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It can be the most wonderful time of the year, but it can also be the loneliest. If you have time why not try reaching out to any local people who live on their own to see if they'd like a cup of tea and a chat. However you spend your Christmas, here's hoping you have a lovely time and wishing you all a happy and healthy 2024.

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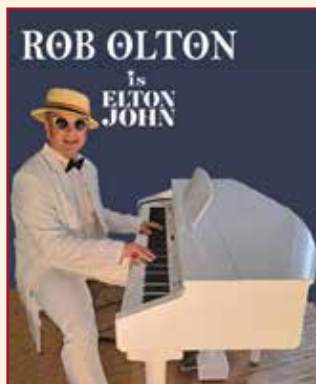
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As a lot of people know, the HMRC tax year end was on 5th April. If you are a business owner or earn income that isn't taxed at source you will need to send HMRC a personal tax return. The deadline for sending the return in and paying any tax is 31st 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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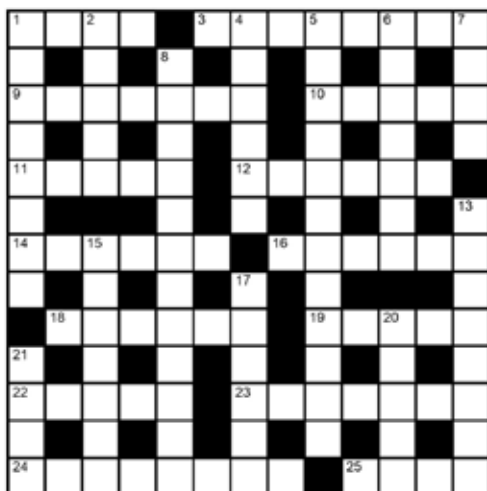


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crossword



clues

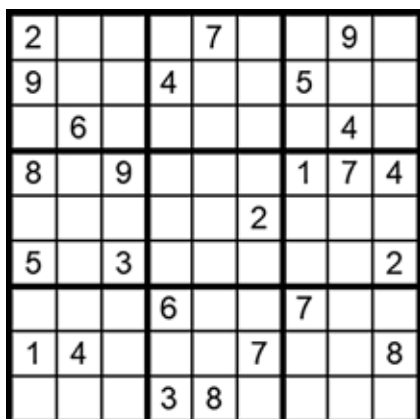
Across

- 1 Not dangerous (4)
- 3 Erect, upright (8)
- 9 Acrobat's swing (7)
- 10 Bowl, container (5)
- 11 Bare, in the buff (5)
- 12 Appeared, gave the impression (6)
- 14 Removed impurities (6)
- 16 Substance, material (6)
- 18 Indirect route (6)
- 19 Title, label (5)
- 22 Type of seafood (5)
- 23 Indian rice-based dish (7)
- 24 Lady-love, paramour (8)
- 25 Assistant (4)

Down

- 1 Devil-worshipper (8)
- 2 Thermos / vial (5)
- 4 Nevertheless (4,2)
- 5 Mealtime etiquette (5,7)
- 6 Most snug (7)
- 7 Touch down (4)
- 8 Tailor, seamstress (12)
- 13 Fame, influence (8)
- 15 Antennae (7)
- 17 Families, clans (6)
- 20 Florida city, seaside resort (5)
- 21 Bathed, moved through the water (4)

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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What an Experience!

Embrace the trend of giving experiences rather than physical gifts.

In an era dominated by consumerism the traditional approach to gift-giving has been anchored in the tangible: gadgets, clothes, jewellery, and the like. However, these material possessions, while often appreciated, can contribute to a cycle that emphasizes acquisition over connection. In contrast, the gift of an experience offers a memorable and engaging alternative.

One of the most compelling arguments for experiential gifting is its emphasis on human connection. Experiences, whether shared or given for someone to enjoy solo, have the unique capacity to bring people closer. They create stories and memories that can be cherished and revisited, long after the physical gift may have lost its lustre or fallen into disuse.

