

**Stratford
St Mary**

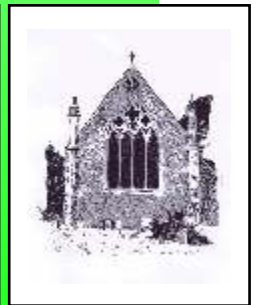
Higham

**Holton
St Mary**

Raydon

Quartet

The Parish Magazine



October 2017

Issue 350



A note for Everyone

Just a reminder for house names/numbers to be visible. If an emergency vehicle needs to find your house at night, will it find it easily?

Lots of names/numbers are hidden behind bushes - it would only take a few minutes to clear it but those few minutes might make a huge difference if the emergency vehicle finds your house first time.

Power Cut? Call 105 | The New Free Way to Report Issues

www.powercut105.com

Experiencing a power cut? No matter who your provider is, **105** is the new number to call to get help and advice, free of charge on mobile and landlines. You can also call 105 with any welfare concerns related to a power cut, or if you are worried about the safety of over or underground electricity cables or substations.

Seasoned Hardwood
Firewood For sale.

All sourced from our own managed woodland in Higham. Various sized loads to suit needs, delivered locally.

Contact Seb on:
07474707120 for trailer sizes and prices.

You can place items for sale or wanted on the Small Ads Pin Board for free.
Just email quarteteditor@hotmail.co.uk with your advert.
We will place it for one month space permitting.

Small Ads pin board

Welcome



Dear friends,

Harvest has nearly been and gone - in our churches at least.

Thank you to everyone who contributed produce to be taken to those who need it; thank you to our farmers for producing it in the first place; and thank you to all who made our churches look so beautiful at this season by using their wonderful gifts and skills in flower and fruit arranging.

There have been harvests of different sorts over the last month or so too: parents have brought their own harvests - their babies - for baptism; we have had the last of our summer season weddings, when couples offer themselves to each other in the sight of God; and there have also been the deaths of three long-term residents in our villages, as God has gathered them home to him - we think in particular of the Cooper, Jarvis and Noel families as they grieve the loss of Cliff, Ivy, and Gerard, and we give thanks for their lives.

As the evenings begin to lengthen again, here's a reminder that we have 3 interestingly complementary events this month - on the morning of 7th Suffolk MIND is offering us advice on how to make sure that every one of us looks after our own mental health, even if that means simply finding out how we can deal with the stress that some of us experience in our daily lives. Then on the morning of 10th Magdalen Houlihan, an expert in our area on Silent Prayer (also known as Christian Meditation or Centring Prayer),

is coming to talk to us about how this can help us to find God's Kingdom within ourselves. Silent Prayer is well known for its healing and calming powers, so the two tie up very neatly with each other. Finally, keeping the brain active in a very different way will be Raydon's 'Devilish Quiz' on 14 October.

You may remember that some years ago we did a very popular reading of St Mark's Gospel by candlelight in Holton church. This year we are going to read St Luke's Gospel on 10 November at 7.30 p.m., again in Holton church. As you sip a glass of wine (or something else!), readers from around our parishes will take turns in reading the Gospel in the wonderful old King James Version. Please bring a cushion for your own comfort!

May God's blessing be upon you.

Rosalind Paul
Rector



The Quartet Diary



October

- 4 Stour Valley Probus Club
- 5 SSM More Stories by the fire
- 7 Emotional needs course, Holton
- 10 Raydon Fair Trade Coffee Morning
- 11 Stour Valley U3A Meeting
- 14 Devilish Quiz, Raydon
- 17 Raydon Parish Council Meeting
Nayland Hort Soc Autumn Talk
- 18 Stour Valley Probus Club
- 25 Poppy Waterfall Session
- 26 R&DGC Charity Night
Poppy Waterfall Session
- 27 HSM Social Club Whist
Poppy Waterfall Session
- 28 HSM Social Club Quiz
Constable Singers Concert
HSM Bonfire Collection
- 24-28 Dedham Art Group Exhibition
and Sale
- 25-28 Dedham Players
- 30 Poppy Waterfall Session

November

- 1 Stour Valley Probus Club
- 3 HSM Social Club Annual
Fireworks
- 4 SSM Community Fireworks
Raydon Bonfire and Fireworks
- 7 Raydon Fair Trade Coffee
Morning
- 8 Stour Valley U3A Meeting
- 13 SSM Parish Council Meeting
Nayland Hort Soc Joint Talk
- 14 SeSaw Fundraiser Hadleigh
- 15 Stour Valley Probus Club
PCC Public Meeting, Capel
- 19 SeSaw Christmas Fair, Long
Melford
- 21 Raydon Parish Council Meeting
- 22 Lifeboat Coffee Morning, SSM
- 23 RDGC AGM and Social

December

- 2 Nayland Hort Soc Christmas Fayre
- 5 Raydon Fair Trade Coffee
Morning

Editors Corner

There seems to be a very autumnal feel to things today as we close down the next edition of the Quartet ready for print. The air is cold and misty and the days are definitely shorter. Summer has to come to an end eventually, but never mind, there's some lovely seasonal events happening around the parishes - Bonfire nights in Raydon, Holton and Stratford (see individual adverts in the parish sections for details), and Hall farm also have a Halloween special event on Thursday 26th and Friday 27th October - see their advert on page 28 for more spooky details!

Of course Christmas is beginning to make an appearance, and there may be some things to take note of if you like to prepare early!

One last mention here - Trevor Dodwell of the Will Business has sent in a very interesting article about wills and your home - lots of people have questions about the best way to leave an inheritance for your children, and this article answers a few commonly asked questions. Give it a read on Page 17.

Happy reading and we'll see you all again in the November issue - it's nearly Christmas!

Anne and Jane,

Articles for the Quartet are included if we have room, and if, in the opinion of the editors, they are of general interest to our readers. Please remember all articles will be subject to editing. We prefer you to contact us via email where possible.



