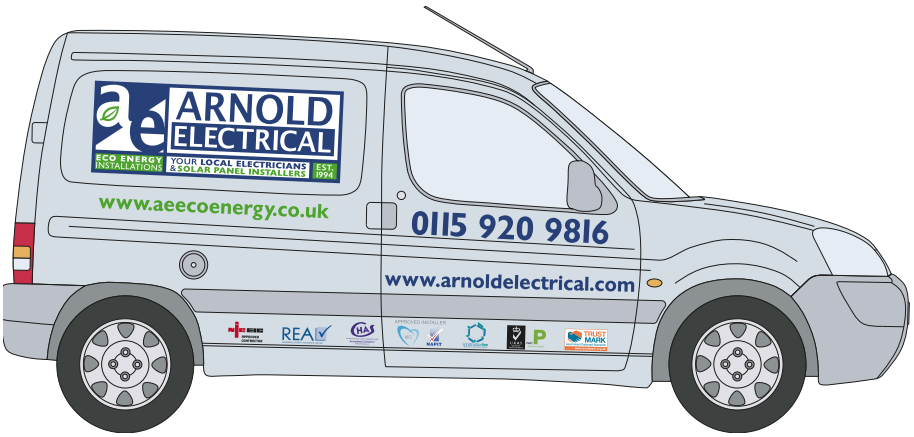


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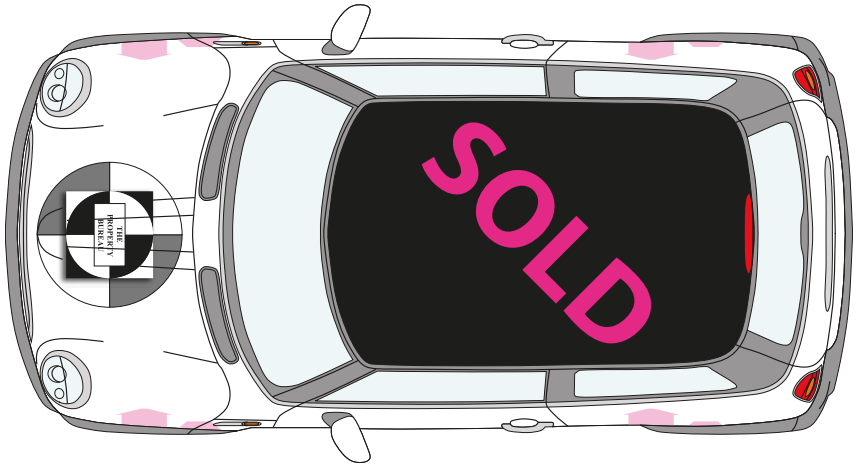


