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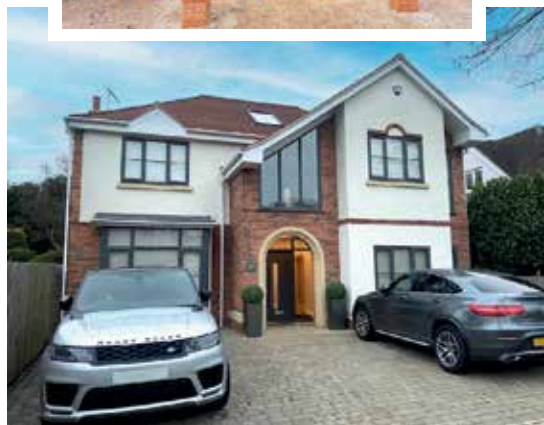
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Have an Eggsellent Easter!

Welcome to the April edition

Hope you enjoyed your lovely long Bank Holiday weekend - whether you relaxed, jetted off on a long-awaited break, or just used the time to catch up on all those jobs that never seem to get done.

And if you need help sorting out that never-ending list, why not see if some of the people and businesses who advertise in here can help you. Whether you need your roof fixed, the kitchen updated, your washing machine repaired, the house decorated, or a new carpet, there's lots of lovely local and helpful people in here who can help.



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24-29 April, Birmingham Hippodrome

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The Reggae Shed

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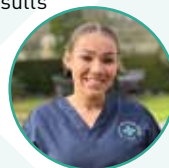
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National Pet Month

April is National Pet Month, which celebrates and raises awareness of responsible pet ownership through educational campaigns. During the pandemic, many more families acquired a dog and there are now around 12 million pet dogs in the UK. Owning a dog comes with significant responsibilities, which are crucial not just for the well-being of your pet, but also for the safety of other people and animals in your community.

The basics: food, water,

shelter, and medical care

- Your dog needs high-quality food appropriate for their age, breed, and size. They must have access to clean drinking water and a comfortable place to sleep. Regular check-ups at the vet for vaccinations, and preventative care are essential.

Exercise and mental

stimulation - Dogs are highly active animals social animals that need to be able to run, play, and explore. Without adequate exercise, dogs can become overweight, lethargic, and develop behavioural



issues. Mental stimulation such as interactive toys, puzzle games, or agility sessions, are important to keep their minds active and engaged. During National Pet Month there will be lots of advice and professional guidance about caring for your dog so that you can enjoy a healthy, happy, and safe life together.

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What is a Trust?

Families have used trusts to protect their wealth for centuries.

But what is a trust? Hannah Tait, partner at Shakespeare Martineau in Solihull explains...

What is a trust?

A trust is the formal transfer of assets (e.g. property, shares or cash) to a small group of people known as “trustees”, with instructions that they hold the assets for beneficiaries. If the trust is to be made in your lifetime, then it is usually evidenced by a trust deed, often referred to as a ‘settlement deed’. If it is to be created on or shortly after your death, then the trust rules must be set out in your will, known as a ‘will trust’.

What are the different types of trust?

Discretionary trust

The key element of a discretionary trust is that no one beneficiary has an absolute right to receive income generated by the trust assets (e.g. dividends, rental income) or to receive any capital. Such decisions are made by Trustees, and usually there will be a Letter of Wishes to guide them. As none of the chosen beneficiaries have an automatic right to either income or capital, none of the trust assets are deemed to be theirs and therefore, do not generally impact their entitlement to receive benefits, or form part of their own estate for inheritance tax purposes. This type of trust forms part of a tax regime called the relevant property regime.

Interest in possession trust

This type of trust generally means beneficiaries have the right to receive an income from the trust assets, or occupy property that the trust owns. Generally, your trustees do not have the discretion to deprive chosen beneficiaries of that right, and any income generated by the trust must be paid over to them. Given that the beneficiary has the right to receive income from the trust, this will impact their own tax position when they receive the income and the trust assets will form part of their estate for inheritance tax purposes when they die.

