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ISSUE 1 | MARCH - MAY 2020

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Kate Treleaven
EDITOR

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ATKINS FERRIE WEALTH MANAGEMENT

venture

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awfm news

NEW ARRIVALS

WE ARE DELIGHTED to welcome four new staff to the firm over the winter. Firstly, Angela Reid joins us from a local competitor firm, in the Helston office. Coming with existing administrative experience, Angela will carry out all administrative duties for our Helston office, freeing up Sally Edean to work full-time on Quality Assurance. Secondly, Hayley Goodchild bolsters our St Ives office and will provide a dual role of administrative support and as a Research Assistant to Pension Transfer Specialist, Rob Baylis. Hayley aspires to become a Financial Adviser in the future.

In Devon, Zoe Watkins and George Galbraith arrived in our Chudleigh office. Both Zoe and George aspire to be Financial Advisers in due course, but in the meantime their arrival has allowed Olya Edwards to become a full-time asset switcher. George and Zoe will provide support predominantly to John Waldie, Trevelyan Ward and Rob Coote.



Angela Reid



Hayley Goodchild



Zoe Watkins



George Galbraith

CHAMPIONING DEVON OPERA

WE ARE HAPPY to announce a major sponsorship of Devon Opera for the 2020 season. In early December last year, AFWM staff were delighted to be guests of Devon Opera at Chairman Robert Hough's residence, where an amazing evening of quality entertainment was provided. To reciprocate, we were pleased to invite a contingent of Devon Opera supporters as our special guests to an evening of Carol Singing at the National Trust's Coletton Fishacre, the former residence of the D'Oyly Carte family. AFWM has supported the Coletton Aglow Christmas lights for four years. We are really looking forward to supporting Devon Opera, not just financially but by facilitating further exposure for the organisation through our links with the National Trust and The Royal Horticultural Society.



Devon Opera performing La Traviata

REFRESHING YOUR REFRESHMENTS

AFTER NINE YEARS we felt our Client Refreshment Menu deserved a revisit. Staff at our Chudleigh office embarked on a mega tasting session, which involved the sampling of more than fifty teas and coffees plus a selection of biscuits.

After ingesting so much caffeine, we may not have had the best night's sleep that evening, but we did discover some exciting new flavours such as Birchall's Moroccan Mint and Green Tea & Peach, plus some top Nespresso flavours including Caramelito. We also have two Hot Chocolates supplied by Hotel Chocolat. On the biscuit front, there was an overwhelming winner - Waitrose Duchy Organic Shortbread scored head and shoulders above any other biscuit. The all-new menu is available at our St Ives, St Agnes, Helston and Chudleigh offices. Please tuck in and tell us your favourites.



A taste of our customer service: testing refreshments at Chudleigh

coastal luxury

Built in 1894 by the famous Cornish architect, Silvanus Trevail, the Carbis Bay Hotel quickly gained popularity as a result of the boom in seaside holidays. Today, the hotel is widely recognised as one of Cornwall's leading waterside hotels and is the cornerstone of an ever-expanding, eco-friendly, Estate offering a range of luxury accommodation.



Staring out across the pristine sands of the Carbis Bay Estate's privately owned 25-acre Blue Flag Beach, with St Ives to the west and Godrevy lighthouse punctuating the blue horizon to the east, it's easy to understand the unique appeal of this unrivalled seaside setting.

"Our stunning location is key - both to the success of our current business and to securing our future," acknowledges Stephen Baker whose family acquired the Carbis Bay Hotel and beach in the early 1980s.

A desire to reduce seasonality and ensure longevity, coupled with a commitment to ongoing investment, has transformed the business from a small, heritage, seaside hotel to a multi award-winning Estate that now boasts a mix of high-end, self-catering and serviced accommodation each designed to capitalise on their impressive coastal credentials.

"We are on the north Cornish coast with an ever-changing seascape, which can resemble either a turquoise Mediterranean or a dramatic surfers' paradise," explains Stephen. "We wanted to create something unique and the spectacular coastal environment has been our main source of inspiration."

Last year saw the completion of the Estate's most ambitious development, a £15 million beach regeneration project comprising waterfront lodges, suite accommodation and a spacious events venue, restaurant and retail facilities. Situated directly on the beach and billed as one of the most exclusive beachside accommodations in the UK, the three and four-bedroom lodges combine seaside chic with hot tubs and roof or beach gardens. Featuring floor to ceiling windows, bay-facing balconies and a stylish open-plan living area that leads to a private sun deck overlooking the beach, each lodge provides guests with endless opportunities to enjoy the dramatic coastal panorama.

Six additional one and two bedroom beach suites - all with ensuite sea-view bedrooms and balconies - provide further options for those wishing to immerse themselves in the stunning vista.

Contemporary interior design by José Baker complements the accommodation's coastal surroundings with stylish use of colours, textures and iconography inspired by the beach, ocean and woodland.

The new restaurant - which occupies a commanding position on the top floor of the beachfront's Ocean Venue - launched last year with a two month residency by Michelin star chef, Tom Sellers, and his team. Story by the Sea - which featured collaborations with other Michelin star guest chefs Michael O'Hare, Brad Carter and Niall Keating - proved so popular that the restaurant will continue to run year-round with an exciting new launch in Spring 2020.

Amid the expansion, the main hotel - which guests staying in the lodges and suites also have access to - has not been forgotten. The past 12 months have seen the entire main house refurbished. Shared guest areas have been updated, and bedrooms have been reconfigured, with smaller rooms joined to create larger suites. The result is a chic and sympathetic refurbishment which has brought the hotel into the modern age while preserving its grand Victorian heritage.

With two AA Rosettes to its name, the hotel's Sands Restaurant offers Cornish-style fine dining with, as you might expect, more incredible views of St Ives Bay. The menus are



● Bath with a view in one of the Beach Lodges



● Family Room in the Hotel



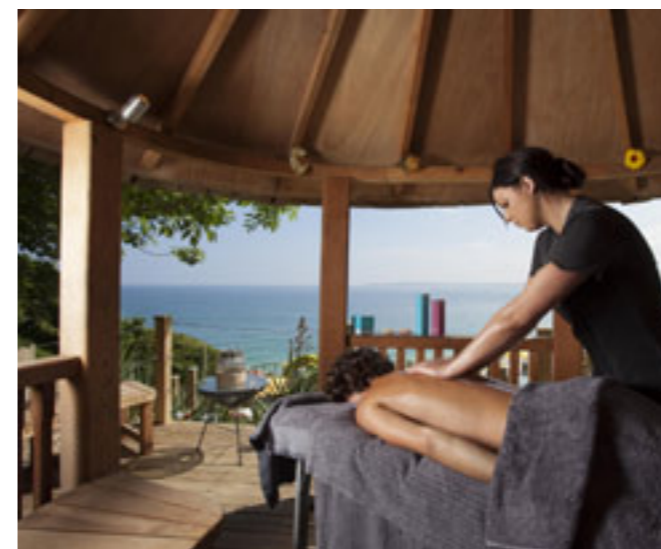
● The Hotel's superb location



● Sands Restaurant offers a fine dining menu



● The Beach Club



● Pamper yourself in the C Spa


“

We wanted to create something unique and the spectacular coastal environment has been our main source of inspiration.

hand-crafted by Executive Chef Andy Houghton with seasonal produce sourced from the local area taking centre stage.

The hotel also houses an award-winning spa offering a range of natural therapies and treatments, an outdoor heated pool, hydrotherapy pool and sauna pod. Plans are in progress to extend the spa later this year.

"Luxury" is a much hackneyed definition these days," Stephen admits. "However, it does define our goal which is to provide the very best in accommodation and facilities, together with a high level of service and some unexpected extras. For example, our Sunseeker motor yacht, a concierge who can - and does - arrange anything and everything, and champagne and canapes brought down to the lodges each evening."

'Luxury' and 'eco-friendly' don't often go hand in hand in the hospitality industry, yet the Carbis Bay Hotel & Estate is certainly the exception here. From the on-site Energy Centre which has provided a carbon saving of 70 tonnes per year to the promenade and pathways made from recycled plastics retrieved from the ocean, the Estate demonstrates a deep and ongoing commitment to sustainability which has won national plaudits and, perhaps more significantly, redefined what a luxury hotel can be. 



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out of africa

Aardvark Safaris has been planning tailor made safaris to Africa for 20 years. Co-owner RICHARD SMITH offers advice and recommendations for the perfect African adventure.

With exquisite landscapes, extraordinary wildlife and a rich and diverse culture, Africa is a top choice for an unforgettable holiday. An African safari is an opportunity for real adventure; the chance to travel deep into true wilderness and encounter magnificent animals in their natural habitat.