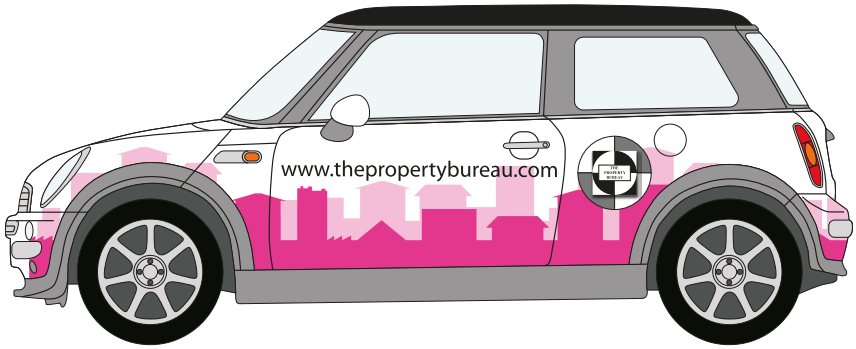


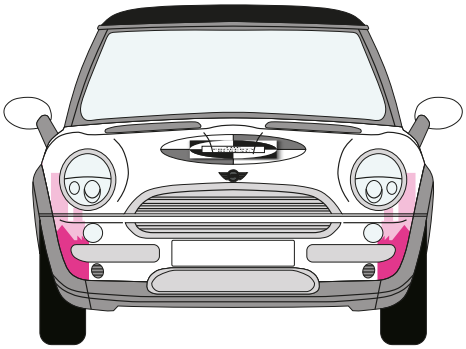


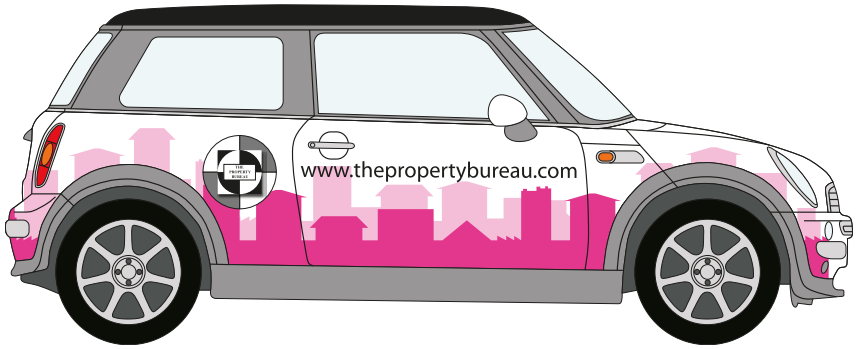


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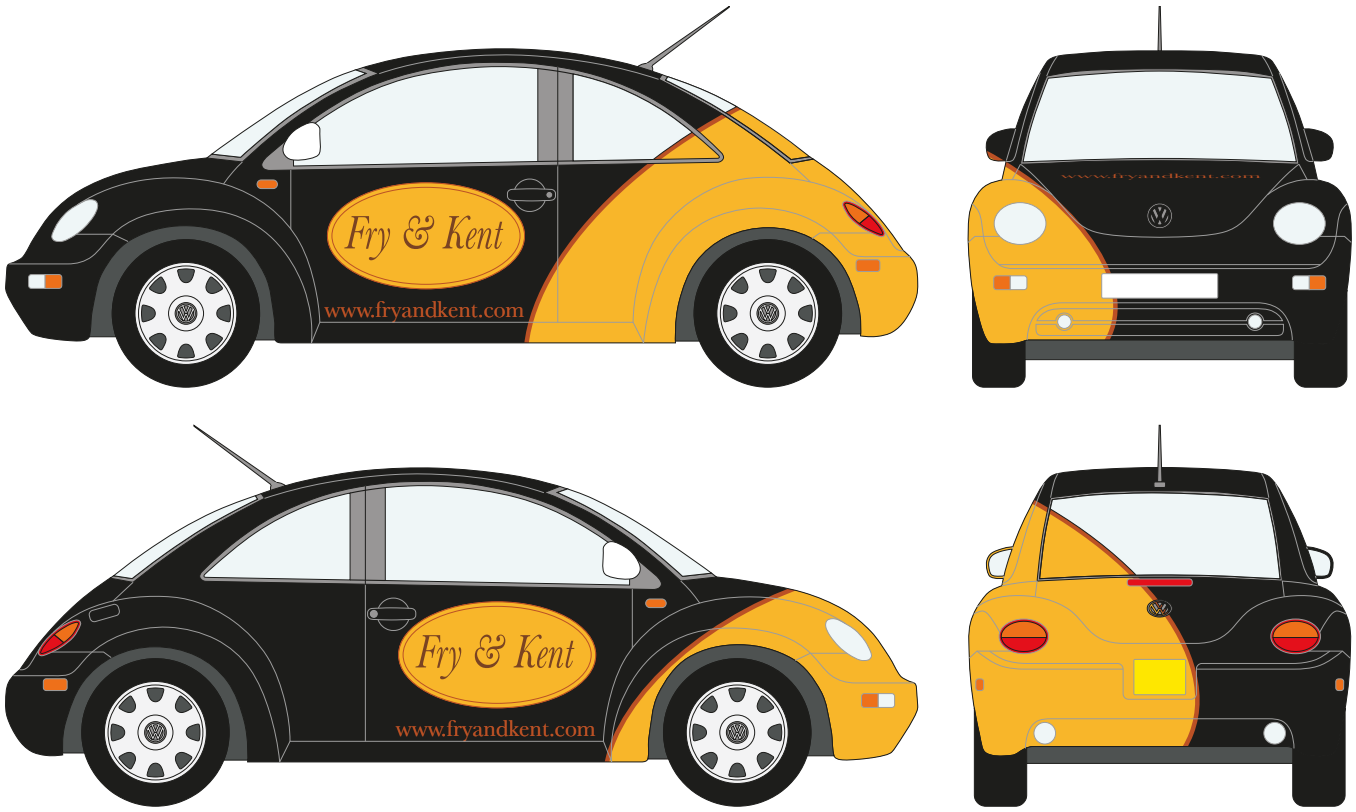








