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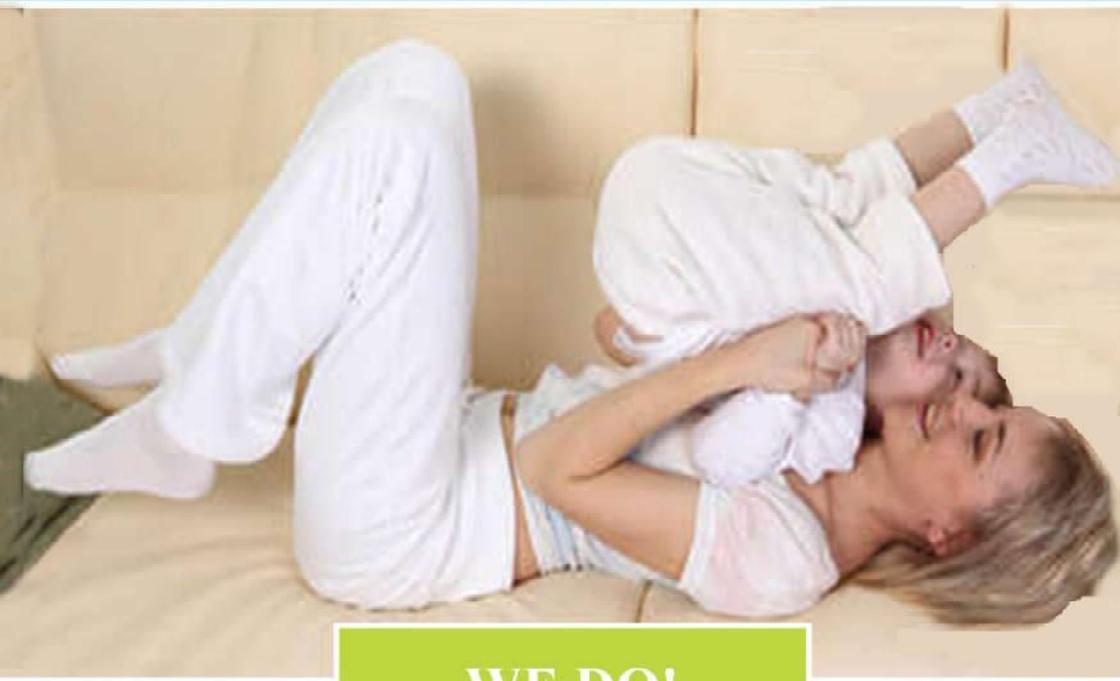
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2 "Forward I am heavy,
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7 New Year money resolutions



Now is the perfect time to take stock and work out what tweaks you might make for a better financial future.

1 Commit to monthly saving

Is your savings habit a bit haphazard? If you want a rainy-day fund, decide how much you can afford to save every month and then open a monthly savings account – they usually offer high interest rates for a year – and set up a standing order from your current account.

2 Have a no-spend month

A no-spend month is a month where you don't spend unnecessarily. Resist that pair of shoes, have a coffee at home with a friend rather than go to a cafe: cutting back on luxuries for a few weeks can make big savings. Either January or February, which tend to be quiet socially, is a good month to choose.

3 Do your life admin

Making or updating a Will is something we often don't get around to. Make it your New Year's pledge to ensure yours is current. Equally, now is a good time to set up Lasting Powers of Attorney to manage your health and finances should you lose capacity to make those decisions.

4 Prioritise your pension

January is a good time to review your retirement plans and consider whether your pension will be enough to fund them. If you're contributing to a private pension, make sure you're paying in enough – remember the Government

tops it up by 20% if you're a basic taxpayer. Pay as much as you can afford and track down any lost pensions. If you're retired, it's wise to review your pension pot to make sure it's performing well. A financial planner can help you make any changes.

5 Reduce your debts

Still got a mortgage or other credit? It often makes sense to use savings to pay off or reduce your debts, as the interest rate you pay on a loan is always higher than the interest you'll get in a deposit account. Focus on the debt with the steepest interest rate first.

6 Do a direct debit audit

It's often surprising how many direct debits you've got set up for things you no longer need. Go through them and consider whether you really want to keep paying your gym membership when you no longer go or whether you want to continue contributing to that charity. This could be a quick way of saving several hundred pounds a year.

