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## Don't let inheritance tax spoil your family christmas

Giving to loved ones is a Christmas tradition that everyone enjoys, 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 (IHT) can put a dampener on things.

**Hannah Tait, partner at Shakespeare Martineau in Solihull, explains.**

### What is IHT?

Quite simply, it is a tax levied on assets acquired through an inheritance or gift.

### What's the tax-free limit for gifts and are any gifts exempt?

Annual lifetime transfers of up to £3,000 can be made each tax year without worrying about inheritance tax. Small gifts of up to £250 can also be made to as many people as you like. This can be very useful for Christmas! Donations to charity and some gifts in consideration of marriages or civil partnerships are not liable for inheritance tax, depending on how closely related a person is to the happy couple. Gifts of £5,000, for example, can be made by a parent and £2,500 can be made by a grandparent. All gifts between married couples or those in civil partnerships are generally also exempt, although it is important that domicile is considered here.

### What's the seven-year-rule?

Most gifts will initially be considered as 'potentially exempt transfers'. These become totally exempt when the donor has survived seven years from the date of the gift. If you die within seven years of the potentially exempt transfer, the value eats into your Nil Rate Band (currently £325k per person), thus reducing or even eliminating the amount that can be passed to your beneficiaries without IHT implications.

### Is there a way to avoid IHT for certain?

No one can predict how long someone will live. However, early planning is recommended and it is always important to consider the capital gains tax implications of any gift as well as the IHT position. One often overlooked option for IHT is the 'normal expenditure of out income' exemption. If a person can prove their income meets all their living costs, and that their standard of living can be maintained after the gift has been made, then it may be possible to claim this exemption for IHT. To qualify, there must be a regular pattern to this gifting and maintaining records is crucial for the claiming of this very useful exemption. People often use this for the payment of school fees.



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# Christmas is coming

Wishing you all a very merry Christmas.

**Christmas will be just around the corner by the time this reaches you. So here's hoping you're all stocked up with goodies and gifts to see you through the festive season.**

It can be the most wonderful time of the year, but it can also be the loneliest. If you have time why not try reaching out to any local people who live on their own to see if they'd like a cup of tea and a chat. However you spend your Christmas, here's hoping you have a lovely time and wishing you all a happy and healthy 2024.

Zoe Reece

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# community events

## Autosport International

**11-14 January, NEC, Birmingham**

Autosport International is Europe's biggest motorsport show. Join thousands of motorsport and automotive trade professionals and enthusiasts. The Motorsport Show forms the centrepiece with stars and cars from all levels of motorsport on display. [www.thenec.co.uk/whats-on/autosport-international/](http://www.thenec.co.uk/whats-on/autosport-international/)

## Rob Olton as Tribute to Elton John

**19 January, The Lake at Barston**

This Elton John tribute act plays homage to the great man by performing classics like Rocket Man and I'm Still Standing through to Candle in the Wind. Can



You Feel the Love Tonight and Your Song. Sporting his unmistakable glasses and flamboyant outfits, this Elton tribute act truly offers an authentic performance that will leave guests captivated. [www.thelakeatbarston.co.uk](http://www.thelakeatbarston.co.uk).

## Agatha Christie's Murder On The Nile

**19-21 January, The Core Theatre Solihull**

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to present one of Agatha Christie's most intriguing murder mysteries, set in the exotic location of a boat on the river Nile. Fatal circumstances await when the idyllic surroundings are shattered by a shocking and brutal murder. For tickets call 0121 704 6962.