Copy deadline for next edition:
19th October 2017

Contact details: Email:
quarteteditor@hotmail.co.uk

Editors:
Anne Wicks; 1 Corpus Christi
Cottages, Holton St Mary. CO7 6NN

Jane Lelliott; 5 Swan Meadow,
Stratford St Mary. CO7 6JQ

Distribution: Dave Leach
07930390517

Invoicing: Jenny Leach
quartet.advertising@gmail.com

Stratford St Mary

STRATFORD St. MARY PARISH ROOM

Letting fees are as follows:

1 session - £17.00.

2 consecutive sessions - £30.00.
all day - £38.00.

A session is 5 hours i.e. morning -
afternoon- evening

Special rates for regular bookings.

Heating and lighting are included

For booking please see or ring
Don Umfreville at Christmas Cottage,
Upper Street.
Tel : 322 626.

coffee morning

On Wednesday 22nd November

**in aid of the Lifeboat institute,
in SSM Parish Room
10.30am - 12.00pm.**

Coffee and seasonal refreshments with a charge of £2.50 will be available. Raffle and a bring and buy stall with some lifeboat related items also available to purchase.

Please consider supporting this worthwhile cause, the men and women who 'man' the lifeboats are volunteers & receive no government funding.

Margaret Snelling

POPPY DAY APPEAL – 2017

British Legion Poppies will be available at the following locations in Stratford St Mary for 2 weeks prior to Remembrance Day.

Farm Shop/Restaurant
Anchor Public House
Garage/Village Shop
Swan Public House
Black Horse Public House
Primary School
Rosebank, Lower Street

Hopefully you will support this worthy cause in respect of servicemen and woman who, at the behest of the Government in power, fight on our behalf to keep this country safe. The injured require ongoing care, help and support.

Thank you

David Isaac

Babergh District Council

if you have any issues which you would like BDC to assist with, or if you are having trouble contacting the right person, our District Councillor, John Ward, is always happy to help. He can be contacted on 07802 414981, email john.ward@babergh.gov.uk.

SSM Village Life

VLQC (*the VillageLife Quintuple (pub games) Challenge*),

- again provided an afternoon of intense but enjoyable competition as part of the Swan 2017 Beer Festival. With eight teams entered this year there was much to retain the interest of the watching crowd as the intense rivalry heightened, culminating in a play-off between Team Awesome and the Stratford Boys. The winners (but only by the narrowest of margins) were once again the Stratford Boys (*consisting at various times of Chris Jones; Matt Carney; Adam Clarke; Lorry Shead; Paul Fountain and Shaun Baker*).

Regrettably, Higham were unable to field a team for the Challenge Cup, so by default the cup remains in Stratford's possession for another year. We look forward to Higham attempting to wrest it back in 2018!

As always, our thanks to Mark, Sophie, Jane and the team at the Swan for putting up with us.

The next VillageLife event will be

More Stories by the Fire on

**Thursday 5th October 2017 –
8pm
at
The Swan**

Just bring your favourite poem, passage from a book or perhaps a quaint letter. Anything in fact that takes your fancy be it humorous, informative or downright scary, and be prepared to read it to the assembled company (try to keep to around 5 minutes in length).

Apart from that just sit back, sip a glass of whatever it is you like to sip, and be entertained by others reading their own favourites

Do come. It's a relaxed and fun evening

Do you fancy trying a spot of traditional set dancing?

THE STOUR VALLEY REELERS

Meet twice monthly on second and fourth Wednesdays at the Parish Room Stratford St Mary, starting at 8pm.

The music is live and no previous experience is necessary.

The dances are simple to do and the movements are in any case, explained and called.

In addition to Dance Nights, the group also enjoys several party nights throughout the year, with celebrations for Robert Burns in January, St George in April, St Andrew in November and others in between.

Seems like your kind of fun? Why not give us a try.

Call Brenda or Brian on 01206 323 091 for more information.



Family Hour @ The Parish Room

Every 4th Sunday families and friends come together for breakfast followed by a 30 minute Interactive church service.

- Breakfast is from 9.30 Includes coffee, tea, juice, bacon rolls
- Followed by a short modern service
- A relaxed cafe style
- Everyone welcome
- No charge

Come and join us!

Need to email Stratford St Mary Parish Council?

You will need to use

parishcouncil@stratfordstmary.org.uk

STRATFORD ST. MARY CHRISTIAN FELLOWSHIP

(known also as "Stratford Chapel")
Upper Street, Stratford St. Mary CO7 6JH
We are an evangelical/charismatic and community based Church attended by all age groups

Sunday Services:

10 a.m. Morning Praise & Worship followed by refreshments

10.15 a.m. - 11.15 a.m. "Sparks on Sunday" for children aged 5 – 11 years and Youth Group for ages 12-16 years.

6.30 p.m. Prayer and Praise

Mid-Week Groups:

Tuesday 7.30 am - 9.30 am - Men's

Recreational Evening (2nd Tues every month)

Wednesday 7.30 pm – 9.30 pm - Bible Discussion and Fellowship Evening

Friday 5 pm – 6.30pm – "Sparks on Friday" for Children ages 7 – 11 years

Friday 7.30pm – 9.30pm - "Ignition" Youth Club for teens ages 11 – 16 yrs

For further information:

Telephone: Phil (01473) 310728

Email : philipwyncoll@btinternet.com

<http://www.stratfordstmarychapel.com>

SSM Rambling Club

Main contact is the chairman, Don Umfreville on 01206 322626. Unless stated otherwise, we meet up at 09:45 at the Parish Room, Upper Street, Stratford St Mary.



IGNITION Youth Club Stratford Chapel Every Friday night

7.30 to 9.30

Age 11 - 16

contact Beckie.w@live.com



Stratford St Mary

Community Fireworks

Display

Saturday 4th November 2017

Stratford St Mary Primary School (Playing Field)

Gates open at 6pm

Online Tickets now available from www.ssmfireworks.co.uk
or Primary School Office, Vale Garage Shop & Hall Farm

(Please note that due to popularity and restriction on numbers this is a ticket only event so
please purchase in advance to avoid disappointment)

The bell ringers appeal

In Higham and Stratford St Mary, they ring bells at the drop of a hat,

Be it hand-bells or tower bells, (or potentially cow bells)

But there's nothing the matter with that.

