

No. 46
Spring 2007

Aspects of Development at Wynnstay

by Sara Furse

Wynnstay is one of Wales' great estates, and this is reflected by its inclusion in the CADW Register of Parks and Gardens of Special Historic Interest in Wales. It has a Grade 1 listing as an outstanding 18th century park, the finest in North Wales. An extract from the Register reads: "*—although now cut in two by the A483 trunk road, the park still retains many of its historic features, some of which are attributed to Richard Woods and Capability Brown. An exceptional survival is the Pleasure ground or shrubbery designed by Capability Brown—*"

The house and its extensive range of service buildings is magnificently sited, the views south and west providing a remarkable panorama over parkland and water to the Dee valley

and the Berwyns. Approaching the buildings from the Ruabon to Overton road, the lake can be glimpsed through the superb sweet chestnut trees that help to make an informal avenue. To the left the wide range of converted ancillary buildings conceal the derelict kitchen garden.

The Hall was built in the mid 19th century replacing the Georgian building which burnt down in 1858. Its immediate setting is a formal composition of lawn and terraces with the lake to the west reflecting the sky and emphasising the great space. There is still generous and easy vehicle access to the old front and service doors on the west side of the main building and room for a lot of cars. The great ha-ha, attributed to Brown, leads eastwards from the end of the southern terrace to the Hall.



The derelict horseshoe-shaped hot wall of the fruit garden.



© Sara Furze

Sweet Chestnuts form an informal avenue from the Ruabon entrance.

It encircles both the Pleasure ground and the old kitchen garden areas to the north. Despite the neglect and abuse of the whole area, much of the delineating garden structure remains as it was when Capability Brown died in 1783.

After fifty-five years of boarding school use, the core of the estate came up for sale in 1995. The greater part of the gardens and the service buildings were sublet in 1996 to Manchester developers by the company who had bought the property from the receivers, the college having gone bankrupt prior to the sale. The Grade 2 and 2* listed buildings were all dilapidated; the kennels, forge and numerous estate buildings in a ruinous condition and the gardens abused and badly neglected.

The first plans for conversion to domestic use for these disparate buildings were drawn up showing separate plots within the Pleasure ground for the Chapel and the Dairy each of which is integral to the 18th century landscape and listed in its own right. At the suggestion of the WHGT, the local authority convened a meeting with representatives from CADW



© Sara Furze

Heaps of spoil in the walled garden.

and the Amenity societies to explain to the developers the necessity of retaining the large-scale undivided character of the grounds as the appropriate setting to the outstanding buildings and as a garden in common for all the tenants. As a result of the consultation these developers entered into a Section 106 agreement with the Council and with CADW on the tenure of the individual units and the responsibilities for the upkeep of the landscape. It was made a condition of the planning approvals that the developers undertook to restore the lawns, clear the overgrown shrubberies, reinstate the paths etc. of the Pleasure ground. Provision for car parking and the hard landscaping were very carefully specified. All the units were converted from existing structures built for different usage.

This part of the development was completed some time ago.

Section 106 agreements, are legal and binding contracts between local authorities and developers negotiated in the context of special planning consents. They provide a means to overcome obstacles to the granting of planning permissions, to enable the development to go ahead and to meet the needs of the community by securing a balance between development and conservation.

Enabling Development to help fund the restoration of the rest of the garden within the Ha-ha has been granted for 'The recreation/reintroduction of the kitchen garden, link garden and associated garden structures and erection of 8 no. dwelling houses.'

These areas are a sorry sight these days. Great heaps of spoil remain as they were dumped, presumably from the swimming pool and sports hall development. In particular the great high, horseshoe-shaped brick wall of the fruit garden is in serious need of expert repair; its flues exposed to the elements. A few rather miserable pear trees still grow against it. Few private people would be prepared to fund the necessary restoration of that impressive brickwork let alone the other structures that divide up the grounds so the compromise of Enabling Development has to be the best way forward. Although much archival material may have gone up in smoke in the 1850s the landscape architects for the same Manchester developers have worked from what is available; as usual the Ordinance Survey maps have proved invaluable; aerial photographs and estate maps have helped to inform their design. The various surveys insisted on by the local authority, prior to the granting of the planning permissions, have confirmed buried features as well as raising further points.

