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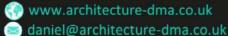
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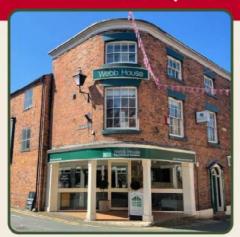
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Year-round appeal

Gardens are beautiful in summer but choose your plants carefully and it's possible to achieve a stunning display for many months.

One of gardeners' most common desires is to have 'colour' throughout the year. For many people that means bright flowers. This will also please bees and garden insects.

If you have the luxury of space to fill, annuals might be just the thing. They will provide a splash of exotic appeal that should satisfy the desire for dazzle. There is a downside to annuals, however. They are gone when the season passes, leaving a space. Then you will probably do it all again next year.

Choosing plants with multiple-season appeal provides a more sustainable approach, and a garden of this nature will generally require less maintenance. There are many beauties to choose from. Here are just a few:

Amelanchier: snowy mespilus tree

This shrub offers so much throughout the seasons. Spring flowers are like white stars, almost rivalling Magnolia stellata. But unlike the star Magnolia, Amelanchier keeps on giving. Small, edible, black fruits are loved by birds, then there is the most vibrant autumn colour you could wish for. If you choose a pleasing multi-stemmed form and continue to shape gently as it grows, the tree will have a pleasing winter skeleton.

Cercis: a small, spreading redbud tree

Springtime brings charming pinky-violet flowers which appear on bare stems, outlining the graceful, spreading shape. This is not blousy blossom but a more subtle explosion of pea-shaped blooms that are filled with nectar for bees and even butterflies. Heart-shaped leaves are a delight all summer long. They turn golden or red in autumn, depending on the variety, giving another burst of joy.

Hardy Geranium 'Rozanne', cranesbill

This hardy Geranium just continues to deliver, from the first blooms in very early May right through to November or even December. It produces electrifying, violet-blue flowers, forms a pleasingly neat mound to around 45cm high and will scramble outwards. It's very easy to maintain and is ready to sprout again every spring. There are many more hardy geraniums, but not all will provide repeat flowering so generously.

Erigeron karvinskianus, Mexican fleabane

This charming, wildlife-friendly perennial will not disappoint. From spring through to late autumn it produces daisy-like pink and white flowers in abundance. Allow it to cascade over walls and rocks, and soften nooks and crannies. It provides months of pleasure and demands almost no effort from the gardener provided you plant it in sunshine. What's not to love?

Veronica 'Georgia Blue', speedwell

The wonderful flowering cushion formed by this plant makes it ideal for the front of a sunny border or for scrambling over a wall. Intense blue flowers appear in early spring and continue intermittently until autumn.

Rosmarinus prostratus, trailing rosemary

A miraculous evergreen herb that will continue to bloom throughout most of the year, trailing rosemary is also a magnet for bees and, of course, can be used in the kitchen. Plant it above a sunny wall and allow it to cascade down to the ground.





Miscanthus sinensis, ornamental silvergrass

There are dozens of varieties of Miscanthus sinensis, which not only offer spectacular form but also create movement. This grass injects appeal later in summer, and also during autumn and winter, when the garden is largely dormant. The foliage is silvery, with swaying plumes of flowerheads. Who needs bright flowers when you have these? Just remember to cut down deciduous grasses right at the end of winter so that new growth can begin again.







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Al fresco beef



In an elegant summer twist to the traditional Sunday lunch, this beef joint is marinated in rosé wine and herbs, and served with roasted garlic and red onions.

