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Do the groundwork

By Caroline Knight



Organisations and individuals who open their gardens to the public put a huge amount of effort into making sure everything looks good. Plants in these situations are curated for exhibition. Many famous herbaceous and mixed borders have earth and compost that is banked up towards the back, for example. This enables the plants to be displayed to the best effect. And as much as you might imagine you're looking at a "natural" scene, there's generally a lot of careful placing, repositioning and replanting during the season so that people can enjoy a feast of colourful sights.

How to prepare

You too might want to do some homework if you hope to achieve a beautiful garden:

- Always read the label of any unfamiliar plant. It gives valuable information, including the required light level and moisture content in the ground. There is no point in planting a *Cistus*, or rock rose in a north-facing, damp spot. It won't give you any flowers and then it will die. Many of our sun-loving garden plants originate from dry, rocky parts of the Mediterranean. These include Lavender, which hates its feet to be wet, and *Salvias*, which won't last long unless they are given well-drained soils in sun.
- Everyone has shady spots in the garden, so choose plants that thrive there. Most ferns are lush, shade-lovers and there are some beautiful

Euphorbias which provide a rich contrast of colour. Many hardy geraniums are happy in shade, along with *Primula*, *Viola* and *Brunnera*.

- If you have clay soil which is often waterlogged (and then rock-solid during summer), don't despair. There really are plants that suit every place. Consider *Astrantias*, for example. They are a tough herbaceous perennial that can cope with different conditions.
- Unless the plant you are buying is extremely vigorous or designed to be a substantial specimen, never buy just one. You need a swathe so that you will notice them. You can speed up nature by planting in clusters.
- Be wary of thugs! *Houttuynia cordata*, sometimes known as fish mint, spreads like mad, especially near a pond or waterway. Bamboo is a beautiful plant, but even the "well-behaved" clumping varieties should be planted using a root barrier. The Spanish bluebell looks quite innocent but it is vigorous, and competes and hybridises with our native bluebell. The common snowberry shrub, *Symphoricarpos albus*, spreads by suckering roots, forming thickets very quickly.
- Think about plant shapes and texture as well as flower and foliage colour. Plants should look good together, or their individual charm will be lost. Colour looks better when repeated; avoid having every colour under the sun.



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Until that launches, it's best to compile a list of past employers, then use the free Pension Tracing Service (0800 731 0193) to obtain the current details of who administers the relevant pension. If you do find anything, consider seeking professional advice to decide what to do next, as fees and tax treatment will have a significant impact on your best options.

Surprise savings

If you've moved house a lot or had many bank accounts, try searching through the free My Lost Account service (www.mylostaccount.org.uk), operated by the financial industry. It can take up to three months to receive results, and it only covers accounts formally marked as lost. This usually happens only if letters sent to you have been returned as undeliverable or if there's been a long period of inactivity on the account.

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Share information

To find company shares, including lost certificates, you'll usually need to know what companies you think you hold shares in and then track down which of three registrars (Computershare, Equiniti, MUFG Corporate Markets) handles that company. You do not need to use commercial tracing services.

Family fortunes

If you've lost touch with family members, you might have a claim to money on a "bona vacantia" estate. This is where no named heirs could be traced and instead the money is held so it can be paid to a qualifying family member, even if they aren't named in the will.

You'll need to be a close blood relative such as a direct descendant or ancestor, a niece or nephew or a first cousin. You can check the unclaimed estates list on the government website (www.gov.uk) and the time limit for claiming is either 12 or 30 years, depending on what documentation you have.



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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

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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.

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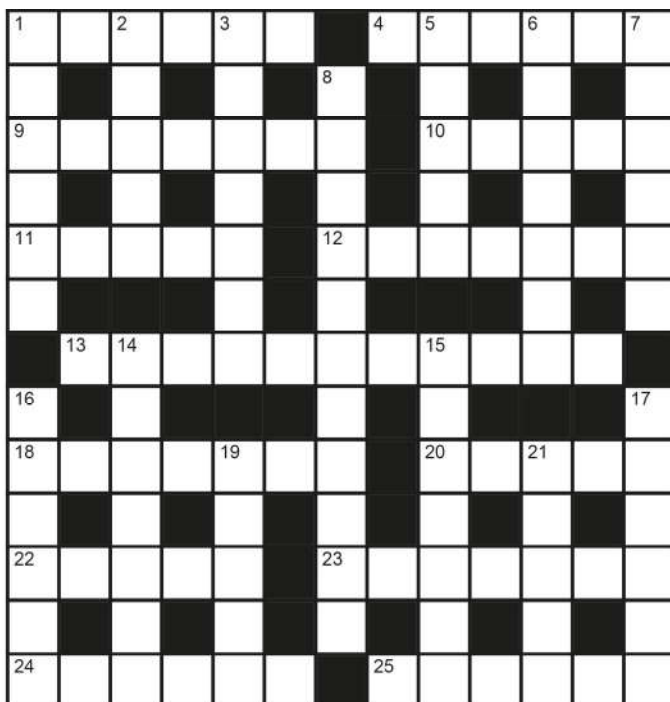
Quick crossword

