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Quick Crossword		1	2	3		4		5	6	
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8 Lower spine (6)9 Settee (4)										
10 Very young frogs (8) 11 Normally (7)	9			10						
13 Closes (5) 15 Not heavy (5)										
 Moves up (7) Keeps you dry (8) Coffee shop (4) 	11	12					13			
23 Aggravates (6) 24 End (6)						14				
Down 1 Repeat (4)	15		16		17			18		
 Yellow fruit (6) E.g. snake (7) 				19						
4 Scottish river (5) 5 Level (6)	20							21	22	
6 Skilled (8) 12 Dieting (8) 14 Mortified (7)										
14 Mortiled (7) 16 Terror (6) 18 Getaway (6)	23					24				
19 Dental care (5) 22 Blaze (4)										

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CLARITY

I'm not deaf, I can hear most tings but sometimes I miss what people say when I'm in a group or in a noisy room. Do I need Hearing Aids

With the ageing process we all lose the ability to

hear high frequency (high pitch) sounds. This is exacerbated if we've worked previously in a noisy environment. In speech the high frequency sounds tend to be the soft consonants such as 'p' 'f' 's'. These sounds become harder to distinguish in speech with age. The low frequency hard consonants and vowel sounds are not affected and can still be heard just as well as ever, as can low frequency background noise and traffic noise etc.

Good modern hearing aids can help to amplify the high pitch sounds and filter out some low frequency sounds.

The longer one puts off tackling the problem the more difficult it will be to get effective improvement in the future.

WIRELESS HEARING AIDS

What are "Wireless" Hearing Aids?

The newest ranges of hearing aids are now mostly 'wireless'. This means they can be programmed whilst in the ear and can be operated via remote control if desired. The wearer can turn the volume up or down via a small remote control no bigger than a mobile phone. Wireless hearing aids can also communicate with each other to better simulate the spatial and temporal qualities of normal hearing.

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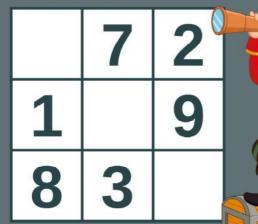
How often will my Hearing Aids need servicing?

After care is essential with hearing aids. Most reputable retailers will offer free after care with hearing aids to include fine tuning. Hearing acuity changes with time and therefore hearing aids need adjusting over time. It's always best in my opinion to purchase hearing aids from a local source. You should have your hearing aids checked every six months. At The Poynton Hearing Centre this is offered free of charge.

With Anthony Berg, Hearing Aid Audiologist and Director The Congleton Hearing Centre Ltd

CHILDREN'S PUZZLE PAGE

SUDOKU



How much did the pirate pay for his earrings? A buccaneer

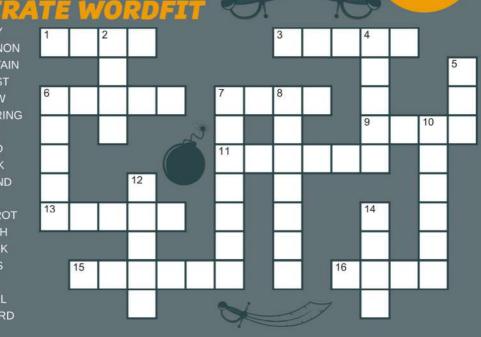
Why are pirates great singers? They hit the high C's

What is a pirate's favourite letter? ARR!

Fill in the blank boxes with numbers so each row and column totals 15.

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Retirement marks the beginning of a significant new chapter. So it's wise to think about it well in advance, reviewing both the financials and your life plans.

State pensions

By the end of 2028, you won't be able to draw your state pension until you're 67 – check your date on the government website (www.gov. uk/state-pension-age). If you plan to continue working, you can defer drawing the state pension, which means you'll receive higher payments later.

Private pensions

Many private pension schemes allow you to start taking your pension at 55 (57 from April 2028), though the earlier you retire, the lower your payments are likely to be. This also applies if you take a 25% tax-free lump sum.

Lost pensions

If you've had several jobs during your career, you may have lost track of older pensions. Gretel is a free investments tracing service (www.gretel.co.uk), or the Government's Pension Tracing Service is at www.gov.uk/findpension-contact-details.

