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Be more financially secure in 2021

2020 was rough year for most of us. One thing it did do though is make a lot of us take stock of where we are in life, and many of us re-evaluated our jobs and our finances. 2021 will hopefully be a better year, but we can't live on hope so let's look at how we can make ourselves more financially secure this year.

Learn to budget

- Create your own budget in five simple steps.
- The basics – Work out your income and expenses and see how much cash flow you have right now.
- Remember A.T.E. – Automate, Track spending and build an Emergency fund.
- Identify your values - Choose budgeting principles that make sense for you.
- Set up a Frequent Outgoings Budget – You should know exactly where the money for your bills will come from, then on payday automatically sweep that money into a Frequent Outgoings account.

Set a Goal

- What do you want to accomplish in 2021?
- Do you want to earn more money?
- Do you want to spend less on frivolous purchases?
- Do you want to go on a big holiday as soon as we can travel again?
- Do you want to learn how to invest?
- Set a specific goal for whatever you want to accomplish.

Goal setting is good because even if you don't attain the goal, the fact you were motivated to act means you will be closer than you would have been otherwise.



Set Milestones

Milestones are simply smaller goals that help you get to your larger goal. They serve to keep you on track. For example – paying off debt the milestones might be:
Set up a budget to work out much money you have
Calculate out how much money you need to set aside per month to get all your debt paid off in 12 months (or 18, 24 etc).
Celebrate after each credit card is paid off.

Increase your income

Easier said than done but there are four ways you can do this:
Apply for promotion at work.
Ask for a raise.
Find a new, better paid job.
Start a side hustle.

These might not be immediate solutions, or even possible ones, but they are worth thinking about very seriously. Employers can say no to promotion or a pay rise, but they might say yes if you can persuade them you are worth it. Despite 2020 being a pretty rubbish year there are jobs available and one of them might have your name on it. And many of us have a skill we could monetise if we had to.

The best part of the above plan is that you can implement all or part of it no matter how 2020 went for you!

I wish you all a more financially secure 2021



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The title 'Partner Practice' is the marketing term used to describe St. James's Place representatives.

Happy New Year!

Welcome to the January edition...

As a nation, we've never spent so much time in our homes before. But it can get us thinking about how we can improve them, or use the space more effectively, or even how to make our homes larger.

So, if one of your new year's resolutions is to improve your home, the Solihull Index is full of local suppliers who can help you with anything from gardening and garage doors to interior design and driveways, and many other things in between! They are all based locally and would love your support.

Here's hoping 2021 brings much better news for everyone and we can all start to relax, enjoy ourselves and make plans once more!

Wishing you all a happy and healthy 2021.

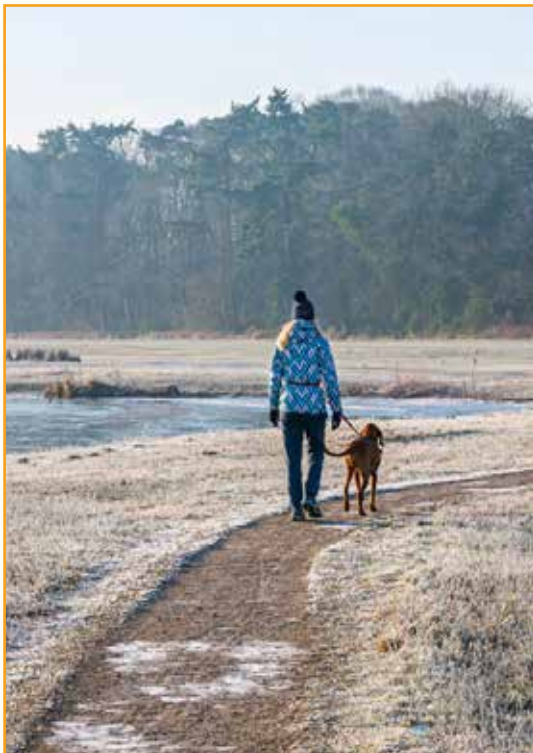


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www.solihullindex.com



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How to Pick the Best Running Shoes

Many of us will start the New Year with a resolution to start (or restart) Couch to 5K and may be in the market for new running shoes. No single design of running shoe is perfect for everyone follow our tips and you should find one that's perfect for you.

