



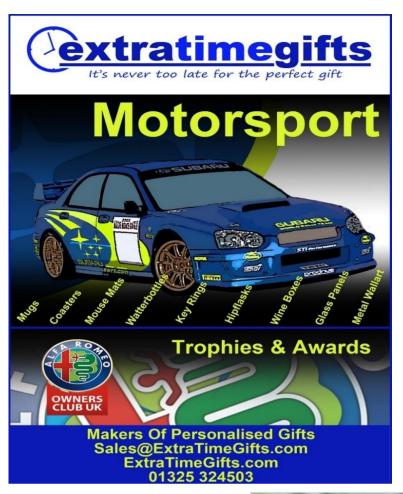
2019 winners - Richard Hunter & Iain Tullie (photo courtesy of Merv Hogg)



Historic 2019 winners - Steve Retchless & Cath Woodman (photo courtesy of Neil Johnson)

Extratimegifts.com John Robson, Hexham Historic & Hexham Trophy Rally 2020

Roadbook 2





So you've done the right thing and saved for when you retire. But now what?

Maybe you have several pension pots? What about old employer's pension schemes? How does your state pension fit into your plans? Do you have a plan?

Let us help you make the right choice

You now have more choices than ever when you retire. But there's no point having those choices if you don't make the right decisions. After all, you don't want to run out of money.

When you approach retirement let us help you make the right choices. Our approach is simple: we find out all about you; we understand your goals; we get to know your appetite for risk. We then use all the tools and expert knowledge at our disposal to offer you solutions. Only then can you make an informed choice.

THE VALUE OF PENSIONS AND INVESTMENTS CAN FALL AS WELL AS RISE AND YOU CAN GET BACK LESS THAN YOU INVESTED.

To learn more about how we can help please contact Andrew Fish, DipFA Financial Planning Consultant:

07866 534476

andrew.fish@charlesderby.com
http://www.charlesderby-andrewfish.com/

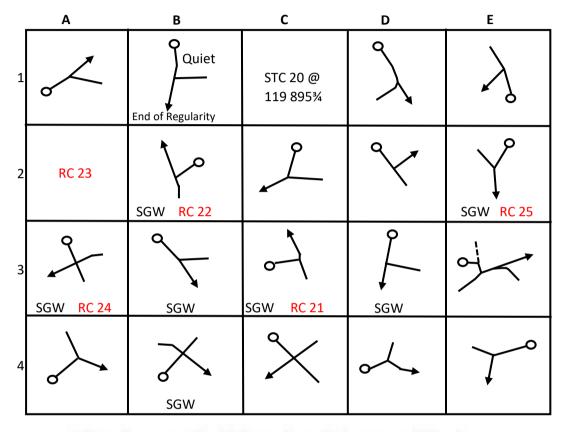
CHARLES DERBY



STC 18 - STC 20, via IRTC 19s

C.R.O.

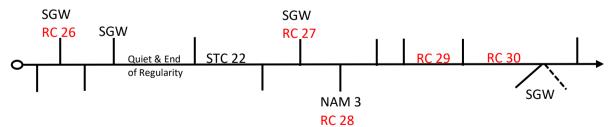
C3, E1, B2, A4, D2, A1, B4, E3, A2, D4, A3, E2, B3, D1, C4, C2, E4, B1, D3, C1



Hexham & District Motor Club

STC 20 - STC 25, via IRTC 21s, STC 22, IRTC 23s & IRTC 24s

C.R.O.



Approach	Reference	Depart	Instruction
N	073¾ 813	WSW	On to white road
NE	059¼ 805¼	NW	SGW (end of regularity)
NE	019 824½		STC 25



STC 25 - STC 27, via IRTC 26s

C.R.O.

