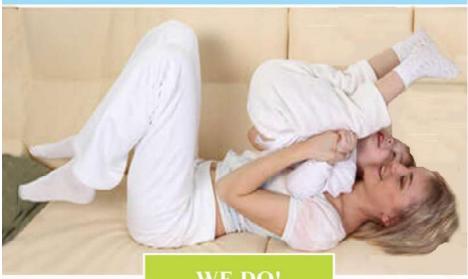
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Pear and ginger bircher muesli

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Serves 4

Preparation 30 minutes, plus at least 4 hours' refrigeration Cooking time 20-25 minutes

Ingredients

- · 2 ripe pears, diced
- · 30g caster sugar
- 100g rolled oats
- 350ml almond milk (or milk of choice)
- · 1 tbsp pumpkin seeds
- 1 tbsp Opies Stem Ginger syrup
- · 1 Opies Stem Ginger
- · 2 tbsp chia seeds
- · A pinch of ground cinnamon

To serve

- · 30g pecan halves
- Coconut flakes

Method

- Poach the pears by placing them in a pan with the sugar. Cover with water and cook on a low heat until the sugar has dissolved and the pears are tender. Drain and place in a bowl or jar in the fridge.
- In a mixing bowl, combine the rolled oats, milk, pumpkin seeds and syrup, and grate over the ginger. Stir well to mix the ingredients thoroughly.
- Add the chia seeds and a pinch of ground cinnamon to the mixture. Mix everything together until well combined. Cover the bowl and refrigerate it overnight, or for at least 4 hours, to allow the flavours to meld and the oats to soften.
- Before serving, give the muesli a good stir and check the consistency. If it's too thick, you can add a splash of milk to reach your desired thickness.
- Serve the muesli in bowls topped with poached pears, pecans and a scattering of coconut flakes.

For more recipe inspiration using the Opies range of products, visit www.bennettopie.com.



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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HEARING AID ADVICE

BACKGROUND NOISE

I struggle to hear people when I'm in a noisy place, for instance in a restaurant or a meeting. Will a modern digital hearing aid help me to hear clearly in the presence of background noise?

Most people do find it more challenging to hear clearly in a noisy location. Of course the volume and clarity of the person you are trying to listen to is an also important factor. As we age we generally lose the ability to hear high frequency sounds. This tends to make it harder to hear the beginning and ends of words. Background noise is generally low frequency so does not diminish with age.

Therefore a noisy room will still sound loud as we get older, however the beginning and ends of certain words will fade making it harder to actually distinguish what is being said. This is when we either ask the speaker to repeat themselves or we take a guess at what is being said, sometimes with embarrassing consequences!

Whilst normal hearing can never be fully restored with a hearing aid, some modern hearing aids can help to boost the high frequency sounds without boosting the background noise thus helping you to regain some clarity in the presence of noise.

LISTENING TO THE TV/RADIO

I have the T.V turned up too loud, how low will I be able to watch it with a good hearing aid?

Good up to date hearing aids are very effective at enabling the wearer to listen to the T.V or radio at a greatly reduced volume level. There are also "wireless" hearing aids available that can send the T.V signal straight to the hearing aid which means you can watch the T.V as low as you want, even on muted volume!

What will the hearing aids look like?

Hearing aids range from tiny in the ear aids which are invisible once inserted into the ear canal to slightly bigger but still very discreet in the ear aids. There are also more powerful over the ear types. Hearing aids nowadays come in many different sizes and even colours. It is important to choose a hearing aid for a variety of reasons such as durability, ease of handling etc not solely on cosmetic factors.

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Little acorns for the little'uns

If you want to save for your child or grandchild's future, it's important to understand all the options.

Before making any decision about putting aside some money for a child, ask yourself some basic questions. Are you saving for a specific purpose? Do you want to maximize the growth, or is security more important? Are you trying to encourage Junior to save money? How long will it be before they need to access it?

Savings accounts

This is perhaps the easiest option. While some banks let children open an account, with younger kids an adult (usually a parent or guardian) must open it 'in trust'. This means they can both pay in and withdraw money – this must be for the child's benefit.