Choose a specialist running shoe

Running shoes are a type of trainer, but not all trainers are running shoes. Running shoes utilise specialized shock-absorbing technology to prevent injury from the repetitive striking motion of the foot on the ground, and extra design features to support the foot while it moves through the running motion.

Get the Right Fit

Feet tend to swell when you run. They also tend to swell throughout the day, so going for a fitting in the afternoon or evening is more likely to provide an accurate fit. To accommodate foot spread when you run, and to prevent your toes hitting the end of the shoe on a downhill run, there should be roughly one thumb width between the end of your foot and the end of the shoe. The foot should be centred on the platform of the shoe, which should wrap securely round, not pinch or feel sloppy.

Which type?

General running shoe - Designed to handle the running that most people do and perfect for Couch to 5K.

Trail running shoe – Choose these if you plan to run over rough terrain on uneven surfaces. They provide better grip on loose dirt and rocky paths.

Lightweight running shoes - Good for competitive races but are less durable and less cushioned than general running shoes.



Price?

A higher price tag usually correlates with more advanced technology and comfort features. But you don't have to re-mortgage the house to enjoy a comfortable run. Just be aware that cheap trainers are almost certainly not designed with running in mind, won't withstand the demands that running places on them, and may cause injury.

Terminology

Stack Height - the amount of material between foot and ground.

Heel-toe offset / drop - describes the difference between the amount of material under the heel and the amount of material under the ball of a running shoe. Most running shoes have a higher heel-toe offset with more material under the heel as most runners' stride means the heel is the first part of the foot to hit the ground.

Pronation Control - Running shoes can be classified as either neutral or stability shoes. Neutral running shoes make up about 80% of running shoes. Stability running shoes contain technology that is designed to correct overpronation. Overpronation occurs when the ankle rolls excessively inward with each step, which can increase your chance of injury.



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I Was a Housekeeping Dunce

Here's what I did about it

As a busy working young mum, I have been ashamed to admit that I fall behind with my housework. In the past our home has resembled a particularly squalid student flat rather than the pristine minimalist apartment I envisaged when my boyfriend Jamie and I first moved in together. A baby did not improve either of our housekeeping skills. I grew up in a chaotic home and Jamie grew up in care. It was clear that neither of us ever learned how to 'keep house' from our parents!

So last January as our friends made weight loss and fitness resolutions, we vowed to get on top of our housekeeping once and for all. We decided to commit to cleaning for 15 - 20 minutes every evening from Sunday to Thursday, no matter how tired we were, then we'd be free to welcome the weekend come Friday. That was the theory anyway.

We split the tasks into two categories: Daily, and weekly. We hoped the daily tasks would become habits while the weekly ones would allow us to go a little deeper. This was the theory.

Daily tasks:

- A quick tidy up, returning stray items to their proper home.
- Wash dishes after each meal. We hand wash as we don't have a dishwasher, but you could substitute 'load dishwasher' for this task.
- Wipe down kitchen counters.
- Wipe the table after each meal.
- Swiff or sweep the kitchen floor and hall.
- Wipe bathroom counters.
- Squeegee the shower doors, walls, and floors after every shower.

Weekly tasks:

- Laundry – Complete the cycle of washing, drying, folding and putting away.



- Tackle clutter hot spots (our hall table and my bedside table drive me crazy).
- Vacuum carpets and rugs.
- Mop hard floors.
- Clean bathroom sinks, showers, toilets etc.
- Dust.
- Wipe glass and mirrors throughout the house.
- Clean out the fridge.
- Deep clean kitchen appliances.

Did it work?

