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Festive mood?

Welcome to the November edition

By the time this arrives Christmas will only be about 6 weeks away! Check out page 6 to see what local events are coming up to get you in the festive mood.

You've just about got time to make any last-minute changes to your home in time for Christmas so remember to support local businesses as they really value their customers – we have a great collection of local tradespeople and businesses who are local and are looking for your custom. Here's hoping the pre-Christmas build up isn't too hectic and that you find the time to relax, maybe over a glass of mulled wine and a mince pie!



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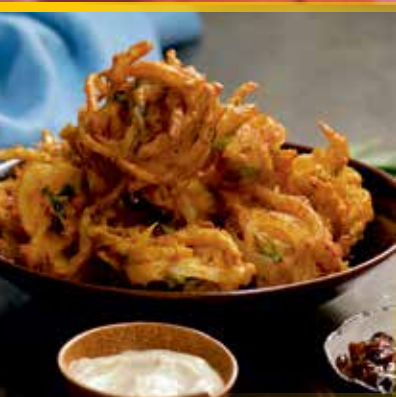
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community events



Christmas Fair

**30 November 10am - 1pm,
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Come and browse amongst a lovely selection of Christmas gifts and cards, Christmas wreaths for the door, books, Bric-a-Brac, competitions and lots more, including the Grand Christmas Raffle! Refreshments will be available. All proceeds to the Hall refurbishment fund.

Whitney Houston Tribute Night

14 December, Knowle British Legion

Immerse yourself in an evening filled with the timeless hits and unforgettable melodies that made Whitney Houston a legend. Tickets from www.tributenightpromotions.co.uk



Could it be Magic?

29 November, The Lake at Barston

Fantastic 4 piece boyband performing all of Take That's biggest and best tracks from the early days to now. Now with second set dedicated to Boybands, Backstreet Boys,

Westlife, Boyzone, 5ive, Blue, One Direction & The Wanted and a bit of anything goes to get you up on the dancefloor. Ticket price is £40 per person, or £35 in the Annexe, which includes a 3 course Dinner, Entertainment and late bar. Call 01675 444890 to book.

QE2 - The very best of QUEEN

7 December, Land Rover Sports & Social Club

QE2 - The Very Best of Queen have been performing at some of the best known venues, festivals and arenas across the UK and Internationally for over 25 years. Their aim is to recreate the Live Magic that Queen provided during their live career. Queen formed in 1970 and were active up until 1991. Buy tickets online from www.landroversc.co.uk.

The Greatest Showman Tribute

31 December, Shirley British Legion

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Don't let inheritance tax spoil your family Christmas

Gift giving is a Christmas tradition that everyone loves, whether a shopping voucher or a car, it always adds a bit of extra cheer to the holiday. However, for people who like to splash out on their gifts, inheritance tax can put a dampener on things. **Hannah Tait**, partner at Shakespeare Martineau in Solihull explains.

What is inheritance tax?

Quite simply, it is a tax on a person's assets when they die. It can also be applied to the recipient of a gift that costs over a certain amount and the giver has then died within seven years. The gift does not have to be monetary; it could also be property or possessions.

What's the limit?

Per tax year, a person is able to give away a cumulative total of £3,000 to whoever they choose. They can also give as many small gifts under £250 to different people as they like.

What's the seven-year-rule?

The seven-year-rule becomes relevant when a person gives away over £3,000 in one tax year. It states that the giver must survive for seven years after the gift for it to be exempt from inheritance tax. If not, the value of the gift is counted back into their estate when calculating the inheritance tax due. Such gifts will use up the tax-free allowance (nil rate band) available on their death and, if the value exceeds this, the recipient is liable to pay inheritance tax. However, the tax payable does start to taper if it has been more than three years since the date of the gift.

Are there any gifts that are exempt?

Donations to charity and some gifts for marriages or civil partnerships are not liable for inheritance tax, depending on how closely related a person is to the happy couple. All gifts between married couples or those in civil partners are also exempt.

Is there a way to avoid inheritance tax for certain?

Unfortunately, unless a person is psychic, there is no sure-fire way to avoid inheritance tax on gifts over £3,000.