7 Look for cheaper deals on contracts

Many of us sign up to contracts on mobile phones, broadband, energy and other services. Sometimes a special deal finishes and we end up paying over the odds, or we simply don't get round to seeing if we could get better value for money. Spend a rainy day comparing what you're paying with offers from the same or other companies.



SANCTUARY TAX & TRUST SERVICES LTD

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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Tech talk

APPLE OF YOUR EYE?

The consumer electronics giant is now setting its sights on smart glasses.

Apple is reportedly scaling back its plans for future Vision Pro virtual reality headsets, focusing instead on developing more practical, more affordable smart glasses that you can wear for everyday activities. Apple CEO Tim Cook is said to be 'obsessed' with smart glasses, and that market is currently dominated by Facebook parent company Meta and its smart Ray-Ban models (pictured). Apple is expected to announce its own smart glasses with built-in camera, speakers and in-lens displays later this year – but you'll have to wait until at least 2027 before you can buy a pair.



TV YOU CAN'T SEE

The latest technology is offering a completely transparent screen.

Would you buy a TV you can't see? LG hopes you will. The LG OLED T Signature Series Smart TV looks like a normal big-screened OLED TV, albeit a fancy one, but at the touch of a button it becomes completely transparent, enabling you to see the image on its screen as well as what's behind.

LG is collaborating with leading visual artists to show off the potential for new ways of creating and enjoying artworks. However, it's fair to say you won't see one of these televisions in many living rooms right now – the world's first transparent OLED TV is exclusive to Selfridges and costs £44,999.99.

NAIL THE SALES

How to make sure the prices are right when you're looking for savings in January.

January means yet another flurry of big sales on the big online retailers – and that also means the return of deals that are too good to be true. In many cases the discounts you see online aren't really real: the original sticker price may be from years back, or the item could be discounted so frequently that its recommended retail price is largely fictional.

But there's an easy way to check that a deal in the sales is a really good one. On Amazon you can see products' price histories by copying the page address into uk.camelcamelcamel.com, and you can get other retailers' price histories when you look up products on pricespy.co.uk.





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Cinnamon honey apple crumble



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Serves 6

Preparation time 15-20 minutes

Cooking time 25-40 minutes

Ingredients

For the apple filling

- 3-4 large apples, core and seeds removed, chopped
- 2 tbsp Honey Heaven Organic Honey with Cinnamon
- 2 tbsp butter

For the topping

- 75g oats
 - 4 tbsp Honey Heaven Organic Honey with Cinnamon
 - 4 tbsp butter, melted
-

Method

1. Add all the ingredients for the filling in a rectangular baking dish. You can pop this in the microwave on high for 5 minutes to make the cooking process quicker.
2. Preheat the oven to 180°C, fan 160°C, gas mark 4.
3. Mix together the ingredients for the topping and spread evenly on top of the apple filling.
4. Bake in the preheated oven for 25 minutes until golden on top. Or, if you haven't put the filling in the microwave, bake for 40 minutes.

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FIAT

600



Can this compact crossover with a hybrid powertrain beat the competition? Cameron Richards reports.

What is it?

With its chic styling and bright colour schemes, the Fiat 600 offers the same cutesy looks as the Fiat 500 but greater practicality.

What's new?

Originally only available with electric power, the 600 is now offered as a more affordable hybrid with a broad choice of trim levels.

What's under the bonnet?

The 600 comes equipped with a 1.2-litre three-cylinder turbocharged 48-volt mild-hybrid powertrain, with power outputs of 98bhp or 134bhp.

We're driving the higher-powered version, which also generates 205Nm of torque, and can hit 60mph in 8.3 seconds and a top speed of 124mph. Fiat claims a combined fuel economy of 58.9mpg and CO2 emissions of 109g/km.

What's it like to drive?

Around town, the light steering makes it easy to manoeuvre and it's quite nippy in traffic. However, that light steering feels numb at higher speeds. The automatic gearbox is also hesitant when you accelerate.

How does it look?

The 600 looks like a 500 that has put on a few pounds, featuring the same bubble-shaped exterior design.

However, the 600 boasts two extra doors, lower wheel arch extensions and chrome detailing around the window seals and below the doors. The 600 logo that runs the width of the chrome strip in the doors gives it a unique presence.