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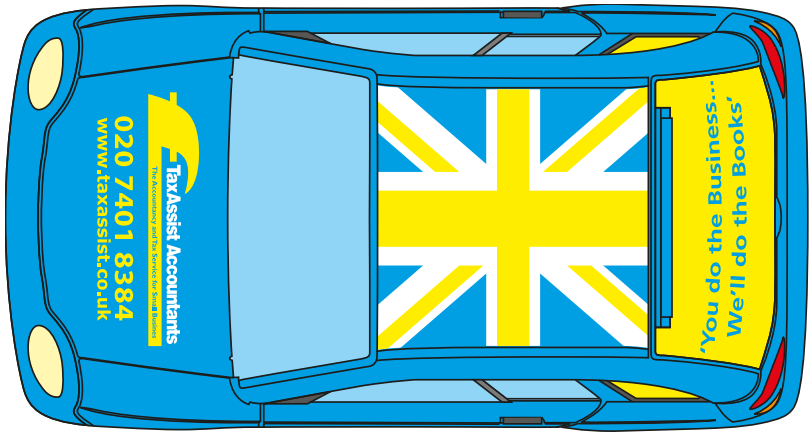








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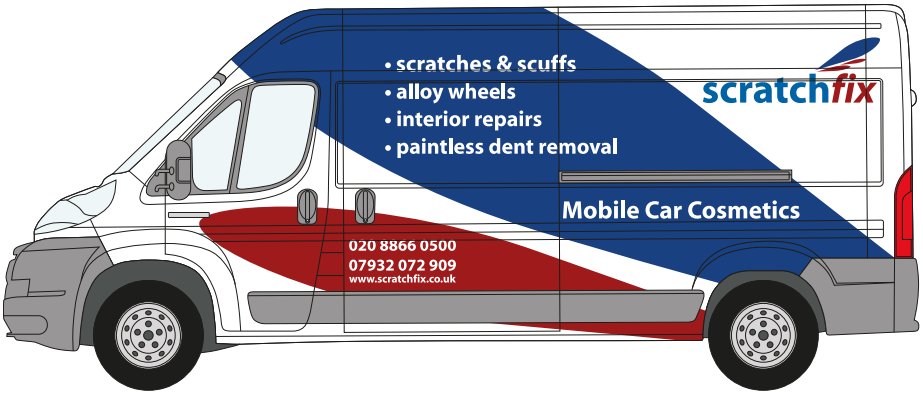


