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Welcome to the March edition

It's a great time of year to start thinking about your next house move, or having a Spring clean, or maybe getting around to those home and garden improvements you've been putting off and off...

We have a wide range of organisations and tradespeople who advertise in here who are all local and keen to take on more work in the area.

Don't forget Mothers' Day on Sunday 19th March – even if you don't take her out for a slap-up meal you can tell her how much she means to you!

Zoe

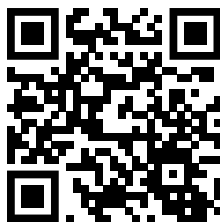
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15 April, Nailcote Hall

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Insomnia Gaming Festival

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24-29 April, Birmingham Hippodrome

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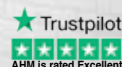
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Divorcing couples – beware of tax traps

Dipika Mistry, Legal Director at law firm Shakespeare Martineau in Solihull explains the potential tax traps or divorcing couples.

Many couples are not aware that it is the moment of separation rather than the commencement of a divorce that can trigger tax consequences.

Capital Gains Tax (CGT)

The government introduced the Finance Bill 2022/23 which, if passed in its current form will come into force on 6 April 2023. This bill seeks to reduce the CGT burden at an already difficult time for divorcing couples.

The current rules

Transfers of assets between spouses do not usually give rise to CGT. This only applies when a divorcing couple transfers chargeable assets as part of their wider financial settlement during their tax year of separation. Timing therefore, is absolutely key. If steps are taken to permanently separate at the beginning of a tax year, then a couple will still be able to transfer chargeable assets CGT free right up until the end of the tax year on the following 5 April. However, if steps are taken to permanently separate towards the end of a tax year then the couple run the risk of not having enough time to utilise the potential tax savings.

The (potential) new rules

Timing of separation is often a key factor in the financial remedy and can leave couples with little time to reach an agreement. The Finance Bill 2022/23 goes some way to removing these issues. It is designed to extend the window of 'no gain, no loss' to three years (rather than maximum one year) after the end of the tax year of separation. It also helps where there is a court order transferring assets between spouses. The 'no gain, no loss' treatment will apply even if the asset is transferred more than three years after the tax year of separation following the order. The bill does not remove the consideration of CGT for divorcing couples entirely and will still need to be considered as part of the overall net effect of any settlement. The tax implications arising on separation can be diverse and will likely depend on what assets are held and how they are going to be divided. As always seeking advice early on, if separating and divorcing, is invaluable to ensure assets are transferred as tax efficiently as possible.

Separation and divorce can be highly stressful and emotional, so it's important to have a trusted advisor by your side.



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Could you be a foster mother?

Sunday 19th March is Mothers' Day. Many of us will wake up to our offspring proudly offering us a wobbly tray of breakfast. But for the 400,000 children in the social care system there may be no-one in their lives to appreciate their efforts of burned toast and soggy cereal. This is where foster parents are invaluable. Fostering is an opportunity for individuals and families to make a positive impact on the lives of vulnerable children who

are unable to live with their biological families, by providing a safe and loving environment for them. Fostering provides opportunity to make a difference in their lives and help them reach their full potential. Children in the care system have often experienced significant trauma or upheaval in their lives, and foster families provide children with a sense of stability and security, creating an environment in which they can heal and grow and learn to form positive relationships with others. There is currently a shortage of foster carers, leading to

long waits to place children. The basic requirements for fostering are that you are at least 21 years old (there is no upper age limit as long as you are fit and healthy), have a spare bedroom, and have permanent leave to remain in the UK. Foster carers receive an allowance for each child they foster and training is available.

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Declutter Your Home

Spring is a time when we often get the urge to clean and declutter our homes. If you have the urge, here are a few useful strategies:

Start small It can be overwhelming to try to declutter a whole room or house at once. Instead, start with a small area, such as a closet or a single shelf, and work your way up to larger areas.

Follow the "one year" rule When deciding whether to keep something, ask yourself if you have used it or worn it in

the past year. If the answer is no, consider getting rid of it.

Sort items into piles As you declutter, sort items into piles such as "keep," "donate," "sell," or "throw away" This can make it easier to decide what to do with each item.

Use storage solutions Invest in storage solutions, such as bins or shelves. This can help you to keep your home organized and clutter-free BUT declutter first. It's easier to organise stuff when you have less of it!

