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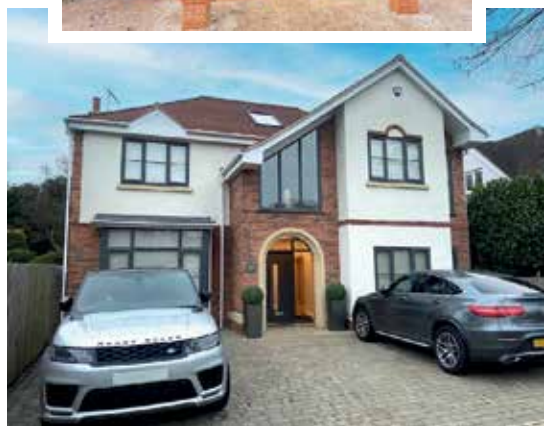
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Declutter Your Home

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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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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Sofa So good

So, you want a new sofa. What are the factors you need to consider?

Size matters - Measure the space where the sofa will go, including doorways and stairways, to make sure the sofa will fit. It sounds obvious but it's an incredibly common oversight! Also consider the scale of the room and the other furniture in it, and choose a sofa that is appropriately sized.

Style - Think about the overall decor of the room and choose a sofa that complements it. You might fall in love with a sleek ultra-modern purple

number, but if you live in a cottage with original period décor, you have to consider whether you love it enough to change your entire interior scheme. If you want something to fit into your existing home, consider how the colour, fabric, and design will complement it. Then consider any additional features you might want, such as reclining seats or a pull-out guest bed.

Comfort - Sounds obvious but sit on the sofa in the store to get a feel for it. Consider the depth of the seat, the height of the back, the angle of the backrest, and the

density of the cushions.

Durability - Look for a sofa that is well-constructed and made of durable materials. Check the frame, springs, and legs to ensure they are sturdy.

Maintenance - Consider the ease of cleaning and care the sofa might need. Some materials, such as leather, are easier to care for than others.

Budget - Work out your budget and stick to it. Keep in mind that a higher price does not always equate to better quality. Look for sales and discounts. You can also get a great deal if you're prepared to buy a used sofa.



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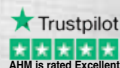


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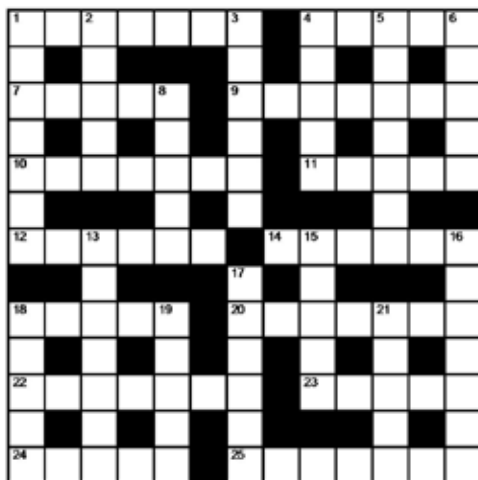
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Care Home
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Year 2022

crossword



clues

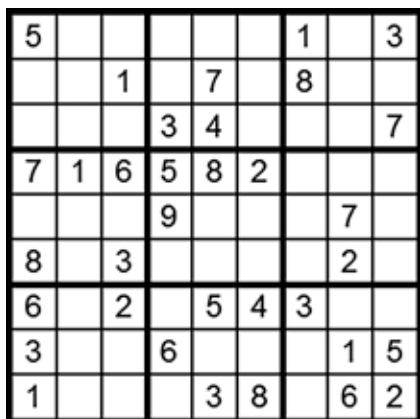
Across

- 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 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

COMPETITIONS

Win a sparkling afternoon tea for 4 people*

To celebrate the launch of their new afternoon tea, the Crowne Plaza in Solihull are giving one lucky winner the chance to enjoy a sparkling afternoon tea for 4 people in the Terrace restaurant or on the lakeside terrace. This prize, worth £99.80, includes a traditional selection of elegant finger sandwiches, a selection of sweet treats, a chilled glass of prosecco, as well as unlimited tea or a coffee of your choice.



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

Sudoku Solution
from page 31

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

Crossword Solution
from page 31

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