When the child reaches a certain age, commonly 16, they get full control of the money. You might have saved for a particular reason, such as university tuition fees, but you can't force them to spend it this way.

Sometimes these accounts offer generous interest rates, which are usually tax free. If the interest on money put in by a parent exceeds £100 a year, it will count towards the parent's annual tax-free savings allowance.

Junior ISAs

If you're hoping to save a large amount, a Junior ISA may be the best option. It works like normal ISAs, with a 'cash' option with guaranteed interest rates and a riskier 'stocks and shares' version which invests the money. A junior ISA doesn't allow any withdrawals until the child turns 18.

In both cases, you can add a maximum of £9,000 a year and any gains are tax free. As with a savings account, the money legally belongs to the child. However, they can only control the account when they turn 16 and withdraw money when they're 18.

Junior pensions

The ultimate long-term option is a junior pension. This lets you put in £3,600 a year tax free. At the moment, this can be further boosted with 'tax relief'. This means the government will add 20% to the amount you put in, even if you aren't a taxpayer.

(They'll top up by 40%/45% if you're a higher/additional-rate taxpayer.) This extra money counts towards the £3,600 annual limit.

The usual format is a Junior Self-Invested Personal Pension (SIPP). You decide how the money is invested until the child is 18, at which point they take control. Only a parent or guardian can set up a Junior SIPP, though anyone can pay in. The big limitation is that the child can't access the money until they are 55. This is increasing to 57 in 2028 and will almost certainly continue rising.

Premium Bonds

Grandparents can buy Premium Bonds for children but must name a parent or guardian to hold the bond until the child turns 16. There's no interest and an average holder won't garner enough prizes to outpace inflation; the 'value' is the excitement of a possible big win.





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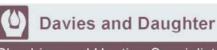
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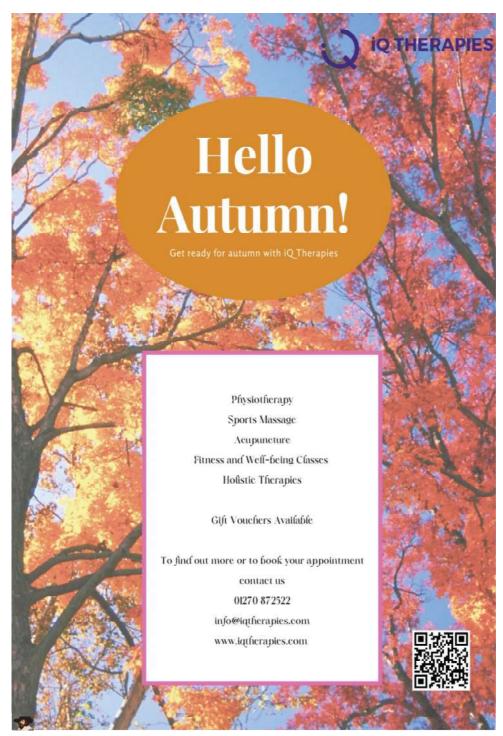
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Watch his space

Create a chic but useful area for kicking off footwear, doing the laundry or storing kitchen essentials.

When creating a laundry room, boot room or pantry, the key to success is carefully planned design that takes into account your needs, available space and your home's style.

Perfectly practical pantries

If you don't live in an older property with a built-in pantry for storing food and kitchen kit, consider carving off a section of your kitchen, utility or hallway to create one. It can be small but should adjoin your kitchen so that grabbing an ingredient is quick and easy. You'll need a sturdy worktop, shelves above and utensil rails and drawers below.

If a separate room isn't possible, an easy alternative is a free-standing pantry cupboard (vintage or new) in the kitchen.

Transform a hallway with this painted storage unit, featuring a tongue-and-groove back panel with a row of five oak pegs and a bench seat with cubby holes below. Haldane hallway storage unit, £995, Cox & Cox; www.coxandcox.co.uk.





