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# SJF



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MAGAZINE THERE ARE 3



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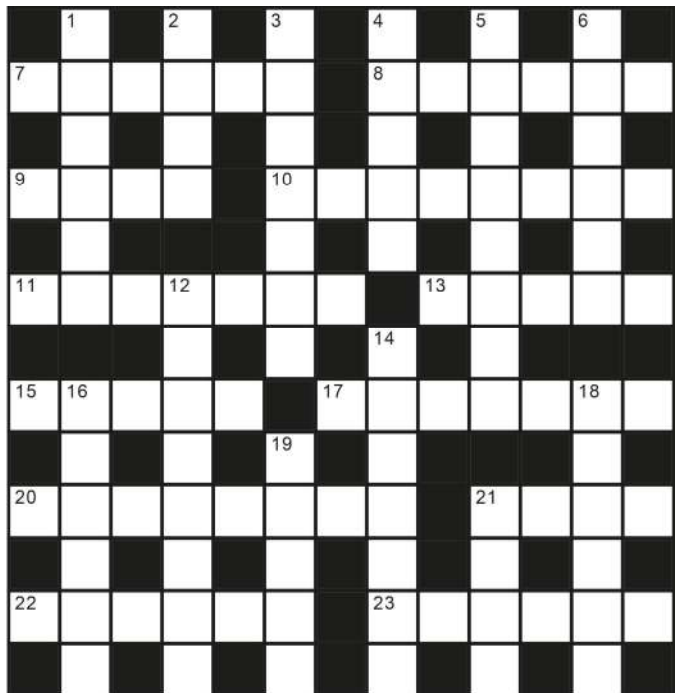
## Quick Crossword

### Across

- 7 Type of hat (6)
- 8 Assault (6)
- 9 Not pretty (4)
- 10 Exciting (8)
- 11 Style of writing (7)
- 13 Cold (5)
- 15 Freshwater fish (5)
- 17 Loosening (7)
- 20 Fruit trees are grown here (8)
- 21 Legend (4)
- 22 Mixes together (6)
- 23 Writer (6)

### Down

- 1 Zero (6)
- 2 Remain (4)
- 3 Foretell (7)
- 4 Boring (5)
- 5 Evenly (8)
- 6 Economise (6)
- 12 Chuckling (8)
- 14 Uncommon (7)
- 16 Seldom (6)
- 18 Idea (6)
- 19 Squash (5)
- 21 Dumb (4)



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## Ingredients

- 8 lean lamb cutlets or 4 lamb loin chops

## For the marinade/sauce

- 4 tbsp olive or vegetable oil
- Grated zest and juice of 2 oranges
- Juice of 1 lime
- 2 tsp ground cumin
- 3 cloves garlic, peeled and finely chopped
- 1 tbsp hot pepper sauce

## To serve

- Quinoa and sugar snap salad

---

**Serves 4**

**Preparation time** 10 minutes

**Cooking time** 15 minutes

---

## Method

1. To prepare the marinade, in a large shallow non-metallic dish mix all the ingredients together. Place the cutlets or chops in the marinade mixture and coat well on both sides. Cover and refrigerate for 2 hours or, if time allows, overnight.
2. Preheat the grill to moderate/medium. Remove the cutlets or chops from the marinade, reserving the marinade. Grill the cutlets under the preheated grill for 6-8 minutes each side, or to preference.
3. Meanwhile, heat the reserved marinade in a small pan until piping hot and pour over the cutlets before serving.
4. Serve the lamb with a quinoa and sugar snap salad, or salad of your choice.

**Tip:** For that extra-special Latin effect, why not add 2 tbsp Tequila to the marinade?

---

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# Time for bed

By Katherine Sorrell

As the seasons change, it's a good time to rethink and refresh your bedlinen. Why not splash out on some pretty replacements?