Across

- 1 One of the seasons (6)
- 4 Heaviness (6)
- 9 Massive (7)
- 10 Beside (5)
- 11 Surrounded by (5)
- 12 Tenth month (7)
- 13 Powerful optical instruments (11)
- 18 Anguish (7)
- 20 Complete (5)
- 22 Lively dance (5)
- 23 Disorder (7)
- 24 Female sibling (6)
- 25 Lively (6)

Down

- 1 A horse for example (6)
- 2 Rhythm (5)
- 3 Person in charge (7)
- 5 Precise (5)
- 6 Farewell (4-3)
- 7 Big cats (6)
- 8 Protest (11)
- 14 Rude remarks (7)
- 15 External (7)
- 16 Modifies (6)
- 17 Tired (6)
- 19 Astound (5)
- 21 Brass instruments (5)



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.

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

Pecan and maple syrup flapjacks

These quick and easy sweet treats are delicious for breakfast or brunch – and perfect for a picnic!

Makes **16 portions**

Preparation time **20 minutes**

Cooking time **30 minutes**

Ingredients

- 300g butter, plus extra to grease
- 150ml pure maple syrup (preferably dark for its robust taste)
- 1/4 tsp ground cinnamon
- A pinch of salt
- 75g shelled pecans, toasted in a dry pan and chopped
- 500g rolled oats

For the drizzle topping

- 25g white chocolate, chopped
- 2 tbsp pure Canadian maple syrup (preferably amber for its rich taste)
- 1 tbsp shelled pecans, toasted in a dry pan and chopped

Method

1. Preheat the oven to 150°C, fan 130°C, gas mark 1. Grease and line a 20 x 30 cm baking tray.
2. Put the butter, maple syrup and cinnamon in a pan with a pinch of salt and stir until melted. Add the nuts and oats and stir well with a wooden spoon to coat.
3. Spoon the mixture into the prepared baking tray, level the top, pressing down slightly, then bake in the preheated oven for 25–30 minutes.
4. Remove from the oven and score 16 squares, then leave to cool completely in the tray on a wire rack.
5. For the topping, put the chocolate and maple syrup in a heatproof bowl set over a pan of barely simmering water (don't let the bowl touch the water), heat until just melted, then stir and drizzle over the flapjacks.
6. Sprinkle with chopped pecans, then cut into squares to serve.

For more sweet and savoury recipe inspiration using maple syrup from Canada, visit www.maplefromcanada.co.uk

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Chris Shemilt's Money Corner

How the changes to IHT affect pensions

In the 2024 Autumn Budget, Chancellor Rachel Reeves announced that from 6 April 2027, "unused pension savings may be included in your estate for inheritance tax (IHT) purposes". The majority of people won't be affected, but it could cause considerable disruption for those who are affected. The rules are still emerging so there may be an update on this article at some point.

What is an 'unused pension'?

This is a pension pot which has not yet been claimed. It includes pension savings and amounts in 'flexi-access drawdown' (FAD or simply 'drawdown').

Why are the changes being introduced?

The government says it is closing a loophole which allows the use of pensions for inheritance planning rather than retirement income. They say that these changes align pensions with other types of assets for IHT purposes.

What does this change mean?

In short, HMRC will take more tax. Under current rules, unused pensions are usually paid tax-free to beneficiaries outside of the deceased's estate (therefore passing to beneficiaries free of IHT). The new rules mean that unused pension savings will be taxed for IHT if the estate left is greater than the 'nil rate band' (NRB) threshold of £325,000. There is also an additional 'residence nil rate band' (RNRB) of £175,000 but only if a main residence passes specifically to children or grandchildren and if the estate is under £2 million. All other beneficiaries are excluded, in which case the RNRB is ignored. The NRB and the RNRB are now frozen until at least 2030.