## Tribute to Whitney Houston with Nya King

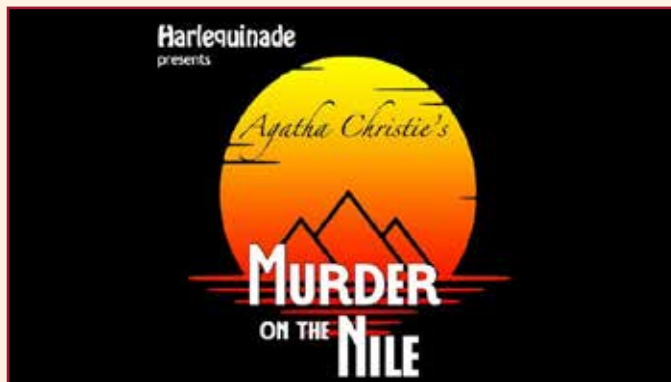
**26 January, Nailcote Hall**

'Without a doubt, the unprecedented replica of the voice of Whitney Houston. The incredible Nya King brings her amazing Soul and R&B style to pay tribute to this wonderful lady.' Party night includes 3 course meal, live entertainment and an after-show DJ. [www.nailcotehall.co.uk](http://www.nailcotehall.co.uk)

## Learn to dance in a day

**17 February, Land Rover Sports & Social Club**

Take a look at Donaheys's fabulous 1-day Ballroom Dancing Lessons, designed with the absolute beginner in mind. In this 4-hour workshop you'll receive expert tuition in some of the most popular Ballroom & Latin dances. [www.donaheys.co.uk/classes/learn-to-dance-in-a-day/](http://www.donaheys.co.uk/classes/learn-to-dance-in-a-day/)





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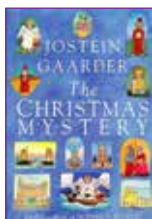
# a good read

By Natasha Donovan

## The Christmas Mystery

by Jostein Gaarder

Gaarder, is an author renowned for weaving intricate philosophical musings into compelling narratives. His best-known novel is probably *Sophie's World*, but here he gifts readers with a story, that at its heart is an advent calendar in prose, where every chapter unlocks a door to the mystery of Christmas.



Beginning in modern-day Norway, the tale unravels as young Joachim discovers a magical advent calendar in an old bookstore. As he opens each window, not only does he unveil a portion of the nativity story, but he also follows the journey of a little girl named Elisabet, who somehow travels back in time to Bethlehem. This dual narrative connects the ancient past to the present, reminding readers of the timeless resonance of the Christmas story. Gaarder's prose manages to make the vast journey across time and space seem intimate. The cast of historical figures and the diverse landscapes they traverse offer a panoramic view of human history, all leading to that poignant moment in Bethlehem. Through Elisabet's innocent eyes, readers experience the wonder, challenges, and humanity that has always surrounded this sacred event. Beyond its captivating story, the book is also a reflection on faith, hope, and human connection. While it may appear to be a children's book on the surface, its layers of meaning will resonate deeply with readers of all ages. I came to it as an adult and love it every bit as much as Dickens' *A Christmas Carol*. Like Dickens' work, it serves as a delightful reminder of the profound significance of the Christmas story, and I think it is a must-read during the holiday season.

## The Girl Who Saved Christmas

by Matt Haig

Matt Haig weaves a whimsical, heartwarming tale that blends magic, adventure, and a potent message about the power of hope. Written as a follow-up to *A Boy Called Christmas*, the story easily stands on its own, inviting readers into a Victorian world where the magic of Christmas is threatened, and only a young girl's belief can restore it.



Amelia is an ordinary girl with an extraordinary heart. Living in Victorian London, she faces the kind of adversity that could easily douse her Christmas spirit. Yet her unwavering belief catches the attention of Father Christmas. When trolls, elves, and a festive calamity put Christmas in jeopardy, Amelia's hope becomes the beacon that might save the holiday for everyone.

Haig's language is imaginative and touching, weaving a rich tapestry of fantasy elements with real human emotions. His portrayal of Victorian London is atmospheric, juxtaposing the city's grimy reality with the luminous world of festive magic. Amelia's character development throughout the story is poignant, and readers will be rooting for her every step of the way.

The illustrations by Chris Mould further enhance the narrative, bringing Haig's world to life and adding visual depth to the prose.

In *The Girl Who Saved Christmas*, Haig reminds readers young and old of the enduring magic of belief and the strength to be found in hope. It's a delightful, touching read that deserves to become a modern Christmas classic.



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# What an Experience!