Enabling development is the granting of planning permissions against the precepts of the Unitary Plan in order to fund vital repair work to some historic fabric. It is in essence a form of public subsidy, the offsetting of the increase in value of the land to be developed against the cost of repairs. The damage to the historic fabric must not outweigh the gain. Because of abuse in the past, there is now a long list of criteria which have to be met for enabling development to be considered, but the financial scrutiny has to come from the Unitary Authority who may have had little previous experience of such complex financial matters.



© Sara Furse

Wynnstay mansion (built by Benjamin Ferrey c. 1860) viewed from the pleasure grounds.

The planning permission stipulates the necessary restoration. Generally the wide paths are to be reinstated and the old walls repaired. The blocked-up gateway in the fruit garden is to be reopened with new gates into the northern part of the park and the oblique path from the centre part of the former greenhouses reinstated. The swimming pool is to be removed so that the path from the Pleasure ground can once again lead northwards into the old greenhouse garden. A copy of the existing fountain is to be installed where a water feature is indicated on the 1951 aerial photograph. The huge sports hall and the adjacent derelict building are to be demolished. Seven houses are planned to sit on the area once occupied by the greenhouses and garden buildings. Most of the units will have integral garages. A large detached house and garage is planned to supercede sheds within an existing enclosure, currently full of dumped material. There will be restrictions on individual plots in order to keep the character of the Grade I composition. Everyone who buys a leasehold unit on the site contributes funds annually to the Wynnstay Management Company for the upkeep of the garden landscape. Regular and informed maintenance is essential to the success of such a scheme.



© Sara Furse

Clwyd Branch WHGT visits Capability Brown's Dairy, in April 1994.

However the main building at Wynnstay [including its back premises and unfortunate 20th century additions] is still owned by the company who bought the whole property from the college in 1996. In 1998 they were given planning permission for change of use for the main house from college to 6 residential units. Further planning applications have resulted in the authorisation of many more units within the Hall and structural and aesthetic interference with the immediate setting to the south side of the building. There have been breaches of Listed Building Regulations affecting the southern terrace wall as individuals, misunderstanding the necessity for the integrity of the setting to Wynnstay, have sought to delineate their 'area' and ease their access while completely disregarding the concept of the garden held in common. The importance of the integrity of the parkland has been scorned by the drivers of all sorts of vehicles, and crude hard standing made for or by the tenants has been formed beneath the terrace wall. Furthermore, the ha-ha has been filled in to allow grass-cutting machinery easy access from the Pleasure ground to that portion of the parkland still belonging to the original developers. The seamless division of lawn to parkland is under attack as well as the concept of the circular walk over the terrace from the Pleasure ground to the west side of the Hall. A review of the terms of the leases for these particular conversions and restitution of the damaged features of the setting to this mixed development are essential.

The first phase of the development at Wynnstay acknowledged the importance of maintaining the integrity of the landscape, and this safeguard was achieved, with some early input from the Clwyd Branch of the WHGT. The agreed Enabling Development for the Walled Garden should complete the restoration of the neglected areas within the great ha-ha. However it remains the case that some developments do not respect the integrity of the landscape. The continued vigilance of planners, leaseholders and amenity societies will be necessary if the Wynnstay heritage is to be properly protected.

At our last Committee meeting we all agreed that it would be very much in line with our fundamental aims of seeking to protect historic parks, gardens and designed landscapes if we gave brief details in *The Bulletin* of examples of the regular **Casework** we do by commenting on (and thus influencing) planning applications. Hopefully, it may too raise readers' awareness of the ongoing campaigning side of the Trust's activities, and also perhaps remind members and others to contact their local branch if they come across contentious planning cases.