What's it like inside?

The interior is a nice place to be, with our test car boasting cream leather with turquoise stitching but there are also lots of hard, scratchy plastics.

There are a good number of physical buttons, while storage is excellent. It includes a very deep centre console bin, deep door bins and a centre armrest with storage, but it's a pity the glovebox is tiny.

Space in the back is average but legroom is tight. The car offers 385 litres or 1,256 litres of boot space with the rear bench folded down. That's 35 litres more than a Vauxhall Mokka.

What's the spec like?

The entry-level '600' has all the essentials, such as a 10.25-inch touchscreen display, cruise control, air conditioning and rear parking sensors. Meanwhile, the mid-level 'Icon' boasts automatic climate control, LED taillights, keyless entry with push-button start and 17-inch alloy wheels.

We're driving the flagship 'La Prima', which adds an electrically adjustable driver's seat with a massaging function, 18-inch alloy wheels, a powered tailgate, and heated front seats and windscreen.

Prices kick off at £25,360, similar to the Mokka.

Verdict

With its interesting exterior design, generous boot space and impressive standard equipment list, there's plenty to like. But it doesn't feel special enough to make it a leader in the compact crossover class.

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Just one thing

By Caroline Knight

Rather than making and then breaking resolutions, let's use January to think about just one thing you'd like to achieve in your garden this year. Of course, there will be dozens of things, but if you can make one of them happen, then you're a winner.

This realistic aim is yours to choose. Perhaps you'd like to make your garden seating area more attractive. Maybe you wish to achieve a lower-maintenance garden, a more interesting border, fences that don't feel like a prison or a patio that doesn't attract so many weeds. You might want your garden to have a focal point, an incentive for people to explore, or maybe you feel it lacks plant colour.

Whatever you choose, keep it simple, make it achievable and it will provide you with immense satisfaction.

Happy New Year hacks

- When planting bulbs, annuals or perennials in large containers, consider including an upside-down plastic pot inside the larger one. It reduces the volume of compost required and helps to keep the drainage holes clear. It also makes the container lighter and easier to move.



- Consider putting coffee filter paper in the bottom of pots before filling them with compost, to keep the ground cleaner under the pot and the drainage holes unobstructed.
- Plants in pots benefit from being raised off the ground during winter. It keeps them a little warmer and helps to prevent pot-cracks. You can use pot feet or cut some small, flat pieces of wood, such as decking.
- If you're purchasing perennials as container plants, choose the largest you can find and split them. You'll get two or three plants for the price of one.
- Did you know that bees can see purple and blue more clearly than other colours? They appreciate *Verbena bonariensis*, lavender, *Aubrieta*, Hebe, Buddleja and Nepeta.



- You can easily make your own fertiliser using nettles, comfrey, dandelions and even the water left over from cooking rice. Put the plants into a bucket, top it up with water and leave it for two weeks. Take out the plant matter, dilute the mixture and spray it on leafy plants or vegetables for a boost of nitrogen.
- Did you know you should tailor plant food for the required purpose? The three nutrients most important to plants are: nitrogen (N), which stimulates leaf growth; phosphorus (P), for strong root growth; and potassium (K) – also called potash – to feed developing flowers and fruit.
- Prepare for the growing season by making a garlic spray to deter plant pests. Grate a head of garlic, steep it in a litre of boiling water, then allow it to stand for 12 hours. Strain and add more water, plus a little mild soap.



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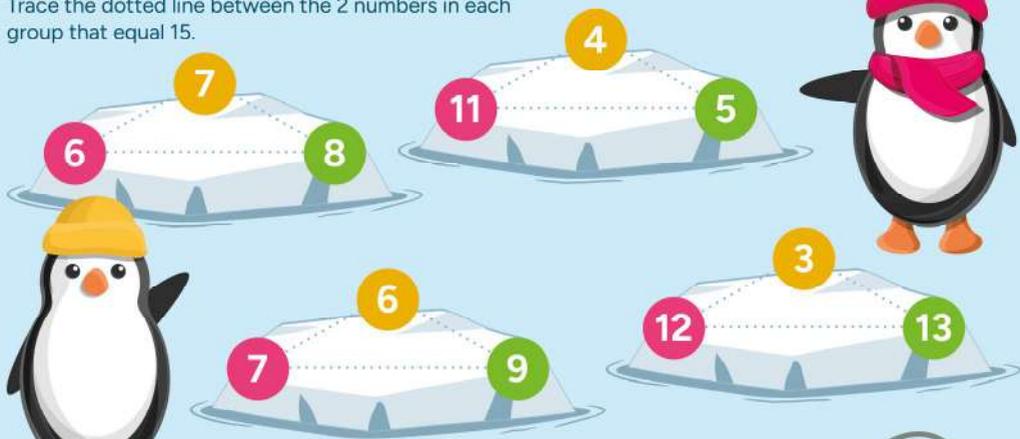


