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# Autumn is approaching...

Welcome to the September edition

**It's a busy month with kids going back to school, and individuals getting ready for university. The roads are going to be busier, the mornings and evenings are going to get darker, but there's still lots to look forward to.**

We can start thinking ahead, planning Halloween treats, bonfire parties and event starting to think about Christmas plans. There's also lots of interesting and fun things going on locally – whether you fancy being inspired by Grand Designs Live or want to jive the night away with the UK's best jive and swing band in Solihull – just check out page 6 for more details.

*Zoe*

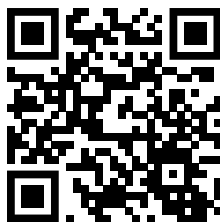
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# community events

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- the accuracy of his recording of those discussions;
- who went on to provide the treatment and whether this was Mr Jindal

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## Mitigating capital gains tax exposure

With the average UK house costing £20,000 more than this time last year\*, Hannah Tait, partner at Shakespeare Martineau, discusses how capital gains tax (CGT) exposure can be mitigated.

The UK housing market remains robust and property prices are continuing to rise.

As a result, those dealing with a deceased person's estate could find themselves in a position where a home sells for significantly more than its value at the date of death – resulting in CGT becoming payable.

### What is capital gains tax?

CGT is paid on the gain generated when an asset – including property, shares (excluding ISAs) and other assets – has significantly increased in value. The gain is calculated as the difference between the value of the asset at the date of death and the market value on disposal.

Higher rate taxpayers currently pay 28% on residential property gains and 20% on gains from other chargeable assets. The amount basic rate taxpayers pay depends on the size of the gain, their taxable income and whether the gain is from residential property or other assets. In addition, there is an annual exemption allowance, which is currently £12,300 for individuals and personal representatives\*\*.

### Appropriation

In order to reduce CGT liability, a property expected to sell for a substantial gain can be “appropriated” to beneficiaries before it is sold. This is a proactive decision made by a personal representative to remove an asset from the estate and transfer its equity to a specified beneficiary.

Once appropriated, the asset is held on behalf of the beneficiaries instead of on behalf of the estate – enabling the beneficiaries to utilise their own annual CGT allowances promptly within 60 days. Furthermore, if the beneficiaries receiving the asset are basic rate taxpayers, the tax payable on any gain exceeding their annual allowance will be charged at a lower rate than if it was charged to the estate.

Our specialists can offer advice and guidance on whether an asset should be appropriated to limit CGT liability and, if necessary, arrange for the deed to be put in place.

\*Figures from the Office for National Statistics

\*\*Applies in the tax year of death and the next two years for personal representatives.



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answers on page 30



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**Closing date for entries is  
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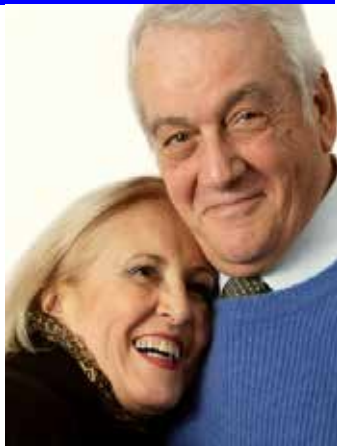
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Enjoy the Encore screening of the National Theatre Live production of *The Seagull* on the big screen at The Core Theatre Solihull. A young woman is desperate for fame and a way out. A young man is pining after the woman of his dreams. A successful writer longs for a sense of achievement. An actress wants to fight the changing of the times. In an isolated home in the countryside, dreams lie in tatters, hopes are dashed, and hearts broken. With nowhere left to turn, the only option is to turn on each other. Please note, this is a screening, not a live production.

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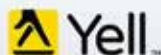
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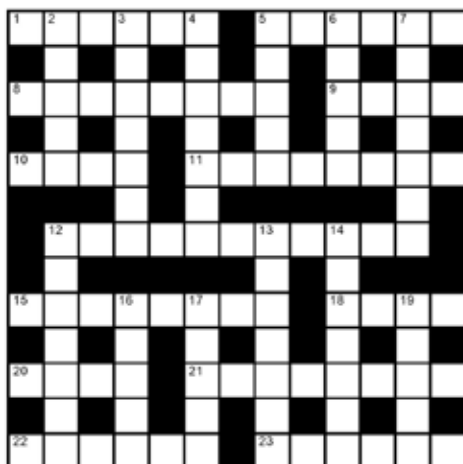
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# crossword

# clues



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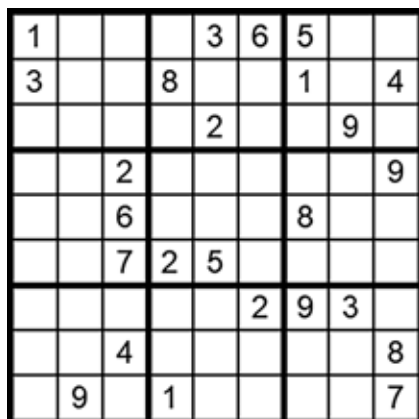
- 2 Communication device (5)  
3 Examiner of accounts (7)  
4 Actions producing responses (7)  
5  $\frac{\text{distance}}{\text{time}}$  (5)

- 6 The Pied \_\_\_\_\_ of Hamlin (5)  
7 Exact copy (7)  
12 Coastal town (7)  
13 On the way (2,5)  
14 Hiker, leisure walker (7)

- 16 Frenzied (5)  
17 Contraction of Edward (5)  
19 Squeezed and twisted to remove water (5)