Moreover, experiences are inherently more personal than their material counterparts and from an environmental perspective, they leave a much lighter ecological footprint, aligning with principles of sustainability and responsible consumption. And experiences can contribute to personal growth and learning, whether it's mastering a new skill, discovering a hidden talent, or gaining a



new perspective, the intrinsic value of experiences is often educational and enriching.

Here are ten ideas that could make for memorable and thoughtful presents:

Cooking Class: Perfect for the foodie or aspiring chef, a cooking class can be a fun way to learn new culinary skills and recipes.

Hot Air Balloon Ride: For those who appreciate a touch of adventure and breathtaking views, a hot air balloon ride is a unique and exhilarating experience.

Concert Tickets: Music lovers would cherish the opportunity to see their favourite artist or band live in concert.

Art Workshop: A session with a local artist or a day at an art studio can be a wonderful gift for the creatively inclined.

Spa Day: Offer the gift of relaxation and pampering with a day at a spa, complete

with massages, facials, and other treatments.

A Masterclass subscription:

For the lifelong learners, a subscription to an online platform like Masterclass allows them to delve into a variety of subjects taught by experts.

Theme Park Annual Pass:

For rollercoaster-lovers. It provides a year's worth of fun.

Theatre Tickets: A night out at a play, musical, or dance performance can be a culturally enriching experience.

Wine Tasting Tour: A tour of a vineyard with wine tasting is a delightful experience for wine aficionados.

Adventure Sports Experience:

For the thrill-seekers, consider gifting an experience like skydiving, scuba diving, or rock climbing.

Why not gift your loved one an experience this year?

Happy Christmas.

Don't let inheritance tax spoil your family christmas

Giving to loved ones is a Christmas tradition that everyone enjoys, whether a shopping voucher or a car; it always adds a bit of extra cheer to the holiday. However, for people who like to splash out on their gifts, inheritance tax (IHT) can put a dampener on things.

Hannah Tait, partner at Shakespeare Martineau in Solihull, explains.

What is IHT?

Quite simply, it is a tax levied on assets acquired through an inheritance or gift.

What's the tax-free limit for gifts and are any gifts exempt?

Annual lifetime transfers of up to £3,000 can be made each tax year without worrying about inheritance tax. Small gifts of up to £250 can also be made to as many people as you like. This can be very useful for Christmas! Donations to charity and some gifts in consideration of marriages or civil partnerships are not liable for inheritance tax, depending on how closely related a person is to the happy couple. Gifts of £5,000, for example, can be made by a parent and £2,500 can be made by a grandparent. All gifts between married couples or those in civil partnerships are generally also exempt, although it is important that domicile is considered here.

What's the seven-year-rule?

Most gifts will initially be considered as 'potentially exempt transfers'. These become totally exempt when the donor has survived seven years from the date of the gift. If you die within seven years of the potentially exempt transfer, the value eats into your Nil Rate Band (currently £325k per person), thus reducing or even eliminating the amount that can be passed to your beneficiaries without IHT implications.

Is there a way to avoid IHT for certain?

No one can predict how long someone will live. However, early planning is recommended and it is always important to consider the capital gains tax implications of any gift as well as the IHT position. One often overlooked option for IHT is the 'normal expenditure of out income' exemption. If a person can prove their income meets all their living costs, and that their standard of living can be maintained after the gift has been made, then it may be possible to claim this exemption for IHT. To qualify, there must be a regular pattern to this gifting and maintaining records is crucial for the claiming of this very useful exemption. People often use this for the payment of school fees.



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a good read

By Natasha Donovan

The Christmas Mystery

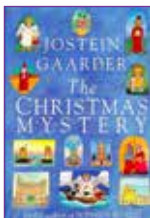
by Jostein Gaarder

Gaarder, is an author renowned for weaving intricate philosophical musings into compelling narratives. His best-known novel is probably *Sophie's World*, but here he gifts readers with a story, that at its heart is an advent calendar in prose, where every chapter unlocks a door to the mystery of Christmas.