Nevertheless, there is the option of using 'excess income'. If a person can prove their income meets all their living costs, and that their standard of living can be maintained after the gift, then it may be possible to claim an exemption for inheritance tax. However, to qualify, there must be a regular pattern to this gifting.



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

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Are you ready for Labour's major employment law changes this month?



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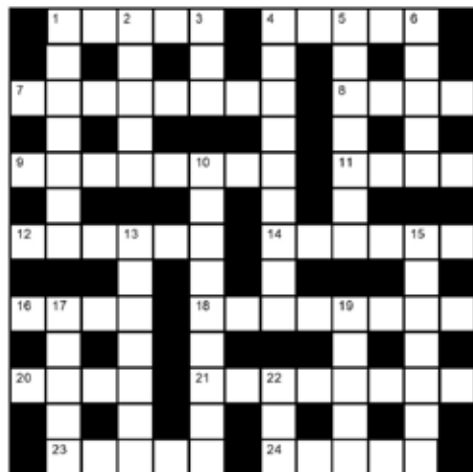


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crossword



clues

Across

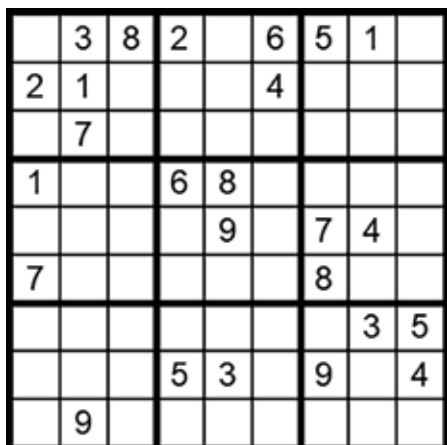
- 1 Indicator, meter (5)
- 4 Artist's stand (5)
- 7 Not fit for purpose (8)
- 8 Back, behind (4)
- 9 Territory (8)
- 11 Highest point, peak (4)
- 12 Middle (6)
- 14 Yield (6)
- 16 Golf club (4)
- 18 Concepts, proposals (8)
- 20 Cab (4)
- 21 Muse, ponder (8)
- 23 Musical or colour harmony (5)
- 24 Layers (5)

Down

- 1 Real, true (7)
- 2 Overturn (5)
- 3 Fade, wain (3)
- 4 Conductor, terminal (9)
- 5 Attendant, minion (7)
- 6 Depart (5)
- 10 Indistinguishable (9)
- 13 Strain, stress (7)
- 15 Ineffectual, futile (7)

- 17 Respond, reply (5)
- 19 Lift, elevate (5)
- 22 Enmesh, nab (3)

answer on page 18



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 18



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The Right Rice

Have you ever looked at all the different varieties of rice on the supermarket shelves and wondered what the differences are between them? Understanding the distinct types of rice and their uses can enhance your cooking.

Basmati Rice is a long-grain variety known for its fragrant aroma and delicate texture. Predominantly used in Indian and Middle Eastern dishes, it's perfect for pilafs, biryanis, and as a side to curries. Basmati stays fluffy when cooked, making it ideal for dishes that need distinct grains.

Jasmine Rice is another aromatic long-grain rice, popular in Thai and Southeast Asian cuisine. Its slightly sticky texture and floral scent make it a great accompaniment to stir-fries, grilled meats, and curries.

Arborio Rice, a short-grain variety, is known for its creamy consistency. Its high starch content makes it perfect for dishes like risotto and rice pudding, where a soft, rich texture is desired.

Sushi Rice, also short-grain, is sticky and slightly sweet, ideal for sushi rolls and Japanese rice bowls. It clumps together well, making it easy to shape.



Brown Rice retains its bran layer, giving it a chewy texture and nutty flavour. It's more nutritious than white rice, making it a great choice for healthy grain bowls, salads, and stir-fries.

Wild Rice, though not technically a rice, adds a chewy, nutty flavour to salads and soups. Its distinct texture pairs well with roasted vegetables or as a side to hearty mains.

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Crossword Solution
from page 14



Sudoku Solution
from page 14

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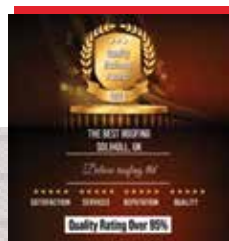
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