This stylish free-standing pantry has deep and shallow shelf space for bottles, jars, pickles and spices, with drawers and a wine rack below. Chester double larder in Forest Green, £1,499, The Cotswold Company; www.cotswoldco.com.

Make light work of laundry

A washing machine can be moved into a bathroom, landing cupboard with sliding doors, under the stairs, into a dressing room, garage or large cloakroom. This way, drying clothes and laundry paraphernalia can be kept out of sight, and you won't have to listen to the spin cycle when cooking supper.

Budget allowing, it's lovely to hide the washing machine - and tumble dryer, too, if you have one - behind sleek, built-in cabinetry. Add a waterproof worktop, a tiled splashback and a shelf above for detergents and other items. A tall space for storing the ironing board and hanging clothes is ideal, but you can get away with a rail attached to the bottom of a shelf for shirts. A great addition is a ceiling-mounted drying rack with a pulley.

Shoes, boots and more

Even without a dedicated boot room, you can still create an organised way of storing footwear, coats and umbrellas in your hallway or a utility. If you haven't got moppable flooring, add a washable rug. Consider tongue-and-groove panelling, tiles, tough vinyl wallpaper or a hardwearing, wipeable paint for the lower portion of the walls.

A row of sturdy hooks is essential for coats. A high shelf above is handy for hats and how about a bench seat with storage of different heights underneath for shoes and boots? Just add a tall. basket for umbrellas.



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Nuts about trees

By Caroline Knight

November is the very best month in which to plant trees. The bare-root season has begun, which brings down the cost of buying both trees and shrubs. While many people plant specimen trees, evergreen trees, hedges and fruit trees, only a few think of nuts. Four types can be grown in the UK: walnuts, hazelnuts, sweet chestnuts and almonds. Most gardens can only cope with a smaller tree variety and there are dwarf cultivars ideally suited for this purpose.



Walnut trees

The common walnut is Juglans regia and it can reach a height of 30 metres. A popular cultivar is Juglans regia 'Broadview', which is more compact and should reach only up to 8 metres tall. The nuts can be harvested between late August and November, once the green hulls turn darker and eventually crack open. They can be eaten raw, dried in a low oven or pickled.



Sweet chestnut trees

Not to be confused with the conker-producing horse chestnut, Castanea sativa – or Spanish chestnut – can reach a height of up to 35 metres. The nuts are used in chestnut stuffing and for roasting. There are smaller cultivars such as C. 'Marron de Lyon', which produce fruit at a younger age. The spiky cases around sweet chestnuts have many prickles and it's best to wait until they fall to the ground at harvest time. You'll need sturdy gloves!



Hazel trees

Hazelnuts are probably the easiest of all the nut trees but you will need at least two for pollination purposes. There is some confusion over different types of hazelnuts. The wild tree is Corylus avellana, and this produces hazelnuts. These were used to cultivate larger nuts, which are known as cobnuts and were famously grown in Kent. Filberts are larger still and were cultivated from a non-native variety of hazel tree called Corylus americana.

Unless you have a very large garden, you would be wise to buy a Corylus avellana cultivar, because the native tree can grow up to 12 metres tall, with a spread of up to 8 metres. The nuts are ready to harvest from late August when the husks turn yellow.



Almond trees

Almonds are a type of Prunus and therefore related to cherries, plums and apricots. Native to North Africa and the Mediterranean, they're not ideally suited to the UK climate, but it is possible to plant them in a warm, protected space where they will not only produce beautiful blossom in March, but green fruit by the end of May. Cultivars such as 'Ingrid' work better in this country. The fleshy covering on the fruit gradually dries and eventually splits to reveal the almond seed, encased in a shell.







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Chris Shemilt's Money Corner What is an LPA?

Many people think that writing a Will includes a Lasting Power of Attorney (LPA), but it doesn't. Others believe that a partner automatically has power if something happens to one of them, but this isn't the case either. In fact, without a LPA, a spouse or partner is simply not allowed to manage health and finances – that's the Law. Wills and LPA's are separate legal documents which work hand in hand to cover you for any eventuality.