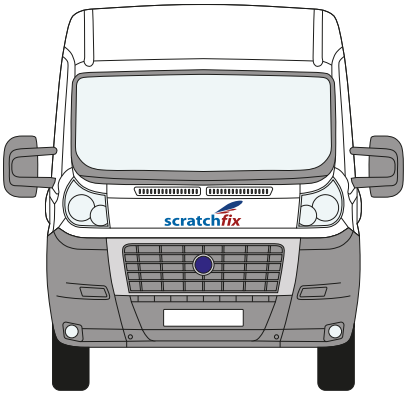


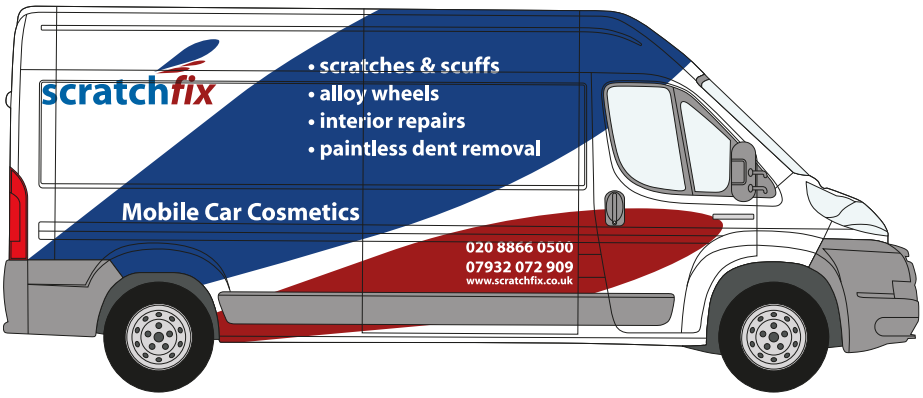




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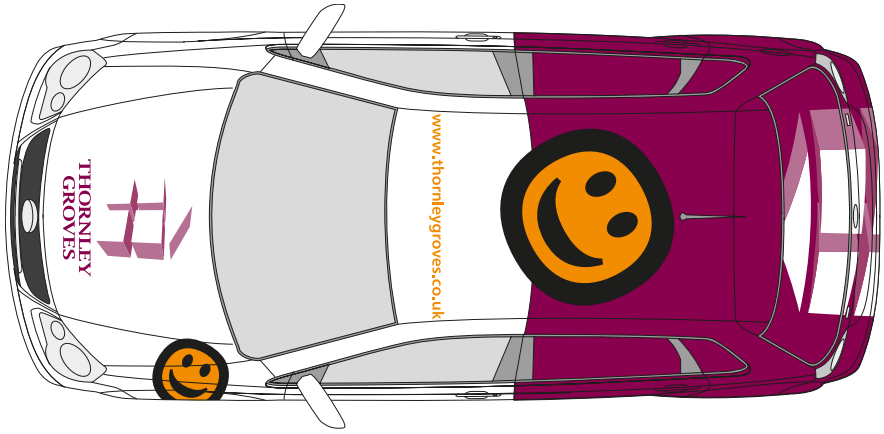




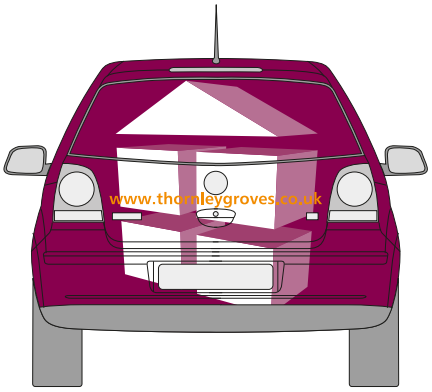




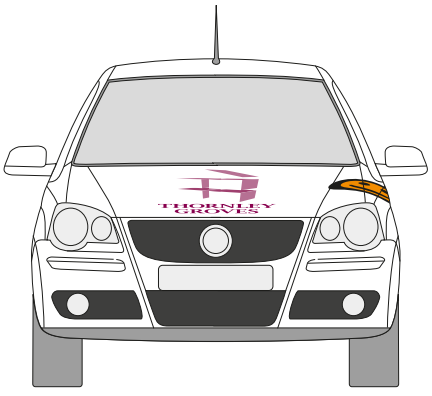
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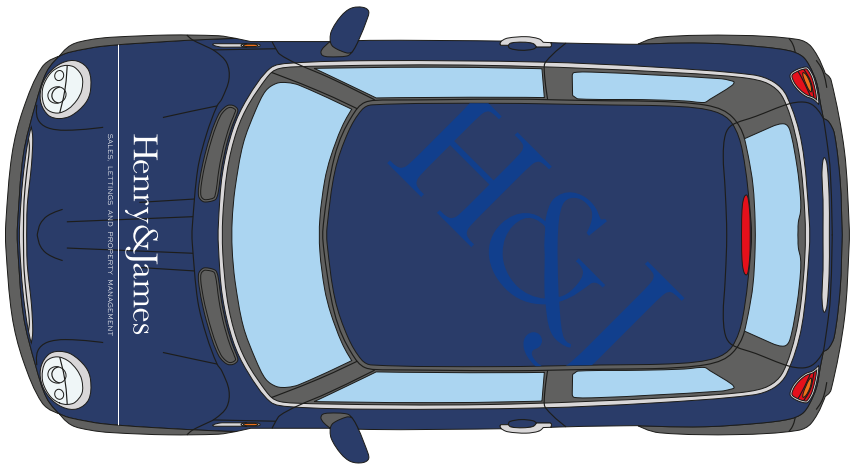








