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# New Capital Gains Tax Rules for Separating Couples

**The new financial year brings new capital gains tax (CGT) rules for separating couples, Dipika Mistry, legal director at Solihull-based Shakespeare Martineau, explains...**

When a couple divorces or separates, the transfer of assets between them previously triggered a CGT liability. However, the Chancellor announced that the Spring Finance Bill 2023 would contain legislation extending the period of time separating and divorcing couples will have to benefit from the CGT relief.

## What is Capital Gains Tax?

CGT is payable when people sell or gift certain items worth more than £6,000, such as antiques or art, or assets including second homes and shares held outside of an ISA or PEP. It is a tax on the profit made on the disposal (sale) of assets. CGT planning is essential for anyone looking to dispose of assets and, given these changes, they may wish to consider the timing the disposal, or alternative forms of ownership.

## What are the new rules?

As of 6 April 2023:

- Separating spouses or civil partners are given up to three years after the year they cease to live together in which to make no gain/no loss transfers.
- No gain/no loss treatment will also apply to any assets that separating spouses or civil partners transfer between themselves as part of a formal divorce agreement.
- A spouse or civil partner who retains an interest in the former matrimonial home is given an option to claim private residence relief (PRR) when the property is sold.
- Where the leaving partner transferred their interest to their ex-spouse but retained the right to receive a percentage of the proceeds when the home is sold, they are able to apply the same tax treatment to those proceeds when they are received, that applied when they transferred their original interest in the home to the ex-spouse or civil partner.

## Is this a good thing?

The new rules will allow parties to devote more time to resolving the overall financial settlement terms, rather than devoting precious time to CGT considerations and deadlines and also allow parties to retain more of their wealth for distribution between themselves, rather than see their funds depleted in tax charges.



**For more information and support call 0330 024 0333**  
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# Joyous June!

Welcome to the June edition

**There's a whole load of great events coming up over the next month - from outdoor plays to jazz festivals. Fingers crossed the weather's good to us and we can get our picnic blankets out!**

Or maybe you're busy getting your garden summer ready or preparing to move house. If you need help getting your garden landscaped, your drive re-done, or your bathroom or kitchen updated then have a look to see if one of the local and reliable businesses who advertise in here can help. Wishing you a great month ahead. Until next month...

*Zoe*

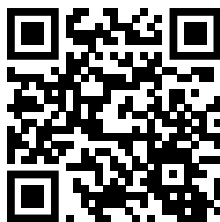
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# community events

## The Jersey Boys Tribute Night

**8 July, Shirley British Legion**

This is a night with a difference! The Valli Boys UK are Wales' top tribute to 'Frankie Valli & The Four Seasons' and the hit musical 'The Jersey Boys'. Tickets from [www.tributenightpromotions.co.uk](http://www.tributenightpromotions.co.uk)

## Mamma Mia Summer Party

**8 July, Nailcote Hall**

This Mamma Mia Summer Party will have you singing all the classic ABBA hits and dancing the night away! Waterloo, Fernando, Thank You for The Music and many more. Includes 3 course dinner, live entertainment, and after-show DJ. Tickets from [www.nailcotehall.co.uk](http://www.nailcotehall.co.uk)

## Solihull Jazz Festival

**13-16 July, Solihull Town Centre**

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for everyone at this landmark music festival in the heart of Solihull, supported by the amazing Continental Food & Drink Market. More info at [www.solihullbid.co.uk](http://www.solihullbid.co.uk)



## West Midlands Fire Service band

**15 July, Shirley Methodist Church**

The Band of the West Midlands Fire Service are giving a concert at Shirley Methodist Church on Saturday 15th July 2024, 7.30pm. Come and join us. Tickets from 07591 089104 or [ticketsbwmfs@gmail.com](mailto:ticketsbwmfs@gmail.com) or [www.ticketsource.co.uk/bwmfs](http://www.ticketsource.co.uk/bwmfs)

## Sense & Sensibility

**25th July, Brueton Park, Solihull**

Classic novel by Jane



Austen Sense and Sensibility, adapted for the outdoor stage by Heartbreak Productions. Bring a blanket, a picnic, and maybe something in case it rains! Tickets from The Core Theatre Solihull on 0121 704 6962.