It's a skill that's as English as England, claimed by noble and peasant, the same,

Yet it ranked with the long-bow and cider (that's Strongbow),

Keeping England ahead of the game.

But we're needing a few extra ringers if this traditional skill's to survive.

Learn the ropes on a Friday and it will soon be your day

To keep ringing on Sunday alive

So do please see if you can join us, come on now just give it a try,

The skills we can teach you if we can only reach you,

So please give us a call, don't be shy.

Martin: 01206 337 325 or Brenda & Brian: 01206 323 091

Transport to medical appointments.

If you live in Stratford St Mary and have difficulty in getting to and from medical appointments our friendly team are happy to help.

We can also help with transport to visit people in hospital.

Please give us as much notice as you can.

ring: **Charlie Ablitt on 01206 322684**
Lynn Badcock on 01206 323788

The Institute hall

can be hired at reasonable rates for a wide range of social activities. For more information please contact our booking secretary, Norman Woodard on 01206 323015, his email is ssminstitute.bookings@gmail.com and his home address is 12 Swaynes, Stratford St Mary.

Many thanks to all our 100 Club subscribers for your continued support in helping us to maintain your village hall. Membership costs only £1 per month and you could win £40 first prize in our monthly draw. Contact Norman Woodward (address and phone number as above) if you wish to join.

Stratford St Mary Institute Committee

WANTED

Person required to litter pick

2½ hours approx per week

Areas to be covered:-

**Strickmere Estate and roads off
Institute field and play area
Upper Street
Church Road
Higham Road
School Lane**

Hourly rate £7.85

If you are interested, please contact the Parish Clerk, Jenny O'Hanlon on 01473 311191

or e-mail
parishcouncil@stratfordstmary.org

Equipment and high visibility jacket provided.

PARISH COUNCIL MEETINGS AT THE INSTITUTE

13th November

7.30pm till 10.30pm

BOOK OF MEMORIES

Research continues into items for the book of memories which will document life in Stratford St Mary from quirky history to today's stories and characters. We still want to hear your stories because it will be your book! So dig out your old photographs or tales that you would like to share then send them to Julie@jj-associates.co.uk or call me on 07989639583.

We are also continuing to arrange a number of get-togethers in the Parish Room or the village pubs etc to get the old memory cogs working to help identify information for the book. These might be coffee mornings, cheese and wine evening and so on, where we can chat and perhaps get some of the old photographs out. They will be for everyone, all ages and old and new to the village so we can share stories and ensure they continue into our history so keep your eyes open for posters around the village and in the Quartet.

Stratford 100 Club Winners

| | | | |
|-----|-------------|---|-------|
| 79 | N. Badcock | £ | 40.00 |
| 166 | G. Kitson | £ | 10.00 |
| 67 | B. Lelliott | £ | 5.00 |

Stratford St Mary Parish Council website has now been updated. Please pop over to www.stratfordstmary.onesuffolk.net and let us know what you think. If you would like your event advertised on the website as well as in the Quartet, whatever it may be, please let the parish clerk know on parishcouncil@stratfordstmary.org.uk



COMMUNITY SPEEDWATCH SCHEME

This has been in operation since 2013 and is run by village residents giving their time in order to make our village safer for residents of all age groups by encouraging motorists to drive through our village at no more than the legal limit of 30mph.

We would, however, welcome a few more volunteers into the scheme so if you could spare just 1 or 2 hours per month please consider joining us.

Please contact
Bill Davies, 3. Spanbies Road,
tel 01206 322990 for more details.



Community
First Responders

Interested in becoming a CFR?

Why not find out what it is about?

Look at the CFR link on the East of England Ambulance Services website.
You can even apply on line!

If you watch the training video - do not be alarmed - you are never expected to do mouth to mouth.

For further information, please contact your local co-ordinator.

Raydon



Fair Trade Coffee Morning

And then it was Autumn! Overnight in fact and for our September Fair Trade coffee morning, summer ended yesterday! The Church looked lovely with all the flowers and produce from our harvest service, the smell from the apples rivaled that of our super coffee! This month we had a lovely coffee and vanilla sponge as well as our beloved "Scaffins", all from our very generous Frinton friends with many thanks from us all.

Wonderful news on our toilet twinning effort, we dug into the corners of our pockets and came up with the last few coins to complete the total of £60. A magnificent effort from our coffee morning supporters and thank you so much for joining in!

Some of our regulars had past and present connections with Africa, so we decided our toilet would help a community there. I completed the necessary documents that afternoon and can tell you that the toilet in St Mary's Church Raydon is twinned with: **Bukoro Village, Muramba Parish, Uganda, Africa.** We will receive our certificate and photograph ready for our next Fair Trade Coffee morning on October 10th so make sure you come and see the result of our efforts.

Now we just need another good cause to support so let's have some ideas to choose from!

Wendy Mumford 01473 312123

EXPRESSION OF GRATITUDE

To all my family and friends my grateful thanks for all their love, care and support they have given me through Cliff's illness and his passing. Also a big thank you to the Doctors, carers and also the staff at St Elizabeth Hospice, they are fantastic people.

With many thanks
Betty Cooper"



Raydon - Bonfire Night and Fireworks -

King Georges Field

Saturday 4th November - 7.00pm

Bar and BBQ

Free Entry, Bucket Collection."

A Devilish Quiz



Presented by Michael Mumford

in

Raydon Village Hall

14th October 7.30pm

£5.00 per person - maximum six contestants per table.

Don't miss the fun!