Of course, adventure need not compromise on luxury. From exclusive private properties featuring world class chefs and private guides, to bespoke itineraries offering unique experiences that get you under the skin of Africa in a way few people experience, safari holidays can be tailored to tick all the boxes on a luxury traveller's list.

Planning a safari can be complex and there are a number of things to consider. Things to think about include how long you want to go for, what wildlife you want to see, how active you want to be and what type of accommodation you want to stay in. Depending on the season, different destinations will work better than others and you may wish to visit more than one country.

If you're confident that you know what you want and have plenty of time to do the research, it's perfectly possible to plan your own itinerary. However, the choice of options available can be overwhelming and a little bit of expert knowledge goes a long way when planning the perfect safari holiday. It might look simple on the face of it but even getting from place to place can have unexpected pitfalls. Booking a bush flight that ends up on one side of the Masai Mara when the camp you're aiming for is half a days' drive away won't endear you to your travelling companions.

While for many the notion of safari is inextricably linked with the image of a tough off-road vehicle crossing vast expanses of open country in search of the Big Five, this is by no means the only way to immerse yourself in Africa's magical wilderness. There are myriad options on offer nowadays including walking safaris, mobile safaris, riding safaris and canoe safaris.

At Aardvark Safaris we've ridden, driven, punted and drifted; we've floated and hiked, scrambled and flitted all over this wonderful continent in search of the best places, the best adventures and the best people to make your safari unforgettable. Here are some of our favourites...



“
An African safari is an opportunity for real adventure; the chance to travel deep into true wilderness and encounter magnificent animals in their natural habitat.



Stride out on a Walking Safari

With a good guide, a walk is an outstanding way to learn about every aspect of the bush and all that lives in it. Many of the camps and lodges in private reserves will arrange half-day walking safaris as an alternative to heading out on game drives. These are not route marches, but gentle ambles through the bush at a pace that suits the heat and the possible presence of wildlife. There are also a number of operators who organise walking safaris that can last for days or even weeks.

TRIP IDEAS

- Walk with the Kalahari Bushmen in Botswana's Makgadikgadi Pans to learn the ways of the bush from Africa's most ancient people
- Explore Zimbabwe's Hwange or Mana Pools National Park on foot with Africa's top guides and experience exhilarating up-close elephant encounters
- Enjoy a multi-day walking safari in Zambia's South Luangwa National Park. It's where walking safaris were pioneered and still offers some of the finest



Saddle up for a Riding Safari

Experienced riders can enjoy exhilarating safaris riding at speed alongside plains wildlife or quietly stalking elephant and buffalo. With the human form disguised by the shape and movement of a horse, you can get closer to the wildlife than by vehicle or on foot. It's also possible to cover significant distances over remote regions on horseback - some beyond the reach of even the strongest four-wheel drive vehicles. For the less experienced, there are plenty of options for shorter, gentler rides.

TRIP IDEAS

- Go in search of the Big Five on a seven night mobile safari in Kenya's iconic Masai Mara
- Encounter elephants, big cats, buffalo and more on a seven night mobile safari across Botswana's verdant Okavango Delta.
- Enjoy a family safari in South Africa's Waterberg region where riders of all ages and experience can enjoy watching wildlife on horseback.



Track Africa's Primates

Observing Africa's primates is undoubtedly one of the most rewarding African experiences we organise and a face to face encounter with a mountain gorilla, the world's largest living primate, is an unforgettable event. The lesser primates such as chimpanzees, lemurs, monkeys and baboons are all fascinating animals to watch. Their interactions, communications, mobility and intelligence are readily visible and proof of our kinship with this amazing family of beautiful animals.

TRIP IDEAS

- Track mountain gorillas in the forests of East Africa. Rwanda is generally thought of as an easier tracking destination than Uganda as the vegetation is thinner and less arduous
- For a truly special experience join a 'gorilla habituation trek' in Uganda. Just four visitors are permitted to join rangers and you can expect to spend much more time with the gorillas than is normal on a standard trek
- Tracking chimpanzees is also a thrilling experience and can be one of the most adrenaline charged of all wildlife encounters



Explore more on a Mobile Safari

Harking back to the glory days of exploration, mobile safaris are led by a professional guide together with all the camp staff and equipment required for a self-contained journey into pristine wilderness areas. Taking advantage of their mobility, these safaris offer the flexibility for you to do as you wish, go where you want, and stay as long as it suits with each sighting. The guides who lead these safaris tend to be among the very best, guaranteeing knowledgeable, engaging and entertaining company on unforgettable journeys.

TRIP IDEAS

- Take to the skies on an extraordinary flying safari along Namibia's Skeleton Coast. One of Africa's finest adventures
- Take a camel supported walking safari in northern Kenya. Designed exclusively around each group to accommodate any fitness level or interest
- Canoe the shoreline of Zimbabwe's Mana Pools National Park, camping overnight on quiet islands and beaches



Take the Family

There can be no greater thrill than introducing your children or grandchildren to the wonders of Africa. Whether it's watching their astonished expressions as they come face to face with an elephant for the first time or their excitement on discovering the safari tent is so much more than the one they use in the garden back home, it's bound to be an unforgettable experience. Variety is key on family safaris so plan an itinerary with a good mix of camps and lodges offering a range of different activities.

TRIP IDEAS

- Combine a safari in Zambia with some R&R on the shores of Lake Malawi. It's a perfect combination for adventurous families
- Stay in a private safari house with your own dedicated safari guides, 4x4 safari vehicle and house staff for a totally stress-free safari experience
- Head to South Africa for a wonderful family safari without the need to take anti-malaria tablets



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WHERE TO SEE

woodland flowers

Each spring, as the days lengthen and warm, our woodland wildflowers enter their annual race for life. They need to sprout, grow and then flower before the emerging green canopy of leaves closes above them, blocking out the sun. **Devon Wildlife Trust's STEVE HUSSEY** shines a light on three of the flower species to look for this season.

BLUEBELLS

The first drifts of bluebells begin to appear in early April. Make the most of these spectacular natural events because by late May they will be gone. This is a wildflower that enjoys shady, humid places. Across most of the UK this means that woodlands and hedges are their typical home, but here in the South West our damp, mild climate allows bluebells to grow out in the open on some of our coastal cliff tops and on places such as Dartmoor.

The bluebell is a long-lived plant and it takes around five years for a seed to become a flower-producing bulb. Some drifts of bluebells will have bloomed in the same places for centuries.

PLACES TO SEE BLUEBELLS

Good bluebell displays can be seen at the following Devon Wildlife Trust nature reserves:

Scanniclift Copse (near Exeter), Lady's Wood (near Ivybridge) and Halsdon (near Great Torrington). If you miss these, then try a Dartmoor display at Emsworthy Mire nature reserve (near Haytor). Here, bluebells bloom later, often not appearing until late May or even early June. Find out more about all these places at devonwildlifetrust.org

In Cornwall, head for the cliffs above Prussia Cove (near Penzance) or the woodland walks of the Luxylyan Valley (near St Austell). The National Trust's Lanhydrock Estate (near Bodmin) and Cornwall Wildlife Trust's Pendarves Wood (near Cambourne) are other good spring woodland flower sites.

Did you know?


It's estimated that between a third and a half of all the world's bluebells are to be found here in the UK.

Other spring woodland flowers to look for:

LESSER CELANDINE

This is usually one of the first woodland flowers to show each spring - it can be in bloom as early as February. It's a plant that thrives in the damp disturbed ground of footpath edges, in old tyre tracks and along riverbanks.

WOOD ANEMONE

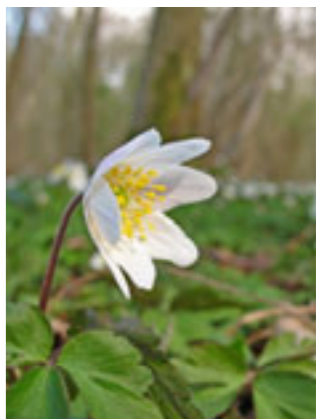
This flower can be a sign of ancient woodland, but it will also grow happily on hedge banks and in gardens. Wood anemones spread through the growth of their roots rather than by spreading seeds. This makes them slow to colonise new ground; clumps are thought to expand at around six feet every 100 years. 