Serves 2 Preparation 5 minutes, plus marinating Cooking time 1 hour 20 minutes

Ingredients

- 1 x 1.3kg lean topside, silverside or sirloin joint
- · Salt and black pepper
- 3 large sprigs of fresh rosemary, cut into smaller sprigs
- 300ml medium rosé or white wine
- · 4 fresh bay leaves, torn
- · 2 tbsp olive oil
- 2 whole unpeeled garlic bulbs, cut in half horizontally
- 2 large red onions, peeled and cut into wedges

Method

- 1. Preheat the oven to 180-190°C, fan 160-170°C, gas mark 4-5.
- Place the joint on a chopping board. Make several slashes over the surface with a sharp knife, taking care not to cut any butcher's strings or meat bands. Season on both sides and push the rosemary sprigs into the slits.
- Place the beef in a strong, large plastic freezer bag and add the wine, bay leaves, oil and garlic. Seal the bag, place on a large plate and refrigerate for at least 6 hours or overnight, turning occasionally.
- 4. Remove the garlic and bay leaves from the marinade (reserve the marinade) and transfer to a large non-stick roasting tin with the onions. Place the beef on top of the onions, pour over the marinade and open roast for the preferred, calculated cooking time, basting occasionally with any rich meat juices. (For rare, 20 minutes per 450g plus 20 minutes; for medium, 25 minutes per 450g plus 25 minutes; for well done, 30 minutes per 450g plus 30 minutes.) Cover with foil if browning too quickly.
- Transfer the beef to a large warm plate, cover with foil and leave to rest for 20 minutes.
- Slice the beef and serve with the pan juices, red onions and garlic, and a new potato salad, if liked.

or more information and recipe inspiration, visit www.simplybeefandlamb.co.uk







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Holiday hacks

7 top tips for making your money go further on your summer break.

Find the best exchange rate

If you buy currency at the airport without preordering, you could seriously lose out, Instead, plan ahead and compare exchange rates in seconds on moneysavingexpert.com. At the time of writing, TravelFX is offering €1.150 for £1.000, which is €20 more than some other providers.

Loyalty schemes like Tesco Clubcard and Nectar offer exclusive exchange rates for members but still can't compete with the best buys.

Sidestep high bank fees

Most banks charge a fee to use your debit card abroad. You might be able to apply for a cheaper multi-currency card from your bank but consider opening a new account with one of the digital-only banks instead. I have a high-street bank account but transfer holiday money to my Starling account, which doesn't charge fees for overseas spending.

A Currensea card is another good option. It links to your existing bank account but typically has lower fees and better exchange rates.

Alternatively, there usually isn't a fee for spending on pre-paid travel money cards. However, there may be one to top it up while away. Compare exchange rates before choosing a card.

Avoid credit card fees

Most credit card providers charge for overseas spending, so consider taking out a new card for travel. Which? recommendations include the Barclaycard Rewards credit card, which doesn't charge fees for use abroad.

Don't buy currency on a credit card 4 If you use your credit card to top up a prepayment travel card or to buy foreign currency, the transaction could be counted as a cash withdrawal. This can incur a hefty fee.

Make sure your cash is covered

There's usually a limit on how much cash your travel insurance will cover. And if your money isn't locked away, you may not be covered if it's stolen. So, check your policy wording carefully, and consider limiting how much cash you take.

Check your phone plan

Many phone plans have a data roaming package that allows you to use your phone while abroad. However, you'll need to check the country you're visiting is on the list.

If your plan doesn't include data roaming, order the right pass as an add-on before you travel or risk an astronomical bill.

Be very careful using your phone while travelling. Ferries, for example, often have their own maritime mobile networks, which aren't covered by your usual phone package. Last year, I was charged over £70 for using my phone on a ferry between Scotland and Northern Ireland.

Pay in the local currency

Finally, you've reached your destination and are ready for a margarita. If you're paying by card, you may be offered the chance to pay in sterling. However, you'll usually get a far better exchange rate if you pay in the local currency. Who wants to pay more for their margarita than they have to?



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Chris Shemilt's Money Corner Most people find this unbelievable

The younger we are, the easier it is to think we're invincible – that goes on until something significant hits us. In 2022, the House Of Commons Family Resources Survey indicated that 16 million people in the UK had a disability (24% of the population), up from 18% in 2003.

1.4 million people have survived a heart attack and over a million live with heart failure. Strokes cause around 34,000 deaths each year and are the biggest cause of severe disability in the UK. I'm not saying all this to be negative, unfortunately, these are the statistics.