Book your table on 01473-310320 or 312123

*Nibbles and soft drinks provided
In aid of Raydon Church fabric funds*

Raydon and District Gardening Club

So by the time you read these notes we will be well into autumn and the evenings drawing in rapidly. This is the month for tidying up your garden (but not too much) from its summer remains of dead flower stems, leaves and weeds, moving plants to new spots, also perhaps cutting the grass less often depending on how warm and wet the weather is. Some years it is necessary to make that final "cut" in early to mid November as our seasons are changing. Talking of leaves I make use of these by raking them up, storing them in either black bags with drainage holes, or open sided containers either wooden slated or wire netting, or even plastic compost bins with lid off to allow rain and air to circulate. These make a wonderful "mulch" for the garden next year and it's free.

If you're able, it's a wonderful time to get out into the countryside and enjoy great walks, watching the natural world all around with birds & animals feeding up to face up to the winter months ahead. With the leaves coming off the trees and bushes it's much easier to see them, also look out for the fungi all around many different shapes, sizes & colours but beware don't be tempted to pick them unless your sure they are edible.

October 26th is our Open Charity Night and this year we are supporting the Ipswich Hospital Baby Bereavement Group. A representative will be a guest speaker (15 mins approx.) explaining about what they do and how they handle this very stressful sad time for the parents & families. This

will be followed by our main guest speaker for the evening on the subject "Autumn Colour" presented by that well known Matthew Tanton Brown from Place for Plants East Bergholt. We are in for a wonderful informative evening so members bring along lots of friends & neighbours (it's open to everybody) as we try to raise a substantial sum of money for yet again another very worthy and needy charity. Plant stall, refreshments, and raffle to end the proceedings. Your committee are looking forward to seeing a full village hall with lots of new faces to help make this evening special.

Geoff Horrex (01473 310422)



Raydon Parish Council

Your Parish Councillors are:

Nev Davenport 01473 311548

Christine Hempstead 07891 236245

Kathy Herbig 01473 310024

Keith Lovering 07939 075143

Sue Newton (Chair) 07808 818847

Amanda Pyall 01473 310050

Jayne Tann 01473 828283

Jane Cryer - Parish Clerk 07920 713940

A huge thank you to everyone who has taken the time to complete the parish questionnaire. We have been delighted with the number of responses we have received and will be discussing the findings at future meetings.



Raydon Club is open to residents of this parish and will in future be held on Wednesday evenings each week from 8.30 till 11 pm.

Licenced bar, pool, darts etc.

Look forward to seeing you!

Raydon Century Club Draws:

SEPTEMBER 2017

£25 6 Nadia Hajaig

£15 100 Mr Gregson

£10 91 Mr D Andrews

£5 128 Mrs K LeMare

£5 34 Mr M Mumford

£5 138 Mrs M Peacock

£5 137 Mrs S Jenkins



Raydon Parish Council Schedule of Meetings All at 7.30pm in the KGF Pavilion

Tuesday 17 October

Tuesday 21 November

Tuesday 19 December

NB: if you would like to see copies of the minutes of any Raydon Parish Council meetings, please contact Jane Cryer, Parish Clerk

Sunnyside Cottage, Overbury Hall Road,
Layham IP7 5NA

07920 713940 / raydonpc@gmail.com

Holton St Mary

Christmas is coming!

Do you want to save time and money?

For a small donation, the Holton St Mary Fund Raising Group will publish your

good wishes to your friends in the Quartet area via Quartet and Church

notice board, saving you the time and expense of sending Christmas cards.

To let me know your preferred message, e-mail me on jean.styles@uwclub.net,

Phone 01473828532 or put a note in the box on the church bookcase.

CLOSING DATE : NOVEMBER 9TH

The First Friday of the Month Lunch Club



On the first Friday of every month (except August) there is a Lunch Club in the Village Hall for residents of the village of Holton St Mary. All ages welcome!

A Light Lunch will be served between 12.30 - 2.00 pm at a cost of £2.50 per head. The lunches are a collaboration between some of the organised groups in the village and are non-profit making!

Any surplus funds will be reinvested.

If you would like to join us for lunch, please contact Frances Torrington:

312046/familytorrington@btinternet.com

Or Sally Thurlow:

312080/salthurlow@gmail.com

We are also looking for volunteers to help run the lunches and help on the day.

Holton St Mary Village Hall

can be hired at very reasonable rates!

Available during the day and most evenings (not Friday) from £17.00
Saturdays from £35.00

For further information and booking please contact Rachel Eagle on 01473 310550

The Holton St Mary United Charities Trust has some funds available to those resident in the village of Holton St Mary who are in need.

If you feel you might want to make an application please contact: Paul Torrington on

familytorrington@btinternet.com or 01473 312046.

Holton St Mary Social Club

Please remember that WHIST is always last Friday of the Month
All are welcome, so please come along
Next Date :- Friday 27th October

Quiz Night including Supper

The time and the Place is !

Village Hall Saturday 28th October

Quiz Master :- Tony Howard

Teams of up to 6 people £8 per person.

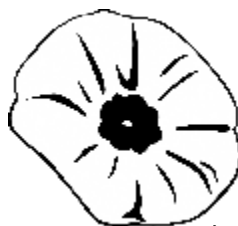
There is an entry form on the Notice Board in the Hall.

HSMSC Annual Fireworks

Millennium Field Friday 3rd November.

Please Note that the collection for the Bonfire will be on morning of Saturday 28th October.

Donations for the collection for the fire are gratefully accepted. Please remember that all donations are key to this continuing as a Village event.



Poppy
Waterfall

Thank you to everyone who have been making poppies. We are ready for you to leave your poppies in church in the box by the font from the beginning of October. Don't forget to add your name and the name of any of your friends and family who have also been making poppies along with their home town or village. So that this information can all be added to our map of contributors.

So that we ready well in advance of the Remembrance Service, we going to assemble the Poppy Waterfall during the fourth week of October in the church. It is difficult to know exactly how long this will take, so four dates have been scheduled and we hope to finish sooner. Do come along for as little as 5 minutes, or stay for the full session, and help tie the poppies onto the netting that will be placed over the church porch.

Wednesday 25th October from 2 -5pm.

Thursday 26th October 2-5pm

Friday 27th October 10 - 2pm

Monday 30th October 10-2pm

The Poppy Waterfall will go up the week before the Remembrance service on November 12th.

