THE SCOTTISH BANNER

SCOT POURRI

Send us your inquiries on life's little question marks.

Ever wanted to know what happened to your old pal from home, how to make your favourite Scottish meal, or wondered about a certain bit of Scottish history?

Haystacks (Tae Claude Monet)



Thon muckle stack ahint the house Wi mony beasties neath its roof; A courie tae a whene o' louse Tae mak' ye skart. A widna gie a word sae douce, Fae ma sair heart.

A mind na whiles in Jerry Down, Richt wild it wis tae mak ye frown, Milton Braes hae naucht but gowan; Green rashes grow. Yet hand tae plough and sickle roun' and seed to sew.

The Ontario Youth Pipe Band



Under the age of 25? Live in Ontario? Play Pipes or Drums? The Pipers and Pipe Band Society of Ontario (PPBSO) is delighted to announce the creation of The Ontario Youth Pipe Band. This performance ensemble is meant to connect pipers and drummers (ages 25 years or younger) who live, perform or compete in the Province of Ontario. The Ontario Youth Pipe Band (OYPB) is a celebration of our young players, the future of the PPBSO, and our musical traditions. You don't need to travel - the band will meet virtually and will prepare via Zoom and training videos. The Ontario Youth Pipe Band is being run by two notable PPBSO members, professional players, and music educators - Tyler Bridge and Ross Davison.

Pipers and Drummers who are 25 years old or younger are invited to fill out the following interest form - https://forms.gle/ jyFNeaGSSQ8tWCCC6

The inaugural performance of the band will be at the closing ceremonies of the Georgetown Highland Games and will include the playing of Amazing Grace as the designated duty band for the event. The first iteration of the OYPB is meant to be accessible to players of all levels and the entrance requirements are aimed at allowing as many pipers and drummers as possible to participate. Please note that all players will need to bring their instrument and highland dress to participate (either personally owned or on loan from their home band or organisation.) The PPBSO's Ontario Youth Pipe Band is unable to provide instruments or highland dress to players at this time. Have questions or comments? Please

Wi' heuk, rake and fork sae muckle, Hard we warked and hard did buckle Sin ha'e we guid hay tae ruckle, Richt neat and tidy. Hame tae yerd and stack tae tackle -Lowsed on Friday.

Gin haaf the day has come and gone, Wi unca weary times tae moan. A whene of folk frae fermhoose loan, - Fermhoose lassies -Fetch'd wallie jugs wi cider, scone, An whiles wi kisses.

Gone are days o' yesteryear. Now hay is bound wi' plastic gear An dragged alang ae tractor rear Like sweetie liquorice. Tae kiss such gadgets? Na! Nae fear! Just mak's me fizz.

Kennedy Smith Scotland

Loch Lubnaig



Loch Lubnaig is a small freshwater loch near Callander in the Stirling council area. It lies in the former county of Perthshire. It is part of the Loch Lomond and The Trossachs National Park. The loch nestles in the space between Ben Ledi and Ben Vorlich. Fed by the River Balvaig from the north and drained by the Garbh Uisge to the south, Loch Lubnaig offers fishing from the shore while canoes can be rented at the north end. Alternatively, two car parking areas on the east shore offer canoe launching points.

Jamie Taylor Scotland

British Pension deadline looms The extended deadline for making voluntary contributions to the British National Insurance scheme is now only a year away. The deadline is 5th April 2025. Whilst there may seem to be plenty of time to make voluntary contributions, in practice the government department that handles voluntary contributions has been overwhelmed in the past by the volume of applications to make voluntary contributions. As a consequence, the deadline has in the past been extended twice. It is believed a third extension will not be possible. Anyone who has worked in the UK will have contributed to the British National Insurance scheme. These contributions may entitle people to a state pension which is not means tested. Like the rules for Superannuation in Australia, the rules for state pension are constantly evolving.

Currently ten years contributions are required to receive state pension but anyone who has worked in the UK for three years or longer may be eligible to make voluntary contributions. Normally, voluntary contributions may only be made to fill gaps in someone's contributions history for the past six years. However, currently a special concession exists where contributions can be made for a further ten years, making sixteen years in total.

The charity British Pensions in Australia (BPiA) is available to guide anyone who has worked in the UK to understand their entitlement. BPiA is urging anyone interested in making use of this concession to do so without delay as a similar surge in applications is expected prior to the 5^{th} April 2025 deadline. For example, someone who has worked in the UK for eight years will not be entitled to a state pension but by making voluntary contributions of as little as £359 (\$690), they could be receiving an annual pension for life of £3,286 (\$6,295). As a charity, BPiA does not charge for the guidance it provides but it does offer an annual membership of \$30 for single members and \$45 for couples to help fund its activities.

Members receive a quarterly magazine *Fair Play* and members with an email address receive a monthly newsletter detailing developments in the state pension scheme.

Patrick Edwards British Pensions in Australia Highland Dancing What a wonderful cover for your May edition. I absolutely adore Highland Dance and am always in awe of the skill and grace the dancers have.



To see so many dancers with the iconic New York skyline was something else and congratulations to the organisers of this event at Ellis Island. I attend many Scottish events throughout the year and always make sure I have time to sit down and watch the dancers. The ladies always look so well put together, but they of course are engaging in an artform of tradition and skill. For me Highland Dance is one of the reasons I attend Scottish events. I am not a dancer myself but am forever memorised by them. I have no doubt that being a Highland Dancer can lead to many opportunities and a great way to meet new people, not to mention staying fit!

Our family came from Peterhead, Aberdeenshire and we have a strong sense of connection to Scotland. I have visited many times over the years and hope to get back again in 2025.

Thank you, *Scottish Banner*, for giving such a wonderful publication to those of us Scots from far and wide.

Gail Milne Chicago, Illinois, USA

FROM OUR SOCIAL MEDIA (f) (c) (c) Sent to our Facebook, Twitter or Instagram accounts-send us your photos or letters via social media (#ScottishBanner or #TheBanner):

Eilean Donan Castle



Mik Coia Highland views



Loch Achtriochtan



Reflection perfection at Loch Achtriochtan, Glencoe. *IG: eadietam*

Heilan Coo



email education@ppbso.org.

The Pipers and Pipe Band Society of Ontario Ontario, Canada A different view from the Glenfinnan Viaduct. Derek A Grist



It's never a stretch to be happy on a Coosday! *The Kilted Photographer*

Pose your questions on Scottish related topics to our knowledgeable readership who just may be able to help. Please keep letters under 300 words and we reserve the right to edit content and length. Letters can be emailed to info@scottishbsanner.com or online at www.scottishbanner.com/contact-us, alternatively you may post your letters to us (items posted to the Scottish Banner cannot be returned). Please ensure you include your full contact details should you require a reply. This page belongs to our readers so please feel free to take part!

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