IHT on pensions

IHT is a tax on a deceased's estate over the NRB/RNRB at a rate of 40%, regardless of what tax rates were applicable during lifetime.

How might the new rules affect you?

A great many people have chosen not to break into their pensions, instead leaving the full pension pot upon death to their beneficiaries tax-free. However, from 2027, unused pensions will be included in the estate for IHT calculations, therefore potentially being subject to the 40% charge. Pension providers will deduct the IHT prior to paying out the fund value.

The new 'double tax' rule

There will also be changes affecting income tax on some schemes and death benefits. Many of these are already subject to income tax and will continue to be so, but on the reduced pot after any IHT has been paid to HMRC.

As an example, where IHT is due, a pension pot of £10,000 will be subject to 40% IHT, leaving £6,000 to be inherited. Depending on the income tax rate of the recipient, a further 20%, 40% or even 45% would apply to income, making a worst case scenario of 67% tax paid. This leaves the beneficiary with just £3,333 out of the £10,000.

If you have any concerns about your IHT regarding pensions or on your wider estate, please call us for a free initial consultation.

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SKODA FABIA 130



To celebrate 130 years, Skoda has introduced the most powerful Fabia yet. Cameron Richards finds out more.

What is it?

Skoda has introduced a performance-focused variant of the Fabia supermini into the fast-fading world of hot hatchbacks. The 130 marks the firm's 130th anniversary.

What's new?

The car's standard powertrain has been beefed up, while several exterior enhancements differentiate it from the ordinary Fabia variants.

The chassis has been stiffened and there's a 15mm-lower ride height. It's also based on the Fabia Monte Carlo, utilising the same sporty interior styling features.

What's under the bonnet?

The 130 is equipped with a tweaked version of the standard car's 1.5-litre turbocharged EVO 2 petrol engine.

Power has increased from 148bhp to 174bhp and 250Nm of torque, making it the most powerful Skoda Fabia ever. It can take the car to 60mph in 7.2 seconds and tops out at 141mph.

Skoda claims the car can manage 50.3mpg, though our test car averaged an impressive 58.4mpg.

What's it like to drive?

Despite its sporty credentials, the Fabia 130 isn't as hot as you might think. The car doesn't feel as fast as it could be and the standard DSG automatic gearbox also takes away the engagement you'd have with a manual.

However, the 130 is still entertaining to drive, thanks to its tuned chassis and suspension. It's also comfortable.

How does it look?

The 130 treatment really livens up the Fabia's profile. All 130s gain chunky 18-inch alloy wheels, a black front and rear spoiler, Fabia 130 badging, twin-exit exhaust tailpipes and a two-tone paint scheme. The car's lowered suspension and red brake calipers finish off the sporty makeover.

What's it like inside?

The Fabia 130's Monte Carlo interior means there are thick body-hugging bucket seats, aluminium pedals, a sports steering wheel and carbon fibre-effect upholstery on the seat bolsters and door cards.

The cabin layout is simple, while all the materials feel upmarket. It comes with lots of storage space, including a hidden compartment to the right of the steering wheel.

There's plenty of head- and legroom, and enough shoulder space to seat three in the back comfortably. Boot space is a key selling point with 380 litres on offer, increasing to 1,190 litres with the rear seats down.

What's the spec like?

All cars come with a 9.2-inch infotainment system, a 10.25-inch Virtual Cockpit, six speakers, dual-zone climate control, rear parking sensors and LED headlights. But, with prices starting at £29,995, it's a bit pricey.

Verdict

The Fabia 130 is a likeable small car but it's more warm than hot hatch. Its biggest downfall is its sluggish automatic transmission but this Skoda remains competent, practical and good-looking.

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

JULY:

**“I help you see what is far away, The moon and stars at night on display.
Look through my lens and the sky comes in sight—
What am I?”**

J	F	M	A	M	J	J	A	S	O	N	D
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EASY

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	7		8				9

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Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through to 9, with no repetition. That's all there is to it! You solve the puzzle with reasoning and logic - there's no maths involved and no adding up



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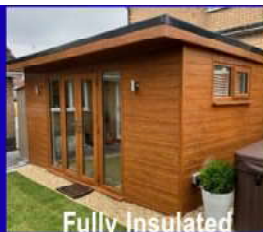
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01270 879486

Mobile: 07531 101025



Plugged in

What do you need to know if you're considering installing an electric car charger at home?