For more information contact Jeanette Appleton: m 07768418942

Holton St Mary Millennium Green Century Club

The latest winners are:

July: £25 David Maddison, £15 Richard Noel, £10 Angie Clear, £5 Earl & Ann Webber, £5 Rosina Mann.

August: £25 Geoff White, £15 Paul Smith, £10 Sally Pearce, £5 Alec & Eunice Threkeld, £5 Tom Faiers.

September: £25 Jean Styles, £15 Sheila Gibson, £10 Chris Gentry, £5 Richard Noel, £5, Ernest Eagle.

Kindly note that uncashed cheques will not be accepted in lieu of payment of next year's subs so I urge all winners to cash their cheques promptly to avoid loss.

Marjorie Haste, Secretary

Suffolk Historic Churches Trust

Ride and Stride, 9th September 2017

A big thank you to all those in the Benefice who made the day such a success, the cyclists, walkers, their sponsors and the recorders who made our visiting cyclists so welcome.

We are very lucky to have so many supporters in our four villages and I know that everyone involved with the Suffolk Historic Churches Trust is grateful for your help.

Please put Saturday 8th September 2018 in your next year's diary for the 37th Ride and Stride!

Caroline Favell, Area Organiser



PARKED CARS

If your car is going to be parked for any length of time, on the public highway, please ensure it is not blocking driveways, post boxes, notice boards etc, as this can make access extremely difficult.

Thank you!

The Dedham Players

ONE MAN, TWO GUVNORS

by Richard Bean.

London criminals hit Brighton in this slapstick seaside comedy.

DEDHAM PLAYERS' AUTUMN
PRODUCTION.

**Wed 25th to Sat 28th October 2017
at 7.45pm The Assembly Rooms,
Dedham. Refreshments included.**

Tickets £8 from SHAKESPEARE HOUSE
GALLERY, High Street, Dedham

or Tel 03336663366 for tickets only with
booking fee or online at
www.dedhamplayers.org.uk including
enquiries

CONSTABLE SINGERS

**Concert at Constable Hall
East Bergholt**

Sat.28th Oct
7pm

raising funds for MIND
Raffle, Bar open during interval
Tickets £7 inc. Coffee/Tea

For tickets contact choir members
or Mel 01206298628

WILLS - ITS YOUR HOME!

Two problems have been worrying a number of our clients, typically early middle aged parents with the house in joint names, a mortgage on course for repayment, children setting up their own families and grandchildren starting to arrive.

Some of the clients said 'how do we save our home from being taken away from our family to pay for care costs'. The question from the others was 'we have previous marriages but want to protect the interests of the children from our first marriages'.

These are classic situations which stem from worries about paying for care and from families becoming more diverse, with children from an earlier marriage needing to be recognised in their parents' wills.

There is a similar solution to both problems which involves the use of simple trusts to achieve the objectives. Before we discuss this, two examples illustrate the problems and pitfalls in more detail.

Clients say that they would like their house to be put in their childrens' names. We refuse to do that, pointing out that if the son or daughter or their partner pledged the house and then got into financial trouble, that could mean the loss of the parents' family home.

A similar problem is where older clients want to put the house in their childrens' names just before one of the parents has to be means tested for care home provision. This is dangerous territory, because if the care authority can show that the transfer was a deliberate deprivation of assets it can treat the person as if they still owned the asset. The solution? Deal with the matter long before care home time arrives.

I will give a brief outline of how we approach these problems, but each one is different and requires its own detailed solution. Our scheme is straightforward, and since it is

becoming so popular with our clients I thought more people might like to know about it.

We start by making an online enquiry to the Land Registry to find out the type of the clients' ownership – whether this is 'joint' or 'in common' and then deal with the paperwork to ensure that it is confirmed by the Land Registry as 'in common'. Many wills disregard this process, and where wills by joint tenants leave everything to each other a bequest of the family home (whoever might be named as the beneficiary) is irrelevant because the property passes directly to the other joint tenant, whatever the will might say.

Once we have taken action to ensure that ownership is in common (a simple process with nominal cost) the co-owners will then have their own stake in the property, typically 50 : 50 although this may vary if there has been an unequal contribution to the cost of the property.

Next, the wills are prepared, under which each spouse or partner typically leaves their (let's say) 50% stake to a trust for their children or grandchildren or divided between them. Importantly, the will maker also gives the surviving partner the right to continue living for the rest of their life in the family home under what is known as a life tenancy. The life tenant will commit to paying outgoings, insuring the property and keeping it in repair. The arrangement can include downsizing, and an agreement about the manner in which any cash difference on downsizing is to be divided between the life tenant and the will maker's other beneficiaries.

This scheme provides two huge advantages. First, 'severing' the joint tenancy (as it is called) into 'in common' ownership means that the interests of the children of a first marriage can be protected, despite any efforts by the husband's (or wife's) next

choice of partner to upset those arrangements.

Secondly, willing your share of the property eliminates it in practice from the care home means test provided this is done long enough before there is any chance of it being caught by the deprivation of assets legislation.

The law dealing with care provision is 'work in progress'. People are living longer than ever, the cost of care is escalating and the big question is 'how can this cost be funded?'. The government's current plan (which cannot be relied on) is for the second stage of the Care funding plans to be brought in by 2020. Meanwhile, people can tread carefully by taking the steps mentioned above to allay the two major concerns which I have highlighted.

*Trevor Dodwell
Director, The Will Business Ltd*

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Tuesday 24th – Saturday 28th
October
10.00 am – 4.00 pm**

Display of artwork, full of vitality, colour and originality, celebrating the work of local artists, in support of EACH. Paintings by children from the local primary school will also be on view.

Prize Draw tickets on sale throughout the exhibition, with exciting prizes to be won and all proceeds going to EACH. The Prize Draw will be at 3.00 pm on Saturday 28th October.