Where you'll live

Downsizing can also be useful to free cash, but if you're planning to move house, you must consider access to facilities and people dear to you. Do you want to be close to a hospital, the shops or your family if they live elsewhere? Or is it more important to stay near friends and the activities you enjoy? Think about future mobility needs, as steps and stairs might be harder to climb in a decade or two.

Your own money

You might also have savings and other investments that could supplement your retirement income. The government-sponsored MoneyHelper service (www.moneyhelper.org.uk) has a pension calculator to help you work out how much money you'll have and what you'll need.

Life planning

Financial planning is essential but it's equally important to consider what you are going to do with your time. Will you carry on working, even if only part time? You might prefer semi-retirement to keep busy and socially connected, as well as bring in extra cash.

The ultimate dream for many is taking more holidays but think seriously about how you'll feel not seeing family and friends for weeks at a time, and equally how longer periods with your significant other will work out! Also, if you don't have anything to do between trips, you can quickly become dissatisfied.

Many people get a dog, relishing the prospect of walking for pleasure and fitness, but factor in vets' bills and kennels when you want to go away.

Where to get help

The financial aspect can be hard to get your head around, so it's helpful to seek financial advice. Find a qualified adviser on Unbiased (www.unbiased.co.uk) or the Personal Finance Society (www.thepfs.org).

For your lifestyle changes, lots of discussion with family and friends, and putting ideas on paper will help clarify your thoughts. There's definitely value in going onto YouTube (look for UKbased presenters) and seeing what other recent retirees have said.

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As the cost-of-living spirals and more of our children struggle to get a footing on the property ladder it is now more important than ever to plan our family's inheritance. The team at Sanctuary Tax & Trust explain how many families find themselves victims of avoidable losses and why simply writing a will does not guarantee our family will inherit as we wish.

For the vast majority of people, we spend all our lives working to build up wealth, through property, savings and pensions we look at providing financial security for our families and when our final day arrives, we hope these assets will pass to the people we care about the most, partners, children, relatives and friends. Traditionally, people have chosen wills to document their wishes and while writing a will is important, it does not provide any protection for the assets within it.

Considerations when planning Inheritance

Care Fees – As we live longer the likelihood of needing care becomes greater and under the government's changes to the social care act should the need for care arise, we could see our asset taken down to just $\pounds 23,250$. The new assessment process will see everybody with property and saving over a combined value of $\pounds 100,000$ being required to pay for their care.

Relationship Failure – When passing assets purely through a will we see many leaving their assets to their children but not giving consideration to what would happen if one of their children was to divorce. This can lead to a child seeing half of their inheritance in the hands of an ex-partner and in the event of early bereavement this can lead to grandchildren being disinherited. **Inheritance Tax** – The current IHT framework can be complex and unknowingly people can leave their children and even grandchildren with an Inheritance tax issue.

Probate – The cost of probate has risen dramatically over the last few years, and it can be a lengthy and drawn-out process. On average, with a will, probate will typically take 6 - 12 months to complete, without a will it could take up to 2 years.

Its Never the Wrong Time To Do The Right Thing – While people appreciate that inheritance planning is important many will delay seeking the correct advice. By putting off today what we can do tomorrow we run the risk of running out of time or, in the event of an illness, seeing our options being dramatically reduced.

Why Sanctuary Tax & Trust Services?

With over 20 years of experience in Estate and Inheritance planning we have helped families in the area protect their assets and plan their inheritance in the most cost-effective way. While the individual family's circumstance may vary, the one constant is that each family aims to provide the maximum amount of inheritance possible without the stress of complexed legal jargon.



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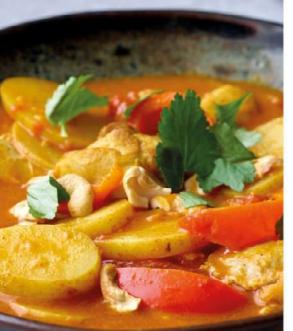
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Curry in a hurry One-pot chicken curry

This is a quick and easy dish – make with chicken or leave out the meat, adding a 400g tin of drained chickpeas with the potatoes for a great veggie version.