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How do a group of penguins make a decision?
Flipper coin!

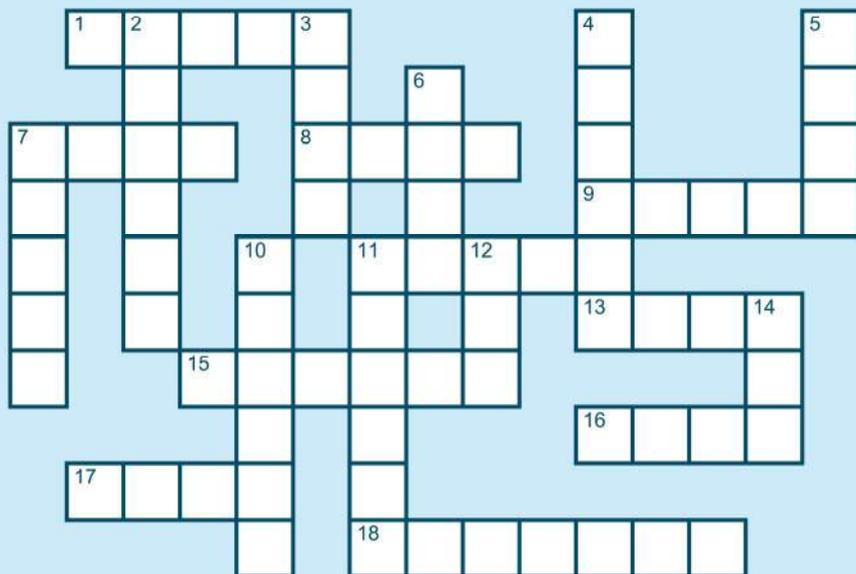
How do you get in touch with a penguin?
Give them a wing.

Why didn't the penguin jump off the iceberg?
They got cold feet.



PENGUIN WORDFIT

- BEAK
- BLACK
- CHICK
- COLD
- COLONY
- DIVE
- EGG
- EMPEROR
- FISH
- HUDDLE
- ICE
- NEST
- OCEAN
- SNOW
- SQUAWK
- SWIM
- WADDLE
- WEBBED
- WHITE
- WING





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Chris Shemilt's Money Corner

Equity release myths – BUSTED! (part I)

Equity release has become very popular for older homeowners because it allows those aged 55 or older to borrow tax-free cash against the value of their home. There are various reasons why equity release might be attractive. For example it can provide an extra income supplement to pension income, it can be used for home improvements or holidays, to help a grandchild buy a home – in fact for any reason whatsoever.

There are different versions of equity release so borrowers can withdraw a one-off amount or several amounts over a period of time and crucially, there is no set term to repay the loan to the lender.

I am often asked the same questions relating to equity release over and over again. So, in this edition of Money Corner I am going to bust 10 of the most common myths associated with equity release. You have probably heard several of them yourself, so here are the first five...

Myth #1. I won't own my own home any more. I worked very hard for years so I don't want to lose it

This one is really easy to quash – equity release customers retain ownership of their home. You are guaranteed to remain the owner of your property for the duration of both your and your partner's lives, or until you both enter long-term care.

Myth #2. The last thing I need at my time of life is new mortgage. I can't afford repayments

It's true that an equity release arrangement is in fact a mortgage. Repayments are optional so with an 'interest-roll-up' option, no repayment required until the borrower dies or goes into long term care. Alternatively, options such as voluntary partial repayment have greatly enhanced the flexibility of equity release products. For example, repayments might suit those clients who have healthy income but would like to release capital for any purpose.

