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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 a ladies night, a beer and cider festival or a quiz night – just check out page 6 for more details.

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## **Tax Year End – 5th April**

As a lot of people know, the HMRC tax year end was on 5th April. If you are a business owner or earn income that isn't taxed at source you will need to send HMRC a personal tax return. The deadline for sending the return in and paying any tax is 31st January next year, but don't leave it until then! Please contact us as soon as you can so we can prepare your return for you in good time, with no rush. This will give you peace of mind that the return is correct and know how much tax you will need to pay.

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# community events



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## Quiz Night

**29 September, 7.30pm, Knowle Village Hall.**

Tickets are £8 per person and teams can be no more than 6. Bring your own "liquid refreshments and nibbles" for a fun night out with great prizes. Contact 01564 778163 or 01564 779898

for tickets. All proceeds will go to the Village Hall Refurbishment Fund.

## Wythall Beer & Cider Festival

**6 & 7 October, 12pm-11pm**

This annual event is back, raising funds for Wythall Park, with a choice of 20+ real ales and ciders alongside a fully-licensed bar. Live music and food. Only £2 admission. More

information from wythall-park.org.uk or Facebook.

## Ladies Night with UK Pleasure Boys

**14 October, Shirley British Legion**

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## Cheesy Bingo Party

**14 October, Land Rover Sports & Social Club, Solihull**

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Fortunately, you can preserve and even improve the health of your bones and it's never too early or too late to start taking care of them.

**Drink plenty of water** – Drinking a glass of water first thing in the morning is an important part of bone health as well as overall health. Bones need water to

do specific jobs, like storing minerals and making red blood cells inside the bone marrow. Water transports 99 percent of the calcium in foods you eat to your bones, so without proper hydration, you could end up with bone loss or osteoporosis.

### **Eat a Calcium-Rich Breakfast**

– Calcium is responsible for making bones hard and strong. Nearly all of our body's calcium is stored in our bones. Choose milk, cheese and yogurt, fortified orange juice, leafy greens, almonds, and fatty fish like salmon.

### **Exercise for bone strength** –

Weight-bearing exercise can help strengthen bones, maintain



bone density, and lower the risk for osteoporosis. This can include walking, running, dancing or any exercise where we're on our feet, and also free weights, weight machines or bodyweight exercises.

**Posture** – Practicing good posture cuts down on the wear and tear on joints and reduces stress on our muscles and ligaments. We should focus on our posture both when walking or standing, and when sitting in a chair.

## Revealed: Three times as many Solihull homes could be burdened by inheritance tax freeze

**A house bought in Solihull in 2022 is three times more likely to result in families being hit by inheritance tax than in 2009, when the levy was first frozen at £325,000 – research by Solihull-based law firm Shakespeare Martineau has revealed.**

Analysis of the Land Registry's price paid data shows that in 2009, 19% of all property purchases (343 out of 1,846) in Solihull cost £325,000 or more. However, in 2022, this trebled to 59% (1,460 out of 2,481). In a survey by the firm, 80% of people said they have not thought about making lifetime gifts to reduce their inheritance tax liabilities and more than 1 in 5 people (21%) said they do not ever expect to consider estate planning, which means more families could find themselves being burdened by inheritance tax.

Hannah Tait, private client partner at Shakespeare Martineau, said: "When modern inheritance tax, known as estate duty, was introduced in 1894, it was intended to affect only the extremely wealthy. "However, the tax-free allowance has been frozen at its current rate for more than a decade, where it will remain until at least 2026 despite increasing house prices and inflation. The standard inheritance tax rate is 40%, which can eat into what is left behind, leaving families facing an unexpected and, potentially, large bill."

If the main home is being left to children or other direct descendants such as grandchildren, people can take advantage of the residence nil-rate band, introduced in 2017, which will increase the threshold by £175,000 – taking the tax-free allowance to £500,000. However, the number of properties that were purchased for £500,000 or more in Solihull in 2022 also increased more than five times when compared with 2009 (29% versus 5%), according to the Land Registry's price paid data. There are a number of options for those looking to estate plan, from the basics like making a will or utilising pensions, which are not generally subject to inheritance tax. Through to gifting, charity donations and setting up a trust.