This in turn prompted the thought that readers may also appreciate regular information on the fortunes of gardens at risk, **Dire Straits**, as well as on notable gardens/heritage properties currently on the market; **Gardens Changing Hands**. We shall not attempt to cover every sale at any one time, but just one or two that 'catch our eye'.

Surely nothing but good can come from publicising such cases as widely as we can.

Michael Tree, Chairman

Branch Casework: An example from Ceredigion

Planning Application A031170, received by Ceredigion Planning Office on 5th September 2003.

Proposal: Erection of an enclosed swimming pool, The Coach House, Derry Ormond, Betws Bledrws.

The Ceredigion Branch objected to this proposal on the grounds that the proposed development was situated in a Grade II listed garden in the Cadw ICOMOS Register of Parks and Gardens of Special Historic Interest in Wales and as such material consideration should be given to landscape factors when determining the application according to the Ceredigion Unitary Development Plan, then on deposit. The proposed swimming pool building was to be located in a prominent position on one of the terraces of the garden described in the Cadw Register for Carmarthenshire, Ceredigion and Pembrokeshire as:

The survival of most of the structure, and some planting, of a grand and extensive terraced garden associated with an important house, now gone, designed by C.R. Cockerell.

The Branch argued that the proposed the construction of a permanent structure on the second terrace below the house and to the north of a nineteenth century pollarded lime avenue would seriously detract from the historic nature of the site. It was also felt that, in the light of the application involving male, female and disabled changing facilities and toilets, the venture appeared to have a potentially commercial function and therefore the site might be subject to further development and degradation. The process of construction and provision of services to this building was also considered to be potentially damaging to the structure of the garden features.

The application was subsequently withdrawn.

Ros Laidlaw, Conservation Officer

Gardens Changing Hands:

1] **Gwrych Castle**. This is the fantastic mansion near Abergele that was up and running as a major country-house tourist attraction twenty years ago, yet is now a roofless derelict shell thanks to its recent off-shore owner. I am glad to say that, very possibly thanks to pressure we have been able to exert through the local building preservation trust, the property has changed hands recently, and a distinguished rescue project is on the cards. We have met with the new owners on two occasions to emphasise our primary concerns (i.e. no damaging Enabling Development; the need for scholarly conservation; and for a detailed recording of the gardens before work commences). I am glad to say that they seem to be full of enthusiasm, and very committed to an exemplary rescue operation. But 'by their deeds will ye know them'so we shall keep a close eye on detailed proposals as they emerge. The prospect of hotel use seems to be so close to its hereditary use by the Dundonalds (a family house, except that this time around the guests will pay!) that it could be an ideal solution. We will keep you informed.

2] **Plas Taliaris Park, Llandeilo.**

I first came across this delectable property as a child an awful long time ago. Then it was a large estate and the home of a Mrs Peel, mysteriously set behind high walls and boarded doors which gave it something of a Miss Havisham feel. On the other hand, had I then seen the house beyond, it could well have fired a long term ambition to acquire it: to me it is a jewel set up high in some of the loveliest and most Arcadian countryside in Wales. Yes, it does now look a little forlorn, but my goodness what fine architecture for what was then a very remote area. It is of five bays built in Bath stone (rare enough in Wales), being a recasing of a 17th century house in the early 1700s, so giving the appearance of a fine 'Georgian box', with a later Roman Doric porch. There is some very fine plasterwork internally and an impressive staircase rising all the way to the attic storey. All of this could be a phenomenal backdrop to fine gardens which represent such an enticing opportunity for a new and enthusiastic owner; the current gardens are in need of love and care but at least the infrastructure is there.

Russell, Baldwin and Bright of Hereford are the selling agents; telephone 01432 266 663.

Michael Tree

Dire straits: Latest news from the Ruperra Castle Action Group

Ruperra Castle received the compliment it deserved on February 7 2007 when a panel of building conservation experts travelled from as far apart as London and Pembrokeshire to plead its case in Cardiff.