An LPA gives a nominated representative the legal right to manage your affairs if you should become mentally or physically incapacitated. There are two kinds of LPA – 'health and welfare' and 'property and financial'.

Creating an LPA is a logical and sensible way of preparing for a possible future scenario, just like writing a Will. Obviously, death is a certainty but incapacity is not. You can arrange these at different times, but it does make sense to make a Will and LPA's at the same time. 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!

Most people are happy to make a Will, but never think about LPA. A Will provides certainty as to your wishes to your loved ones after you pass away, and we're relatively prepared for that. What we don't consider are the months or years beforehand, when we might find ourselves frail, mentally infirm or unwell - that's where an LPA comes into its own.

Wills and LPA's are not just for older people, but, if Covid has taught us anything, it's that life is unpredictable. Anyone, at any age, could have an accident or be diagnosed with a debilitating illness.

Here is the Law in short: if something happens to you and you have no LPA, your case has to be referred to the Court of Protection, who 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)

In other words, you have no control over who is looking after your finances or healthcare whilst you are incapacitated, and 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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Full English breakfast hash

This is the ideal brunch dish – cooked in one pot and making the most of ingredients you're likely to have in the fridge.



Serves 4 Preparation time 20 minutes Cooking time 45 minutes

Ingredients

- · Butter or oil for greasing
- · 450g uncooked hash browns, defrosted
- · 2 eggs
- · Salt and pepper
- · 1 tbsp vegetable oil
- · 1 onion, peeled and finely diced
- · 2-3 sausages, sliced
- · 4 rashers of bacon, diced
- 50g kale, chopped
- · 2 tomatoes, diced
- · 2-3 handfuls of grated Cheddar cheese
 - 4 eggs
- · 2-3 Opies Pickled Walnuts, thickly sliced

Method

- Preheat the oven to 220°C, fan 200°C, gas mark 7. Lightly grease a shallow casserole dish.
- Carefully break up the hash browns into a bowl using clean hands so they resemble grated cheese. Add the 2 eggs, season to taste and mix in well. Using your hands, line the casserole dish with the mixture, pushing it down using your fingertips to form a large solid 'rosti'-type base. Place in the preheated oven for 20-25 minutes or until golden and crispy.
- 3. Meanwhile, fry the onion in a little vegetable oil until softened, then add the sausages and diced bacon to the pan. Fry until coloured before adding the kale and cook for a further 5-6 minutes or until the kale has just wilted. When the hash brown base is ready, remove from the oven and spoon the sausage and bacon mixture on top, followed by the diced tomatoes and grated cheese. Finally, crack 4 eggs on top and finish with the pickled walnuts. Place back in the oven for 15 minutes or until the eggs are just cooked and the yolk is still runny.

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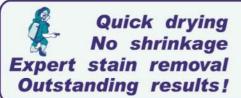
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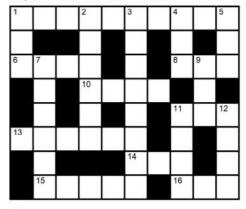
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Mini Cross

Solve the anagrams, then put the words into the grid.

Solve the anagrams, then put the words into the grid.

Solve the anagrams, and anagrams, anagrams, and anagrams, anagra







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Quick crossword

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Across

- 7 Type of fruit (6)
- 8 Opulence (6)
- 9 Touch (4)
- 10 Start (8)
- 11 Modified (7)
- 13 Impede (5)
- 15 Remove from home (5)
- 17 Water closets (7)
- 20 Calculation (8)
- 21 Horrid (4)
- 23 Male relatives (6)
- 24 Snub (6)

Down

- 1 Manufactured (4)
- 2 Horse's fastest pace (6)
- 3 Observed (7)
- 4 Chubby (5)
- 5 Specialist (6)
- 6 Piece of jewellery (8)
- 12 Splitting (8)
- 14 Advisory group (7)
- 16 Cold (6)
- 18 Caring (6)
- 19 Slightly drunk (5)
- 22 Lie in wait (4)

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Is the Volkswagen California still king of the camper vans? Jack Evans finds out.

