

**Across**

1 Nice here in secretive island (6)
 4 Exciting to return 50% of wealth (8)
 10 Bridge odds on two queens (7)
 11 Doctor insures first light (7)
 12 Consumes escalope after turtle soup for starters (4)
 13 Let bloke from Bow attach architectural feature (10)
 15 Lower River Test cutting (6)
 16 Extends contract and steps down (7)
 20 Friends in bars speaking to people behind bars (7)
 21 Green bananas - your introduction to vitality (6)
 24 Top wine collection mentioned in book? (4,6)
 26 Split taps work (4)
 28 Joy of endless intimacy (7)
 29 Impact of Tory diplomacy (7)
 30 Beach borders initial tract of unproductive land (3-5)
 31 Schumann's opening surprisingly lofty for piano (6)

Down

1 Grounds to invest in South America (8)
 2 Female replaces husband in conglomeration of merchants and artisans (9)
 3 Fast or slow with nothing to lose (4)
 5 Magazine auditor (8)
 6 Demands trains (10)
 7 Suggest upgrade to rear lift (5)
 8 Reacts badly to icy run (6)
 9 It doesn't pay to upset America endlessly (5)
 14 Cooks joints in vessels (10)
 17 Tricky opponents on Tyneside? (5-4)
 18 Rested, having marked out playing field earlier (8)
 19 Understanding myth pays off (8)
 22 Kisses Boris bottling up torment (6)
 23 Remarkably cheap fruit (5)
 25 Elegant form of transport on the rise (5)
 27 Cancel a French party (4)