At this meeting, held in the Welsh Assembly building and sponsored by Caerphilly AM Jeff Cuthbert it was decided that a document should be drawn up to present to Caerphilly County Borough Council, to Cadw and to the Assembly Planning team.

The speakers were Dan Clayton-Jones, Chairman for Wales, Heritage Lottery Fund, Jeff Cuthbert AM Member for Caerphilly constituency, Sue Essex AM Minister for Finance, Local Government and Public Services, William Graham JP AM, Member for South Wales East, Thomas Lloyd, OBE Author of 'The Lost Houses of Wales' and former chair of the Historic Buildings Council for Wales, Pat Moseley, Trustee, Ruperra Conservation Trust, John Thorneycroft LVO FSA, Former Head of Government Historical Estates Unit of English Heritage, Adam Wilkinson, Secretary, SAVE Britain's Heritage, Oliver Leigh Wood, Chairman Spitalfields Trust.

There was total agreement that the castle was repairable, and it was hoped to inform the authorities of a different solution for Ruperra Castle which would not involve building houses on the historic setting. Solutions included compulsory purchase orders and public funding which could remove the need for enabling development at all.

The speakers all expressed sympathy for Caerphilly County Borough Council because they felt that due to the paucity of historically important buildings such as Ruperra in the county, it

lacked the experience and therefore the confidence to make the owner of the Castle face up to his responsibilities. An owner purchasing a comparable property in many parts of the country would have been advised, probably even before he completed the purchase, that the local authority had a timetable with deadlines and that they expected an outcome.

The speakers could understand that Caerphilly Council did not want to pursue a policy ending in great expense. And they felt that the Council needs to be offered practical and specialist support to help them take courage to face up to the situation.

As a consequence of this meeting, the newly formed Ruperra Castle Action Group asked the Spitalfields Trust to work out a viable alternative plan for Ruperra which could be presented to Caerphilly County Planning Department. The initial balance sheet arrived at in March has only served to show the enormity of the task. The right solution cannot be found as quickly as first thought and the study and elimination of certain uses are now in progress.

Meantime, 'unresolved matters' prevented the owner's planning application of June 2006 from coming before the County planning committee on April 18th as expected. Many of our supporters have written to the Assembly Minister responsible for the Environment, Planning and Countryside, to ask for the application to be 'called in.' No decision has yet been made. After the Assembly election on May 3 there may be different ministers in post.

In the meantime we can only wait and be comforted that due to the immense support from all over England and Wales questions about the future of Ruperra are now being asked by important national organisations who feel that the historic setting of this great house should be preserved, as well as the house itself.

Pat Moseley, April 2007

Weblog at www.ruperracastle.blogspot.com

What they said:

Tom Lloyd

"The real tragedy is that the present owner has owned the building for 8 years and has not faced up to the problem of conserving this building. He has put forward proposals which come nowhere near to covering all the hurdles he has to pass and much much more time is going to go by. His current proposals do not address or even approach the Listed Building or Scheduled Ancient Monument consents that he will have to get. The new build will seriously over develop the setting. If a proposal was made to build houses alongside some of the great medieval castles of Wales, we would not even begin to think it was possible.

Ruperra is in this same category and the new build should not be contemplated. It is a Scheduled Ancient Monument intended as far as possible to be seen on open ground. This is essential, so that the castle can breathe as a great work of art and architecture. The owner's plans will greatly damage the castle in this respect. Cadw has very firm planning guidelines about enabling development. It accepts that buildings should be brought back into use, but the whole vision of the place should not be destroyed by losing the great sense of place, – these great buildings need space."

Adam Wilkinson

"It's often said that there is no such thing as problem buildings, only problem owners. Ruperra is certainly a case in point. And it is hugely relevant to Ruperra that in 95% of cases in England and Wales where compulsory purchase is threatened, it does not get carried out - the problems are solved before that. Merely the threat creates action. The concept of enabling development only gained popularity in the 1990s during a property recession and it has been vastly overrated. We are not in a property recession now."