What is it?

With a lineage tracing back to the 1960s, the Volkswagen California is one of the best-known names in camper vans. But as time has moved on, it has become more feature packed. This latest generation has more creature comforts than ever.

What's new?

The previous model shared its underpinnings with the hardy Transporter panel van. This new California has more in common with the Multivan, which is on the same MQB platform as cars like the Golf. The idea is that the new California should offer a more car-like driving experience with improved refinement and handling.

What's under the bonnet?

'Our' California comes with a 2.0-litre turbocharged diesel engine linked to a seven-speed DSG automatic gearbox, sending a modest 148bhp to the front wheels. Zero to 60mph will take just over 12 seconds but you've got 360Nm of torque. VW claims you should get up to 41.5mpg combined.

What's it like to drive?

With the new platform, you'd expect the California to feel more car-like than ever. It does, with a decent level of road holding through the bends but there's quite a lot of noise when you're moving quickly and road imperfections upset the ride. However, remember you're carrying a full kitchen and bed suite with you.

How does it look?

Volkswagen has done well to evolve the look without changing things too much. You can still get the split-colour design, though we were fond of our all-blue test van.

What's it like inside?

The good news is that all versions are packed with features. For the first time, both sides come with a sliding door. Entry-level Beach vans get a minikitchen which slides out of the rear, while models from Coast and above get a fully-fitted summer kitchen inside. You'll find USB-C charging points nearly everywhere.

All versions have a pop-up roof, with those from Coast and above electro-hydraulically operated. There's an additional bed up there. We're fans of the control panel to the side of the cabin which gives quick access to information such as water and power levels.

What's the spec like?

You'll pay £68,481 for the Beach. However, we expect most buyers will opt for the £70,681 Coast. Its kitchen has an outdoor folding table and there's Climatronic three-zone air conditioning.

At the top sits the Ocean with 18-inch alloy wheels. upgraded LED Matrix headlights, power-latching sliding doors and heated front seats. But, at just over £77,000, it takes the California's price into a different zone.

Verdict

There are only small boosts in refinement over the previous van-based model but, fortunately, the cabin has been so well thought out that any ride inadequacies are likely to be an afterthought once you've set up camp.

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PICTOGRAMS

- 1. The bee's knees
 - 2. No rest for the wicked
 - 3. Simple Simon

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CROSSWORD

Across: 7 Banana, 8 Luxury, 9 Feel, 10 Commence, 11 Adapted, 13 Stall, 15 Evict, 17 Toilets, 20 Addition, 21 Vile, 23 Uncles, 24 Ignore.

Down: 1 Made, 2 Gallop, 3 Watched, 4 Plump, 5 Expert, 6 Bracelet, 12 Dividing, 14 Council, 16 Chilly, 18 Loving, 19 Tipsy, 22 Lurk.

WORDLADDER (Here is one possible solution, there are others)

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Award winning mental wellbeing charity Borderland Voices needs to secure its future and pay the rent.

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but serving the Staffordshire Moorlands and beyond. For 27 years we have provided mental wellbeing support, enabling people to boost their confidence and escape social isolation, anxiety or depression by using their creativity. The results have been astonishing.

This is what our members have said:

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'Borderland Voices is a lifeline'... 'a dependable safe space'... 'it was the foundation of my recovery'

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Borderlands also functions as an invaluable support network, keeping a gentle watch on more vulnerable members of our wider group. During Covid we made sure no-one felt left on their own, providing a shopping service for people and their pets.

It's in recognition of that work that Borderland Voices and its volunteers have won numerous awards over the years, including the Queens Award for Voluntary Services.

We rely entirely on grants or donations for our running costs but – just like our members – are feeling the effects of inflation and pressure on incomes. In particular, we need to pay market rates for hire of the room in which we hold our group sessions.

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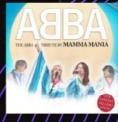




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