Save money by buying a bundle that includes a double-sided duvet cover, two pillowcases in a single colour and a classic deep-fitted sheet in Still White, all made from pure linen. Double-sided green and pinstripe pure linen bedding, £300, The Chalk Pink Linen Company. [www.chalkpinklinencompany.co.uk](http://www.chalkpinklinencompany.co.uk)

Choose from fine or bold stripes for your duvet cover when you make your bed with this 100% cotton set. It's soft, lightweight and breathable for the warmer months. Petit Breton Stripe bedlinen set in Eucalyptus, from £45, French Bedroom. [www.frenchbedroom.co.uk](http://www.frenchbedroom.co.uk)



These 200-thread count, 100% cotton bedlinens are hand block printed and have a striped reverse. Green Pomily duvet cover, from £78; Green Pomily standard pillowcase, from £28; Sage Green Scallop baby pillowcase, £25; all Sarah.K. [www.sarahk.co.uk](http://www.sarahk.co.uk)



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## Wordsearch - scientists, inventors, and pioneers



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BELL	HALLEY
BERNOULLI	HOPPER
BOYLE	JOULE
BUNSEN	KEPLER
CELSIUS	LOVELACE
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# WAIST AWAY

By Susannah Hickling

Photo: Designnac By Dean

Many of us would like to look slimmer around the middle, and there are good health reasons for it too.

The size of your waist says a lot about your health. In fact, it's often a better indicator than BMI of how likely you are to develop conditions linked to excess weight, such as diabetes, heart disease, arthritis and certain cancers. This is because you can have a healthy BMI and still be carrying too much unhealthy fat.

The fat on your belly that you can feel – subcutaneous fat – may mirror fat built up around organs such as your liver and heart – visceral fat. That is the stuff that poses a risk to your physical well-being.

**Here are some ways you can work towards having a flatter tummy:**

**Eat less** To lose belly fat, you need to lose weight elsewhere. Trick your brain into thinking it's eating more by using a smaller plate and take up most of it with two servings of veg. Skip seconds.

**Eat healthily** Include plenty of veg and protein, such as beans, pulses, fish, eggs and meat in your diet. Carbs should be wholegrain, with potatoes, bread, rice and pasta making up no more than a third of your meal.

**Shake your salt habit** Too much sodium has been linked to fluid retention and more body fat, especially around the middle. So use other seasonings rather than salt in when cooking, don't add it to meals and stay away from salty snacks such as crisps.

**Take a walk** Exercise helps you burn more calories. It's recommended everyone gets active for 150 minutes a week. Brisk walking counts, with the added advantage that it makes your digestion more efficient and helps reduce belly fat.

**Hit the HIIT** High-intensity interval training (HIIT) involves short bursts – perhaps 30 seconds – of high-intensity exercise, such as sprinting or cycling, followed by short periods of lower-intensity exercise or rest. Some research has shown HIIT can reduce waist circumference. Workouts need only last 10-30 minutes and be done several times a week.

**Practise planks** Resistance training is good for maintaining muscle mass and regular planks, in particular, tone muscles around your core. It involves holding the high position in a push-up (or resting on your forearms) for as long as you can.

**Sleep well** An American study found that people who didn't get enough zzz put on more weight, especially around the middle. Of course, being awake longer also leads to more opportunities to snack. In another large international study, going to bed after 10pm was associated with a larger waistline. Aim to go to bed early and get at least seven hours' sleep.

**Say yes to yoga** One study of women with abdominal obesity found that those who took a 12-week yoga programme had a slimmer waist at the end. Yoga also tackles stress – again associated with a larger midriff.



By Logan Weaver on Unsplash

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## Chris Shemilt's Money Corner

### Surprising ways to help finance later life

*More than 35,000 people over age 55 took out new, innovative and creative mortgages in the last three months of 2024, up almost 30% on the same period in the previous year. These are 'normal' mortgages taken out by older people.*

#### **Why borrow later in life when there is limited time to repay?**

After the very sharp increase in interest rates over the past several years, one of the reasons for the increase in new loans is that interest rates started to fall over the last quarter of last year, making borrowing more attractive. However, there are many other reasons why this is a rapidly growing trend...