Having access to a home EV charger is a big advantage. It brings you cheaper off-peak charging tariffs along with the convenience of topping up on your doorstep. Just make sure you're switched on to all the facts before you install one.

Set yourself a budget

Expect to pay between £800 and £1,500 for the cost of both the charging unit and the installation. If you need a lot more cabling or require the unit to be installed far from the property, installation costs are likely to rise.

Many energy providers bundle the costs for installation and unit, making it easier to budget for and reducing the cost overall. For example, Ohme offers its ePod compact 7kW charger for £949, including installation. However, costs vary depending on installation complexity and the type of charging unit.

Charger type

Charger types vary in speed and how a car connects to them. The tethered charger has a fixed cable built into the unit, which means it's easy to plug your car in. However, tethered units are bulkier, so they may not be ideal if you're short on space outside your property.

Untethered chargers, meanwhile, are not supplied with a built-in cable. Instead, you have to connect the unit manually with the EV's charging cable, which is more time-consuming. On the plus side, untethered units are smaller and take up less space.

Most electric vehicle chargers used at home provide 7kW of charging power. That's quick enough to charge most cars overnight. There are faster 11kW and 22kW home chargers available, which can top-up an EV in around five hours; however, you'll need a three-phase power supply, which a lot of UK homes don't provide. Upgrading your home energy supply can cost between £3,000 and £15,000.

Property considerations

It's important to know that if you live in a rented property, you must get permission from your landlord before you go ahead with the charger installation. It will be classed as "property alteration" under most tenancy agreements.

If you own your own property, then there's no restriction, as long as you have an accessible driveway. If you do, then you need to find the best location for the charger. This is often closest to your home's electrical consumer unit, as it makes it easier to fit and reduces installation costs.

If you park your car in a garage, a charger indoors could be handy. No home parking? Special cross-pavement gullies can be installed, but you'll need to speak to your council first.

Pick an energy provider

Choosing the right EV tariff is almost as important as picking the right charger. Many firms will offer EV-friendly tariffs to help drive down the costs of charging. These special tariffs offer cut-price rates for energy during off-peak times, such as overnight. Many go as low as 7p per kWh.

Image: Ford



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MONDAY 11AM**

*

**MINI BUILDERS
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*

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*

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*

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*

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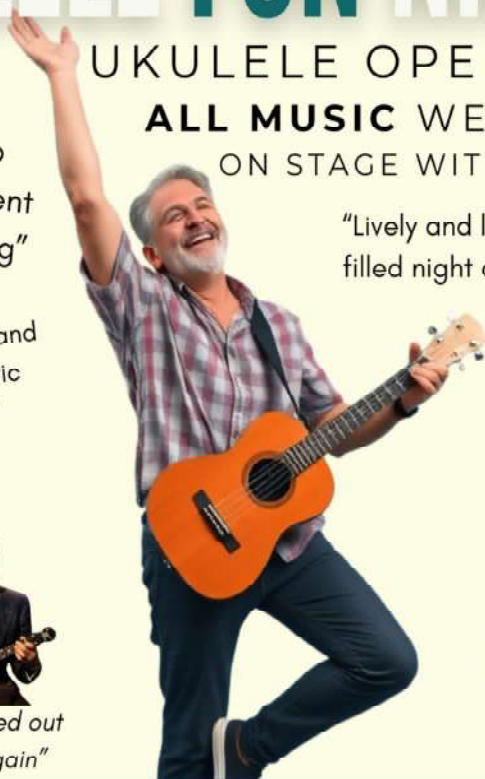
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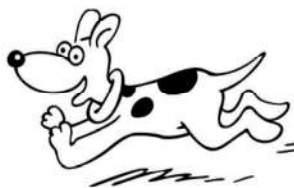


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What Am I

1.Coat of paint 2. Hiccup

Across: 1 Autumn, 4 Weight, 9 Immense, 10 Along, 11 Among, 12 October, 13 Microscopes, 18 Despair, 20 Total, 22 Polka, 23 Trouble, 24 Sister, 25 Frisky.
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