Our speaker on 13

September David Whittle, Vice Chairman of the Harwich Society, presentation was entitled "I Do Like To Be Beside The Seaside". The presentation informed us how the Victorians were suddenly able to travel due to the harnessing of steam in the form of paddle steamers & railways, leading to the development of seaside resorts on the Essex & Suffolk coasts, including Harwich & Dovercourt.

Being a Woman Racing Driver & Racing at Le Mans" is the subject of our talk by Celia Stevens on 11 October. She will talk of her experience of racing historic cars three times at Le Mans Classic, once at Nuremburg & all over the UK. And she is still racing !

On Wednesday 8th November Event Organiser Eve Regelous, who worked closely with Harrods, will give a glimpse of behind the scenes of day to day life in this world famous company including its history. We do not have a speaker meeting in December but have our popular Christmas lunch at the Constable Hall on Wednesday 6 December. This is always a popular event and so early booking is advised.

Our main purpose is to encourage lifelong learning for those who are no longer in full time employment and emphasis is always placed on making learning active and fun as well as helping in developing friendships.

We have a wide range of groups including language study, country walking, computer studies and gardens, churches and historic buildings visits. In the main, membership is drawn from communities in the lower Stour Valley and adjacent areas including Brantham, Capel St Mary, Dedham, East Bergholt, Holbrook, Lawford, Manningtree, Raydon, & Stratford St Mary. We are affiliated to the ThirdAge Trust, have over 300 members and 27 groups. For further information please visit

www.stourvalleyu3a.org.uk where membership secretary Gillian Gibbs may be contacted.

We meet at The Constable Hall, Gandish Road, East Bergholt CO7 6TP at 2 for

2.15pm. Annual membership costs £12 a year and this entitles members to attend the meetings that take place on the second Wednesday of each month, except August and December.

Remember

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Stour Valley Men's Probus Club

Returning after our Summer break on Wednesday 6 September Tom Williams presented "Everyone has a book in them" and two weeks later on Wednesday 20 September Philip Roberts' talked to us about "The Mary Rose". Both presentations were enjoyed by our Members.

Our first October meeting is on Wednesday 4th when Andrew Morton will talk of "The work undertaken by the Colchester Food Bank" followed on Wednesday 18 October by David Ablewhite, who returns again, this time to present "The Royal Family".

Our two November meeting take place on 1st & 15th when Ted Wheatley & Dennis & Ann Kell will present "Overland to India" & "Wildlife in the Falkland" respectively.

On 6 December Paul Oliver presents his popular Christmas Quiz and at the final meeting of the year Barbara Faulkner will tell us about "The Man in Red"

We meet at the convenient St John Ambulance HQ, Manningtree CO11 1EB

Our Club endeavours to be simple in structure, be free of the constraints and obligations of service clubs, and involve members to a minimal cost. The club is directed primarily to providing fellowship between members who are compatible with each other, and provide the opportunity for development of acquaintances. New members are welcomed by Stour Valley Men's Probus Club, we meet on the first and third Wednesday of each month in Manningtree at 10 for 10.30am. Please contact Speaker Secretary Dave Carman on 01255 880202 for further details.

Waste & Recycling

Collection Schedule 2017

| October 2017 | | | | | | |
|--------------|----|----|----|----|----|----|
| Mo | Tu | We | Th | Fr | Sa | Su |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |

 Recycling collected this week

 Rubbish collected this week

PCC PUBLIC MEETINGS 2017

The Police and Crime Commissioner, Tim Passmore launches his 2017 series of public meetings in each of the 18 Safer Neighbourhood areas. The meetings are an opportunity for the public to ask questions of the PCC and the Constabulary, and to find out more about policing in the county. Each meeting will involve a quick overview from Tim Passmore and the local Superintendent and then the public will have an opportunity to ask questions. The local Inspector responsible for policing in the local area, will add operational context.

There is no need to book, please just turn up. All meetings start at 7pm, tea and coffee will be served from 6.40pm.

Wed 15 November - Hadleigh Area
Village Hall, The Street, Capel St Mary,
IP9 2EP

Kennys SESAW news

Damp, misty October has arrived, time to honour the household with my presence and give you a cat's eye view of the SESAW news.

Mother has been kept busy with a parade of wildlife casualties including blackbirds, jackdaws, pigeons, an owl and a baby squirrel. Most of them are now happily released into their natural habitat, much to my relief.

I was particularly pleased about another departure when that pesky Billy found a foster home. I've had to circumnavigate the garden for months to avoid meeting the active old Jack Russell cross, made me cross I can tell you!

I'm very worried about Erica and her five kittens. My poor pregnant friend was dumped to have her babies in the wilderness. They were very nervous when the picture was taken but are now coming around nicely and just need some kindness and TLC in new homes. I appeal to all humans, please have your cats neutered so this doesn't happen to other unfortunates. It makes us much nicer to live with and I'm sure Kenneth would ask the same for all dogs.

Just time to tell you the Fundraisers are holding a "£1 Sale", 11-2pm Saturday 14th October at the Ansell Centre, Hadleigh Suffolk IP7 5DL and a Christmas Fair, 10-3pm Sunday 19th November at the Old School Long Melford CO10 9DX.

The sun is finally out, hopefully warming my throne above the haystack so that's all from me, Ollie (the Black) Cat.

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Nayland Horticultural Society

Autumn Talk

Tuesday 17th October

Our Autumn speaker, on 17th October, will be Mark Lane, Gardens Manager for London Royal Gardens who will be taking us for 'a Ramble Around the Royal Gardens' for a snapshot of the workings of the gardens of Buckingham Palace and Clarence House. 7.40 for 8pm at the Church Hall, Nayland. All welcome!

Joint Talk with Nayland Conservation Society

Monday 13th November

The speaker will be Pip Wright, on 'Whistlecraft: notorious poachers of Rickinghall Suffolk'. Nayland Village Hall, 7.15pm for 7.30 pm. Free. All welcome!

Christmas Fayre

Sunday 2nd December

A note for your diary! There will be plenty of stalls, a raffle, cake and coffee etc.