● Emsworthy Mire, near Haytor



● Lesser celandine



● Wood anemone

COASTAL WALK

South East Cornwall: Gribbin Head and the Saints Way

A fascinating walk with historical and literary associations as well as spectacular views. In springtime celandines, primroses and campion decorate the hedges and the thorn bushes among the vivid gorse on the heathland are decked in delicate blossom. In the autumn the heather adds its colour to the heathland as the trees in the woods are beginning to turn and birds and small mammals feast on the seeds, nuts and fungi and start stockpiling for the winter. Children will love the tower at Gribbin Head and the sandy cove at Polridmouth.

DIFFICULTY Moderate. The route is gently undulating along the cliff tops, with moderately steep climbs, one of which can be slippery underfoot when wet.	START Polkerris Car Park - PL24 2LT	PUBLIC TRANSPORT Par and Fowey are linked with a regular bus service No. 24
	FINISH Polkerris	NEAREST CAR PARKS Polkerris (PL24 2LT), Readymoney (PL23 1JD), Lankelly Farm (PL23 1HN) and Fowey.
	LENGTH 6.6 miles (10.6 km)	NEARBY TOILETS AND REFRESHMENTS Polkerris, Readymoney and Fowey.



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ROUTE DESCRIPTION

- 1 Starting at Polkerris Car Park walk down to the beach where you join the Coast Path passing seaward of the Lifeboat Café. From here turn left up a slipway and after 50 metres take the path on the right. After zigzagging up through the woods the Path then runs along the cliffs, to the 'Daymark', an 84ft (26m) red and white tower erected in 1832 to enable sailors to distinguish Gribbin Head. *From here you have great views across St Austell Bay, and eastwards along the coast to Rame Head, and on a clear day across to South Devon. The tower is open on selected summer Sundays, when you can climb to the top for an even better view.*
- 2 Moving on from the Daymark, you descend to the two sandy coves and lake at Poldridmouth (pronounced Pridmuth). *Menabilly Barton in the valley behind was for many years the home of Daphne du Maurier, and the house and beach house at Polridmouth took centre stage in Rebecca.*
- 3 Cross the stream via stepping stones and take the right hand path to continue along the coast. When you enter Covington Woods, take the seaward path that takes you past St Catherine's Castle built in 1540 to guard the mouth of the Fowey Estuary.
- 4 From the castle take the higher, slightly rising Path back into the woods and continue straight along this track ignoring the various paths joining on both sides. After 200m the Path forks, with the Saint's Way (waymarked with a stylised Celtic cross) which leads us back to Polkerris being straight on, whereas the Coast Path continues downhill to Readymoney.
- 5 The Saints' Way is well waymarked and you should have no problem following it along quiet lanes, across fields and woods back across the peninsula. When you reach Tregaminion, turn right and follow the road for 100m, and then take the footpath on your left, going across a field to rejoin the Coast Path just above Polkerris, from where you retrace your steps back to the car park.
- 6 As an alternative this walk can be shortened by omitting the Saints Way and taking the bus from either Par to Fowey, or Fowey to Par and following the Coast Path back to your starting point.

It costs at least £1000 per year to keep a mile of the Coast Path maintained, accessible, improved and promoted for everyone to enjoy. You can support this work by becoming a member of the South West Coast Path Association. It's less than the price of a pasty or a pint per month!

For more details visit southwestcoastpath.org.uk



● St Catherine's Castle at Readymoney Cove CREDIT: BARBARA PARKIN



● The Coast path and Gribbin Head catch the morning light CREDIT: GINNY STEVENS



● Polruan Harbour

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TALK TO US FIRST - WE ARE HERE TO HELP

ON THE ROAD

2019 BMW 8 Series Gran Coupé



BMW relaunched the 8 Series in 2018, introducing the Coupé, Convertible and Gran Coupé. JAMES SCULTHORN-WRIGHT - Atkins Ferrie Wealth Management's Strategic Development Director (Client) - put the **840i M Sport Gran Coupé** through its paces and here are his highlights...

Exterior

The exterior design on the 8 Series models has introduced a new look for BMW. Whilst the Coupé is, for me, the best looking of the new range, the Gran Coupé combines style with practicality. This new four-door manages to pull off a sporty look for what is actually quite a large car. Unusually, there appears to have been as much emphasis placed on the rear design of the car as the front, which results in an all-round beautifully designed vehicle. The M Sport pack on the car I tested really gave it the true BMW feel, while the Barcelona Blue metallic paint made it a real head-turner while still appearing understated.

Interior

The quality of the interior is where this car, with its M Sport pack, really stands out from the crowd. The seats are beautifully crafted, and are not only heated, but have a cooling function too. Quality and attention to detail is shown by the crystal gear selector, start/stop button, and the volume control. While the rear of the car is as high quality as the front, head room is a little limited, but perfectly functional. The middle seat is really just for emergencies, as there is a very large centre console providing climate control and USB power supplies to the rear passengers.

Technology

The BMW 8 Series range comes with BMW's most advanced iDrive computer system yet. At the touch of one or two buttons, you can move between navigation, media centre, communication, and other functions with ease. The large

10.25" touch screen embraces the power and functionality of the iDrive system, and works perfectly alongside the 12.3" digital instrument cluster, which can be adapted to suit your own needs and preferences. Personally, my favourite feature is the electronic g-force indicator which, whilst totally unnecessary during normal driving, shows how much importance BMW has placed on the driving performance of this family car. The Harman Kardon sound system is absolutely sublime, whether listening to Sibelius, The Rolling Stones, or Mumford & Sons.

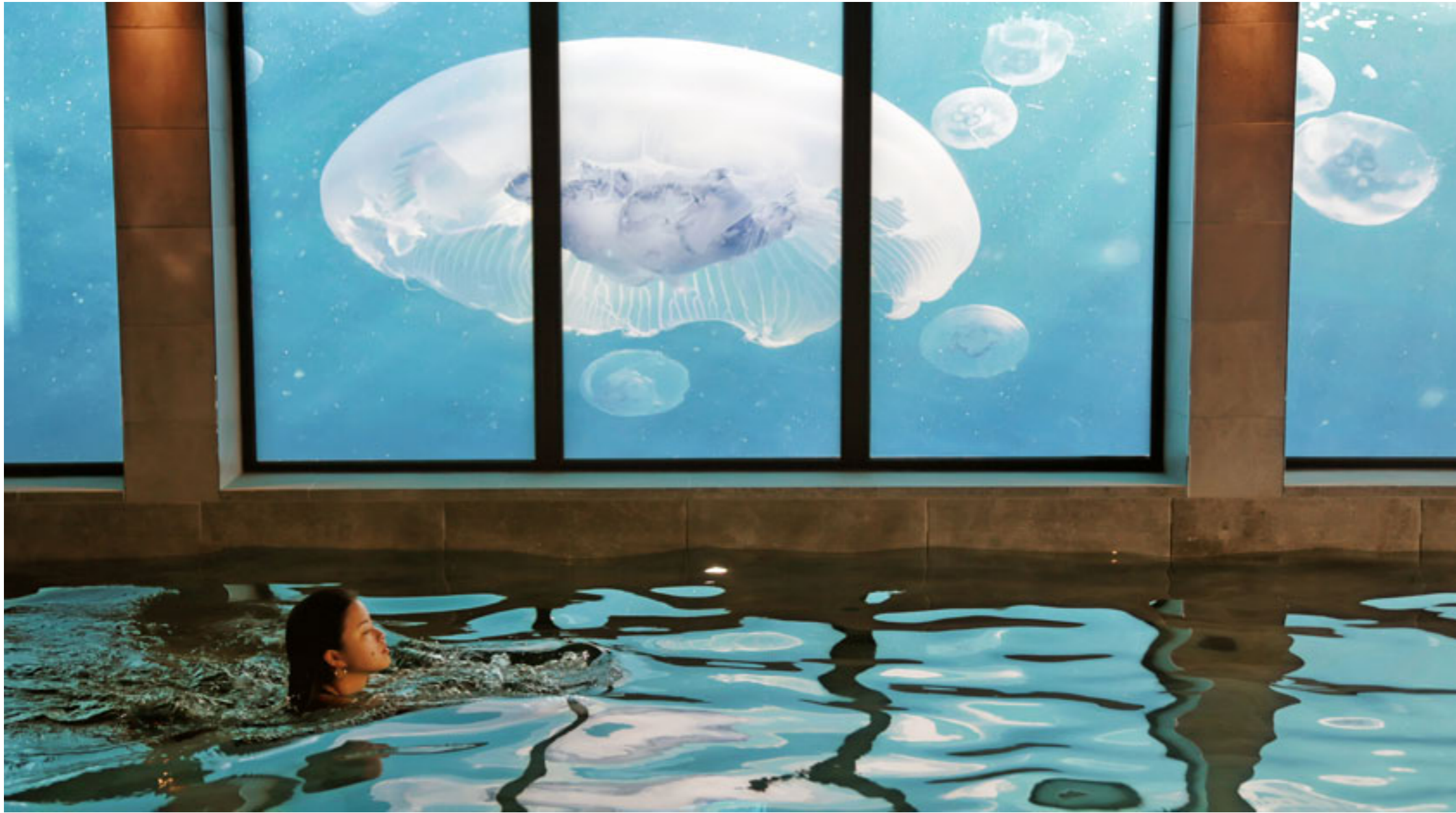
The drive

For a family car, the BMW 8 Series Gran Coupé packs a serious amount of performance. The 3-litre twin turbo engine produces 335 bhp, with a 0-62 mph time of only 5.2 seconds. You can achieve a relatively good mpg rate in eco mode, but I found myself using the 'Adaptive' mode, which uses the car's computer to adjust the throttle sensitivity depending on your driving style. Whilst less economical, the sound of the engine in 'Sport' mode is seriously impressive.