Bare trusts

Bare trusts are the most basic type of trust structures and are particularly useful as a means of accurately recording the true beneficial ownership of an asset, while the legal title is still vested in another (for example, while an adult trustee holds the legal title of a property on behalf of a child). For all tax purposes, the underlying trust assets are treated as though they are held in the beneficiary’s own hands (with certain exceptions for minors).



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Increases Energy Levels:

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Boosts Cognitive Function:

Walking has been proven help to improve cognitive function, including memory and attention span. Regular walking has even been linked to a reduced risk of Alzheimer's disease. There are no downsides to walking. It's kinder on the knees than running, requires no specialist equipment other than sturdy shoes and can be done at any time convenient for you, so, take a step towards better physical and mental health and start walking today!





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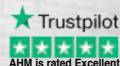
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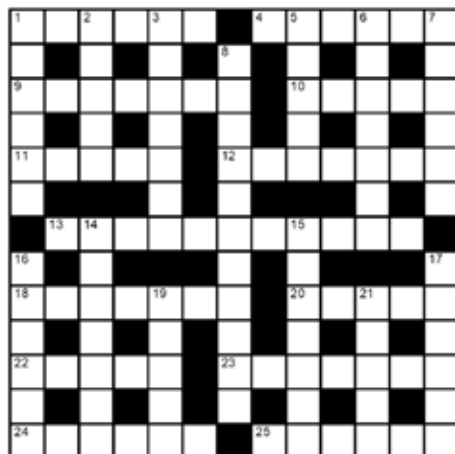
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crossword



clues

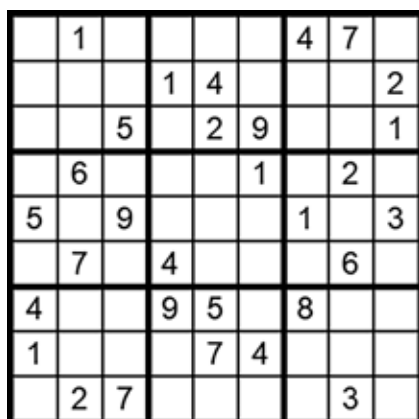
Across

- 1 Clockwork model of the solar system (6)
- 4 Strengthened, supported (6)
- 9 Nevertheless (7)
- 10 Snapshot, image (5)
- 11 Beatles' drummer _____ Starr (5)
- 12 Outmoded person (3-4)
- 13 Seasonal spruce-up (6-5)
- 18 Mountainous European country (7)
- 20 Doomed person (5)
- 22 Goodbye! (5)
- 23 Delinquent, thug (7)
- 24 Irritates, irks (6)
- 25 Very thin (6)

Down

- 1 Extras (6)
- 2 Mountain Ash (5)
- 3 Filled pasta parcels (7)
- 5 Cables, lines (5)
- 6 Waterborne disease (7)
- 7 Soaks, saturates (6)
- 8 The study of spelling and letter usage (11)
- 14 Love, ardour, desire (7)
- 15 Journal, ledger (7)
- 16 Spanish for 'tomorrow' (6)
- 17 Dowdy, without style (6)
- 19 Dangerous (5)
- 21 Synthetic fabric (5)

answer on page 34



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 34

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8	1	2	6	3	5	4	7	9
7	9	3	1	4	8	6	5	2
6	4	5	7	2	9	3	8	1
3	6	4	5	9	1	7	2	8
5	8	9	2	6	7	1	4	3
2	7	1	4	8	3	9	6	5
4	3	6	9	5	2	8	1	7
1	5	8	3	7	4	2	9	6
9	2	7	8	1	6	5	3	4

Sudoku Solution
from page 31

O	R	R	E	R	Y		B	R	A	C	E	D
T	O	A				O	O	H	R			
H	O	W	E	V	E	R		P	H	O	T	O
E	A	I	T	E	L							
R	I	N	G	O		H	A	S	B	E	E	N
S			L	O								
			S	P	R	I	N	G		C	L	E
M	A											
A	U	S	T	R	I	A		G	O	N	E	R
N	S	I	P	B								
A	D	I	O	S				H	O	O	D	L
N	O	K	Y					O	O			P
A	N	N	O	Y	S			S	K	I	N	N

Crossword Solution
from page 31

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