#### **Raising cash**

This is the most obvious one. You can raise cash secured on your home to use for whatever purpose you like, to supplement income (maybe helping to offset the increased cost of living), a holiday, a new car, gifting children/grandchildren, school fees, private health care, home improvements – the list is endless.

#### **An interest-only mortgage is coming to an end**

Thousands of mortgagees took 'interest-only' loans decades ago. As the name suggests, no capital repayments have been made so now the lender wants the loan repaid in full. A later-life mortgage creates an option to switch the loan to an alternative lender and product and remain in the family home.

#### **Planning to downsize?**

We all know that house values have increased substantially over decades and there is no reason to expect this to change. So, in (say) 10 years' time, one might expect to sell the property, pay off the mortgage and still have enough to purchase a smaller home.

#### **Still working? or not working?**

A loan can make a lot of sense whether you are continuing to work or not, or if retirement is expected soon. Some lenders have extended the maximum age for mortgages, so it's even possible to provide loans for people in their 70's and 80's. Some options require no payments. Making interest payments ensures that the outstanding loan remains the same. You can even take a repayment loan over a fixed period to reduce the loan over time.

#### **Locking in costs**

Knowing what your monthly outgoings will be provides certainty of cash flow. This brings about tremendous peace of mind.

#### **Reducing IHT**

Inheritance tax is levied at 40% of what you leave upon your death after allowances. A mortgage loan can reduce the size of your estate, therefore potentially reducing the amount of IHT paid.

#### **What about paying off the loan?**

The loan is repaid when the borrower dies, or the borrower can be repaid earlier if this is possible and preferable.

In summary, there are now a very wide range of options for the over-55's, though specific personal advice is required in all cases.

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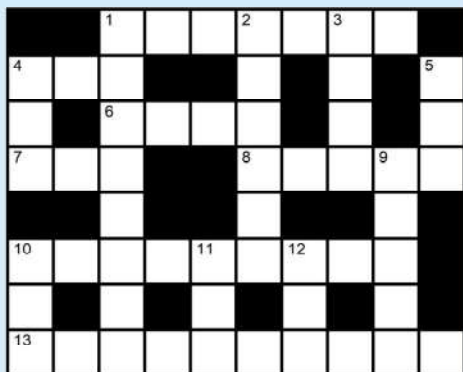
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## MINI CROSS

Solve the anagrams then put the words into the grid

ANV OOT GLOW GHILTY  
 BSU OPT AEGLN EEGHORTT  
 DEU OUT AEGLR ABEHIOURV  
 EIP GLNU AAHIW EEGHNNRSTT



## PICTOGRAM

3 words

PPP SSH

4 words

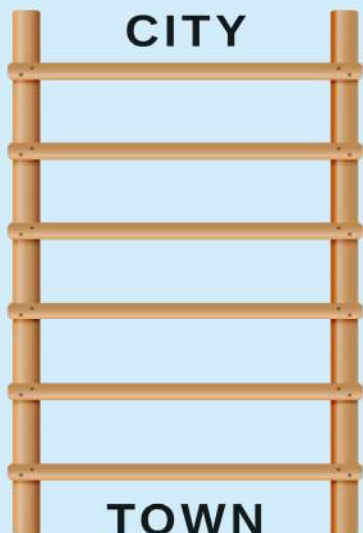
TOWTHROWEL

4 words

CLEVER CLEVER DV

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# What's in a name?

By Caroline Knight

Why do we often refer to plants by their botanical, Latin name, rather than their common name?

The answer is very simple. It means that wherever you are in the world, the botanical name for a plant will be the same.

