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LOCAL FAMILY RUN BUSINESS



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How to protect your business if you become unwell.

If you were in an accident that impacted your mental capacity, you'd want your business to continue to run smoothly, but how can you ensure that the right person is making decisions on your behalf, or that they even have the legal power to do so? Hannah Tait, partner at Shakespeare Martineau in Solihull explains how having a business lasting power of attorney in place can prevent your business going bust if you're incapacitated.

What is a lasting power of attorney?

A lasting power of attorney (LPA) is a legal document to give those you trust legal authority to make decisions about your financial affairs or health care, if you are unable to do so, should your mental capacity deteriorate due to accident or illness. As soon as you are well again, the responsibility returns to you.

Why do I need a business lasting power of attorney?

If you are unable to make business decisions due to accident or illness, you can rely on your business lasting power of attorney (BLPA) to do this. People often assume that a spouse or those involved with the business will be able to make decisions for you, however this is not automatically the case. Without a registered specific BLPA it can be extremely difficult for your loved ones or those you trust to make decisions where you're not able.

What are the risks to my business?

Without a BLPA your business could be vulnerable with issues such as bank account freezing, contracts becoming invalid or void, regulatory breaches and possible impacts on insurance. A BLPA can prevent these risks, protect your business interests and ensure things run as normal.

How do I choose a BLPA?

Many people prefer to keep their business and personal finances lasting powers of attorney separate, as BLPAs must be business-focussed. Thought should be given to appointing someone you have full trust in to look after your business interests.

How can I put in place a business lasting power of attorney?

You must register a BLPA with the Office of the Public Guardian and it is recommended that you use a solicitor to prepare and register the important document.



For more information and support call 0330 024 0333
email hannah.tait@shma.co.uk or visit www.shma.co.uk

A photograph of a modern shower enclosure. It features a glass door with a black frame and handle. The showerhead and other fixtures are also black. The walls are covered in light-colored, rectangular tiles. The floor is a light-colored, solid material.

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Boo!

Welcome to the October edition

As soon as October hits we all start thinking about Christmas. But there's Halloween and Bonfire Night to enjoy first. Check out page 6 to see what you can do to get into the seasonal spirit and make the most of your time now that the nights are longer and colder.

With Christmas approaching, it's a time of year many of us set deadlines – we want the extension finished by then, the carpets professionally cleaned, the gutters cleared... whatever you need help with there are a range of local professionals who advertise in this magazine who are ready and willing to help.

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community events



Disney On Ice

1-5 November, Resorts

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The Creative Craft Show

2-5 November, NEC, Birmingham

The Creative Craft Show offers shopping, workshops, and inspiration for new and established crafters. Discover workshops led by industry experts and purchase the latest crafting materials from a variety of stallholders. Tickets from thence.co.uk

Wythall Bonfire & Fireworks

4 November, Wythall Park

Two breathtaking fireworks displays, funfair, food and raising funds for charity! Advance tickets only. Early Bird £10 + fees until 29 Oct. Children 10 & under free. More info at www.wythall-park.org.uk

Elvis tribute Show

10 November, Nailcote Hall, Berkswell

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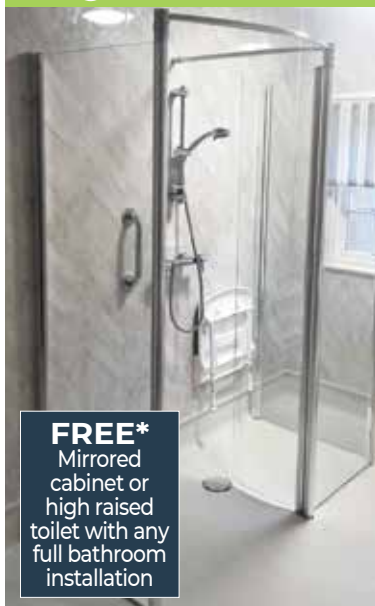
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Blue is beautiful

Gentians have a reputation for being tricky little things to grow and it isn't

entirely undeserved. They're a temperamental lot. They will only grow from fresh seed; they require the gardener to jump through hoops to get them to germinate; they don't like being transplanted; they insist on free-draining but not impoverished soil...the list goes on. But those gorgeous ultra-marine trumpet flowers are so desirable, especially at this time of year when not much else is flowering.