Well yes it did, amazingly even through lockdown. But we made a couple of changes:

We found we needed to allocate the daily tasks their own 5-10-minute slot. We set a timer for this! When the timer went off, we stopped and started again the next night. When tidying up, if something didn't have an obvious home, we had to decide then and there where it was going to live. If there was no room in the allocated area, then it or something else from that area had to go. We decluttered a lot doing this, without even realising we were decluttering. The best thing was learning to work as a team and play to our strengths. We shared tasks to begin with but in the end we accepted that I am better at tackling clutter and cleaning the fridge and Jamie is a dab hand at bathrooms so those became 'our' tasks and the rest we split. I've written this anonymously (and changed my boyfriend's name) as some people are quite judgemental about young parents, but I wrote this in case it helps someone else.

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Can you find the hidden Xmas phrases?

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answers on page 29

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Brexit Advice For UK Travellers

As of 1st January 2021, travel to Europe will be different than before. As one of the most popular destinations for UK travellers, it's important to make sure you're up to date with everything that you will need for your trip.

PASSPORT

If you have a British passport, you will need to ensure you have at least 6 months left and that your passport was issued within the last 10 years. You can check on the Government's passport checker site to see if you need to renew or not.

TRAVEL INSURANCE

If you have a European Health Insurance Card, this will be valid up until its expiry



date. However, as always, it's important to ensure you have comprehensive travel insurance with sufficient healthcare cover, including cover for any existing medical conditions and any activities you plan to do while you are away.

DRIVING DOCUMENTS

If you are planning to drive in



Europe, there are a few things you need to be aware of:

Driving Permits; if you have a paper licence, or your driving licence was issued in Gibraltar, Guernsey, Jersey or the Isle of Man you may need an international driving permit (IDP) to drive in some EU countries and Norway. These are available from the Post Office.

Green cards for insurance; if you are driving your own car in Europe, you will need to obtain and carry a physical Green Card for your UK insurance to be valid in the EU. These will be available from your car insurance provider. It is advised to apply for this at least a month before you are due to travel.

GB Car Stickers; you will need a GB sticker for your own car when driving in the EU.

TRAVELLING WITH YOUR PET

Your pet passport will no longer be valid, you will instead need to obtain an Animal Health Certificate and your pet must be microchipped and be vaccinated for rabies. It is advised to discuss with your vet in advance to ensure you have everything in place before you travel.

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Rules for data roaming are changing which means you may be charged when using your phone abroad. You will need to check with your mobile phone provider as to what their policy entails.

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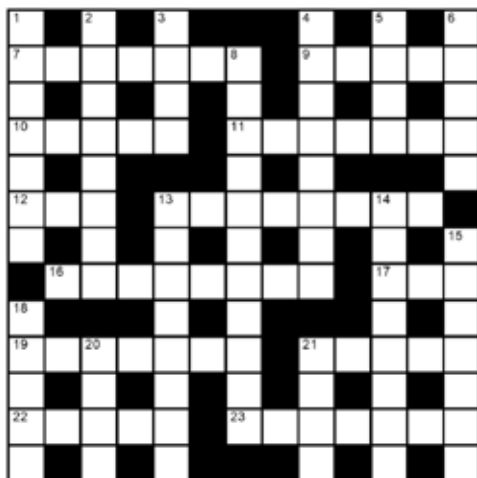


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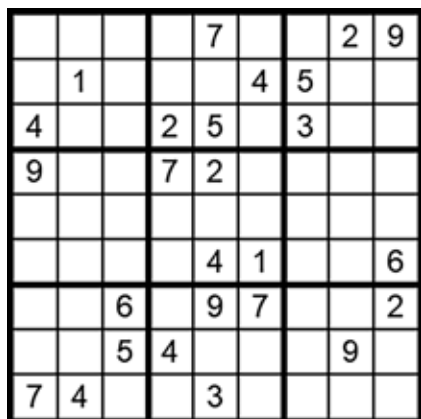
Across

- 7 Rubbery, flexible (7)
- 9 Application, employment (5)
- 10 Well known (5)
- 11 Compress, contract (7)
- 12 Large flightless bird (3)
- 13 Slowly get rid off (8)
- 16 Moaners (8)
- 17 Vat, bucket (3)
- 19 _____ Banderas, actor (7)
- 21 Gone _____, circulated rapidly over the internet (5)
- 22 Most important person (5)
- 23 Sir Ranulph _____, Polar explorer (7)

Down

- 1 Release from captivity (7)
- 2 Speak ill of (8)
- 3 Lothario (4)
- 4 Clumsy incompetents (8)
- 5 Agreement (4)
- 6 Switches baby to solid food (5)
- 8 Style of bread (11)
- 13 Folding ranger tool (8)
- 14 Proclaiming (8)
- 15 Dispose of (7)
- 18 Cheekily sexy (5)
- 20 Slim (4)
- 21 Outlook, scene (4)

answer on page 29



how to play sudoku

It's simple!