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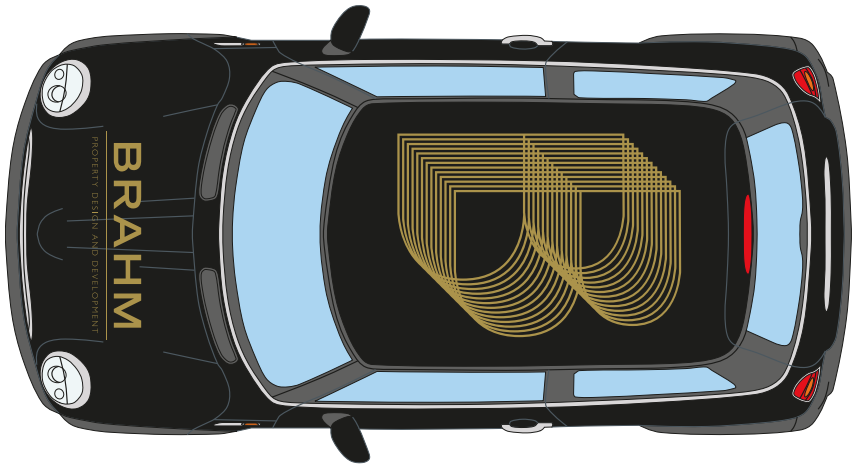






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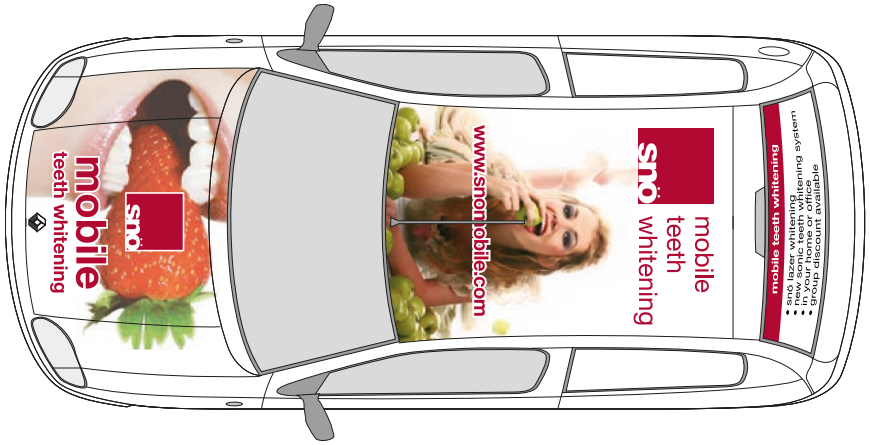