John Thorneycroft

"Meanwhile the health of the patient continues to deteriorate. Now we are not just confronted with a little local difficulty but a major heritage planning disaster in the making with national and international repercussions and the credibility of heritage protection in Wales put in question. Furthermore, the eyes of the world can now look down on Ruperra from outer space on the Google Earth website and its plight can be discussed by all."

Conservation and Planning Workshop

12 March 2007 at Broneirion, Llandinam, Powys

In the course of the day, three speakers gave their perspectives on the practice of historic landscape conservation in Wales: Elisabeth Whittle of Cadw, Chris Bailey, Planning Officer at Powys County Council, and Kate Harwood of the Hertford Gardens Trust. Although I did not at the time take notes, I came away with a broad sense of the greed, neglect, fragmentation and lack of understanding which can so irreparably damage the precious heritage of Welsh gardens.

One such example involved the effect upon the late 17th century Tredegar Park, Gwent which was cut in two to make way for the M4, a decision taken at the time without reference to the historic significance of its landscape.

Such actions can be repeated all over England and Wales unless safeguards are put into place. In cases where the historic significance of ancient sites has been respected, or their remote location has prevented irreversible development, such sites can provide a basis for sympathetic restoration and appreciation by a wider public. Wales can feel pride in the recent restoration of Aberglasney Gardens, while private families are often the best preservers of landscapes. In Wales, historic properties such as Bodnant and Picton Castle have benefited under the stewardship of families who have enhanced them over the generations.

There are lesser properties, whose histories are lost in the mists of time, but whose foundations are written in stone. Every walled garden adjoining a historic house is an easy target for housing development. And if the main house is lost through fire or division into multiple units, the garden may be the only vestige of the original vision. In the case of an important garden design it is the belief of the Trust that these vestiges have their own historic significance and should be protected in their own right.

As Kate Harwood emphasised, survey of the gardens in each county is an essential tool in identifying, and thus preserving garden history. Each county should also respond diligently to planning applications affecting gardens in their own area, even if they do not wish to object. This is an ambitious undertaking and one whose intrinsic value may be doubted by existing government bodies, which have themselves sometimes been frustrated in their attempts to save important historic buildings or landscapes. Two such examples of properties in Wales whose future is insecure are Gwrych Castle, and Piercefield both sometimes rumoured to be destined for development as hotels, but slowly going to rack and

ruin until a new owner is found. These are sad examples of how the preservation of an important property can be lost in the battle for profitability.

A selection of problematic properties were shown and explained by Elisabeth Whittle of CADW, which made depressing viewing for the members present. CADW has worked indefatigably to record and save historic properties, only to be thwarted in some cases by the local council planning authorities which are not bound to abide by Cadw's advice.

If CADW cannot win the fight, one wonders, how will a small charity be able to make an impact?

This is, as yet, the sixty-four thousand dollar question as they say on the other side of the Atlantic. However, speaking as one who hails from those distant shores, the Americans have recently shown themselves to be actively public spirited in raising public awareness of their heritage and have not hesitated to place draconian safeguards around their historic properties and landscapes worthy of preservation. These can hardly compare in historic interest with those in Wales, whose human history is so much older and more involved.

We have perhaps waited too long for such an initiative, for some properties have become tragically degraded or destroyed. The research required is tremendous and will stretch the small county branches to their utmost limit, not to mention the patience of owners who may be less than willing to open their doors to what they may well perceive as another example of noseyp officialdom.

A fine line will need to be trodden, but the need is there and future generations are depending upon the most diligent voluntary efforts of all those who profess to cherish their common heritage in England and Wales.

The final speaker of the day was Caroline Palmer, who described the progress of the new Parks and Gardens UK database and website which is being developed by the Association of Gardens Trusts and York University. This will provide a public showcase for the garden heritage of England and Wales, and as such, will occupy a valuable role in informing an increasingly wider public of the treasures to be protected.