Fill in the grid so that each row, column and 3x3 box, contains the numbers 1 through to 9 with no repetition. You don't need to be a genius. These puzzles use logic alone. Watch out! Sudoku is highly addictive.

answer on page 29

Preparation time: 15 minutes
Serves: 4



A classic Scottish treat for Burns Night

Cranachan

Ingredients

75g pinhead oatmeal (you can use rolled oats, but the steel cut pinhead variety are nuttier and less porridge-like)
1 tbsp soft brown sugar
250g raspberries
500ml double cream
4 tbsp honey, plus a little extra to drizzle
4 tbsp good Scottish whisky

Method

Heat a large frying pan over a medium heat. Add the oatmeal and the sugar then toast, stirring continuously until the sugar has melted and the oatmeal smells sweet and nutty. Pour on to a baking sheet lined with greaseproof paper and leave to cool.

Meanwhile, puree 175g of the raspberries until smooth (reserve the best-looking ones). You can leave the seeds or pass through a sieve for a smooth puree.

Whip the cream to fairly stiff peaks, then fold in the honey and whisky. Add three quarters of the oatmeal and all the puree to the cream then swirl through to give a ripple effect.

Spoon into four glass dishes and top with the remaining oatmeal, the reserved raspberries, a drizzle of honey. Serve immediately.

Did you know?

Cranachan is a Gaelic word for a kind of milk churn.

Peak Heart Rate Demystified

To make the most of your workout you need to pay attention to your heart rate.

A heart-rate monitor, which notifies you when you reach your maximum predicted heart rate, is useful. To calculate this number during your own workouts, simply subtract your age from 220; so, for a 40-year-old, that would be 180 BPM (beats per minute).

You do need to take your fitness level into account. If you've never worked out before and your fitness levels are low aim to achieve 50 to 70 percent of your maximum predicted heart rate. For highly trained athletes, the goal is to hit 90 percent.

So, a relatively unfit 40-year-old should aim for 90-126 BPM.

This doesn't apply if you are taking part in HIIT (High Intensity Interval Training) workouts, because for these you'll spike your heart rate

to high levels during your working intervals for very short periods, then allow it to partially drop while you're resting between sets.

Continue to pay attention to your heart rate after your work out is finished. Watch how long it takes for your heart rate to return to baseline after completing aerobic exercise. It should drop by about 20 beats within the first minute of stopping exercise. As you become fitter though and exercise at peak heart rate for longer, it may take longer for your heart rate to return to normal.

If your goal is to improve your cardiovascular fitness aim to stay between 60 and 70 percent of your maximum predicted heart rate. To improve endurance, aim to hit 70 to 90 percent.

IMPORTANT If you have any medical condition you should check with your GP before starting a new exercise regime.

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Shirley Lions Club 0345 833 9547

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NHS non-emergency 111

Grove Surgery 0121 705 1105

Northbrook Group Practice 0121 746 5000

Hobs Moat Medical Centre 0121 742 5211

Solihull Hospital 0121 424 2000

Spire Parkway Hospital 0121 704 1451

Daleswood Health, Solihull 01675 489489

Council

Solihull Council 0121 704 6000

Utilities

Electricity power cut 0800 6783 105

Gas leak 0800 111 9999

Severn Trent Water 024 7771 5000

Severn Trent Water (emergencies) 0800 783 4444

Travel

National Rail Enquiries 03457 48 49 50

Network West Midlands (buses) 0345 303 6760

LOCAL COUNCILLORS

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Councillor surgeries these are face-to-face meetings held by councillors for local people to raise issues in their area. Held at The Core Library, Solihull on the first and last Saturday of the month, 10am – 12 noon.