PRICE

Buy the 840i M Sport Gran Coupe from £67,905. Finance packages available from Ocean BMW (terms and conditions apply): Up to £10,000 Ocean Chassis Discount £3,746 deposit, £624 per month.

Ocean BMW, Plymouth.
01752 202828



● Caption in Open Sans 7pt Light PHOTO: XX

havens of tranquility

Interior Designer CAROLINE PALK considers how ambience and amenity combine to deliver the perfect spa environment and suggests ways to create a luxurious spa feeling at home. All images from Lincombe Spa and The Spa at Islington.

Any interior space has an effect upon our emotions - good, bad or indifferent. Conveying an increased sense of well-being for the spa environment is key if you're to deliver a haven of serenity.

Designing a spa that delivers on many levels is all about the creation of a symbiotic relationship, that between ambience and amenity. One without the other just doesn't work, the result will be ill-functioning and shallow in character.

Being able to transport the end user, in mood and experience, to an altogether different place is key. We're all there for the same reason; to relax, indulge and treat the senses. There is something to be said for using a spa collectively, it's a good feeling to share surroundings that positively affect our health.

We can bring about this transformation with colour, texture, lighting and pictorial reference. A mood can be conveyed through a design that not only creates an otherworldly environment, with sufficient theatre to intrigue and stimulate, but also with an air of calm, conducive to

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A mood can be conveyed through a design that not only creates an otherworldly environment, with sufficient theatre to intrigue and stimulate, but also with an air of calm, conducive to contemplation.

contemplation. Too much stimulation and you've blown it - this is finely tuned interior design.

Natural colours, texture and pattern can help create this precise spa ambience. The concept of biophilic design strikes a chord here. Biophilic means a love of nature. If you are able, in some way, to mimic nature, then you can connect to the natural environment. Our innate attraction to nature has a direct effect on our health and wellbeing, so harnessing this in a spa environment is a winning formula.

Lighting is crucial to spa design. Get it right and your mood can be set by this element alone. In a spa environment, lighting design is all about light and shade. Lighting should avoid any kind of glare and will utilise indirect fittings where the source of light is hidden and the light spreads through the room by reflecting off the ceiling, floor, or walls. Textural surfaces become artwork, walls take on a three dimensional presence and a sense of intrigue is created.

All of the above is ambience. This alone in a spa can be initially seductive but if it isn't supported with well-designed



● Caption in Open Sans 7pt Light PHOTO: XX

amenities then the overall design is undermined and you should prepare yourself for a massive disappointment.

Regular use of spa facilities has been proven to aide sleep, promote relaxation and alleviate aches and pains. So, as more of us embrace the importance of the spa to our health and wellbeing, how then to reap the benefit of a more luxurious bathing arrangement at home? Of course, space and budget can limit ambition. But even where a fully functioning home spa isn't an option, it's still possible to give a spa feel to your bathrooms and most of the above will stand you in good stead.


Where space permits, look to include a standalone, contained, steam or sauna room for a home spa experience. A potential wet area, that includes transition space allowing for ease of movement whilst within a contained zone, is always desirable. Use glazed screening to define and zone - perhaps with Crittall styling for a characterful, less clinical approach.

Plan layouts carefully with plenty of storage to keep things uncluttered. Choose a stylish basin arrangement; ideally this will be the statement that welcomes you as you open the door into the room - never the WC pan! Stunning tiles, plenty of mirrors and a fabulous shower experience will all add to the spa feel.

Keep an eye on all of the detail. Taps and shower heads could be brushed brass, copper or sleek black. State of the art spa baths might appeal and really do perform if the

budget allows. Ensure spaces are warm, ideally underfloor heated to warm the 'cool to touch' wet area finishes. Allow generous provision of towel rails (at least two), deep enough to accommodate the fluffiest of towels, warming racks and plenty of hooks. Upholster chairs, sofas, chaises and stools in practical towelling fabrics or outdoor fabrics - there are so many fabulous designer options made for the job. Blend colour, texture and pattern in a way that hasn't been possible in previous decades. Incorporate an open or living flame fire for added ambience. Do not overlook the hot tub option. If interior space is limited then stepping outside to a cedar clad tub can be the next best thing and a fabulous destination from which to enjoy our unpolluted night skies.

Never underestimate the importance of lighting. Use a range of light features and circuits to give you different levels of light at the flick of a switch. Provide good lighting for the basins, night lighting on sensors and lit niches to showers and baths to keep toiletries close by and neatly arranged. Banish the TV; the ability to dim lights and escape from devices is key here.

As with all interior design it is a balance. In the Spa we have coined it 'ambience and amenity'. Get this balance right and you're onto a winning, relaxing haven at home. 

Caroline Palk is a Director at Ashton House Design, an interior design team based in Ashburton, Devon.
ashtonhousedesign.co.uk



● A good example of spa furniture and lighting at Ilseington



● Deluge shower at Lincombe



● Caption



a vine romance

KATE TRELEAVEN discovers a relaxed approach to learning about wine at South West Wine School.

Relaxing with a glass of good wine is one of life's greatest pleasures and yet for most of us the world of wine remains something of a mystery. We may know what wines we do or don't like, but how many of us can successfully identify and articulate what it is about a particular wine that makes us like or loathe it more or less? Alas, our knowledge of wine seldom comes close to matching our enthusiasm for drinking it. I am no exception. I could crack open a bottle of my favourite wine and destroy it with gusto, but ask me what it is I'm enjoying in the wine or why I prefer it over any other bottle and I would struggle to give you an answer.

I've always wanted to learn more about wine but never been motivated enough to do anything serious about it. As long as I was buying wine I liked, I was happy. It took a trip to the bottle bank to change that. As I sent empty bottle after empty bottle of the same wines smashing down into the container, it struck me that there might just be more to life, or at least wine, than Argentinian Malbec. In search of an education, I soon found myself at the door of the South West Wine School.

Founded by Jonathan and Hayley Reynolds in 2018, South West Wine School is on a mission to make wine education much less intimidating and more accessible for enthusiasts of all levels. The School runs WSET (Wine & Spirit Education Trust) course Levels 1, 2 and 3 from its headquarters at

Wakeham Farm, a beautiful Georgian house nestled into a scenic hillside in South Devon.

In addition to its courses, South West Wine School also hosts fun and informal tastings at venues across the region with leading experts such as Sunday Telegraph drinks columnist, Susy Atkins; Guardian wine critic, Fiona Beckett; Sunday Times wine columnist, Will Lyons, and the Daily Mail's Matthew Jukes. Corporate and bespoke tastings can also be arranged with a choice of wine educators available at a level to suit you, right up to Master of Wine.

I booked on to the WSET Level 1 Award in Wines, a one-day wine course designed for those studying wine for the first time. If you would like to build your confidence when tasting wines, this is a great place to start. However, if you're ready for more of a challenge, it's possible to skip straight to Level 2, which takes place over three days. The course location at Wakeham Farm immediately sets it apart from most other WSET courses. The comfortable and characterful country house setting offers a much more creative environment in which to learn about wine than a typical classroom. Freshly brewed coffee in the kitchen and a delicious lunch packed full of local produce all add to the experience.

Courses are taught in small groups around crisp, white tables adorned with an abundance of sparkling glassware and the inevitable spittoons. The atmosphere at Wakeham



● Suzy Atkins

South West Wine Schools recommends...