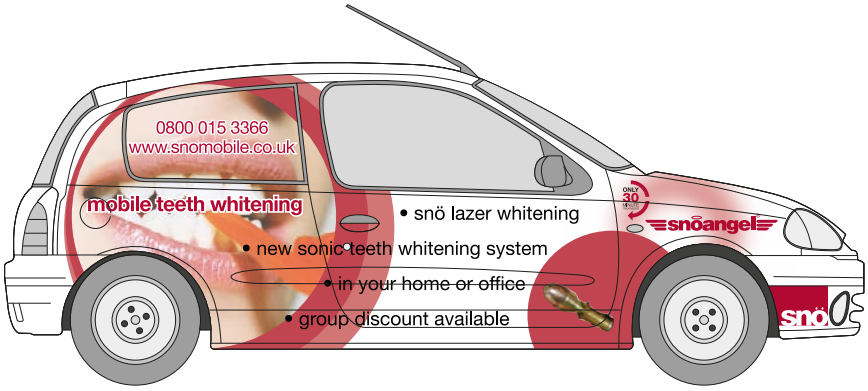




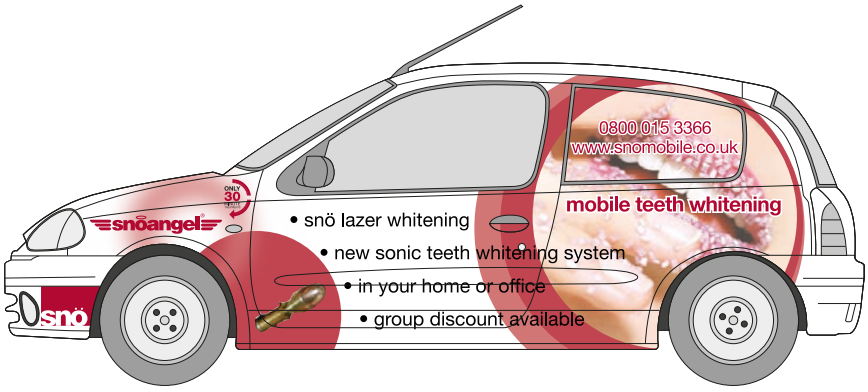


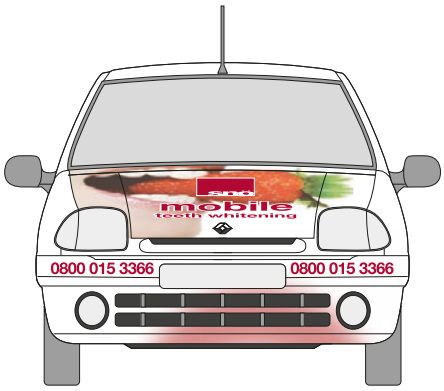
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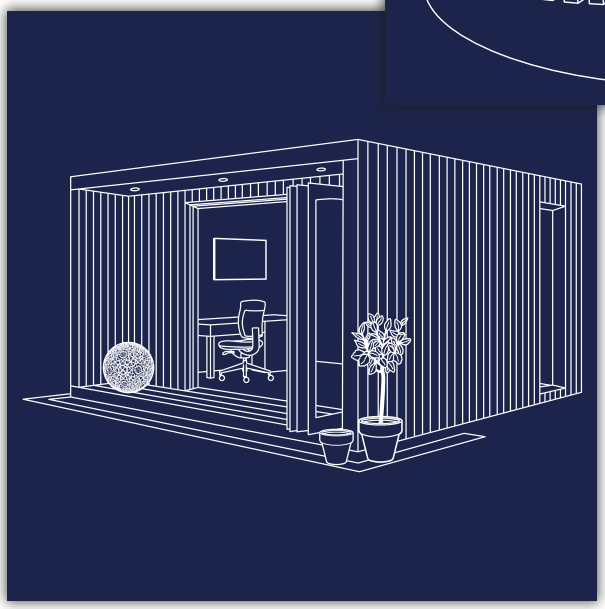


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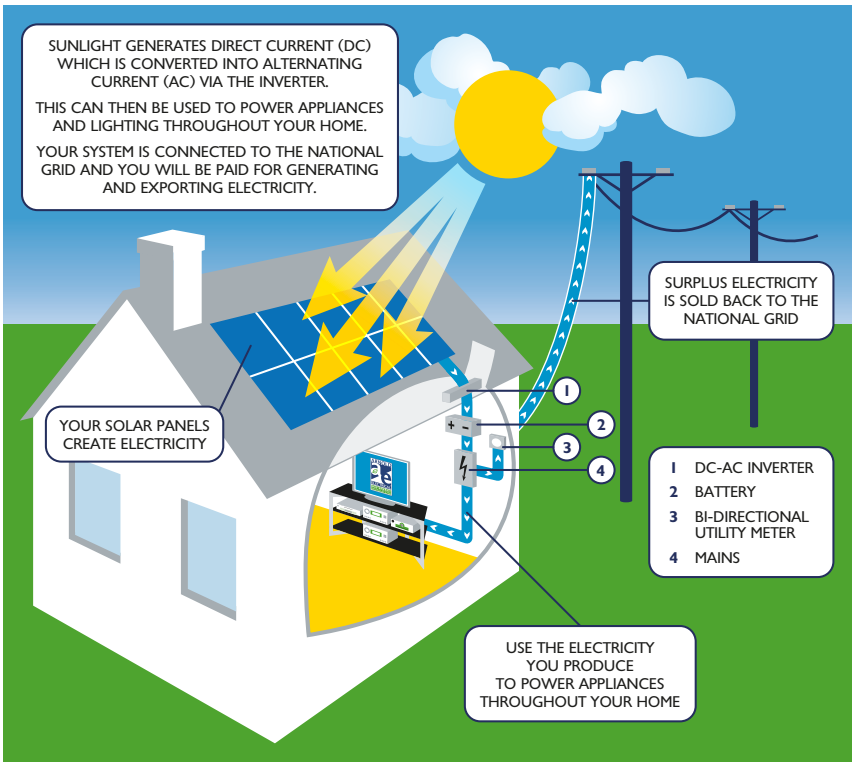