local police contact for Solihull

Solihull police station

Telephone: 0845 113 5000



Bathrooms

6 Bathrooms Galore 0121 783 9966

Car Services

5 AP Alloys 07972 852758
 20 Crossroads Service Station 01564 703225

Care services

14 Eastcote Park 01564 757405
 15 Home Instead 01564 330395

Carpets & Flooring

9 Acorn Floors 0121 693 3301
 35 Don Mander 01564 700 200

Doors and windows

20 Clearly Better Windows 0800 048 5223
 24 Garolla garage doors 0121 369 0774

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11 Alfresco Style 01926 843555

Financial Planning

3 Walford Wealth Management 0121 80 90 600

Funeral Directors

1 Bastock & Bruce 01564 335577

Gardens and Drives

8 Solihull Tree Care 0121 604 6809
 15 Madd Projects 07948 496803
 21 Divine Designs 07841 718185
 25 Dimension Landscape & Driveways 0121 733 1463
 34 Central Drives & Landscapes 0121 702 1456

Graphic and Website Design

26-27 Hot Lobster Design Ltd 0121 369 1977

Handyman Services

19 Prestige Multi-Trades 07886 922280

Heating

7 Stephen Smith Plumbing & Heating 01564 200119

Interior Design

21 Divine Designs 07841 718185

Kitchens

13 Dream Doors 0121 744 8974

Plumbing

7 Stephen Smith Plumbing & Heating 01564 200119

Roofing

16 C Stevens Roofing 0121 733 1276
 18 Prestige Multi-Trades 07886 922280
 36 N Bird & Son 0800 195 6946

Sewing & Alterations

7 Superstitch 07825 290 772

Travel Agent

16 Not Just Travel 07565 534524

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6	3	8	7	2	4	1	9	5
7	9	4	5	6	1	8	2	3
5	2	1	8	3	9	7	4	6
3	4	7	2	1	6	9	5	8
8	6	2	4	9	5	3	7	1
9	1	5	3	8	7	2	6	4

Sudoku Solution
 from page 22

G	A	M	B	I	T	A	R	C	A	N	E
L	A	N	U	A	M	M					
O	B	J	E	C	T	S	I	R	A	T	E
B	O	H	U	N	Z	R					
A	C	R	E	B	A	F	F	L	I	N	G
L		E	L	A	N	E					
P	L	U	T	O	E	L	E	G	Y		
S	A	H	S	L						B	
C	O	N	T	E	M	P	T	E	P	E	E
E	T	R	O	O	I	A					
N	I	E	C	E	T	A	B	L	E	T	S
E	R	A	S	O	C	T					
S	I	N	G	L	E	J	E	W	E	L	S

crossword Solution
 from page 22

**Solution to Mind benders**

1. Peace on Earth
2. Midnight Mass
3. Tinsel (T in sel)

mindbenders
 from page 16

Hula Fitness

The perfect lockdown exercise

During the first lockdown I rather enjoyed the enforced laziness. I am a gym member, but I don't really love it. After a while though I noticed that while I didn't miss weights and running on the treadmill, I did miss the classes, and the rush of endorphins that followed. Then one day while idly flicking through YouTube videos I came across a 'hula-fitness' workout. It looked fun. I grabbed one of my daughter's neon hula hoops and had a go. Much harder than it looked but I enjoyed it. The next afternoon I had another go and my teenage daughter joined in. We laughed a lot (which was a bonus as anyone who has a teenage daughter will acknowledge) and afterwards we investigated hula-fitness a bit more.

Hula hooping is inexpensive, and you can do it practically anywhere, which was kind of the point back in lockdown. All you need to get started is a hoop and room to move.

Standard hula hoops are cheap as chips but after a few sessions we invested in weighted ones. Even they didn't break the bank. Ours cost about £15 each but even the more expensive ones were only £40.