I've had my fair share of failures with autumn gentians over the years but still I keep trying to grow them.

Like most of us I haven't the time to devote to priming and preening the truly diva-ish varieties: those are best left to alpine devotees. I've had most success with *Gentian sino-ornata*. These form low growing clumps some 15cm / 6inches high and 30cm / 12inches across. In the right conditions they will produce gorgeous bright blue trumpets with pale green stripes from September all the way to November.

Gentians prefer shade for at least part of the day and, I can't stress this bit enough, there must be no lime in the soil, or they'll turn up their

pretty blue toes and expire. Unfortunately, as I garden in an area rich in limestone, (our house is actually built on a limestone ridge!) the only way I can grow them is in low, dish-shaped containers where they can spread out a bit. If you're making up your own pots, use ericaceous compost with added grit to promote drainage. An even easier way to grow them is to buy them ready-potted. Garden centres will sell them at this time of year.

In spite of their fussiness, they are hardy perennials. If you can get them established they'll proliferate. In the garden divide them carefully, disturbing the roots as little as possible, every three years in the spring.

If you're growing them in pots then at the start of spring carefully scrape out some of the top compost and redress it with ericaceous compost. Keep it moist and in a partially shaded area and the flowers should return in the autumn. When the pot looks overcrowded you can try splitting them once the flowering season is over but often it is better just to buy new plants.

The trouble with gentians is that they're addictive. Grow a few successfully and you'll get greedy for those startling blue flowers and want more. Then you'll start to think, 'I wonder if they really are that difficult to grow from seed...' and you're lost.



Roasted Cauliflower with Spinach, Saffron, Pine Nuts and Raisins



Preparation time: 10 min

Cooking time: 20 min

Serves: 4

Ingredients

1 medium cauliflower, cut into florets.
3 tbsp olive oil
1 large onion thinly sliced.
1 tsp ground cumin
1 tsp ground turmeric
Pinch of saffron, infused in 150ml boiling water.
3 tbsp pine nuts, lightly toasted
75g raisins, soaked in warm water.
300g spinach leaves
1 tbsp butter (optional)

Method

Blanch the florets for 1 minute, then drain.

How to blanch.

Have ready a large bowl of ice-cold water, a slotted spoon, and a plate lined with a clean cloth or paper towel for draining. Bring a large pot of water to boil over high heat. Just before adding the vegetables, add a generous pinch of salt. Add the florets to the pot in small batches so that the water continues to boil. After about 1-2 minutes remove them from the boiling water with a slotted spoon and plunge them into the ice bath to stop the cooking process in a process called 'shocking'. When the florets are

completely cool, remove them from the ice bath and drain on the towel-lined plate. Heat the olive oil in a heavy saucepan then add the onion and a pinch of salt. Cook on a low heat until soft then add the ground spices and cook for another couple of minutes. Add the blanched cauliflower florets. Pour in the saffron water, add the pine nuts, drained raisins and spinach leaves. Cook until the leaves have wilted and cauliflower is soft, and you have a thin sauce. Season to taste and add the butter, if using.



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a good read

By Natasha Donovan

Good Omens

by Terry Pratchett and Neil Gaiman

Terry Pratchett's "Good Omens," a collaborative masterpiece co-written with Neil Gaiman, is an imaginative tour de force that seamlessly melds humour, fantasy, and social commentary. Published in 1990, the novel has become a timeless cult classic that continues to captivate readers with its wit and irreverence. The original book was adapted into a successful TV series, but the original book is definitely worth seeking out. The story revolves around an angel, Aziraphale, and a demon, Crowley, who have grown accustomed to life on Earth and have developed a certain fondness for humanity. When the apocalypse looms, they join forces to prevent the end of the world, inadvertently misplacing the Antichrist in the process. What ensues is a delightful romp through absurd situations, satirical jabs at religious norms, and a heartwarming exploration of friendship. Pratchett and Gaiman's unique writing styles blend seamlessly. Pratchett's penchant for witty wordplay and Gaiman's darkly enchanting storytelling combine to produce a tale that's as intellectually stimulating as it is entertaining. The duo weaves together multiple storylines, including the Four Horsemen of the Apocalypse, a quirky witch named Anathema Device, and a bumbling witch-hunter, creating an intricate tapestry of characters and events. At its core, "Good Omens" is a celebration of the human experience. It nudges readers to question the conventions they take for granted while delivering laugh-out-loud moments that provide much-needed levity. It's no wonder that this book has become a cherished favourite among readers.