## Ricky Gervais

**4th September, Utilita Arena Birmingham**

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# a good read

By Natasha Donovan

## Milkman

by Anna Burns

I will preface this by saying that *Milkman*, the 2018 Man Booker Prize-winning novel by Anna Burns, is an excellent but challenging read. It deals with resilience and resistance set in the heart of a divided community. Burns weaves a captivating story centred around an 18-year-old protagonist, known only as “middle sister,” and the community in which she lives. The novel is set in an unnamed city, though it bears a strong resemblance to Belfast during the Troubles. It grapples with the complexities of political conflict, societal expectations, and the power of rumour and gossip. As “middle sister” navigates her life, she attracts the advances of the eponymous Milkman, a middle-aged paramilitary figure who begins to stalk her. The novel’s portrayal of the menacing and intrusive nature of the Milkman’s pursuit encapsulates the larger oppressive atmosphere of the community. The pervasive sense of paranoia and suspicion is conveyed through the use of a first-person narrative, filled with intricate details, creating a vivid and visceral experience for the reader. One of the challenges involves Burns’ use of stream of consciousness. Her prose is often dense and demanding, featuring long, sprawling sentences with minimal punctuation, a stylistic choice reflecting both the chaotic environment and the protagonist’s internal turmoil. The most striking aspect of *Milkman* is the absence of proper names for characters and places. This lends a surreal-but-universal quality to the story, evoking many conflict-ridden societies. The novel explores the impact of gender, politics, and power on the individual, as well as the collective psyche of a community, often using humour so



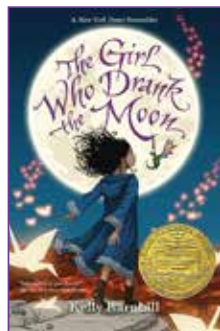
dark it might make the reader squirm.

With its unflinching portrayal of the protagonist’s struggles and resilience, it serves as a testament to the indomitable human spirit in the face of adversity. While the novel’s challenging style may not appeal to all readers, those who persevere will be rewarded with an unforgettable and thought-provoking literary experience.

## The Girl Who Drank the Moon

by Kelly Barnhill

*The Girl Who Drank the Moon* is a captivating and enchanting Newbery Medal-winning novel. Set in a world of magic and wonder, it tells the story of Luna, a young girl unknowingly filled with powerful magic after being fed moonlight by the good witch Xan. The novel follows Luna, Xan, a wise swamp monster named Glerk, and a tiny, talkative dragon called Fyrian as they navigate the complexities of Luna’s magical abilities and unravel the mysteries surrounding their world.



Barnhill’s lyrical prose and vivid world-building draws readers into the story, and the characters are both endearing and complex. The book is a delightful blend of fantasy, adventure, and coming-of-age, with a touch of darkness that lends depth to the narrative. It explores themes of love, sacrifice, and the power of knowledge, providing valuable lessons for both young and adult readers. The plot is intricately woven, with enough twists and turns to keep the reader engaged throughout. *The Girl Who Drank the Moon* is a beautifully written, heart-warming tale that effortlessly blends fantasy and reality. It will captivate readers of all ages, leaving them with a sense of wonder and a deeper appreciation for the magic in their own lives.



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## Milking It

In recent years, the popularity of non-dairy milk has skyrocketed, as more people opt for plant-based alternatives to dairy milk. There are now many different types of non-dairy milk available on the market, each with its own unique taste, texture, and nutritional profile. Here are some of the key differences between the most popular non-dairy milks:

**Soy milk** - This is one of the most popular non-dairy milks and is made from soybeans. It has a creamy texture and a slightly nutty taste. Soy milk is also a good source of protein, calcium, and vitamin D.

## Non-dairy milks - which one is your favourite?

**Almond milk** - Made from ground almonds and water. It has a slightly sweet, nutty flavour and a thin, watery texture. Almond milk is a useful source of vitamin E and is often fortified with calcium.

**Coconut milk** - This is made from the flesh of mature coconuts and has a rich, creamy texture and a sweet, nutty flavour. It's high in saturated fat and calories but is also a source of iron, magnesium, and potassium.

**Oat milk** - Made from ground oats and water, it has a creamy texture, is slightly sweet, and a mild, pleasant flavour.

Oat milk contains fibre and beta-glucans, which may help to lower cholesterol.