It is important to find the right-sized hoop. Larger hoops are a little easier as a beginner

because you spin more slowly. If using a weighted hoop, begin with a lighter one (around 0.5-1kg) and increase the weight as you get more proficient. Correct form is more important than weight, and I did have a little accident where I pulled a muscle in my back for a few days because in my enthusiasm the first hoop I bought was too heavy.

There are a few online tutorials that talk you through how to hula hoop with proper form. To my delight I found our gym offered a beginner's online hula fitness class, so we signed up for that.

With hula hooping, you teach your body how to move the right way with the hoop while working your cardiovascular system. Shorter workouts are better at the start. We started with two ten-minute sessions a day and worked up from there.

Basic form and posture

Feet should be a little more than shoulder-width apart, with one foot slightly in front of the other. Your back should be straight, and your core engaged to protect your back. Hold each side of the hoop around your waist, resting against your back. With the hoop against your back, start spinning the hoop in whichever direction you find easiest. As the hoop starts to spin, move your waist in a circular motion to keep the hoop moving. Push your hips slightly forward as the hoop moves across your stomach and push back when the hoop moves across your back. **KEEP THE CORE MUSCLES ENGAGED – TUMMY TIGHT.** If the hoop drops just pick it up and get going again.

Finally - If you have a back injury or chronic back pain, check with your doctor or physical therapist before trying hula hooping to make sure it's safe for you.



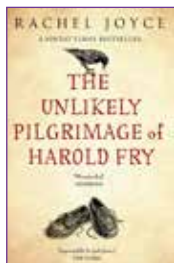
a good read

reviews By Willow Coby

The Unlikely Pilgrimage of Harold Fry

by Rachel Joyce

Retirement is meant to be relaxing, isn't it? You do what you love doing and enjoy yourself. But what if you suddenly receive a letter out of the blue? A woman who worked in your office many years ago has cancer and is dying. She just wants you to know. This touches you for reasons you can't quite explain, so you write her a note to say that you are sorry to hear that. Putting on your coat and your yacht shoes you leave with the note. Your destination? The post box. Just as far as the end of the road. And so, starts Harold Fry's extraordinary journey: 627 miles in 87 days. With no plan, other than to reach Queenie, he sets off on a journey of faith. Scribbling on the note he tells her to wait for him. This debut novel from radio and TV writer, Rachel Joyce, will take you on a gentle journey with Harold and the various people he meets along the way. Totally unprepared for what he will encounter, his faith in positive thinking keeps him going as he learns more about his life and relationships with his wife and son.



The Maze Runner

by James Dashner

Post-apocalyptic and dystopian literature is perennially popular with teens and adults alike, and the events of 2020 only served to increase its attraction. The Maze Runner was initially published in 2009 but came to prominence with the release of the film adaptation in 2014. Thomas



is a teenager who awakes to find himself in a box in a place called the Glade. He has no memory of who he is or how he came to be here, but he is thrown into this new community, and as a reader so are you. Before long you become familiar with the terminology used by the boys and you feel as if you are a Glader along with them. As Thomas adjusts to his new environment, he learns about the Maze which surrounds the Glade. Each day the walls open and a select group of runners spend daylight hours exploring and mapping it. It is a race against the clock because at sunset the Grievors – giant robotic creatures – enter the Maze and they are deadly. The walls close to protect the community and overnight the structure of the Maze changes, leaving the runners to start again in the morning. The big mystery is why. Why are Thomas and the other boys there and why do the Grievors come out to get them? Why do the walls in the Maze change and will the runners ever solve it? However, more importantly why has a girl been sent to the Glade and why has all communication with the outside world suddenly stopped? This is the first book in an engaging series which develop the story and characters beyond the original theme.

The winter garden

If I say 'winter garden' what do you imagine? A stately home? Evergreen shrubs? Topiary maybe?

It dawned on me a few years ago when I was out walking the dog on a frosty morning that winter gardens are really all about the light. From late autumn through the winter there is a pink-gold low slanting light in the morning and afternoon which makes frost and raindrops sparkle, casts interesting shadows and makes everything look magical.