English wines continue to grow as a category and not just sparkling wines and still whites, but reds too. Kent's Hush Heath has recently been awarded a gold medal by the International Wine Challenge (IWC) for its The Red Miller 2018 red wine, marking the first time an English red has claimed the top award. Closer to home in the South West, try:

- KNIGHTOR WINERY (Cornwall) **knightor.com**
- KENTON PARK ESTATE (Devon) **kentonparkestate.com**
- SHARPHAM VINEYARD (Devon) **sharpham.com**
- FURLEIGH ESTATE (Dorset) **furleighestate.co.uk**

All are open for tours and tastings. Check individual websites for opening times.

Farm is professional yet relaxed and convivial. The tone is conversational, with questions, comments and observations encouraged every step of the way.

Students on the Level 1 course explore the main types and styles of wine through sight, smell and taste, while also gaining the basic skills to describe wines accurately and make food and wine pairings.

Learning how to taste wine, and evaluate it consistently using the WSET Systematic Approach to Tasting Wine, is a fundamental part of the course. The method is designed to help you develop your tasting skills so that you are able to write tasting notes that accurately describe a wine. Armed with this technique, you will go from simply deciding whether or not you enjoy a wine, to assessing its style and quality irrespective of your personal tastes.

We tasted a dozen different wines during the morning session and revisited them again in the afternoon as part of a fascinating food and wine matching exercise. Tasting the same wines alongside a variety of foods, we were able to discern how the different food characteristics – sweet, bitter, acidic, spicy, salty, oily and umami – can have a positive or a negative effect on a wine. I urge anyone with an interest in wine and food pairing to give this exercise a go. Your dinner guests will thank you for it!

The course concludes with a short examination comprising of 30 multiple choice questions. The papers are all marked by WSET in London which can mean a nail-biting two-week wait for results. I'm happy to report that I scored 83% in the exam so I can no longer claim to be a complete wine ignoramus. I certainly feel more confident around wine since taking the course and I'm a lot more adventurous when it comes to trying new wines. The Argentinian wine industry might take a hit as a result, but I'm looking forward to exploring what the rest of the world has got to offer.

For more information about events and courses hosted by South West Wine School, visit southwestwineschool.co.uk



Atkins Ferrie Wealth Management clients can enjoy **10% off** all South West Wine School bookings.

Call School Director, Jonathan Reynolds, on **07710 048728 to book.**



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Atkins Ferrie Wealth Management

FINANCIAL FEATURES

*** Risk warning** – Tax treatment depends on the individual circumstances of each Investor and may be subject to change in future. The availability of tax reliefs depends on the Company maintaining its qualifying status. Investments in unquoted companies carries high risks. The underlying investments of these propositions are likely to be both illiquid and high risk, not suitable for all investors and investors should not consider investing unless they can afford the full loss of their investment. No established market exists for the trading of shares in private companies, making it difficult to sell shares. This document is a financial promotion for the purposes of section 21 of the Financial Services and Markets Act 2000 and has been approved by Enterprise Investment Partners LLP. Deepbridge Advisers Limited is a subsidiary of Deepbridge Capital LLP (FRN: 563366). Interested Investors should seek independent advice before considering investing. This document does not constitute financial, tax or investment advice. Applications are only accepted on the basis of suitability and qualification criteria. Please refer to the full disclaimer and risk section in the respective Information Memorandum for further details. Past performance is not a reliable indicator of future performance.

FINANCIAL FEATURES

ethics in action

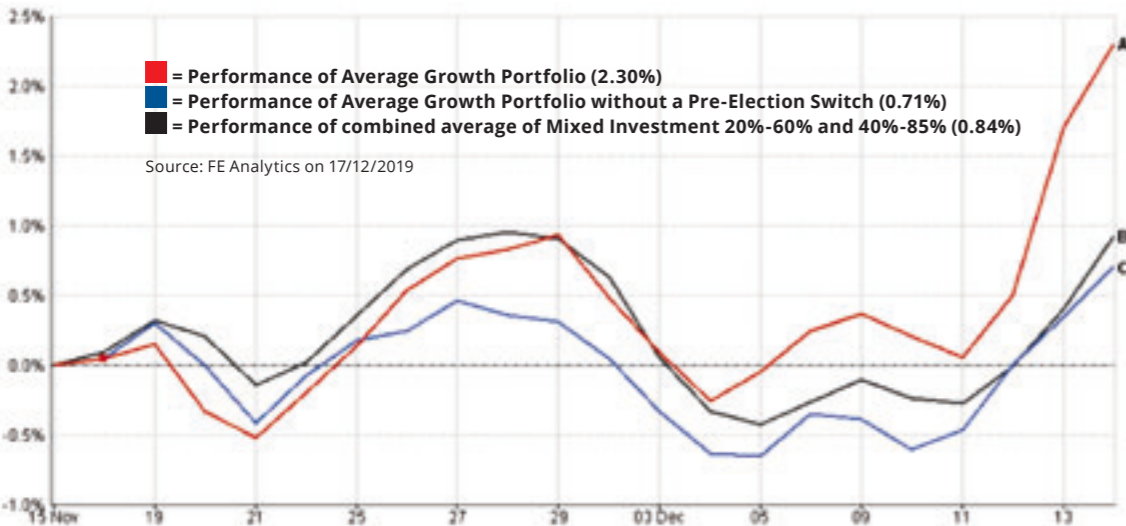
In the first of a series of articles exploring how AFWM’s ten ethical principles are put in to practice at every opportunity, Director of Asset Management JOHN WALDIE explains how the run-up to the 2019 general election prompted some bold decisions by the company.

As the Brexit story has unfolded in the last four years, we have actioned some very successful asset switching to take advantage of the political situation for our clients. The recent general election provided another opportunity to add value to our client portfolios. Although we continue to favour Asian and emerging market assets as a long term strategic position, as these markets are cheaply priced compared to more developed markets, we made a major change to portfolios in November 2019. With three weeks to go until the UK General Election, the polls suggested a Conservative victory of 50-80 seats. Sterling was 10-15% under-priced due to the long political uncertainty in the UK. We believed, correctly, that this uncertainty would end on 12th December and this would

lead to Sterling rising by up to 10% in the weeks either side of the election. On this basis, we switched out of all funds with a foreign currency base and moved to UK smaller company equities, where we correctly believed there would be a positive bounce when the business-friendly Conservatives were elected. Sterling did rise, and on Friday 13th December alone our selected UK Smaller Company funds rose 5%. We are delighted to say that clients in our portfolios were approximately 2% wealthier as a result of our actions. The graph, below, shows how Average Growth would have performed if we had not undertaken the switch and how it performed as a result of the switch. [V](#)

Average Growth Portfolio

Simulated performance before and after December 12th UK General Election and the combined average of Mixed Investment Sectors {20%-60% shares} and {40%-85% shares} from 15/11/2019 to 17/12/2019



Price total return performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in Sterling. The figures assume that each the switch took place at the earliest possible switching window after a switch advice communication was sent. Therefore delays will mean that individual performances will vary from the above figures. The performance includes ongoing fees and charges for the relevant service level applicable to each Portfolio. Initial fees are not included. This document is provided for information purposes only and is not an invitation to invest.

THE VALUE OF UNITS CAN FALL AS WELL AS RISE. THE FIGURES REFER TO PAST PERFORMANCE. PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE RESULTS.

Financial: Fund Performance 1

**Financial:
Fund Performance 2**

**Financial:
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FINANCIAL FEATURES

Inheritance tax planning: large estates

Atkins Ferrie Wealth Management's RONNIE WILLIAMS considers the impact of inheritance tax rules on large estates worth more than £2 million.

Inheritance tax rules for large estates are typically the same as for any other estate. As there is no limit to the inheritance tax you are required to pay, you are liable for the full 40% levy on anything you leave to your beneficiaries above your nil-rate band (currently £325,000). The rules are only different when it comes to the Main Residence Nil-Rate Band (MRNRB).

How does MRNRB work?

If you are leaving your home to your children or grandchildren (including adopted, foster and step-children), you may qualify for the main residence nil-rate band, meaning you will gain an additional threshold before inheritance tax becomes due on your estate. This is a further £150,000 in 2019/20 and £175,000 in 2020/21.


The additional threshold will then increase in line with the Consumer Price Index (CPI) from 2021/22 onwards.

The amount is added onto the standard nil-rate band. For

instance, in 2019/20 an individual's inheritance tax threshold is £475,000 (£325,000 + £150,000). This doubles to £950,000 for a married couple - as long as the first person to die leaves their entire estate to their partner.

Over £2 million estate?

If your estate is valued over £2 million, the extra threshold provided by the MRNRB will be tapered by £1 for every £2 the estate exceeds £2 million. This means that an estate only has to be worth £2.35 million in the 2020/21 tax year before the additional allowance on the family home is reduced down to zero and the joint nil-rate band returns to simply the combined sum of a couple's standard nil-rate bands, in other words £650,000. This lost allowance means considerable tax implications.