**Embrace the trend of giving experiences rather than physical gifts.**

In an era dominated by consumerism the traditional approach to gift-giving has been anchored in the tangible: gadgets, clothes, jewellery, and the like. However, these material possessions, while often appreciated, can contribute to a cycle that emphasizes acquisition over connection. In contrast, the gift of an experience offers a memorable and engaging alternative.

One of the most compelling arguments for experiential gifting is its emphasis on human connection. Experiences, whether shared or given for someone to enjoy solo, have the unique capacity to bring people closer. They create stories and memories that can be cherished and revisited, long after the physical gift may have lost its lustre or fallen into disuse.

Moreover, experiences are inherently more personal than their material counterparts and from an environmental perspective, they leave a much lighter ecological footprint, aligning with principles of sustainability and responsible consumption. And experiences can contribute to personal growth and learning, whether it's mastering a new skill, discovering a hidden talent, or gaining a



new perspective, the intrinsic value of experiences is often educational and enriching.

Here are ten ideas that could make for memorable and thoughtful presents:

**Cooking Class:** Perfect for the foodie or aspiring chef, a cooking class can be a fun way to learn new culinary skills and recipes.

**Hot Air Balloon Ride:** For those who appreciate a touch of adventure and breathtaking views, a hot air balloon ride is a unique and exhilarating experience.

**Concert Tickets:** Music lovers would cherish the opportunity to see their favourite artist or band live in concert.

**Art Workshop:** A session with a local artist or a day at an art studio can be a wonderful gift for the creatively inclined.

**Spa Day:** Offer the gift of relaxation and pampering with a day at a spa, complete

with massages, facials, and other treatments.

**A Masterclass subscription:**

For the lifelong learners, a subscription to an online platform like Masterclass allows them to delve into a variety of subjects taught by experts.

**Theme Park Annual Pass:**

For rollercoaster-lovers. It provides a year's worth of fun.

**Theatre Tickets:** A night out at a play, musical, or dance performance can be a culturally enriching experience.

**Wine Tasting Tour:** A tour of a vineyard with wine tasting is a delightful experience for wine aficionados.

**Adventure Sports Experience:**

For the thrill-seekers, consider gifting an experience like skydiving, scuba diving, or rock climbing.

Why not gift your loved one an experience this year?

Happy Christmas.

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## There might be challenging times in your life when a family law solicitor can help:

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- Are you moving in with your partner and need a cohabitation agreement?

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# Tartiflette



**Preparation time:** 20 min

**Cooking time:** 1hr

**Serves:** 6

This is a decadent, savoury French gratin made with potatoes, salty bacon lardons, onions, and plenty of cheese. It's creamy yet crunchy, making it a perfect cold-weather comfort dish. It is traditionally made with Reblochon, but you can use any other firm washed-rind cheese or any pungent melting cheese like Fontina or Raclette.

## Ingredients

1.2kg new/waxy potatoes, we used Charlotte  
250 g smoked bacon lardons or diced pancetta  
1 large onion, finely sliced  
175 ml white wine  
1 garlic clove, crushed  
200 ml crème fraîche  
400 g Reblochon cheese

(or substitute), chopped into 2cm pieces

## Method

Bring a large pan of water to the boil and cook the potatoes for 15-20min, until just tender. Drain well, rinse briefly under cold water and set aside to cool.

Fry the lardons over a medium heat until they are beginning to turn golden. Using a slotted spoon, lift them into a bowl, leaving any fat behind. Add the onions and a pinch of salt to the pan, lower the heat and cook gently for 10min, until softened. Turn up the heat and cook until the onions are become golden. Return the lardons to the pan along with the wine and

garlic. Bring to the boil and allow to reduce until most of the liquid has evaporated (about 5 minutes). Set aside to cool to room temperature, then stir in the crème fraîche and add some seasoning. Preheat oven to 200°C (180°C fan) gas mark 6. Slice the cooled potatoes into bite-size pieces, then transfer half of the slices to the base of a 2.5-3 litre ovenproof casserole dish. Spoon over half the crème fraîche mixture, followed by half the cheese. Repeat the layers to use up the other half of the ingredients. Cook in the oven for 20-25min, or until golden and bubbling. Leave to rest for 5min before serving with a green salad.



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