Watch your garden throughout the day from the rooms you where you see it best. Watch where and when the sunlight falls and plan accordingly.

Grasses look beautiful when they are covered in frost and backlit. The red or yellow winter stems of Cornus (or dogwood) however seem to glow when winter sunshine illuminates them directly.

Most suburban houses have smaller gardens, easily visible from the house so it's important to choose plants which look good in more than one season.

As well as shrubs with good stem colour, look for smaller trees with pretty bark. There are plenty of small Japanese Maples which can be grown in tubs. If you have a little more space a silver birch can look stunning, or even my favourite, the paper-bark maple, *Acer griseum*, which is a slow-growing small tree, pretty all year round with crimson leaves in the autumn then a characteristic chestnut bark which peels naturally to reveal bright orange red bark underneath.

Look for plants with architectural shapes such as one of the sculptural *eryngiums* (sea holly), *salvias* or *sedums*. All look beautiful in the summer and autumn but gain a second lease of life when covered with frosted cobwebs.

Plants like these will make you want to



get out in your garden even in winter, so add a little scent with a winter jasmine or a *sarcococca confusa* (Christmas box) which has tiny white highly scented flowers. These late flowering plants provide a source of nectar for early pollinators.

I no longer tidy my flower beds. I leave piles of fallen leaves and debris in beds to provide shelter for wildlife. The leaves to rot down in the end which is good for the soil too. But I do spend time neatening the edge of the lawn and sharpening the edges of my borders. It's amazing how much smarter my garden looks with minimal effort.

I wish you a Happy New Year and happy gardening.

Dear Diary...

Could you be the next Samuel Pepys?

On January 1st, 1660 Samuel Pepys began to write his diary. He had no idea that it would become one of the most important documents for historians studying the English Restoration period, which coincidentally also began in 1660.

Pepys' diaries are special because he recorded every day mundane events. He was also socially well connected because his cousin, Edward Montagu, was a high-ranking naval officer who found a position for Pepys at the Navy Office in the City of London. Pepys was talented and worked hard so was promoted quickly, being invited to important events, all of which he recorded in his meticulous shorthand.

For example, Pepys was aboard one of

the ships which sailed to Holland to bring Charles II back to England and he attended the coronation. He recorded everything in his diary, giving vivid accounts of the Great Plague and the Great Fire of London. Through his entries we are also able to relive the theatre of the period, as well as fashion and popular food and drink. His diary has been of invaluable assistance to historians and has given much pleasure to its many readers.

If you were given a diary this year, or have a desire to start a blog in 2021, what would you want readers in 2391 (360 years in the future) to know? What would they find interesting, or odd? Would they want to know about our own Great Plague? Maybe one day you will be as famous as Pepys!

Go Nuts in 2021

No longer feared as the enemy of weight loss, these little nutritional powerhouses have come into their own. Here are four reasons to go a little bit nuts this year.

Health - Eating nuts boosts health. They are particularly beneficial to heart health, lowering the risk of cardiovascular disease. A review of 25 scientific led scientists to conclude that eating 70g of nuts per day resulted in lower total cholesterol and lower LDL (bad) cholesterol.

Stay slim - One Spanish study of almost 9000 adults, showed that those who ate nuts at least twice a week had a much lower risk of gaining weight over the next few years compared to those who rarely or never ate them. Another study found that despite having the same calorie-intake,

adults who included 84g of almonds into their daily diet in place of some of the carbs, had around a 60% greater reduction in weight and body fat after 6 months compared to those who did not eat them.

Muscles - Nuts contain the right combinations of protein and essential fatty acids, to protect muscle tissue, repair damaged cells and reduce inflammation.

Portability - If you're looking for the easiest healthy snack to stash in your handbag or office drawer, nuts are your friend. They provide an instant energy-boost to beat the mid-afternoon slump, and don't cause a sudden spike in blood sugar like chocolate-based snacks.

Keep portions to around 30g per day and stick to raw unsalted varieties.

But now is definitely the time to go nuts!

Why not invest in a new driveway or patio to enhance the appearance and add value to your property?

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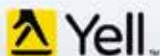
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