Once something catastrophic has happened, it's often too late to organise your financial and health affairs. Obviously, everyone should have a Will because it's the only way to ensure that your loved ones benefit in the way you would like, but a Lasting Power of Attorney (LPA) is something that sits alongside your Will and you can arrange one now. An LPA gives your nominated representative the legal right to manage your affairs if you are mentally or physically incapacitated. There are two kinds of LPA – 'health and welfare' and 'property and 'financial'.

Creating an LPA is a 'just-in-case' logical and sensible way of preparing for the future, as is writing a Will. Of course, death is certainty but incapacity isn't. It makes sense to create a Will and LPA's at the same time because these documents let your loved ones (and the authorities) know what your wishes are if you die or if you are unable to make your own decisions.

Most importantly (just like a Will) the LPA must be legally in place <u>before</u> you need it. FOR BOTH DOCUMENTS - AFTER THE EVENT IS TOO LATE!

Many people think that writing a Will includes an LPA, but it doesn't. Others believe that their partner automatically has power if something happens to them, but this isn't the case either. In fact, without an LPA, your spouse or partner is simply not allowed to manage your health and finances until a set of procedures have been gone through – that's the Law. A Will and an LPA are separate legal documents which sit hand in hand for any eventuality.

If something happens to you and you have no LPA, your case has to be referred to the Court of Protection who (when they get around to processing your case), will:

- Determine your mental/physical status and whether you can manage your affairs
- · Make absolute decisions relating to your health and financial care
- Appoint someone to the role of deputy (a similar role to an attorney)

Most people find this system unbelievable, but leaving things to the Court is simply leaving things to chance. Former Lord Chancellor and Secretary For Justice Jack Straw once said "We all know how important it is to plan for the future. Having a Lasting Power of Attorney...in place should be as common and natural as making a Will. It ensures that a person of your choosing will be able to manage your affairs should you lose capacity, be it as a result of dementia, mental illness or an accident." He's right.

Contact us now for more information on writing your Will and creating an LPA.

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Apple and ginger sorbet

Keep your cool when the heat is on with this oh-so-refreshing sorbet. If you don't have a high-powered blender, you can use an ice-cream machine instead.

Serves 4-6 Preparation 25 minutes. plus approximately 9 hours' freezing Recipe extracted from 'LEON: Big Flavours' by Rebecca Seal with photography by Steven

loyce, published by Conran

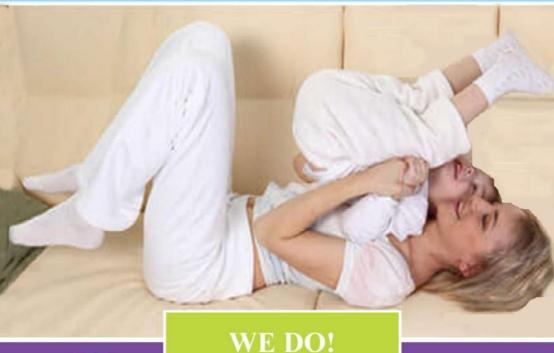
Ingredients

- 6 Granny Smith apples, peeled then grated coarsely and cores discarded
- · 1 lemon, halved
- 6cm piece of ginger, peeled and cut into matchsticks
- 225ml boiling water
- · 225g caster sugar
- · 1 tsp finely grated fresh ginger
- · 4 tbsp chopped hazelnuts
- · Honey or maple syrup, to serve