*Melanie Dawe,
(Assistant Recorder, Pembrokeshire Historic Gardens Trust)*

Study Day – Renaissance Gardens of Wales at Aberglasney Gardens, Llangathan, Carmarthen Saturday 15 September 2007

| | |
|----------|--|
| 10-00 am | COFFEE |
| 10-30am | Introduction by Robin Whalley Elisabeth Whittle - Renaissance Gardens of Wales Penny David - Aberglasney's Owners: some Dates and Documents Discussion |
| 1-00pm | LUNCH |
| 2-00pm | Kevin Blockley The Archaeology tells the Story |

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|--------|-----------------------------------|
| 3-00pm | Walk led by Kevin Blockley |
| 3-30pm | TEA |

The day will cost £25 including entrance to the garden, coffee, tea and a buffet lunch above the Garden Café.

To book: contact Anne Evans, Ivy Cottage, Swan Lane, Llangattock, NP8 1PE
Phone 01873 810295
(A local accommodation list can be supplied)

Policies and Pleasaunces: A Guide to the Gardens of Scotland by Katie Campbell.

Barn Elms Publishing, London. £12-99
(or £11-00 ordered by flyer enclosed with this Bulletin.)

This is very much a book to take with you on a Scottish tour. It is primarily a guide book, with opening times, contact details and minimal directions, but the entries are so relaxed, varied and discursive that there is plenty of enjoyable bedtime reading and here and there among the gardens are to be found mini-essays on such subjects as Walled Gardens, Doocots, Highland Cattle and the Burry Man of South Queensferry. It would have been helpful to find these listed

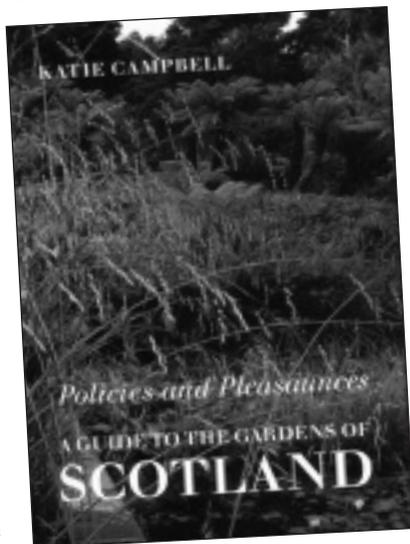
somewhere, instead of having to rely on memory or serendipity to locate them.

Presumably for reasons of space, there is no separate list of the gardens either, though they do appear in bold in the index and are entered alphabetically in the four regional sections into which the book is divided. The key to these regions is to be found in the maps which, although initially somewhat confusing, are useful once you get the hang of them.

There is a brief introductory section, setting Scottish gardens in their geographical and historical context and the descriptions of the individual gardens are factual and informative while still conveying the sense of fresh delight with which the author approaches sites as varied as Balmoral, Findhorn, Traquair or Little Sparta. As you follow her round the gardens, she describes the landscape, history and planting and also, in many cases, the ideas which lie behind them which, for such places as Portrack, The Garden of Cosmic Speculation, may be just as well. Sometimes, as at Hill House, Helensburgh, which Charles Rennie Mackintosh built for the publisher Walter Blackie, she cannot resist leaving the garden and taking us inside the house to admire the horticultural metaphors incorporated in the design. There are anecdotes, too, bringing to life the people, past and present, whose lives were involved with them. But in the end, it is the number and variety of the gardens themselves which leaves the reader longing to take an extended holiday and go gipsying from end to end of this extraordinary country trying to visit them all.

Like all guide books, and especially those devoted to the transient glory of gardens, in which alteration is endemic, this book will date but its sheer comprehensiveness and attention to detail should ensure that it retains its place on the shelf.

Anne Carter



More Summer Events

Pembrokeshire Branch

Wednesday 13th June
Visit to Newport Castle (Pembs) 2.30pm.

Wednesday 4th July

Visit to Coed-y-Ffynnon, Lampeter Velfrey, 2.30pm.