Take the lily, for example. Many plants commonly referred to as lilies are not from the genus *Lilium*. The African lily is actually *Agapanthus* and it is related to garlic, the snowdrop and the daffodil. A water lily is a member of *Nymphaea*, an aquatic genus of plants in the family *Nymphaeaceae*. Peace lily is a tropical houseplant which belongs to the genus *Spathiphyllum*, meaning 'spathe-leaf' in Latin. The plantain lily is actually a *Hosta*, a day lily is a *Heemerocallis* and Peruvian lilies are *Alstroemeria*. Latin names are essential if we are to converse accurately about plants.

## Aiming for clarity

The way that plants are named (nomenclature) is relatively simple. They are grouped into the framework of family, genus and species.

The name that appears on the label – for example, *Carpinus betulus* (hornbeam) – will generally consist of two words, the genus and the species. The genus comes first and starts with a capital letter. All plants in the same genus will share characteristics as they have a common ancestor. In this case, they are members of the birch family, *Betulaceae*. The species, which starts with a lower-case letter, is an individual member of the genus; there could be several thousand species in one genus. *Carpinus japonica* is the Japanese hornbeam, a different species.

Each additional word on a plant label can tell you more about the individual plant itself.



An Asiatic lily is a true *Lilium* by name

## Terminology explained

The natural progression of improved knowledge, ideas and understanding results in an ever-changing succession of linguistic terms. Here are just a few:

**Perennial:** A non-woody plant that is expected to live for more than two years.

**Biennial:** A non-woody plant that produces green growth during the first year, then flowers during the second year, before dying down. Biennials often leave viable seeds.

**Annual:** Normally a non-hardy flowering plant that lives only for one warm season.

**Shrub:** A woody plant that doesn't die down to ground level in winter. It usually has several stems.

**Subshrub:** A low-growing shrub, such as lavender, rosemary and small heathers, with woody stems.

**Top Grafted:** Often refers to a certain species of tree or shrub that has been grafted onto a longer stem.

**Pollination group:** Fruiting plants such as apple trees require pollination from other apple trees in the same group, in order to produce viable fruit.

**Self-fertile:** Certain types of fruit trees do not need another tree nearby to achieve successful pollination. Insects pollinate the tree using its own flowers.

**Triploid:** A fruit tree of this type needs two compatible partners for complete pollination.



*Digitalis*, known as foxglove, is a biennial plant



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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.

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**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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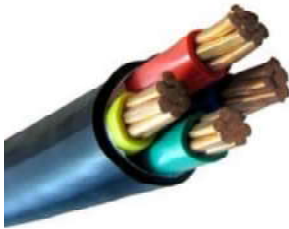
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# Alsager Community Support

## Join ACS – Volunteers Needed Across All Provisions

We are seeking dedicated Volunteers to help support Alsager Community Support.

In one month ACS Volunteers dedicate over 230 hours of their time to support our community.

Our volunteers supported over 3,000 people at the centre last year, assisting with a wide range of inquiries.

Meet new people, gain new skills, and make a difference.



# VOLUNTEERS

Location: 19-21 Crewe Road, Alsager  
Contact: 01270 876605

[volunteercoordinator@alsagercommunitysupport.org.uk](mailto:volunteercoordinator@alsagercommunitysupport.org.uk)

# Solutions

## SUDOKU

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

## PICTOGRAMS

1. Peace and quiet
2. Throw in the towel
3. Too clever by half

## MINICROSS

		1	T	I	G	2	H	T	3	L	Y		
4	T	O	O				A		U		5	D	
	O		6	G	L	O	W		N			U	
7	P	I	E				8	A	N	9	G	L	E
			T					I				A	
10	B	E	H	A	11	V	I	12	O	U	R		
	U		E		A			U		G			
13	S	T	R	E	N	G	T	H	E	N			

## CROSSWORD

Across: 7 Boater, 8 Attack, 9 Ugly, 10 Dramatic, 11 Italics, 13 Nippy, 15 Trout, 17 Untying, 20 Orchards, 21 Myth, 22 Blends, 23 Author.