**Rice milk** - This has a sweet, slightly nutty flavour and a thin, watery texture. It's made from milled rice and water. Rice milk is low in fat and is often fortified with calcium and vitamin D. Each non-dairy milk has its own unique taste and nutritional profile, so it's worth experimenting to find the one that works best for you. Whether you're vegan, lactose intolerant, or just looking for a healthier alternative to dairy milk, there's sure to be a non-dairy milk that suits your needs.



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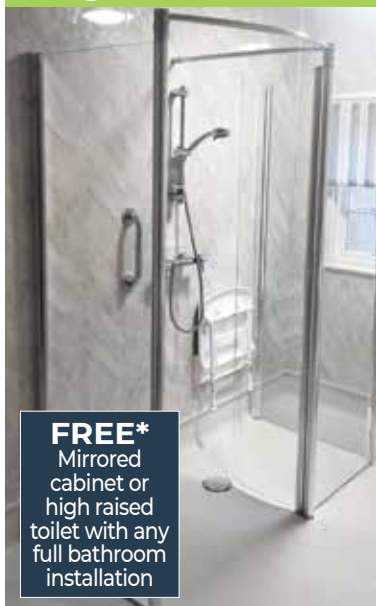
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# Be a BBQ Boss

## How to choose a barbecue.

Summer is here, and what better way to enjoy the weather than by hosting a barbecue in your garden? But with so many types of barbecues available, how do you choose the best one for your needs? Here are a few things to consider when selecting the best barbecue for your plot.

**Size matters** – Well it's an important consideration anyway! Your barbecue should be large enough to accommodate the amount of food you need for all your guests, but not so large that it takes up your whole space. Consider how many people you will usually cook for, and how often you plan to host a barbecue.

**Fuel Type** – There are three choices: charcoal, gas, or electricity. Each has its pros and cons, so consider which type of fuel is best for your needs. Charcoal barbecues provide that authentic smoky flavour but can be difficult to light and regulate the temperature. Gas barbecues are easy to use and allow for precise temperature control but can be more expensive to run. Electric barbecues are convenient and easy to use but may not provide the same level

of flavour as charcoal or gas. Gas and Electricity also have the advantage of allowing for more spontaneity as they can be switched on and ready to go pretty much instantly. Good for unpredictable British weather.

**Construction** – A high-quality barbecue should be built to last, with sturdy materials and solid construction. Look for a barbecue with a thick, heavy-duty grill grate, and a durable body made from materials like stainless steel or cast iron. Avoid barbecues with flimsy components that may rust or break over time.

**Additional Features** – Some barbecues come with additional features that can make cooking easier and more enjoyable. For example, a side burner can be used for cooking side dishes or sauces, while a built-in thermometer can help you monitor the temperature of the food. Other features to consider include warming racks, rotisserie attachments, and smoker boxes.

**Price** – Barbecues can range in price from under £100 to £1000+. Consider how much you are willing to spend, and what features are most important to you. Remember that a higher price does not necessarily mean better quality, so be sure to do your research before making a purchase.



**Accessories** – Once you've settled on the barbie, it's time to accessorise. Barbecues can reach over 300C so a pair of heat-proof gloves will reduce the risk of burns. Cleaning your grill while it's still makes removing stubborn grease and sticky marinades a little easier to shift. A hard-wearing scraper and brush that has a long handle is probably the best method. My husband loves his grill press, which is easier to use for searing steaks and burgers than a spatula, and his grill cage, both for cooking fish and also for turning several kebabs at a time! A meat thermometer is also a good investment, especially if you cook a lot of chicken.

In the UK barbecue season is fairly short so let's make the most of al fresco dining while we can.

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## Feeling Waspish? In favour of the humble wasp.

**W**ith their distinctive black and yellow bodies, angry buzz, and stingers, wasps are easily recognisable. Most of us have splatted one that's becoming annoying. However, they are fascinating creatures with a complex social structure.

Wasps create nests using a combination of saliva and wood fibres. The result is a papery substance that is strong, yet lightweight. The nests themselves can take on a variety of shapes and sizes, depending on the species of wasp. Some nests are small and round, while others can be several feet long

and have multiple levels. They are often incredibly beautiful, and usually last for one season before being abandoned.

Inside the nest, the queen wasp lays eggs and is responsible for the reproduction of the colony. The worker wasps are responsible for building and maintaining the nest, foraging for food, and protecting the colony from predators. The males, or drones, are responsible for mating with the queen and do not have a stinger.