Hannah added: "With a huge menu of options, anyone with a potential inheritance tax liability should take specialist tax and legal advice to ensure they are making the best of their situation."



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# Garden for free

Watching The Chelsea Flower Show this year I was

struck by how the hottest horticultural trends this year are budget-friendly. I assume that this was not an accident given the ongoing cost-of-living crisis in the UK. But whatever the reason there were many free and cheap garden ideas on show.

One of the hottest trends in the show garden was 'weed-styling.' Cleve West's Centrepiece Garden was a masterclass in how to do this. Using 'weeds' or wildflowers is not only kind to your budget but also to the environment. Unsurprisingly, our native wildlife loves our native flora and dandelions are particularly good for bees. Encourage plants such as wild carrot, yarrow, ivy-leaved toadflax, common fennel, red valerian, and cow parsley.

Another trend on display was using rubble and reclaimed waste, which would otherwise go to landfill, to make a rockery, path, or wall. This look suits drought-tolerant plants such as rosemary, sedums, lavender, sage, phlomis,

thyme and oregano.

Chaos gardening is an actual thing! Collect up any seeds that you have lying around and scatter them throughout your flowerbeds. Mix up annuals flowers with vegetables and once established it will produce a potager effect. I have one area of my garden called 'freebie corner.' It is stocked only with gifted plants, or those

pop up all over the garden in random clumps every year.

I've banged on about making your own compost on this page for years. Just do it. Once your compost bin is established you will barely ever have to pay for expensive bags of compost again. You can start any time, and use grass cuttings, shredded paper, veg peelings and eggshells. Your garden will love you.

You can also try wilding your lawn. This is not for everyone because some people like their grass neat. But if your lawn is a bit moth-eaten or you hate mowing, try letting it grow. You will be amazed at the flowers, and the insects they attract. The trick to making it look like a style choice and not just neglect is curation. You can choose to wild just certain areas, leaving a central space on which to sit or play, or mow a wide meandering path or two through the longer grass, or mow around the edge like



I've gleaned from cuttings or even in the case of one rose bush, removed from a skip, with the owner's permission!

Leading on from this, try planting self-seeders. I have loads of aquilegia, meadow cranesbill, poppies, verbena, and forget-me-nots. They

a picture frame and keep the lawn well edged and the wild area contained to the centre. Try it. If you hate it, it's simple enough to mow it short again.

Your garden is your space. It should work with you and your budget to provide a place where you can relax.



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# a good read

By Natasha Donovan

## The Lie of the Land

by Amanda Craig

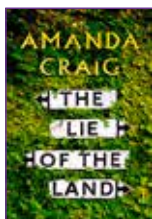
Lottie and Quentin Bredin are a middle-aged couple, living in London. Their marriage is crumbling because Quentin is a serial philanderer, for which Lottie partly blames herself.

Despite belonging to what Lottie describes as the luckiest generation in British history, the couple find themselves financially strained and unable to afford a divorce after losing their jobs since the credit crunch.

In an unconventional decision, Lottie suggests renting a cheap cottage in Devon and letting out their London house. Thus, they move to the countryside in a kind of antithesis of the usual 'escape to country story'. There they grapple with challenges including unwelcoming locals, their daughter being targeted by school bullies, and Lottie's mixed-race son from a previous marriage, being assumed to be an immigrant. As the family becomes more involved with the local community, the novel explores the messiness of family life and the absurdities of living in contemporary Britain. Craig skilfully juxtaposes the metropolitan and rural worlds which provides some truly funny moments, but darker elements start to emerge, including a sinister secret within the cottage which is the reason for the exceptionally low rent.

Quentin struggles to adapt to the new lifestyle, frequently returning to London and his affairs. However, as he spends more time with his family, he begins to reflect on his emotional flaws and how they may be intertwined with his own upbringing.