Myth #3. It's too complicated and I don't want to risk getting it wrong

These days, one can only take an equity release after taking professional advice from an appropriately qualified financial adviser and after appointing a solicitor to act on their behalf. These professionals will guide you through your options and help you to arrange the most appropriate solution to meet your needs.

Myth #4. I don't want to leave my children with my debt

A contractual 'no negative equity guarantee' means that you will never leave a debt – no matter how long you live. There is a persistent misconception that an equity release loan can leave a debt larger than the value of the property – this is completely untrue.

Myth #5. I want to leave my property to my children and/or grandchildren – not an equity release company

We encourage clear and explicit communication between family members. Routinely, we invite potential equity release clients to have close family members or trusted friends join them during our discussions. This gives potential beneficiaries the chance to talk plainly and to clarify their true priorities. There may also be the option to take up an equity release product with built-in equity protection to provide an 'inheritance guarantee'. It is true that equity release might reduce the value of your estate (and therefore the amount you leave to your beneficiaries) so careful planning is required.

Equity release customers can draw confidence from the knowledge that this is an activity regulated area by the FCA. It could significantly, and securely, boost your later life finances, giving you the freedom and peace of mind to enjoy the golden years you deserve.

Watch out for five more myths being busted in the next edition of Money Corner.



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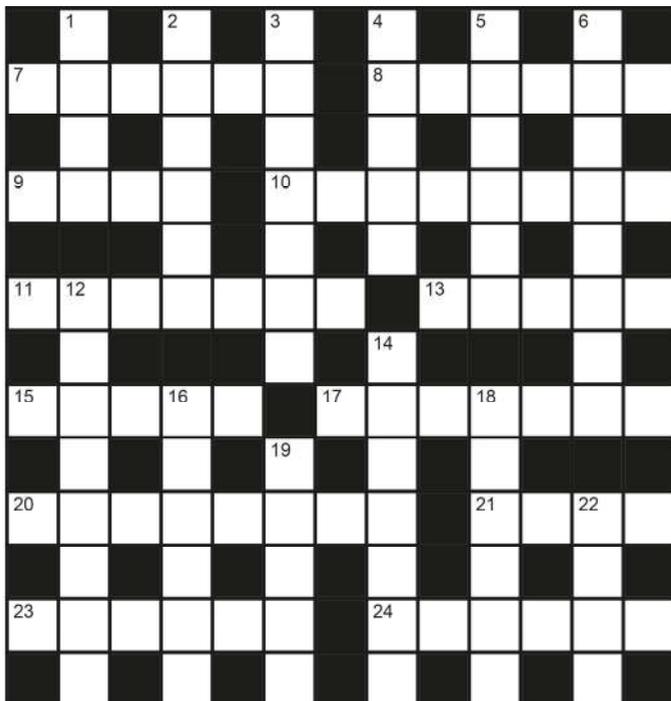
Quick crossword

Across

- 7 Vegetable (6)
- 8 Not including (6)
- 9 Set of two (4)
- 10 Marvellous (8)
- 11 Mumbles (7)
- 13 Type of lizard (5)
- 15 Concerning (5)
- 17 Fortress (7)
- 20 Garden visitor (8)
- 21 Egg shaped (4)
- 23 Venus for example (6)
- 24 Getting older (6)

Down

- 1 Couch (4)
- 2 Colourful bird (6)
- 3 G.P.s (7)
- 4 Passenger boat (5)
- 5 Sporty (6)
- 6 Scatter (8)
- 12 Keeps you dry (8)
- 14 Checked cloth (7)
- 16 Emergency (6)
- 18 Worshipped (6)
- 19 Closes (5)
- 22 Female relative (4)





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Rise and shine

By Susannah Hickling

How to ensure a healthy start to the day on cold winter mornings.

Wake up naturally

Ditch the alarm if you want to begin the day with a spring in your step. This isn't always possible, of course, but the evidence is compelling: a survey of more than 1,000 employees by sleep health website Each Night found that people who woke up naturally felt fully awake more quickly than those who used an alarm. They were also more likely to feel rested throughout the day, eat a healthy breakfast, exercise more and have a positive outlook.

What's more, if you snooze you lose, according to a Japanese study. This found that people who woke repeatedly because they put their phone alarm on snooze were more groggy than those who got up after a single alarm.

