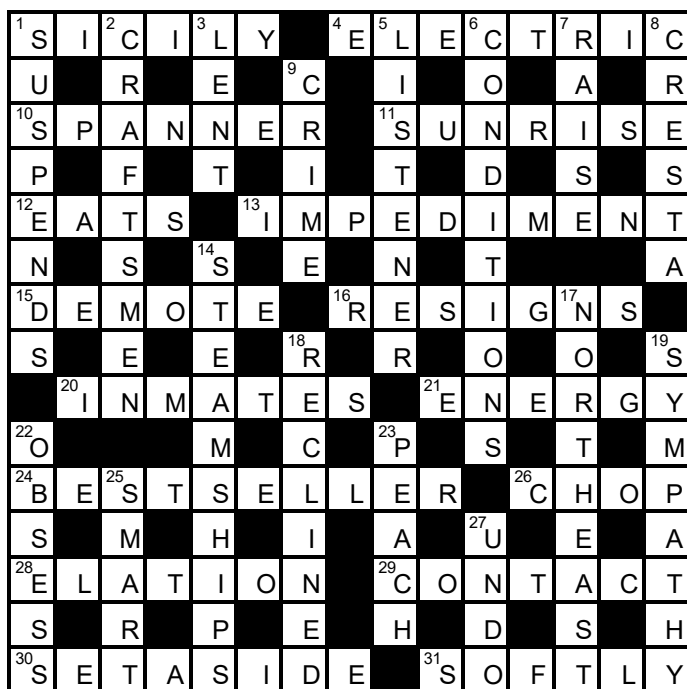


**Across**

- 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)