> Serves 4 Preparation 20 minutes Cooking time 30 minutes



For more information and recipe inspiration. visit www.jerseyroyals.co.uk.

Photograph © Jersey Royals

Ingredients

- · 2 tsp vegetable oil
- 450g skinless, boneless chicken thighs, chopped
- 1 onion, peeled and chopped
- · 1 red pepper, deseeded and sliced
- 300g Jersey Royals, sliced
- 1 x 400g tin whole tomatoes
- 1 x 400g tin coconut milk
- 1 chicken or vegetable stock cube, crumbled
- 50g cashew nuts, roughly chopped
- Chopped fresh coriander and lime wedges, to garnish

For the paste

- 1 tbsp ground coriander
- 1 tsp turmeric powder
- 1 tsp paprika
- ½ tsp cinnamon
- ½ tsp ground ginger
- 1 onion, peeled and roughly chopped
- · 2 cloves garlic, peeled
- · 1 tbsp vegetable oil

To serve

- · Warm naan bread (optional)
- 4 tbsp natural yoghurt (optional)

Method

- First make the paste. Blend all the ingredients in a mini blender and set aside.
- 2. Heat the vegetable oil in a large pan, add the chicken and cook over a high heat for 3-4 minutes until beginning to brown. Add the onion and pepper and cook, stirring regularly, for 5 minutes until the vegetables have softened. Stir in the paste and cook for another minute before adding the potatoes, tomatoes, coconut milk and stock cube. Break up the tomatoes with a spoon, bring up to the simmer, cover and cook for 15-20 minutes until the potatoes are tender and chicken cooked through.
- Whilst the curry is cooking, dry fry the cashew nuts in a small pan until golden – keep moving them round the pan so they don't catch.
- Serve the curry in warm bowls garnished with the cashew nuts, coriander and lime wedges. Add a dollop of yoghurt and serve with naan bread if you fancy.



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Chris Shemilt's Money Corner

It's not always good to consolidate pension pots

The introduction of compulsory workplace pensions in 2012 brought with it a decades-long revolution in pension planning and post-retirement provision. Right now, total workplace pension funds are valued at around £1.179T (yes, trillion!).

But what about all those little pensions you had years ago? Or any you've forgotten about or those you don't even know you have? Pension companies are sitting on £30b of pension funds belonging to people they've lost contact with and can't trace!

First things first

Do you have a 'lost' pension languishing in history somewhere, and if so, how do you find and secure it? You can do this quickly and easily by going to an official Government site (findpensioncontacts.service.gov.uk) or search The Pension Tracing Service on GOV.UK. Don't be tempted to use any other pension tracing service, many are scams and those that aren't scams will want a significant slice of any assets they find for you. The GOV process is very quick and simple – anyone can do it for themselves.

Managing multiple pots

It's not easy to track the progress of multiple pension pots because it's an administration nightmare. Multiple statements from a range of providers at different times of the year, along with assessing investment fund performance and charges make this a very difficult and time-consuming job, even for a professional. Ideally, you might like to simplify things so that you can more quickly and clearly understand where you are and what you have to do to meet your retirement objectives.

Consolidating your pensions (combining multiple pensions into one single plan) won't suit everyone but for many, the advantages outweigh the disadvantages. It can be an appealing idea for many reasons, but consolidation has its own set of considerations. Let's consider some pro's and con's...

Pro's

Potentially reduced costs – The cost of charges across all pots may become significant, reducing what's left for you. Consolidation can cut costs

Easier tracking - Instantly monitor and manage your pension online

Investment control - Utilise funds which suit your attitude to risk

Flexible retirement options - Some older pensions don't offer the flexibility of modern plans

Con's

Exit fees - Some older pension levy a charge if you transfer away, sometimes large enough to outweigh the benefits of consolidation

Loss of valuable benefits - Some older pensions offer advantageous terms and/or guarantees which are lost upon consolidation

Workplace pensions – By leaving a workplace pension you do yourself out of valuable benefits such as employer contributions

In summary, each existing pension has to be carefully and individually analysed before considering consolidation, specific personal advice is required in all cases.