- 1 Pointed tipped weapons (6)  
5 Terrific, wonderful (6)  
8 Source of wealth or valuable information (4,4)  
9 Resides at the Vatican Palace (4)  
10 Undiluted (4)  
11 Support from beneath (8)  
12 Roadside facility for travellers (7,4)  
15 Device to measure energy usage (3,5)  
18 Weak cry (4)  
20 Soft feathers (4)  
21 Bend over with laughter (6,2)  
22 Tacky, gummy (6)  
23 Make furious (6)

answer on page 30




# 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 30



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DRIVES & LANDSCAPES LTD

**FREE QUOTATIONS**

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## Driveways & Landscapes In The West Midlands

Professional Driveway & Landscaping  
company based in Solihull, working throughout  
the West Midlands



**We pride ourselves on our high  
standards of workmanship**

BLOCK PAVING | TARMACING (red and black) | PATIOS | RESIN | BRICKWORK | SLABBING | GRAVEL  
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(Pressure cleaning & sealing - weed free)

**[heritagedrivesandlandscapes.co.uk](http://heritagedrivesandlandscapes.co.uk)**

Sunnyside, Kenilworth Road, Hampton in Arden B92 0LW

 [heritagedrivesltd@gmail.com](mailto:heritagedrivesltd@gmail.com)



**EH Smith**  
Builders Merchants



0121 690 5581



07377 53446

[heritagedrivesltd@gmail.com](mailto:heritagedrivesltd@gmail.com)

## Builders

1 Cubit 0121 674 4211

## Car Services

10 Crossroads Service Station 01564 703225  
14 AP Alloys 07972 852758

## Care services

24 Dovehouse Court 0121 709 2339  
25 Blossomfield Rose 0330 107 5947  
28 Rayner House 0121 705 9293

## Cleaning Services

2 Sol Clean 0121 369 0070  
7 Mopheads 0121 605 2322

## Doors & Windows

7 Cloudy 2 Clear 0800 61 21 118  
25 Garolla 0121 369 0933

## Electricians

9 Midland Electrical Group 0121 238 5949

## Gardens and Drives

12 Solihull Tree Care 0121 604 6809  
18 Dimension Landscape & Driveways 0121 733 1463  
20 R&A Garden Landscapes 0121 537 7273  
22 Drives 4 U 07773 911552  
26 Central Drives & Landscapes 0121 702 1456  
29 Heritage Drives & Landscapes 0121 690 5581

## Graphic and Website Design

19 Hot Lobster Design Ltd 0121 369 1977

## HR & Employment Law

31 Schofield & Associates 01564 739 103

## local police contact for solihull

Solihull Police Station:  
0845 113 5000 or 101



**Sudoku Solution**  
from page 27



**crossword Solution**  
from page 27

## Jobs

13 Belmont @ Home 0121 295 8905

## Kitchens and Bathrooms

3 Dream Doors 0121 744 8974  
15 Gas Centre 0121 674 4211

## Plumbing Supplies

15 Gas Centre 0121 674 4211

## Restaurants

5 Monsoon 01564 829200

## Roofing

10 Deluxe Roofing 0800 747 1461  
20 C Stevens Roofing 0121 733 1276  
22 React Roofing 07922 230477

## Schools

11 Ruckleigh School 0121 705 2773

## Security

16-17 Damar Security Systems 0121 706 8666

## Solicitors

8 Fletchers Solicitors 0330 008 1281  
21 Shakespeare Martineau 0121 705 8151

## Taxi Services

32 A2B 0121 733 3000

- Solution to Mind benders**

  1. After school clubs
  2. Half term
  3. Sports day

## mindbenders

from page 22

## LOCAL COUNCILLORS SOLIHULL / SILHILL

### Mike Gough

Tel: 07480 253181

Michael.gough@solihull.gov.uk

### Peter Hogarth MBE

Tel: 0121 705 5455

phogarth@solihull.gov.uk

### Wazma Qais

Tel: 0121 709 3404

wazma.qais@solihull.gov.uk

## ST ALPHEGE

### Joe Tildesley

Tel: 0121 705 3086

joetildesley@solihull.gov.uk

### Angela Sandison

Tel: 07500 557427

angela.sandison@solihull.gov.uk

### Samantha Gethen

samantha.gethen@solihull.gov.uk

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

**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.

# SCHOFIELD & ASSOCIATES

EMPLOYMENT LAWYERS

**We are a specialist employment law firm, authorised and regulated by the Solicitors Regulation Authority.**

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**For more information or a free initial consultation call us on 01564 739 103.**

[Eileen.Schofield@schofieldandassociates.co.uk](mailto:Eileen.Schofield@schofieldandassociates.co.uk)

[www.schofieldandassociates.co.uk](http://www.schofieldandassociates.co.uk)

The Corn Exchange, 14 Station Road, Knowle, Solihull B93 0HZ



## Schofield HR

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[Jo.Jinks@schofieldhr.co.uk](mailto:Jo.Jinks@schofieldhr.co.uk)

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# A2B

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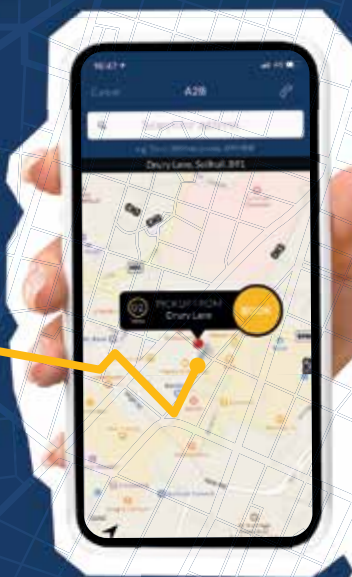
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