To make natural waking succeed, you need to go to bed at a time that allows your body to find its own – or circadian – rhythm. Turning in at the same time every night will help regulate your body clock.

Go outside

Getting out into the daylight as soon as possible after waking up will help you feel alert during the day and sleepy at bedtime. The fresh air, physical activity and the experience of being in nature will also boost your mood.

Delay your coffee

Cortisol – your body's main stress hormone – levels are higher when you wake up, providing a natural energy boost. So it's a good idea to save the caffeine until after your morning walk, when you're more likely to need it. Drink a glass of water when you wake up instead, as being well hydrated will make you feel more energised.

Splash yourself with cold water

Admittedly, this is not tempting on a chilly morning, but it could really liven you up. Let your shower run cold for a minute and then return it to its usual temperature, or start warm and turn the water to cold at the end. A Dutch study found that people who had a hot shower followed by a cold blast of up to 90 seconds for 30 days experienced a 29% reduction in sickness-related absences from work. Other research has suggested cold showers could help relieve depression and pain.

Get moving – but gently

Our bodies stiffen up overnight, so a few light stretches to loosen up in the morning will help prepare you for the day ahead. There are plenty of suggestions online. To avoid injury, move around for 30 minutes before doing any exercise routine. This could mean just walking around the house or showering and dressing.

Have protein for breakfast

Avoid sugar, as this causes blood glucose spikes, and opt for a moderate amount of protein instead. Eating protein and wholegrains for your first meal of the day will keep you fuller for longer and give you steady energy. Eggs on wholemeal toast or porridge with skimmed milk and fruit will set you up nicely.

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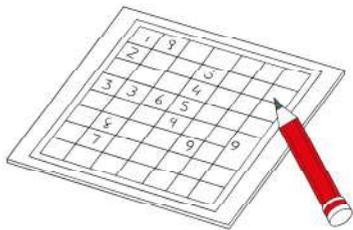


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Puzzle Page



Pictograms

5 words

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2 words

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MINETOO

2 words



Sudoku

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

Quiz

Review of the Year 2025

- Who won the US Masters in 2025 to become the first European golfer to complete a career grand slam?
- In 2025, Blaise Metreweli became the first female to become the head of which organisation?
- Who played the "Legends" slot at the 2025 Glastonbury Festival?
- With the USA imposing tariffs on it despite the islands being uninhabited, Heard Island and McDonald Islands is a territory of which country?
- Which video game was the basis for a 2025 film advertised with the tagline "Be There and Be Square"?
- Name the only two teams that England defeated in normal time during the 2025 UEFA Women's Championship.
- Which chart-topping singer was part of an all-female crew that flew into space in April 2025?
- In April 2025, it was reported that which TV show helped boost Thai takeaway orders in the UK by up to 25 per cent?
- The 2025 series of the BBC TV show Race Across the World started in China and ended at the southernmost point of which country?
- Which famous person died in 2025, just days after visitors to an event in Birmingham could pay 666 pounds to meet him and his family?

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You have two minutes to find all the everyday words of three or more letters that can be made from the letters above. Plurals are allowed, proper nouns are not.

3 letters: 19 4 letters: 10 5 letters: 16 letters: 1

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Courgette and feta fritters with yoghurt dip

Makes 6-8 (depending on size)
Preparation time 20-25 minutes
(plus 30-60 minutes draining)
Cooking time 10-15 minutes

Ingredients

- 3 medium courgettes, trimmed
- Sea salt flakes
- 4 spring onions, trimmed and finely chopped
- 150g feta cheese, crumbled
- A small handful of fresh dill, chopped
- A small handful of fresh flat-leaf parsley, chopped
- A good grating of nutmeg
- 1 tsp ground coriander
- 2 eggs, beaten
- 100g self-raising flour
- Finely grated zest of 1 lemon
- Freshly ground black pepper
- Borderfields Gold Cold-Pressed Rapeseed Oil, for frying

For the yoghurt dip

- ½ cucumber, seeds scraped out
- 200ml Greek yoghurt
- 1 clove garlic, crushed
- A small handful of fresh mint leaves, chopped

Enjoy these deliciously crunchy fritters as finger food or part of a meal, in a lunchbox or a burger bun.