Estate planning is a complex area with many interlinked issues. If you would like to discuss your options or would like some help or advice, please call one of our advisors on **01326 564950** to book your free initial review and consultation. 

FINANCIAL FEATURES

Inheritance tax planning: using a government tax relief


Nothing in this world is certain except death and taxes, it is said, and Inheritance Tax - a tax on the estate of someone who has died - is one of the most disliked of all taxes. DOMINIQUE BUTTERS - Executive Business Development Manager at Blackfinch - explains how a little-known tax relief can reduce the burden while still benefiting the economy.

You pay tax all your life on your earnings, savings, investments and pensions, then the government wants another slice when you die! It doesn't seem fair, although some would argue that we all need to be paying our taxes to help the UK economy. What if you could do both? Did you know that you can help the UK economy but at the same time cut your Inheritance Tax so you can pass more money on to your heirs? Surely this is a win-win situation; a win for your family and a win for the government. But how does it work?

There is a little-known tax relief offered by HMRC called Business Relief. But, don't worry, you don't have to start a business to benefit. Business Relief was introduced back in 1976 and since then it has been widened and extended so that more and more people (not just business owners) can benefit. But why? There's a catch of course - you have to invest your money to help the UK economy, creating jobs and taxes!

The types of investments that benefit from this tax relief vary from portfolios of qualifying shares listed on the Alternative Investment Market (AIM) and those that have been set up, not linked to any stock market, more specifically investing with capital preservation in mind. These offer lower target returns but do not have the volatility of AIM investing. Blackfinch Investments offer both types of plan.

AIM portfolios, which can also be held in an ISA for long-term capital growth, and the capital preservation portfolios with more modest target returns of 4% - 6% p.a. net of charges. As the UK economy is going to benefit from these types of investments, the government makes them attractive to clients:

- 100% IHT relief after just 2 years, if the shares are still held at the time of death
 - Full access over the investment as it is simply that, an investment
 - No age limit
 - No medical questions/underwriting
 - Can be used where a Power of Attorney is in place
- Many clients use these plans because of the flexibility they offer. Very few people are in the fortunate situation of being able to give away large sums of money as they don't know how much they may need in the future. As we are all living longer and care costs are spiralling, it is nice to know that if you need your money you can access it at any time. But if you don't need it, or haven't spent it all, then whatever is left will be free from IHT, saving up to 40% tax on death. If you would like to find out more about how Business Relief could help you, please call Atkins Ferrie Wealth Management on **01872 306422**. 



looking for a streamlined solution?

At Blackfinch we know that in protecting your estate from Inheritance Tax (IHT), time is of the essence. That's why our flagship Inheritance Tax (IHT) solution the Adapt IHT Portfolios uses Business Relief (BR). Unlike traditional solutions, this can deliver IHT exemption after just two years.

- Easy to use
- No complex legal structures
- No medical underwriting.
- Choice of objective
- Control over and access to capital throughout the life of the investment

The Adapt IHT portfolios can be adapted to suit your requirements. As a simpler and more efficient route, it makes IHT mitigation plain sailing.

Capital at Risk.

WWW.BLACKFINCH.COM

FINANCIAL FEATURES

take action on surplus cash



Do you have surplus cash in your company? DOMINIQUE BUTTERS - Executive Business Development Manager at Blackfinch - explains why having a big surplus is unproductive.

It is always lovely to have spare cash in your company, but when does it become too much? Having too much surplus cash can pose three potential problems:

- It earns pennies in interest - typical rates are 0.1% on cash balances for businesses
- Cash that isn't being used in the trade of the business may not attract Inheritance Tax Relief on death (it can be deemed as an Excepted Asset by HMRC)
- It may hinder you getting the preferential tax rate of Entrepreneurs' Relief on the sale of your business

But what if you don't want to take this surplus cash out of your business? You may want it in the future to make another business purchase, buy bigger premises or you may just be worried about hitting troubled times. In these scenarios, then surely you have no option but to leave the cash where it is? Not so. At Blackfinch we have come up with a solution

whereby, acting as a management team for your company, we can effectively trade your surplus cash. This approach could:

- Provide target returns on the cash of between 4%-7% p.a. net of charges (you choose the level of risk/return)
- Potentially attract Inheritance Tax Relief on the cash immediately
- Help retain/regain your trading status and attract Entrepreneurs' Relief on the cash
- Give you access to the capital if and when needed in the future - typically within 2 - 4 weeks

Sounds too good to be true? What's the catch? Yes, there's always a catch, HMRC don't give you anything for nothing. But to find out whether this solution could be suitable for you and your business, please call Atkins Ferrie Wealth Management on **01872 306422**.

mitigating the child benefit tax trap

Atkins Ferrie Wealth Management's RONNIE WILLIAMS reveals how high earners charged tax on child benefit payments can save money by paying into a pension.

Child Benefit remains a universal benefit. However, if you have an adjusted net income of more than £50,000 and you or your partner claim Child Benefit, you may have to pay a tax charge known as the 'High Income Child Benefit Charge'.

For those with an adjusted net income between £50,000 and £60,000, the charge is 1% of the total benefit for every £100 of income over £50,000. For those earning more than £60,000, the charge is 100% - so in fact they receive no Child Benefit. The charge applies to the partner with the highest adjusted net income regardless of who actually receives Child Benefit.

CASE STUDY

Mr and Mrs Smith have three children under the age of 16. Mrs Smith claims the child benefit and receives £20.70 per week for the eldest child and £13.70 each for the second and third child. Mrs Smith does not work.

Mr Smith earns £49,000 and has also received a bonus of £4,000.

Total adjusted net income: £53,000

Total child benefit claimed: £1,076.40 for the eldest child and £712.40 for each of the other two children = £2,501.20
Income over threshold: £53,000 - £50,000 = £3000

High Income Child Benefit Charge: £3000/100 = 30
30 x 1% = 30%
30% of £2,501.20 = £750.36

Mrs Smith will still receive the Child Benefit of £2,501.20. However, Mr Smith will incur the tax charge of £750 (the charge rounded down to the nearest pound).

Therefore, the effective rate of taxation between £50,000 and £53,000 is 65% (£3,000 taxed at 40% is £1,200, add on the £750 Child Benefit charge and the tax is effectively £1,950 which is 65% of £3,000).

How can this charge be mitigated?

If Mr Smith makes a net pension contribution of £2,400 then this would be grossed up to £3,000. This £3,000 is deducted from the taxable income leaving an adjusted net income of £50,000. This would mean that there is no Child Benefit tax charge to pay. He would then be able to claim another £600



back as higher rate relief applies. Therefore, the pension contribution would actually cost just £1,800.

The total tax saving is £1,200 + £750 = £1,950. So, the effective rate of tax relief is 65%.

Tip:

The recipient of Child Benefit may decide not to receive payments rather than pay the tax charge. However, claims should be completed for newborn children so that entitlement to National Insurance credits is not lost.

FINANCIAL FEATURES

making your mortgage work for you

Your house is probably the largest investment you will ever make and so it is important to make sure you have the right mortgage that suits your individual circumstances. Atkins Ferrie Wealth Management’s mortgage specialist CHRIS TOWELL examines two recent examples where he was able to help clients overcome potential challenges to secure the best mortgage deal.

There are all sorts of reasons that mortgages are utilised in the current financial environment. These include, but are not limited to: purchasing a new house, re-mortgaging to find a more advantageous interest rate, releasing money from your current property for home improvements, purchasing a buy-to-let or holiday let property, building your own home and so on.

Although there was a slight increase in the Bank of England base rate in 2019 to 0.75%, mortgage lenders have not followed suit and have kept their rates at an all-time low. Some of the best interest rates on the market at the moment are as low as 1.19% fixed for two years.

Manual Underwriting

Accessing the best mortgage rates when you have a complicated income stream is not always straightforward, but it is possible if you know which lender to approach. There are lenders in the market who use a manual underwriting process, as opposed to an automated one. This allows mortgage intermediaries to build an in-depth view of the applicant’s finances, mortgage needs and their ability to repay the loan.

CASE STUDY

Mr and Mrs Jones are a young employed couple looking to re-mortgage their property for the first time, following the expiry of their initial 2-year fixed rate product. They wish to re-mortgage their 3-bedroom Victorian home and borrow additional funds to allow them to carry out refurbishments.

Their existing mortgage lender had only offered them extra funds on a higher rate product. The couple were keen to have a look at a variety of different lenders to get a highly competitive rate on the total amount borrowed.