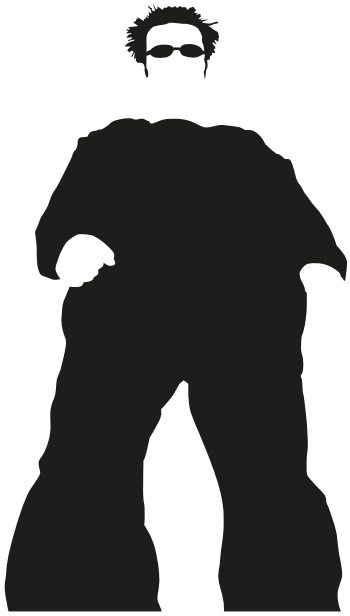


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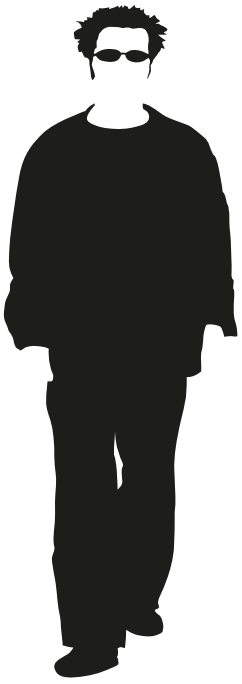
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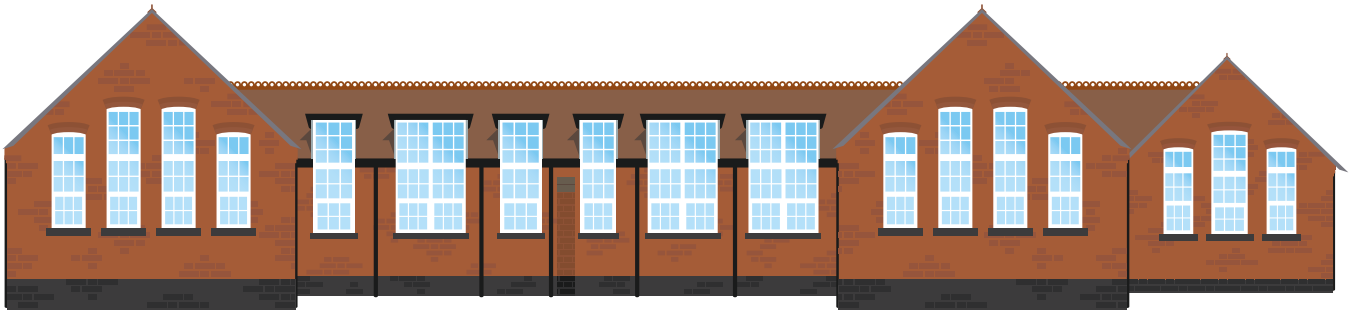








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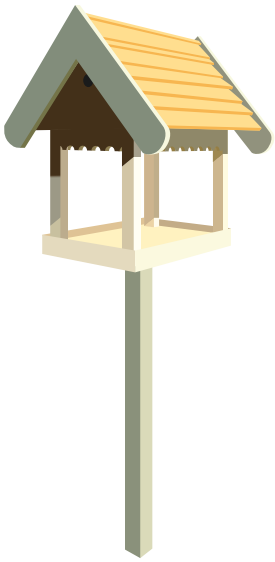


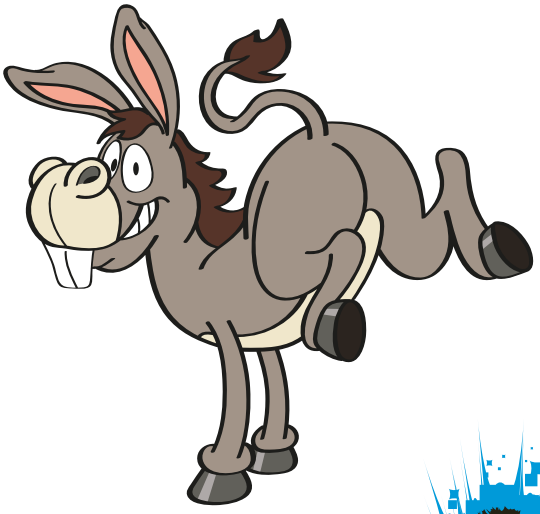


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