Method

- Line a small baking tray with non-stick baking paper, letting the paper overhang the sides.
- Place the apple in a bowl, squeeze over a little lemon juice and toss to coat. Tip into the prepared tray and spread out thinly. Cover with another sheet of baking paper, then weigh it down with a board or a couple of small plates. Transfer to the freezer for 3 hours.
- Meanwhile, place the ginger matchsticks and boiling water in a heatproof jug and set aside to infuse.
- Allow the frozen apple to soften for about 15 minutes, then spoon it into a powerful blender and discard the baking paper.
 Strain the ginger infusion, discarding the matchsticks. Add the sugar to the liquid, stirring until completely dissolved, then pour into the blender with the grated ginger. Blitz until completely smooth.
- Pour back into the baking tray and return to the freezer for 1 hour. Rough up the mixture with a fork and return it to the freezer for 3 hours. Allow to soften for about 15 minutes, then scrape it out of the tray, breaking it up, and into the blender again. Taste, adding more lemon juice if too sweet. Blitz again until smooth, then scrape into a lidded container and freeze completely.
- When ready to serve, allow the sorbet to soften slightly for 15-20 minutes. Meanwhile, place the hazelnuts in a small, dry pan over a medium heat and toast, stirring often, until they are fragrant. Remove from the heat and quickly pour in the honey or maple syrup and stir to coat.
- Serve the sorbet scattered with the sticky hazelnuts.

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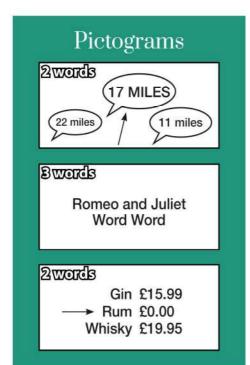
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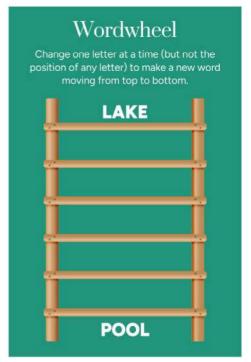


Sudoku

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Mini Cross

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Solve the anagrams then put the words into the grid		AES AGO ALP AOR		DER DGO DNO FGI	GRU ILL IMX INN	INP ORU AMOR		FGLO DEIISTV AILLRTUV		Υ	
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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 £23,250. The new assessment process will see everybody with property and saving over a combined value of £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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between the ear canal and eardrum. However as we age the wax tends to stick more, impacted large amounts of wax can lead to hearing loss, tinnitus, balance issues and a general 'off' feeling

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HEARING AID REPAIRS

On this subject do hearing aids need repairs?

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What does this new crossover bring to a very busy market? Jack Evans finds out.

What is it?

Seat's subsidiary Cupra, part of the Volkswagen Group, is offering more cars than ever. But it already has a number of SUVs and crossovers, so what distinguishes the Terramar?

What's new?

As with other Cupra models, the Terramar has a sportier feel overall. But underneath its striking exterior sits a tried-and-tested platform. It's a version of the Volkswagen MQB Evo and has a good – and familiar – line-up of engines.

What's under the bonnet?

The Terramar has five different powertrains.
There's a plug-in hybrid version sitting as the most electrified. This could prove a great option for drivers looking to lower their fuel bills.

The one we're testing is a 2.0-litre turbocharged petrol engine similar to the one in the Volkswagen Golf GTI. With 261bhp, it's one of the more potent – but less efficient – Terramar engine options, going from 0-60mph in 5.7 seconds.

What's it like to drive?

There's plenty of adjustability, the seats are comfortable and there's a good range of physical controls on the steering wheel. It maintains its composure through the bends, too. This 2.0-litre engine feels strong and purposeful, though the level of gearbox lag is an annoying negative. Putting it into a sportier mode helps reduce this.

How does it look?

The Terramar cuts a distinctive look on the road. Our only issue is that – to our eyes – there's not enough distinction between Cupra's vehicles.

What's it like inside?

The Terramar's interior is dominated by a large main screen. Thankfully it has plenty of shortcut buttons and menus, though the touch-operated 'bar' for the volume and heating below the screen remains tricky to use on the move.

But space and material quality are good. Two large cupholders up front are aided by well-sized door bins. At 540 litres, the Terramar's boot feels a bit under rival offerings but remove the false boot floor and this increases to 642 litres.

What's the spec like?

Terramar prices start from £37,605, with entrylevel versions coming equipped with a 1.5-litre mild-hybrid petrol engine. All cars get 18-inch wheels, wireless Apple CarPlay and Android Auto, and three-zone climate control. Prices for plug-in hybrid versions start from £44,055.