Down: 1 Nought, 2 Stay, 3 Predict, 4 Banal, 5 Steadily, 6 Scrimp, 12 Laughing, 14 Unusual, 16 Rarely, 18 Notion, 19 Crush, 21 Mute.

## WORDLADDER (Here is one possible solution)

CITY - pity - pits - pots - tots - tows - TOWN

# ALSAGER LIBRARY

Telephone Number 01270 375325 [www.cheshireeast.gov.uk/libraries](http://www.cheshireeast.gov.uk/libraries)

## **NEW OPENING HOURS FROM MONDAY 7TH APRIL**

**MONDAY 10AM TO 5PM  
TUESDAY 10AM TO 6PM  
WEDNESDAY 10AM TO 5PM  
THURSDAY CLOSED  
FRIDAY 10AM TO 5PM  
SATURDAY 9AM TO 1PM**

## **Adult Events**

### **Colour and Chat Circle**

**Monday 2pm to 4pm**

**Drop in session, Free event**

**\***

### **2nd Tuesday Murder Club**

#### **Thriller Book Group**

**Tuesday 8th April 2:30pm**

**\***

### **Coffee Morning**

**Drop in for coffee and a chat.**

**Every Wednesday**

**10am and 12pm**

**All Above are Drop In Sessions**

## **Easter Opening Times**

**Good Friday 18th April Closed**

**Easter Saturday 19th April**

**9am to 1pm**

**Easter Monday 21st April Closed**

## **Family Events**

**Monday 11am**

**Rhyme time**

**\*\*\*\***

**Monday 3:30 to 4:30pm**

**LEGO Club**

**\*\*\***

**Tuesday 1st April**

**4pm to 4:30pm**

**Junior Book Club**

**\*\*\***

**Friday 11am**

**Stories and Songs**

**\*\*\*\***

**Friday 2pm**

**Baby Bounce**

**\*\*\*\***

**Friday 3:30pm to 4:30pm**

**Children's Games Club**

**\*\*\***

**Saturday 5th April 11am**

**Family Stories and Songs**

**For Easter Activities**

**please see our**

**Noticeboards or Facebook**

**All sessions are free of charge.**

**All children must be**

**accompanied by an adult**



**HE IS RISEN**

Matthew 28:6

Come Celebrate at  
**Christ Church Alsager**

**EASTER SERVICES**

**Palm Sunday** - Sunday 13th April

9am Reflective Service

11am Informal Service

**Good Friday** - Friday 18th April

10am to 12 noon Easter Detectives

(Easter fun for all primary aged children)

2pm Good Friday Reflection

**Easter Sunday** - Sunday 20th April

9am Easter Holy Communion

11am All Age Service and Easter egg hunt



Christ Church, 35 Church Road, Alsager, Stoke on Trent ST7 2HS  
For more details about any of these services call 01270 872291 or  
visit our website at [www.christchurchalsager.uk](http://www.christchurchalsager.uk)





# ALSAGER ANIMALS IN NEED



CC REG No. 519969 [www.alsager-animals.net](http://www.alsager-animals.net)

Please support your local Animal Rescue

Next Coffee Morning 12<sup>th</sup> April 2025. 9.30 - 11.30 a.m.

Alsager Civic Centre - Admission 50p

We help with stray & abandoned cats & dogs and find their forever homes. We also provide a rehoming from home service.



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LAUNCHING APRIL 2025

## ALSAGER CARERS' GROUP



**WHERE:** The Community Room

Alsager Fire Station

Brookhouse Road, Alsager

**WHEN:** The 2<sup>nd</sup> Wednesday of the month

**Time:** 2.00 - 4.00 p.m.

A Warm welcome, time to relax, chat and have fun.

Each month there is something different.

We can access support and advice for you and give you  
the opportunity to meet other carers

Tea, coffee and biscuits

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