But there's no doubt that wasps can be a nuisance to humans (especially those humans trying to enjoy a

picnic). Instead of killing them try the following:

- Cover sweets drinks and foods.
- Distract wasps to another location, by placing sugar water or banana skins away from seating and eating areas.
- Use a safe, deet-free insect repellent.
- Burn citronella candles.
- Don't eat close to fruit trees - especially ripe plums or apricots, they are a magnet for wasps.



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Sense and Sensibility, adapted for the outdoor stage by Heartbreak Productions. If you're the lucky winner make sure you bring a blanket or chair to sit on, weather-appropriate gear, and a picnic, as the tale could take some time to tell, and storytelling can be hungry work.



## Win 4 tickets to Dadbelly's Disco!

Fed up of the same old Saturday evenings? Then enter this competition to win 4 tickets to this disco with a difference on Saturday 15th July at RBL Solihull. You'll get to go around the world in 80 sounds, spin the wheel to choose the next music genre, and be entertained with games throughout the evening.

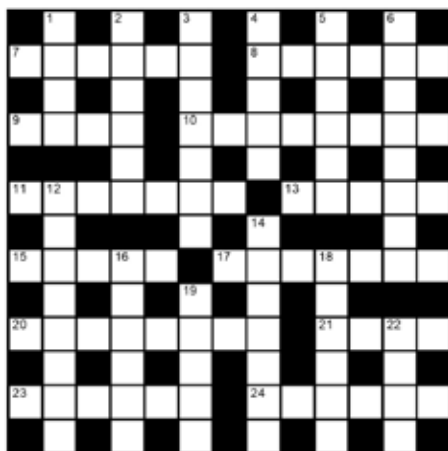


### How to enter

For your chance to win, email [zoe@dorridgedirectory.com](mailto:zoe@dorridgedirectory.com) with the subject line Sense & Sensibility or Disco (or both!) and you will be added to our database to receive our monthly e-newsletter about offers and events in Solihull.

The winners will be notified by email after the closing date of 1 July 2023. The disco tickets will need to be collected from the RBL Solihull Club. There is no cash value nor exchanges for the prizes.

## crossword



### Down

- 1 Skin blemish (4)
- 2 Chess piece (6)
- 3 School pinafore (7)
- 4 Monk (5)
- 5 Person who behaves affectedly (6)

- 6 Abnormal tissue growth (8)
- 12 Keep apart (8)
- 14 Never attracted to anyone (7)

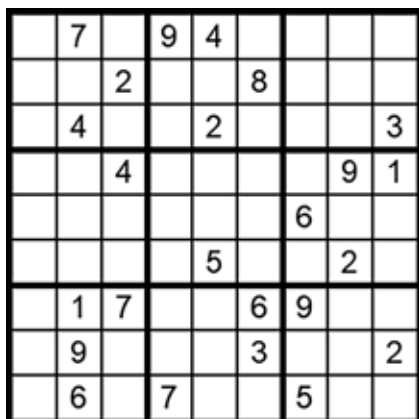
- 16 Comply, heed (6)
- 18 Common, usual (6)
- 19 Turn of phrase (5)
- 22 Repetition (4)

## clues

### Across

- 7 Assuage, soothe (6)
- 8 Insurgent, mutineer (6)
- 9 Inscribe (4)
- 10 Disturbances, upsets (5-3)
- 11 Sterile (7)
- 13 Food staple (5)
- 15 Chat, utter (5)
- 17 High sea wave (7)
- 20 Traditional, devout (8)
- 21 Lively dance (4)
- 23 Sound system (6)
- 24 Indifference (6)

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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## THE LOCAL BUZZ

WHAT'S GOING ON IN THE SOLIHULL AREA



# What's all the buzz about!

## Want to get the most out of Solihull?

- » Enter competitions
- » Discover local events
- » Find offers
- » Find local businesses

Then visit [www.thelocalbuzz.co.uk](http://www.thelocalbuzz.co.uk)



### LOCAL COUNCILLORS SOLIHULL / SILHILL

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Samantha Gethen

samantha.gethen@solihull.gov.uk

## local police contact for solihull

Solihull Police Station: 0845 113 5000 or 101

Shirley Lions Club

0345 833 9547

### Health

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



### Sudoku Solution

from page 20



### crossword Solution

from page 20

### Solution to Mind benders

1. Up to you
2. Afternoon tea
3. Multiple choice

## mindbenders

from page 12

**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.

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