This higher-powered version costs from £45,095 but has 19-inch alloy wheels, variable LED headlights and adaptive chassis control. This version will be heavier on fuel, of course.

Verdict

The Terramar's exterior design and smartly finished interior make a big impact. Does it go far enough in establishing itself as something different? Not quite. But as a practical crossover, it's likely to offer more than enough for most.

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Ouick crossword 7 Picture house (6) 8 Annually (6) 9 Successor (4) 10 Type of artist (8) 11 Space craft (7) 10 13 Loosen (5) 15 Perfume (5) 17 The mean (7) 20 Put into order (8) 21 Knitting stitch (4) 23 Taken without consent (6) 14 24 Almost (6) Down American coin (4) 2 Longs for (6) 19 3 Incorrectly (7) 4 Thick sweet liquid (5) 20 5 Occur (6) 6 Permitting (8) 12 Precise (8) 14 Obvious (7) 23 24 16 Tidily (6) 18 Revoke (6) 19 Representative (5) 22 Annoy (4)



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

PICTOGRAMS

- 1 Shouting Distance
- 2. Play on Words
- 3. Free Spirit

MINICROSS



CROSSWORD

Across: 7 Cinema, 8 Yearly, 9 Heir, 10 Sculptor, 11 Capsule, 13 Untie, 15 Scent, 17 Average, 20 Arranged, 21 Purl, 23 Stolen, 24 Nearly.

Down: 1 Dime, 2 Yearns, 3 Falsely, 4 Syrup, 5 Happen, 6 Allowing, 12 Accurate, 14 Evident, 16 Neatly, 18 Repeal, 19 Agent, 22 Rile.

WORDLADDER (Here is one possible solution)

LAKE - Make - Male - Pale - Poll - POOL

CHILDREN'S PUZZLE PAGE

Can you work out the missing number in these sums?



Why should you never marry a tennis player? To them, love means nothing.

LHHIS

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don't fish
play tennis?
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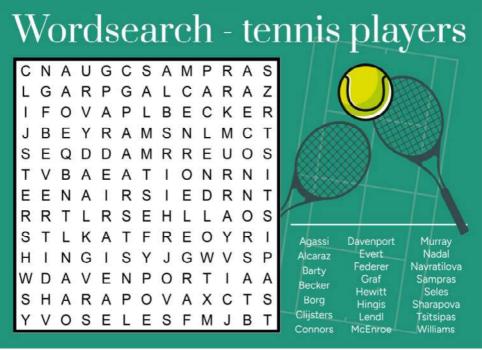
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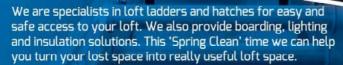
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Alsager Highfields Primary School Headteacher scoops prestigious national award

Rachel Woollam, Headteacher of Alsager Highfields Primary, has been recognised with a national award.

As part of the annual 'Thank a Teacher Day' (18th June), aimed to celebrate all schools and the brilliant staff who work in them right across the UK, Mrs Woollam was a Bronze Winner in the category 'Headteacher of the Year in a Primary School'.

This is an amazing achievement, as The Teaching Awards covers the whole of the UK, which includes nearly 21,000 primary schools. She was presented with the award in a surprise assembly, in front of all the children and staff by Richard Middlebrook, CEO of The Cornovii Trust, which includes Highfields. Mr Middlebrook said "This award for Rachel is very well deserved. I am so pleased that the amazing work she has done, and is doing, at Alsager Highfields has been recognised at a national level.

She is a truly inspirational school leader who cares deeply about every child and every member of staff at the school. It really is a privilege to work with Rachel and we are so lucky to have her working at Highfields and in our group of local schools."

Mrs Woollam said "I am truly humbled to have even been nominated for this award. To have been successful makes me incredibly proud. Headship is both a rewarding and challenging role, but I have been fortunate to have the unwavering support of colleagues, the trust, the parents and the local community. This has allowed me and the entire Alsager Highfields team to create a school where children thrive holistically.'







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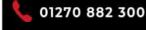
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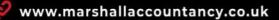
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