The School for Good and Evil (Book 1) by Soman Chainani

Continuing the theme of 'good and evil' this month, the first book in Chainani's series provides fresh take on fairy tales. Set in the mystical realm of Gavaldon, the story upends conventional notions of good and evil, sending readers on a journey of friendship, self-discovery, and moral complexity.



Sophie and Agatha are best friends, who are unexpectedly whisked away to the School for Good and Evil, an institution that trains children to become either heroes or villains in classic fairy tales. However, when their destinies seem to be swapped – Sophie, who embodies all things charming, is placed in the School for Evil, while Agatha, with her gloomy demeanour, is sent to the School for Good – the story takes a riveting turn. Chainani skilfully deconstructs stereotypes and delves into the depths of character motivations, making the reader question the nature of goodness and wickedness.

Chainani nicely balances whimsy with darkness in the exploration of friendship which is central to the novel. Sophie and Agatha navigate challenges that strain their bond, and face dilemmas that force them to confront their true selves.

The accessible, engaging prose makes the book suitable for a wide range of readers. The story invites readers to question the shades of grey between good and evil, and to embrace the power of friendship and self-acceptance. Young readers will almost certainly go searching for the sequels.

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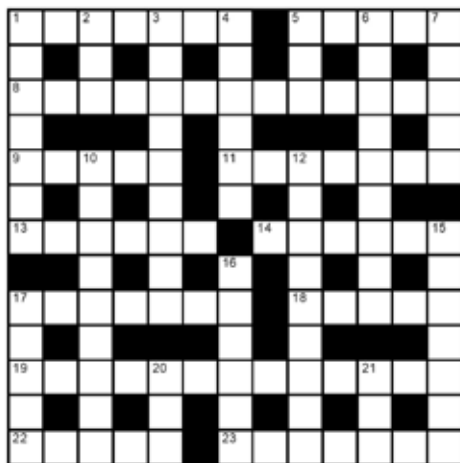
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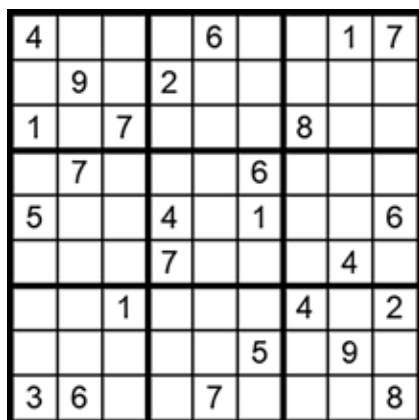
Across

- 1 Dried grape (7)
- 5 Take place, happen (5)
- 8 Global, cosmopolitan (13)
- 9 Male relative (5)
- 11 Modulate, attune (7)
- 13 Ecstatic, joyful (6)
- 14 Dishevel, discompose (6)
- 17 Artist's paint-mixing board (7)
- 18 Weary (5)
- 19 Hysterical with fear (5-8)
- 22 Beg (5)
- 23 Drags a riverbed (7)

Down

- 1 Convulsion, fit (7)
- 2 Object or objects for sale at an auction (3)
- 3 Accord, concurrence (9)
- 4 Peninsula between the Red Sea and the Persian Gulf (6)
- 5 Japanese kimono sash (3)
- 6 Anglo-Saxon King, Edward the _____ (9)
- 7 Rent out a property again (5)
- 10 Dispute, question (9)
- 12 Skin injury caused by extremely low temperature (9)
- 15 Conclusions, denouements (7)
- 16 Leased, chartered (6)
- 17 Appear suddenly (3,2)
- 20 Dastardly person (3)
- 21 Small barrel (3)

answer on page 22



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 22

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