Contacts: Richard Gilbertson 01834 831396, or
Alma Stanford 01239 831310

Brecon and Radnor Branch

Saturday 27th October

Visit to Llwynywormwood Park, by kind permission of
the Duchy of Cornwall

Contact: Ginny Scott 01874 754236

MPs united to end garden grabbing

Garden space equivalent to 2,755 Wembley football pitches will be wiped out by the year 2016 if the growing phenomenon of 'garden grabbing' is not halted.

That is the stark warning from MPs Chris Mullin and Greg Clark, political rivals who have today come together to launch, and give their backing to, the 'Save Our Gardens' campaign. The initiative aims to stop the destruction of gardens in towns and cities across the nation.

Garden grabbing is a practice where property developers snap up large detached houses, knock them down and then squeeze a small estate of new homes onto the same plot. This erosion of Britain's green spaces is made possible by a loophole in the law which sees gardens defined as brownfield sites, making them ripe for development.

With building land at a premium in urban areas, cases of garden grabbing are on the rise, with local planning authorities seemingly powerless to stop it. A decision turned down at a local level can still be approved by the Planning Inspectorate, completely disregarding town planning and the communities that live in the area.

Last month, a Ten Minute Bill was introduced in Parliament calling for the removal of gardens from the definition of brownfield sites. The Bill will receive a second hearing on Friday 15 June 2007. This follows on from Greg Clark's Early Day Motion introduced to the House, which drew support from 171 MPs across the political spectrum.

Members of the public can show their support for the 'Save Our Gardens' campaign by signing an online petition calling for the reclassification of gardens. The petition forms part of a downloadable lobbying kit that constituents can use to rally their MP, encouraging them to be present at the next reading of the Ten Minute Bill, when it returns to the House in June.

To find out more about the campaign and download the online lobbying kit visit
www.gardenorganic.org.uk/saveourgardens

Visit the Trust's stand at the Shows!
**Royal Welsh Smallholder and Garden
Festival**

Saturday and Sunday, 19th & 20th May
9.00am - 6.00pm
and

The Royal Welsh Show

23rd - 26th July
where you will find us in the Flower Marquee

Both are on **The Royal Welsh Showground, Llanelwedd,
Builth Wells.**

Any member who would like to help on the stand,
should ring Ros Laidlaw at the Trust Office
or Anne Carter on 01597 850077.

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For information, details of the Guide to Historic Parks and Gardens of
Wales, and news see our website <http://gardensofwales.org.uk>



Registered Charity No. 1023293



Contemplating Retirement



NFU Mutual

by Shelagh Hamar, Pensions Specialist at NFU Mutual

Whenever I speak to anyone contemplating retirement, however far in the future, there are three key questions that I am asked more than any others

1. how do you establish what your current pension provision is?
2. how much will be enough?
3. how do I go about providing it?

Establishing your current provision starts with the basic State pension entitlements. You can get a forecast of your entitlements by logging on to www.thepensionsservice.gov.uk and looking at state pension forecast in the A to Z index. Alternatively you can call the Future Pension Centre on 0845 300 0168 or write to them at The Pension Service, Tyneview Park, Whitley Road, Newcastle upon Tyne NE98 1BA to request a forecast form BR19, and they will calculate your likely future entitlement for you.

As a next step, make a list of anybody you have worked for where you might have had a pension, and write to them requesting a value for your benefits. They should send you both a current and future value. The pensions regulator will help you trace old schemes.

Finally, if you have any personal pensions, ring or write to the insurance company concerned, they should provide you with a current value, and a forecast of what it might be worth in future.

Once you have added the values together, you will know how much you have, but you should be aware that inflation will erode those values in future. As a guide, roughly two thirds of your pre retirement income should allow you to maintain your standard of living in retirement.

In the end, the one really positive thing that you can do towards your retirement is save for it. ISAs and savings can all be used to provide pension later on, so where you save isn't of prime importance, but you should review your savings regularly to make sure that you are on track.

If ever you are unsure, seek reliable advice from a qualified adviser, and look forward to a long and happy retirement.

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