Let it go It can be difficult to get rid of things, especially if they have sentimental



value. However, it's important to remember that keeping things that you don't use or need can add unnecessary stress to your life.

Finally be patient and take breaks when needed. Decluttering can be a time-consuming process, but the end result of a more organized and clutter-free home is worth the effort.

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Win 2 tickets to see 'Music & Comedy with Keith Slater & Christopher Gee'

You could win 2 tickets for this matinee performance at 2pm on Tuesday 16th May at the Core Theatre Solihull. Multi-instrumentalist and singer Keith Slater joins forces with TV comedy impressionist Christopher Gee for a comedy and music spectacular! This amusing musical matinee show will showcase some of the best music from the sixties onwards, plus feature TV impressionist Christopher's comedy routine.



How to enter

For your chance to win, email zoe@dorridgedirectory.com with the subject line Afternoon Tea or Music & Comedy (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 April 2023. There is no cash value nor exchange for these prizes.

**The afternoon tea must be taken before 30th June 2023, must be used in one visit, and is valid at Crowne Plaza Solihull only and not transferable to any other hotels. If you do not wish for Crowne Plaza Solihull to contact you by email please state this in your entry email.*



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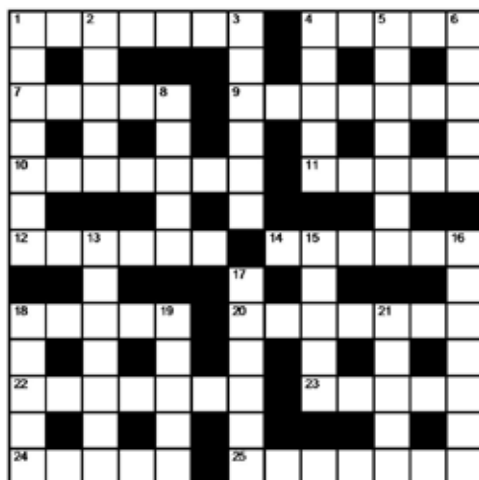
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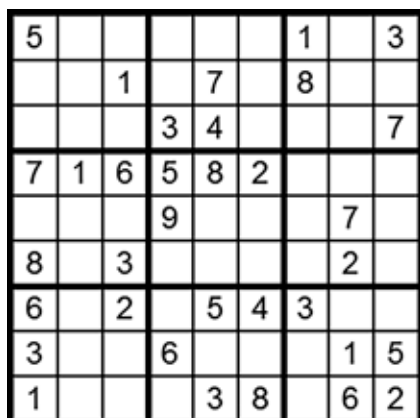
Across

- 1 Nightclub entertainment (7)
- 4 Strange and frightening (5)
- 7 System for detecting aircraft (5)
- 9 Vertical, erect (7)
- 10 Passivity, paralysis (7)
- 11 Emperor, king, monarch (5)
- 12 Tyrannical dictator (6)
- 14 Priest or religious leader (6)
- 18 Plentiful (5)
- 20 Gaunt, exhausted (7)
- 22 Scottish pouch worn with a kilt (7)
- 23 Ceremonial headdress (5)
- 24 Item in a diary, or notebook (5)
- 25 Spiny Australian egg-laying mammal! (7)

Down

- 1 Supported, sustained (7)
- 2 Decorative breast pin (5)
- 3 Tropical bird with large colourful beak (6)
- 4 Mistake (5)
- 5 Constant, uniform (7)
- 6 Go inside (5)
- 8 Relative size of two values (5)
- 13 Assist financially (7)
- 15 Strict reason (5)
- 16 Intricate musical solo (7)
- 17 Become different (6)
- 18 Passage in supermarket (5)
- 19 Before the expected time (5)
- 21 Keep away from (5)

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

Bathrooms

11 AHM Installations 0121 371 9631

Car Services

9 AP Alloys 07972 852758

Care Services

20 The Priory Care Home 0121 756 8712

Cleaning Services

11 Sol Clean 0121 369 0070

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8 Garolla 0121 369 0933

10 Cloudy 2 Clear 0800 6121118

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crossword Solution

from page 21



Sudoku Solution

from page 21

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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.



HR SOS

HR Help for small businesses

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Do you need advice on how to manage people out of the business?

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Jo.Jinks@schofieldhr.co.uk
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