Beginning in modern-day Norway, the tale unravels as young Joachim discovers a magical advent calendar in an old bookstore. As he opens each window, not only does he unveil a portion of the nativity story, but he also follows the journey of a little girl named Elisabet, who somehow travels back in time to Bethlehem. This dual narrative connects the ancient past to the present, reminding readers of the timeless resonance of the Christmas story.

Gaarder's prose manages to make the vast journey across time and space seem intimate. The cast of historical figures and the diverse landscapes they traverse offer a panoramic view of human history, all leading to that poignant moment in Bethlehem. Through Elisabet's innocent eyes, readers experience the wonder, challenges, and humanity that has always surrounded this sacred event.

Beyond its captivating story, the book is also a reflection on faith, hope, and human connection. While it may appear to be a children's book on the surface, its layers of meaning will resonate deeply with readers of all ages. I came to it as an adult and love it every bit as much as Dickens' *A Christmas Carol*. Like Dickens' work, it serves as a delightful reminder of the profound significance of the Christmas story, and I think it is a must-read during the holiday season.



The Girl Who Saved Christmas

by Matt Haig

Matt Haig weaves a whimsical, heartwarming tale that blends magic, adventure, and a potent message about the power of hope. Written as a follow-up to *A Boy Called Christmas*, the story easily stands on its own, inviting readers into a Victorian world where the magic of Christmas is threatened, and only a young girl's belief can restore it.

Amelia is an ordinary girl with an extraordinary heart. Living in Victorian London, she faces the kind of adversity that could easily douse her Christmas spirit. Yet her unwavering belief catches the attention of Father Christmas. When trolls, elves, and a festive calamity put Christmas in jeopardy, Amelia's hope becomes the beacon that might save the holiday for everyone.

Haig's language is imaginative and touching, weaving a rich tapestry of fantasy elements with real human emotions. His portrayal of Victorian London is atmospheric, juxtaposing the city's grimy reality with the luminous world of festive magic. Amelia's character development throughout the story is poignant, and readers will be rooting for her every step of the way.

The illustrations by Chris Mould further enhance the narrative, bringing Haig's world to life and adding visual depth to the prose.

In *The Girl Who Saved Christmas*, Haig reminds readers young and old of the enduring magic of belief and the strength to be found in hope. It's a delightful, touching read that deserves to become a modern Christmas classic.





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A Song Through Time

The Enduring Tradition of Christmas Carolling

Christmas carolling, the beloved tradition that heralds the festive

season, is steeped in history, and has evolved over centuries. It is an embodiment of communal spirit, joy, and the celebration of Christmas through song and verse.

The origins of carolling can be traced back to the pagan celebrations of the Winter Solstice. People would dance and sing to commemorate the passing of the shortest day of the year, celebrating the impending return of the sun. As Christianity spread across Europe, these customs were absorbed into the Christian traditions, particularly the celebration of Christmas.

The word 'carol' originally meant a dance or a song of praise and joy, and carols were not necessarily associated with Christmas. However, by the late Middle Ages, carols became synonymous with the festive season, often narrating the story of the birth of Christ. These early carols were composed in Latin and were primarily sung in churches as part of the Christmas liturgy.

The tradition of door-to-door carolling began to take shape



in the Middle Ages. Carollers, known as 'wassailers', would go from house to house, singing and offering good tidings in exchange for food, drink, or money. Wassailing was part of a wider tradition of celebrating the season, which included feasting, drinking, and merriment.

The practice of carolling saw a decline during the 17th century when Oliver Cromwell and the Puritans came to power in England. They frowned upon the frivolity and celebrations associated with Christmas, leading to a suppression of carols and public festivities. However, the tradition did not die out entirely and continued in more subdued forms.

The Victorian era marked a significant revival of Christmas traditions, including carolling. The publication of 'Christmas

Carols Ancient and Modern' by William Sandys in 1833, along with Queen Victoria's enthusiasm for Christmas, helped rekindle interest in carols. Songs like God Rest Ye Merry, Gentlemen, The First Noel, and Hark! The Herald Angels Sing became staples of the Christmas repertoire.