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TECH TALK

Great outdoors Smart bulbs are blooming marvellous in your garden.

The market for smart indoor lighting has become quite crowded, so firms are turning their attention to the great outdoors. Philips Hue, Nanoleaf and Govee are among the high-profile smart-lighting firms offering outdoor options, including posts, wall lights, string lights and hanging coloured bulbs. As with indoor lights, they can be pricey but they can completely transform a patio, fence or deck. You'll need a power supply and to be within range of your Hue Bridge or Wi-Fi network, and you'll need to buy lights made specifically for outdoor use: indoor ones aren't safe because they don't have water and weather resistance.





Headphones to help your heart

In-ear monitoring has advantages over a smartwatch when tracking your pulse.

The big trend for headphones this year is heart rate monitoring. The new Beats PowerBeats Pro 2 have it, Sennheiser's Momentum Sport have it, and Apple's AirPods Pro 3, due later this year, are expected to have this facility too. The big benefit of in-ear heart rate monitoring is that it can be more reliable than smartwatch monitoring during exercise, because the latter can be affected by the movements of your wrist. While heart rate tracking is handy to have, it's important to note that earbuds and smartwatches aren't medical devices: think of them as heart helpers rather than specialist monitors. If you have any concerns, you should always see your doctor.



Can you hear me?

Voice recognition is making technology more accessible.

As technology continues to improve, voice recognition built into the software we use day to day is becoming more intuitive. It's now capable of understanding different accents, languages, and even emotions, whether we're controlling the lights or central heating, or driving the car. This opens up technology interaction for a whole new group of people. The elderly often struggle with app screens and keyboards, and people with disabilities – mobility and sight, for example – will be able to engage with tech as well as the rest of us. We might find the TV remote control can be lost down the back of the sofa for good!

²⁸ Please mention "The Alsager Link" when responding to adverts







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Heart of the home

By Katherine Sorrell

How are kitchens evolving to suit today's lifestyles?

While fast-moving fashion trends don't really apply to kitchens, design influences still affect how we use and enjoy this important room. Rather than a major overhaul, there are less dramatic (and less expensive) ways in which to update, improve and add fresh style. Here are some key themes we're seeing this year.

A feeling of home

Because we also use our kitchens for socialising, playing with the kids or working from home, it's great when it feels like a welcoming room as much as a functionally efficient one. Today's kitchens include a mix of warm colours, tactile surfaces, attractive displays and homely lighting. It's easy to add a rug (with a non-slip backing on top of tiles), house plants, ornaments and some artwork, on walls or propped on shelves. Table lamps in kitchens are especially in vogue this year, with sweet fabric lampshades for a farmhouse look. Don't plug them in anywhere near water.





Bolder colours

This year, deeper, darker and more earthy colours are having a moment in the kitchen. Painting a wall or two or replacing a splashback will bring instant style. Adding some colourful accessories, art or a window treatment will contribute to the on-trend look. As for colours. think chestnut brown, terracotta, burgundy, muted green, navy and even dark grey or black.

A variety of textures

Including a range of tactile surfaces for character and comfort is very much a current look. It could be a few wicker storage baskets. an earthenware utensil holder, a leather- or sheepskin-upholstered seat or a marble pastry board. Natural materials are your go-to for this appealing style.



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Open shelving and vintage items

Floor-to-ceiling kitchen units are highly efficient, but the more homely look of base cupboards with open shelves above is becoming more prevalent. Shelves work well if you have attractive items to display. Another lovely look coming through is a casual mix of old and new, achieved by introducing a vintage or antique piece – perhaps a breakfast table, a riseand-fall lamp over an island or a bar stool.

Smart and sustainable

The family kitchen is increasingly becoming a hightech space. From Al-powered appliances that learn your cooking habits, write a shopping list or give you a recipe from your leftovers, to voice-activated lighting systems and water-saving features, the future is here, right now.

Hot-water taps, once a rarity, are now one of the most-requested gadgets in a new kitchen. They're straightforward to retrofit too. Sleek and efficient, they can also save energy.