While the narrative provides an energetic exploration of the darker side of countryside living including casual racism and hostile neighbours, the heart of the story lies in the evolving relationship between Quentin and Lottie. The Lie of the Land deftly captures the capacity for change in individuals and the multifaceted



nature of human relationships, and endings which are not necessarily neat and tidy.

## Town is by the Sea

by Joanne Schwartz,

illustrated by  
Sydney Smith

This beautifully illustrated children's book is set in a small

coastal town. The story follows a young boy named Joey as he goes about his daily routine and reflects on the life of a miner.

Joey's father is a coal miner who works deep beneath the sea, extracting coal to support their family. Every day, Joey imagines his father's dangerous work while he enjoys the sunshine and plays with his friends. The contrast between the bright, vibrant world above ground and the darkness of the coal mine below is beautifully depicted through Sydney Smith's evocative illustrations.

As Joey explores the town, he visits different places that hold significance for him. He goes to the park, where he can see the sparkling sea in the distance and dream about what lies beneath its surface. He visits the cemetery, where he pays respects to his ancestors who were also miners. And he goes to the local store, where his mother works, and imagines a future where he may have a different occupation.

Throughout the book, the reader gets a glimpse into Joey's close-knit community and the rhythm of their lives. They come together to support one another and to celebrate special moments, like the arrival of summer. However, the constant presence of the sea serves as a reminder of the dangers faced by Joey's father and the sacrifices made by the miners.

Town Is by the Sea is a poignant and contemplative book that explores themes of family, community, and the contrast between a child's innocent perspective and the realities of a challenging occupation.



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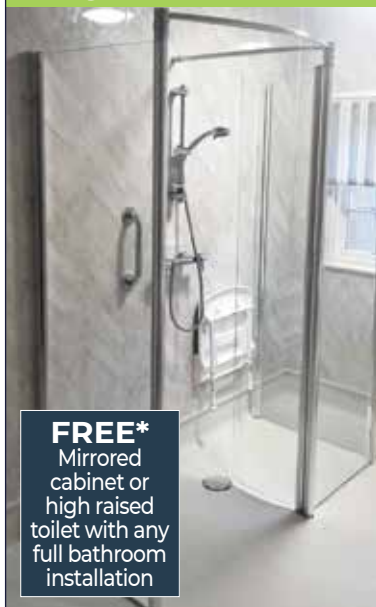


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# Pork Chops with Apple sauce



**Preparation time:** 20-25 mins  
**Cooking time:** 30 mins plus standing.  
**Serves:** 4

A perfect supper for an autumn evening

## Ingredients

4 pork chops on the bone  
- about 3cm / 1.5 inches  
thick at room temperature.  
1½ tbsp sunflower oil  
salt and pepper  
for seasoning  
Chunky Apple Sauce  
450g cooking apples,  
cored and diced.  
4 tbsp caster sugar  
finely grated zest 1/2 lemon  
2 tsp lemon juice  
4 tbsp water  
¼ tsp ground cinnamon  
knob of butter

## Method

Preheat the oven to 200C  
/ 180C Fan / Gas mark 6.

To make the apple sauce:  
Place the chopped apples,  
lemon juice and zest, sugar,  
and water into a heavy  
based saucepan. Bring to  
the boil, stirring to dissolve  
the sugar. Reduce the  
heat and simmer for 15  
minutes, until the apples  
are tender. Add the butter  
and the cinnamon and  
beat the apples until you  
have a chunky sauce (if  
you prefer smooth, puree  
them). Remove the pan  
from the heat and cover  
to keep the sauce warm.  
Pat the pork chops dry  
and season well with salt  
and pepper. Heat the

sunflower oil in a large  
oven-proof frying pan  
over a medium-high heat,  
and fry for 3 minutes each  
side to brown them.

Transfer the pan to the  
preheated oven and roast  
the chops for 7-10 minutes,  
until cooked through. (The  
juices should run clear when  
you cut into a chop). Take  
the pan out of the oven,  
cover with foil and let the  
chops rest for a few minutes.  
Transfer the chops to a plate,  
spoon over the pan juices  
and serve with the apple  
sauce, mashed potato,  
and vegetable of choice.



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