Method

1. Coarsely grate the courgettes into a colander, toss with a little sea salt and leave to drain for 30 minutes to an hour. Squeeze thoroughly and transfer to a large mixing bowl. Add the spring onions, feta, dill, parsley, nutmeg, coriander, eggs, flour and lemon zest. Season generously and mix well together.
2. To make the yoghurt dip, coarsely grate the cucumber into a colander, sprinkle with a pinch of salt and squeeze out all the liquid. Tip into a bowl with the yoghurt, garlic and mint and mix well. Chill in the fridge until ready to serve.
3. Add a generous amount of the oil in a frying pan and place over a medium heat. When the pan is hot, add spoonfuls (about 1 tbsp at a time) of the fritter mix to the pan and flatten down slightly. Cook for 3 minutes on either side until golden brown. Remove the fritters with a slotted spoon and drain on kitchen paper while you cook the remaining mixture.
4. Serve immediately with the yoghurt mix on the side.

For more recipe inspiration using the Borderfields range of cold-pressed rapeseed oils, visit www.borderfields.co.uk. Recipe created by Rachel Green (www.rachel-green.co.uk) with photography © Michael Powell (www.michaelpowell.com).



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“RIDDLE ME THIS”

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HOW TO PLAY:

Each month a riddle will appear in the mag with a one word answer. Your job is to make a note of the word and use the first letter of that word. Use the grid below to record your answers.

In December 2026, you should have 12 letters that when rearranged will form a word. When you have that word you will send it along with your name, address and telephone number to The Alsager Link. A winner will be drawn at random from all the correct entries who will then receive £100 in shopping vouchers.

(Editors decision is final. One Specific word will be the correct answer. Vouchers cannot be exchanged for cash)

JAN:

“I guard a message with a flap; I travel post and sometimes map.
I wait on doormats, knock and rest — inside me paper finds its nest.”



Mathematics Wordsearch



Add
Algebra
Area
Arithmetic
Binary
Circle
Count
Cubic
Decimals
Diameter
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Formula
Geometry
Median
Minus
Numbers
Plus
Radius
Statistics
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Sums
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Tangent
Total
Triangle



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Tuesday 10am to 6pm

Wednesday 10am to 5pm

Thursday **CLOSED**

Friday 10am to 5pm

Saturday 9am to 1pm



PRE SCHOOL

RHYME TIME
MONDAY 11AM

*

NEW EVENT
MINI BUILDERS
WEDNESDAY 11AM

*

STORIES AND SONGS
FRIDAY 11AM

*

BABY BOUNCE
FRIDAY 2PM

*

FAMILY STORIES AND
SONGS
SATURDAY 3RD
JANUARY 11AM

CHILDREN'S

LEGO CLUB
MONDAY 3:30PM

*

NEW EVENT
CRAFTERNOON
WEDNESDAY 3:30PM

*

GAMES CLUB
FRIDAY 3:30PM

FREE. NO NEED TO BOOK

TAKE A LOOK AT OUR
FACEBOOK/
WEB PAGE
FOR FUTURE EVENTS

ADULT

COLOUR AND CHAT
MONDAY 2PM TO 4PM

*

2ND TUESDAY MURDER
CLUB
THRILLER BOOK GROUP
TUESDAY 13TH JANUARY
2:30PM

*

NEW EVENT
CRAFTY NATTER
TUESDAY 13TH & 27TH
JANUARY
2PM - 4PM

*

COFFEE MORNING
EVERY WEDNESDAY
10AM TO 12PM

2



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Alsager Community Support

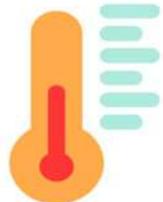
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2026**

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1st Alsager Scout Group



Squirrels
BEAVERS
cubs
SCOUTS
EXPLORERS



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Website: www.alsagerscoutgroup.org.uk

Email: gsl@alsagerscoutgroup.org.uk

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4	5	9	7	6	3	8	2	1
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What Am I

1. Fire 2. Ton

Pictograms

1. More than meets the eye
2. Mixed emotions
3. Say cheese

1. Rory McIlroy
2. MI6 (Secret Intelligence Service)
3. Rod Stewart
4. Australia
5. Minecraft

6. Wales and the Netherlands
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8. The White Lotus
9. India
10. Ozzy Osbourne



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