We knew that this was going to be a difficult case due to one of the applicant's complicated income, which was partly based on bonuses and incentives. In this case we needed a lender who would consider the bonus nature of the applicant's income as part of their affordability calculation. Before submitting any applications, we spoke to several lenders that would be interested in lending to the couple, to find the best rate for them. After finding one that matched all the requirements, we made sure to get a final confirmation that the lender was happy to proceed before submitting a formal application. Once the lender received all the documentation, the valuation report was instructed on the same day and the offer was issued within seven working days.

Equity Release

Equity release mortgages are requested by our clients for a variety of reasons including house purchases, home improvements, repaying existing mortgages, gifting, managing inheritance tax and special purchases. This type of mortgage allows you to release a proportion of cash tied up in the equity of your home tax-free, and the interest rate is fixed at the outset for the lifetime of the mortgage.

Over the past twelve months, interest rates have been steadily reducing, however we are beginning to see rates start to increase slightly. It is likely that mortgage rates - which have been at an all-time low - will soon start to rise too. So, if you’ve been considering an equity release mortgage, now might be a good time to discuss it with a mortgage specialist to avoid any possible future rate increases.

CASE STUDY

Mr and Mrs Smith are both in their late 60s and retired. They own their current home which is worth £300,000 but wish to sell and move closer to family who live in a more expensive area. They

have some savings, sufficient pension income and both still enjoy an active lifestyle in retirement.

Having found a property they really like, there was not enough equity in their current property to fund their new home and carry out some necessary home improvements on it. But they did not wish to use their nest egg, which is their emergency fund.

They were a little confused by equity release, but on the recommendation of a friend they spoke to me to find out more. I was able to spend time explaining how equity release works and show Mr and Mrs Smith that by taking out an equity release mortgage, they can obtain the funds they need to purchase the new home, fund the home improvements and in fact also take a reserve which means there are further funds available to them in the future, in case of need.

Our clients now have peace of mind going forward that they have the security of being closer to family and are able to maintain their level of savings and standard of living, while continuing to enjoy their retirement.

If you would like to discuss how Atkins Ferrie Wealth Management can help you with your mortgage, please contact Chris Towell on **01872 306422** or email **chris.towell@afwm.co.uk**

what's on this spring

Our pick of the South West's best events to help you make the most of the new season.



14 -15 March
RHS ROSEMOOR SPRING FLOWER FESTIVAL
North Devon
View top quality blooms from competitors all over the South West as RHS Rosemoor celebrates the 250th anniversary of the birth of William Wordsworth with a focus on daffodils, camellias, early magnolias and rhododendrons. This year the garden team have planted an additional 4000 daffodil bulbs of a special variety called Rosemoor Gold to add to the thousands that already adorn the gardens every spring and there will be further displays of daffodils inside over the festival weekend too.
rhs.org.uk/rosemoor



PHOTO: EMIL PRUDEN

21 March
CORNISH GIN AND DRINKS FESTIVAL
Mid Cornwall
Join The Alverton Hotel in Truro for this tipsy festival where you can expect to meet the makers and sample the very best in Cornish gin and spirits. From midday until late, try plenty of samples and watch live demonstrations, talks and masterclasses from a range of local gin distilleries.
thealverton.co.uk



PHOTO: CHARLES FRANCIS

4-5 April
CORNWALL GARDEN SOCIETY SPRING FLOWER SHOW
North Cornwall
This annual celebration of Cornwall's early spring promises plenty of gardening inspiration with dazzling displays of blooms, sophisticated floral art, speaker events and family activities plus over 130 nurseries and traders. Read our preview on p44.
cornwallgardensociety.org.uk



PHOTO: MICHAEL BORTHWICK

4-12 April
ST ENDELLION EASTER MUSIC FESTIVAL
North Cornwall
Nine days of classical concerts featuring choral, chamber and orchestral music performed by amateur and professional singers and musicians in the intimate setting of St Endellion Church.
endellionfestivals.org.uk



17-19 April
PORTHLEVEN FOOD FESTIVAL
West Cornwall
Winner of the Gold award for Best Festival/Event at the recent Cornwall Tourism Awards, this three day feast of food, drink and music has plenty to offer. See chefs of the highest calibre, graze your way around the food stalls and find nourishment for the mind and soul in the literary and acoustic tent.
porthlevenfoodfestival.com



PHOTO: NORSWORTHY PHOTOGRAPHY

3 May
SALCOMBE CRAB FESTIVAL
South Devon
Dedicated to the famously flavoursome Salcombe Brown Crab, this family-friendly festival features a cracking line-up of celebrity chef-led cookery demos, quality food and drink stalls, live music and culinary competitions. Top chefs appearing this year include BBC1 Saturday Kitchen regular, Jane Baxter, and Jamie Rogers, Chef Patron at Restaurant Twenty Seven, named Best Restaurant in the South West by Taste of the West in 2019.
salcombecrabfest.co.uk



8-10 May
RAILS AND ALES
South Devon
Twice a year the South Devon Railway celebrates with a feast of steam and diesel trains - and a beer and cider festival too! Ride behind steam and heritage diesel trains through the Dart Valley between Buckfastleigh and Totnes, alighting at Staverton - the midpoint on the line - to enjoy a very special VE Day Beer Festival.
southdevonrailway.co.uk



8-16 May
FOWEY FESTIVAL OF ARTS AND LITERATURE
South East Cornwall
Taking place in various locations in Fowey, Cornwall's premier literary festival features a diverse range of authors, speakers, musicians, and artists.
foweyfestival.com



17 May
KILLERTON CLASSIC CAR DAY
East Devon
Take a pit stop at the National Trust Killerton and admire hundreds of rare and unique classic cars on display in the historic parkland. Soak up the atmosphere, browse craft stalls and tuck into delicious food.
nationaltrust.org.uk/killerton



23-31 May
OPEN STUDIOS CORNWALL 2020
Various locations
From Lamorna to Launceston, Mousehole to Mawnan Smith, Pelynt to Port Isaac and St Buryan to Bude - in refurbished fish cellars and converted cow sheds; Reading Rooms and Sunday Schools, shepherd's huts and medieval manors - up to 300 artists will unleash their creativity as part of this popular arts initiative. Grab a guide, follow the orange Os and explore Cornwall's hidden corners while celebrating the county's creative community.
openstudioscornwall.co.uk

blooming marvellous

In need of a little garden inspiration this spring? Enjoy a day out at the Cornwall Garden Society's annual Spring Flower Show.



● Inside The Plant Pavilion PHOTO: JAMES BARRY

Cornwall Garden Society's annual Spring Flower Show is a highlight of the horticultural year for gardening enthusiasts across the region. Thanks to a mild coastal climate it is the first major flower show of the gardening year in the UK and is widely considered to be one of the best. Following a successful move from Boconnoc last year, this year's Spring Flower Show returns to the Royal Cornwall Showground, Wadebridge, on 4 and 5 April.

"Visiting the Show should be a whole day experience," says Show Director, Dickie Trant. "We want it to be a journey for people."

The Show is set out over two cavernous exhibition halls and makes good use of additional outside space with a variety of tented areas. Competitive classes with dazzling displays of daffodils, magnolias, camellias and rhododendrons fill the first of the two halls, alongside sophisticated floral art and creative photography exhibits. Visitors can expect to see a number of Cornwall's most prestigious gardens represented here, including Boconnoc, Caerhayes, Tregehan, Trewithen and The Lost Gardens of Heligan.

"There is a significant level of professionalism to many of the exhibits with the highest standard of horticultural expertise on show," explains Dickie. "We are striving for excellence. But nobody should feel they can't bring an exhibit. We want to encourage those who would not necessarily naturally migrate to a garden society flower show. We want it to be open to all."

Since taking over as Show Director in 2018, Dickie admits he has been keen to grow a greater engagement with the Show at the community level and provide an opportunity for gardeners great and small to compete against each other.

"I'm passionate about getting people growing stuff and feeling that even if you've just got an azalea in a pot, it might be that it's beautiful and it's a challenger," he says. "Anybody can grow a beautiful magnolia or rhododendron and if the timing is right it could easily beat one of the Great Gardens of Cornwall."

In the second exhibition hall a central stage will host a programme of horticultural speakers and demonstrations including two Gardeners' Questions events with a panel of experts answering questions from the audience. This hall is



● John Waldie at the 2019 show



● Show Director, Dickie Trant



● Images above from the 2019 show ALL PHOTOS: CHARLES FRANCIS

“

We're trying to create a series of touch points at different ages and stages that encourage an affinity for growing plants and caring for the environment.

also home to the children's competitive classes and some of the 130 specialist nurseries and horticultural traders who attend the show selling everything from succulent plants to high-end garden furniture.