Burglary awareness – crime reduction advice

Police are offering crime reduction advice in order to reduce the likelihood of becoming a victim of crime over the summer months:

- Install 'dusk to dawn' security lights
- Visible burglar alarms can make burglars think twice; get specialist advice and consult your insurance company. Both <http://www.nsi.org.uk/> & <https://ssaib.org/> are independent Inspectorate bodies for security systems.
- Keep front doors locked even when you are at home and especially if you are in the back garden
- Close all windows fully before you leave the house, lock downstairs windows and remove the keys. Install window locks on upstairs windows that can be easily accessed by a flat roof
- Ask a neighbour to collect your post if you are going away
- Use lights on timers
- Report any suspicious activity
- Do not leave valuables on display - if possible keep your valuables -jewellery, cash, passports & deeds to your property in a safe
- Make sure valuables are property marked. Take photographs and keep a note of any serial numbers & register them at www.immobilise.com
- Lock away tools, gardening equipment and ladders

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4 October, 1 & 29 November, 27 December

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Tally Ho! Corner - 11.25am - 11.45am
Strickmere (School Lane end) - 11.50am
- 12.10pm

Route 14

The bus stops every 4 weeks on
Tuesdays,
10 October, 7 November, 5 December

Holton St Mary

Church Square - 10.00 - 10.15am

Raydon

St Mary's Raydon - 10.20am - 11.05am

Lower Raydon

Sulleys Hill - 11.10 - 11.25am

Higham

The Green - 11.35 am to 11.50 am

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Crime prevention

<http://www.suffolk.police.uk/safetyadvice/reportacrime/tellthepolice.aspx>
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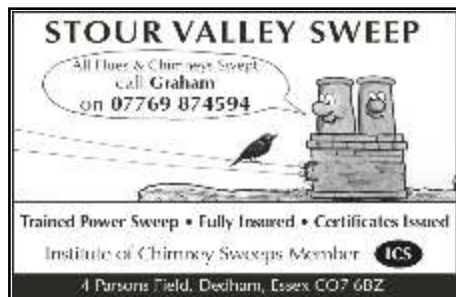
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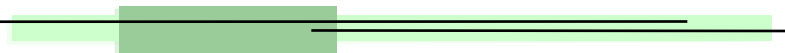


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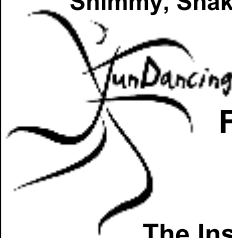
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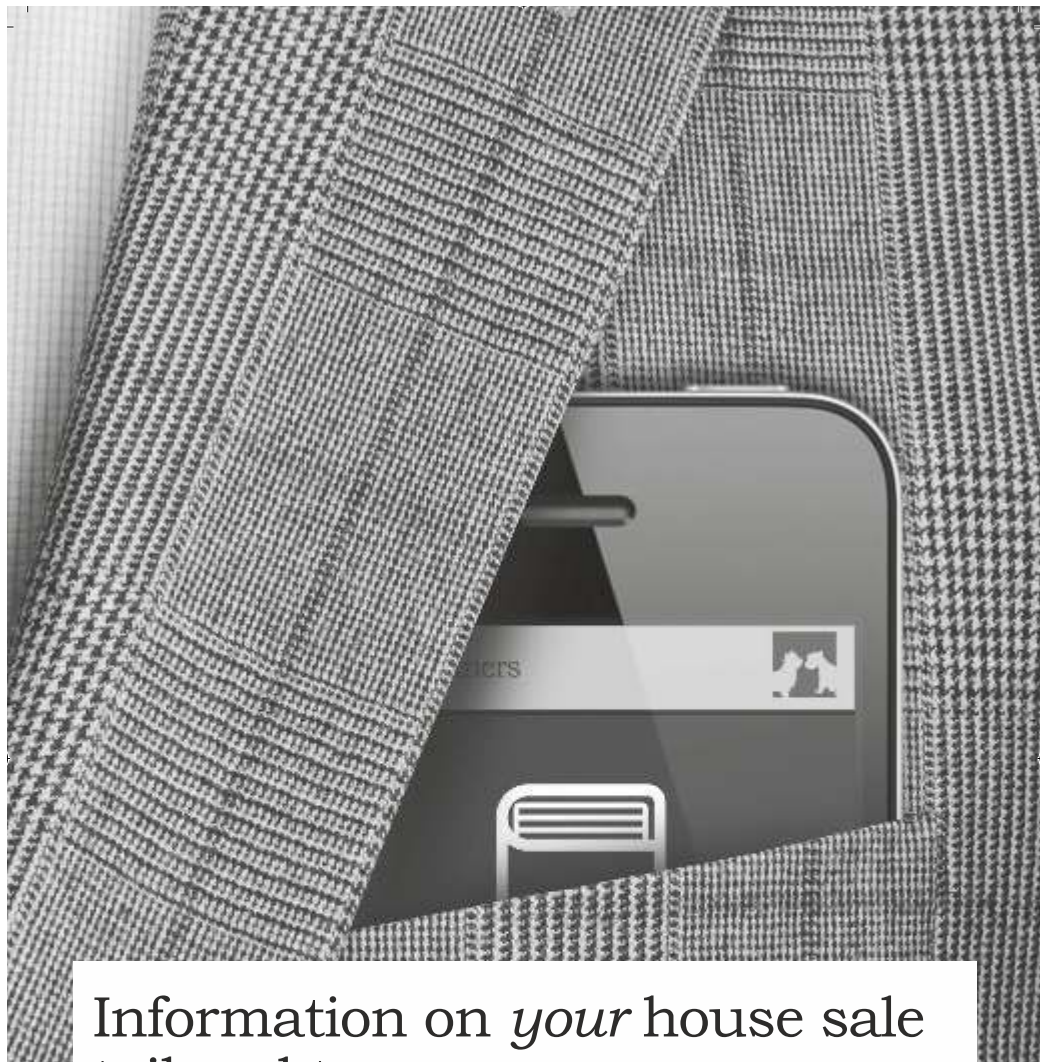
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Please contact the Rector direct to talk about baptisms, confirmations, weddings, funerals, or for home visits. **Please note that her normal day off is Friday.**

Churchwardens

Higham Martyn Carr 01206 337325 (Elder)
Hugo Parker 01206 337234

Holton Paul Torrington 01473 312046
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Raydon Geoff Horrex 01473 310422
Simon Tennent 01473 310320

Stratford Christine Cousins 01206 322530 (Elder)
Jonathan and Janet Dewey (Elder) (01206 322148)

Readers

Richard Appleton 01473 311487
Nicola Tindall 01787 212340

Midweek Communion

This month's short service of Holy Communion in the Parish Room at Stratford St Mary will be at 10 a.m. on **18 October**.