In contemporary times, carolling remains very much part of Christmas celebrations. Community choirs sing carols in public spaces, churches hold candlelit carol services, and groups of carollers continue the tradition of singing door-to-door.

The history of Christmas carolling is a tapestry woven through centuries of cultural and religious change but the essence of spreading cheer and goodwill through music has remained unchanged.

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Tartiflette



Preparation time: 20 min

Cooking time: 1hr

Serves: 6

This is a decadent, savoury French gratin made with potatoes, salty bacon lardons, onions, and plenty of cheese. It's creamy yet crunchy, making it a perfect cold-weather comfort dish. It is traditionally made with Reblochon, but you can use any other firm washed-rind cheese or any pungent melting cheese like Fontina or Raclette.

Ingredients

1.2kg new/waxy potatoes, we used Charlotte
250 g smoked bacon lardons or diced pancetta
1 large onion, finely sliced
175 ml white wine
1 garlic clove, crushed
200 ml crème fraîche
400 g Reblochon cheese

(or substitute), chopped into 2cm pieces

Method

Bring a large pan of water to the boil and cook the potatoes for 15-20min, until just tender. Drain well, rinse briefly under cold water and set aside to cool. Fry the lardons over a medium heat until they are beginning to turn golden. Using a slotted spoon, lift them into a bowl, leaving any fat behind. Add the onions and a pinch of salt to the pan, lower the heat and cook gently for 10min, until softened. Turn up the heat and cook until the onions are become golden. Return the lardons to the pan along with the wine and

garlic. Bring to the boil and allow to reduce until most of the liquid has evaporated (about 5 minutes). Set aside to cool to room temperature, then stir in the crème fraîche and add some seasoning. Preheat oven to 200°C (180°C fan) gas mark 6. Slice the cooled potatoes into bite-size pieces, then transfer half of the slices to the base of a 2.5-3 litre ovenproof casserole dish. Spoon over half the crème fraîche mixture, followed by half the cheese. Repeat the layers to use up the other half of the ingredients. Cook in the oven for 20-25min, or until golden and bubbling. Leave to rest for 5min before serving with a green salad.

Mindbenders

Can you find the hidden festive songs?



Christmas
Christmas
Christmas ←

US

Henry VIII Richard III Charles III

answers on page 34

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Solution to Mind benders

1. Rocking Around the Christmas Tree
2. Last Christmas
3. We Three Kings

mindbenders
from page 31

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Dave Pinwell

Tel: 07410 099709

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Alan Rebeiro

Tel: 07778 659933

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

Sudoku Solution
from page 12

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

Crossword Solution
from page 12



Saqib Bhatti MP

Working for Meriden

Get in touch



It has been another year to remember with so much happening locally and nationally. This year we saw the nation celebrate the coronation of King Charles III. The joyous event brought communities together on a momentous day to welcome a new chapter of the British monarchy. It was also a year to remember for sports with the England women's football team making it all the way to the World Cup Final. Locally we have seen a host of wonderful local community events from fun runs to fireworks displays. I've enjoyed attending all of these events and look forward to another amazing year of community spirit.

This festive season I am particularly excited to visit our local shops and support the wonderful businesses in our community. From a wide range of shops to restaurants and cafes, our constituency is home to many exciting businesses, and I encourage everyone to show them support by shopping locally. On the topic of local talent thank you to all the local primary schools that have participated in my Christmas card competition! Picking a winner is always one of the hardest tasks I have to undertake with so many amazing entries and I am always blown away by the talent on display in our community.

Particularly at this time of the year, I am sure that you will join me in saying a prayer for those less fortunate than us and praying for peace around the world. As ever, my office remains open and we are conducting surgery appointments, so do not hesitate to book a slot. My contact details can be found below.

Finally, I would like to take this chance to say, from my family to yours, Merry Christmas and a Happy New Year.

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