“Over 40 different nurseries attend the show, all offering something slightly different,” explains Dickie. “If you were to travel the country to visit them all, you'd probably have to spend 5 days in the car and drive 2500 miles to do it. But visitors to the Show enjoy the luxury of being able to see them all in one place.”

As well as top class nurseries, specialist growers and horticultural suppliers there will be an Artisan Area selling quality arts and crafts and an impressive food offering which can be found within a dedicated Food from Cornwall marquee and dotted around the site.

Making a welcome return to the Show this year are the show gardens and botanical art exhibits, while Growing the Future is a brand new space which will focus on ways we can protect and enhance our natural environment. Participating organisations will offer a range of activities for children and families that will educate and inspire, with themes including how to make our domestic gardens more environmentally friendly.

“We want to develop a golden thread of interest which runs through the generations from the very youngest right up to the grannies and grandpas,” Dickie explains. “We're trying to create a series of touch points at different ages and stages that encourage an affinity for growing plants and caring for the environment.”

To this end, proceeds from the Show help support a number of organisations and schemes including Perennial Harvest, a Social Enterprise based in mid-Cornwall that delivers year round workshops and activities helping people from all walks of life to grow fruit and veg successfully in their own spaces.

Whatever your age or level of gardening expertise, the Cornwall Garden Society's Spring Flower Show offers an enjoyable day out packed with plenty to admire, entertain and inspire. Atkins Ferrie Wealth Management is proud to sponsor the Spring Flower Show and we look forward to seeing you there. 

TICKET PRICES

CGS Members £9 (in advance) £11 (on the gate)
Non-members £10 (in advance) £12 (on the gate)
Under 16s free.

For more information visit cornwallgardensociety.org.uk

ADVERTISEMENT

CGS Flower Show

spread the

word

What better place to celebrate books, reading and writing, than at the annual **Greenway Literary Festival**, held at the holiday home of best-selling crime author Agatha Christie?

Overlooking the River Dart in South Devon, Agatha Christie described her beloved holiday home at Greenway as 'the loveliest place in the world'. The grade two listed 18th century house was a place where the author and her family could relax together out of the public eye and served as inspiration for three of her books; *Dead Man's Folly*, *Five Little Pigs* and *Ordeal by Innocence*.

The Greenway Estate was gifted to the National Trust by Agatha Christie's family and eventually opened to the public in 2009 after a £5 million restoration project. Last year, as part of a season of celebratory festivals to mark the ten year anniversary of the opening, the National Trust partnered with Literature Works to host the first ever Greenway Literary Festival. The Festival proved so successful that it is set to return again in June, bringing more writers and readers together for a week of talks, workshops and activities inspired by Greenway's literary heritage.

The Festival's programme boasts something for everyone with a mix of fiction and non-fiction, histories, mysteries, thrillers and travel writing. Household names appearing at this year's Festival include Joanna Trollope, Terry Waite, Jonathan Dimbleby and Kate Adie. Other highlights include

award-winning writers Kim Sherwood, Patrick Barkham, Philip Marsden, Kit de Waal and Simon Brett. Agatha Christie fans won't want to miss Mark Aldridge, author of *Agatha Christie on Screen* and *Agatha Christie's Poirot*, in conversation with Guy Slater who produced and directed two series of Miss Marple for the BBC.

This year the Greenway Fringe will bring a variety of additional festival features to the Walled Garden and there's a special children's focus to many of the events taking place over the final two days of the Festival. Take time in between talks to explore the house and picturesque estate; no visit to Greenway is complete without a walk down to the boat house, the spot where the first victim is discovered in *Dead Man's Folly*!

Atkins Ferrie Wealth Management is proud to sponsor the Greenway Literary Festival and we look forward to seeing you there. [V](#)

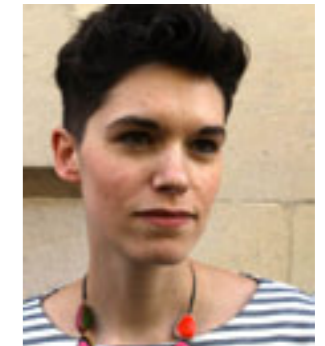
The Greenway Literary Festival takes place from Monday 8 - Sunday 14 June 2020. Festival events take place during the day and on selected evenings.

For programme details, tickets and information on travelling to Greenway, go to nationaltrust.org.uk/greenway or call **01803 842382**.



FESTIVAL FOCUS

Kim Sherwood



Kim Sherwood's debut novel, *Testament*, saw her short-listed for the Sunday Times Young Writer of the Year in 2019. She makes a welcome return to the Greenway Literary Festival where she will discuss her recent writing residency and give a preview of her hotly anticipated next book.

"I stayed at Greenway for ten days in summer 2019 in order to finish my second novel. As a writer, to have the opportunity to live in Agatha Christie's house was amazing. There is a special peace at Greenway. I changed my writing habits, switching from a laptop to a notebook, and spent a lot of time writing outside, under the portico, or in the vinery. On the day I knew I was going to finish the book, I stood and gazed at all of Christie's first editions in the house, and drew courage from her.

"I think it's wonderful that the National Trust and Literature Works are bringing live literature to Greenway. Christie used to read drafts of her novels to guests and family here, and I felt we revived that spirit. I'm really excited to come back in 2020 and be part of the festival's exciting future.

"My second novel, *A True Relation*, is a tale of smuggling and adventure on the high seas in Devon. It begins in the Great Storm of 1703, as smuggling Captain Tom West murders his lover Grace, and takes her daughter, Molly, to live aboard his ship as a boy. I believe that how we remember history determines history. I am exploring gender, genre, and the marginalisation of historic female figures, writers and artists in our national memory."



● All images above from the 2019 festival PHOTOS: TONY COBLEY



● Terry Waite will be at this year's festival PHOTO: BECKY JOY



PHOTO: BARKER EVANS

FESTIVAL FOCUS

Joanna Trollope CBE

Joanna Trollope has been writing for over thirty years and is well known for her enormously successful contemporary works of fiction. She will talk about her books and the process of writing at this year's Greenway Literary Festival.

"My latest book, *Mum & Dad*, is about the sandwich generation. That is, those people - women especially - who have a full time job, but society (which hasn't caught up with liberal progress at all!) still expects them to care for ageing parents one end of their lives, and complicated children the other.

"I'm often asked how much of my own experience I put into the novels and I think I have at last worked out a truthful answer. Which is that I would never put anything that has happened to me directly into a book, because all the things that have happened - like having babies, or getting divorced - involve other people, who might not have my platform and public profile, and thus can't speak as I can. So it wouldn't be fair. But on the other hand, I very much hope that everything I have been through in life, enriches and informs my writing, so there is that definite aspect too.

"I still write long hand, which means that the evolution of each novel is plain to see. I donate all my manuscripts and research notes to the Bodleian Library in Oxford. I write in A4 narrow ruled pads, with any old pen, though I really prefer an old fashioned Bic biro. I plot out the first few chapters quite carefully, and I always plot the ending, so that I know where I'm going but I don't know how I am going to get there. This method allows the characters to develop organically as they would in real life.

"The research for each book is crucial. After all, as I always write about modern dilemmas, the readers may well know more about a particular area of life than I do, so I have to research it, whether it's adoption, or stepfamilies, or women and work, or late life re-marriage. I think when I started writing over 45 years ago, I was writing off the top of a full creative tank, and now it is harder but no less satisfying.

"I am firmly of the opinion that novels teach us more about the human race than anything else, except living life. I think there was a Golden Age of novel writing in the nineteenth century, when the novel was new, just establishing itself as a genre. I am an abiding admirer of Jane Austen, George Eliot and the man known at home as the real Trollope. Also William Thackeray. For modern writers, I am a huge fan of several Americans - Richard Ford, Anne Tyler, Elizabeth Strout - and my current favourite in this country is an about to be very successful writer called Sarah Moss. If you haven't read *Ghost Wall* yet, you have a treat in store.

"I think of myself as a novelist of modern life, and I feel very lucky to be able to describe myself as that. I have an idea for the next book - in fact if human beings go on behaving as they do, I shall never run out of topics!"

RHS
GARDEN

Rosemoor

A garden for all seasons

Many thanks to Atkins Ferrie Wealth Management for supporting our events in 2020:

Spring Flower Festival (March)

RHS National Rhododendron Show (April)

Rose Weekend and Craft Market (June)

Vintage Weekend (August)

Rosemoor Flower Show (August)

Artisan Food Fair (August)

Apple Weekend (October)



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