Home Group

The home group started in September and will continue to meet at 5 Veyeses End in SSM from 2.30-4 p.m. on the following dates: 12 October, 9 November, 14 December. We shall be talking about what is the common good in these times of uncertainty. Do come and join us.

Services in October and November

| | 8.00 a.m. | 10.00 a.m. | NB. 5 p.m. |
|----------------------|-----------|--|------------|
| 1 st Oct | | SSM | Holton |
| 8 th Oct | | Higham (Matins + HC) | Raydon |
| 15 th Oct | | Holton | SSM |
| 22 nd Oct | | Raydon + SSM Family Hour | Higham |
| 29 th Oct | | 10.30 Deanery Eucharist, Hadleigh | |
| 5 th Nov | | SSM | Holton |
| 12 th Nov | | 10.50 all parishes Remembrance Sunday Service | |
| 19 th Nov | | Holton | SSM |
| 26 th Nov | | Raydon + SSM Family Hour | Higham |



New Testament Readings and Collects for weekdays in October

1 October: *Trinity 16*. Lord of creation, whose glory is around and within us, open our eyes to your wonders, that we may serve you with reverence and know your peace at our lives' end, through Jesus Christ our Lord.

2nd Mark 12.28-34

3rd Mark 12.35-end. George Bell, Bishop of Chichester, 1958

4th Mark 13.1-13. Francis of Assisi, Friar, 1226

5th Mark 13.14-23

6th Mark 13.24-31. William Tyndale, Translator of the Scriptures, Reformation Martyr, 1536

7th Mark 13.32-end

8 October: *Trinity 17*. Gracious God, you call us to fullness of life; deliver us from unbelief and banish our anxieties with the liberating love of Jesus Christ our Lord. Amen.

- 9th Mark 14.1-11. Denys, Bishop of Paris, Martyr, c. 250
- 10th Mark 14.12-25. Paulinus, Bishop of York, Missionary, 644
- 11th Mark 14.26-42. Ethelburga, Abbess of Barking, 675
- 12th Mark 14.43-52. Wilfrid of Ripon, Bishop, Missionary, 709
- 13th Mark 14.53-65. Edward the Confessor, King of England, 1066
- 14th Mark 14.66-end

15 October: *Trinity 18*. God our judge and saviour, teach us to be open to your truth and to trust in your love, that we may live each day with confidence in the salvation that is given through Jesus Christ our Lord.

- 16th Mark 15.1-15. Nicholas Ridley, Bishop of London, and Hugh Latimer, Bishop of Worcester, Reformation Martyrs, 1555
- 17th Mark 15.16-32. Ignatius, Bishop of Antioch, Martyr, c. 107
- 18th Mark 15.33-41. ***Luke the Evangelist***
- 19th Mark 15.42-end. Henry Martyn, Translator of the Bible, 1812
- 20th Mark 16.1-8
- 21st Mark 16.9-end

22 October: *Trinity 19*. Faithful Lord, whose steadfast love never ceases and whose mercies never come to an end, grant us the grace to trust you and to receive the gifts of your love, new every morning in Jesus Christ our Lord. Amen.

- 23rd John 13.1-11
- 24th John 13.12-20
- 25th John 13.21-30. Crispin & Crispinian, Martyrs at Rome, c. 287
- 26th John 13.31-end. Alfred the Great, King of the West Saxons, 899
- 27th John 14.1-14
- 28th Luke 6.12-16. ***Simon & Jude, Apostles***

29 October: *Last Sunday after Trinity*. Merciful God, teach us to be faithful in change and uncertainty, that trusting in your word and obeying your will we may enter the unfailing joy of Jesus Christ our Lord. Amen.

- 30th John 15.1-11
- 31st John 15.12-17. Martin Luther, Reformer, 1546
- 1st Luke 9.18-27. ***ALL SAINTS' DAY***
- 2nd John 16.1-15. Commemoration of the Faithful Departed
- 3rd John 16.16-22. Richard Hooker, Priest, Teacher of the Faith, 1600
- 4th John 16.23-end



For your diaries

| | |
|-------------|--|
| 7 October | 9.15-1, Holton Village Hall Suffolk MIND talk |
| 10 October | 10-1 SSM, Magdalen Houlihan on Silent Prayer |
| 14 October | 7.30 p.m. Raydon 'Devilish Quiz' |
| 28 October | Holton Church Clean-up morning |
| 10 November | 7.30 pm Reading by candlelight of St Luke's Gospel in the King James Version, Holton |

PCC Meetings

| | |
|-------------|-------------------------------------|
| 16 October | Holton, 7.45 p.m., Oaks Farm House |
| 6 November | Raydon, 7.30 p.m., The Rectory |
| 13 November | SSM, 7.30 p.m., Church Cottage |
| 16 November | Higham, 7.30 p.m., The Old Vicarage |



For your prayers

For those who are ill or in need, in our parishes and beyond:

| | |
|----------------|--|
| Holton: | Ron Stedman, David Yorke-Edwards |
| Raydon: | Margaret Hammond, Stella Hyland |
| SSM: | Nancy Ablitt, Laura Kerry, Trina |
| Others: | Tory Cook, Franke, Helen Gregory, Steve Kupfer, Gail O'Dell, Jill Taylor |