Sustainability is a fundamental principle these days. It's possible to find not only energy-efficient appliances but also recycled worktops, bamboo flooring, low-energy lighting and even entire preloved kitchens.







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Rewards are rich and glorious throughout May. Look around the gardens this month to enjoy the very best of spirit-boosting blooms.

You can bring the outdoors inside too, during a month notorious for changeable weather. Peony flowers are sumptuous and keep very well in a vase.

Spring colour

During this fresh, vibrant month, various types of Euphorbia display their exuberant lime-green and yellow flowers and appear like a splash of sunshine in the borders. Wallflowers, including the perennial Erysimum 'Bowles Mauve', are at their best, while hardy geraniums are just beginning to plump up and display their longlasting blooms. Taller spring beauties, including Camassias, make a statement amongst the delightful tapestry of spring flowers, such as lupins.



Those fortunate enough to have acidic soil may also be enjoying glorious Rhododendrons and Azaleas. If you want to plant some, be sure to check flower colours look good together and give them room to spread. Some of the larger varieties can easily reach a height and width of four metres.

Wonderful Wisteria

One of the most easily recognised garden climbers is Wisteria. It looks stunning when trained onto a house frontage, over a pergola or against a tall fence. But this is not the easiest plant to maintain – Wisteria is vigorous. It will happily romp away through trees, but they need to be strong enough to support its mature weight and few people will be able to enjoy its flowers, which will appear high in the canopy, hidden from view.





Most people want Wisteria to be well-behaved so that the sight and scent of those purple, lilac, blue, pink or white flowers can be fully appreciated. It needs vertical wires to climb up, then horizontal wires to aid the training of the side shoots. Remember that many of the racemes (clusters) of flowers are long – some can reach more than a metre in length, depending on the variety. These can easily obscure the windows of a house and block the pathway through a pergola. A Wisteriasupporting structure needs to be large.

Make sure there is adequate access for pruning and be certain to do this at least twice a year, once in late winter and again after flowering during July and August. Cut back to the desired framework of the climber, taking care to prune just above a young, strong shoot, ideally around 20cm long from the main stems. Clear away any suckers that appear near the roots and remove unwanted shoots completely to preserve the desired shape.



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PICTOGRAM

2 words

PRIZE

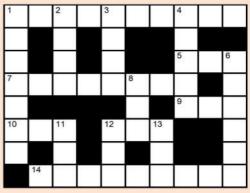
Bwords

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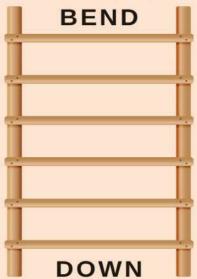
STICC

Solve the anagrams then put the words into the grid AET ESW AET IKS ART ITW EEY NOR ADDEINV AEEHNRWY AAIINORTV ADIILNRSTU



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

PICTOGRAMS

- 1. Turner prize
- 2. Brothers in arms
- 3. The wrong end of the stick

MINICROSS



CROSSWORD

Across: 7 Scrape, 8 Lumbar, 9 Sofa, 10 Tadpoles, 11 Usually, 13 Shuts, 15 Light, 17 Ascends, 20 Umbrella, 21 Cafe, 23 Annoys, 24 Expire.

Down: 1 Echo, 2 Banana, 3 Reptile, 4 Clyde, 5 Smooth, 6 Talented, 12 Slimming, 14 Ashamed, 16 Horror, 18 Escape, 19 Floss, 22 Fire.

WORDLADDER (Here is one possible solution)

BEND - band - bard - barn - darn - dawn - DOWN



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的过去。这个人们在这些一个问题,也没有"你的",你会说



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2nd Tuesday Murder Club Thriller Book Group Tuesday 13th May 2:30pm

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Monday 11am

Rhyme time

Monday 3:30 to 4:30pm

LEGO Club

Tuesday 6th May

4pm to 4:30pm

Junior Book Club

Friday 11am

Stories and Songs

Friday 2pm

Baby Bounce

Friday 3:30pm to 4:30pm

Children's Games Club

Saturday 3rd May 11am Family Stories and Songs

All sessions are free of charge. All children must be

accompanied by an adult

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