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TEN TOP TIPS TO AVOID A CHRISTMAS DEBT HANGOVER

Christmas is a time of giving, but you don't want to give yourself a headache in the New Year with bills and debts you can't afford. It's all too easy to overspend – there are tempting offers and pressures to buy, but you must decide how much you can afford before you start spending.

citizens advice

1. Plan Early for Christmas

Be realistic and budget accordingly. Work out how much you are going to spend on each person and stick to it. Manager expectations as to what you or Santa can give.

2. Don't forget the everyday bills

Remember that rent, the mortgage, utility bills, food bills and other existing debts still have to be paid – and the consequences can be severe if they're not. Even though it's Christmas, get your priorities right.

3. Don't bank on overdraft

If you do need more money, don't just run up an overdraft without talking to your bank first – it will work out much more expensive

4. Keep things simple

If you can afford to pay for your goods outright by cash, cheque, or debit card, don't be persuaded to take out extended credit agreements unless they really do work out cheaper.

5. Shop Around

Try as many different places as possible to find the best price. Buy what you want and not what other people say you need. Be wary of extended warranties; the cost of a repair could be less than the cost of a warranty.

6. Buy safe to be safe

Whatever the deal, whatever the temptation, doesn't buy from unauthorised traders and don't borrow from unauthorised lenders. The initial savings and convenience may prove to be a false economy.

7. Read the small print

Check for hidden extras in any credit agreement. Work out the total amount payable. Ensure that the monthly instalments are within your budget before signing. Interest free credit can seem attractive, but if you don't pay on time, or miss a payment, you could have to pay a lot more.

8. Do your own credit checks

If you are going to use a credit card, shop around and compare terms. Some cards charge high interest rates, but provide interest free periods or discounts. Budget for all these costs and put the payment dates in your diary.

9. Be organised

There's a lot to remember at Christmas. If you've borrowed money don't forget that it won't be long before you have to make a payment. Make sure you pay on time, even if it is only the minimum, or you will be faced with additional charges.

10. Start planning and saving for next Christmas

Once Christmas is over, it's worth looking at what you did well and what you didn't. Learn from your mistakes and start planning how you will do things differently next year. This might also be a good time to start saving for next Christmas.

Planning, budgeting and organisation are key, to avoid getting into debt at Christmas and beyond. If your spending runs out of control, you can soon find that debt is not only a problem at Christmas, but can become a way of life. If you do get into difficulties, get advice as soon as you can from your local Citizens Advice Bureau or visit www.adviceguide.org.uk



GOLD AGAIN – Was it a surprise?

After all the hard work in the blistering heat and all the watering, we deserved the George Cross for bravery. What came as a pleasant surprise were the comments from the judges:

'Is Acocks Green simply another suburb of Birmingham, certainly not! Much investment from the city council has been underpinned by the voluntary efforts of the Bloom team and all its myriad supports. Simply driving through the main road gives you a feeling of something unique. Acocks Green is a village nurtured by the ethos of bloom by the 'Bloomers.'

A well-deserved Gold Award.

The judges were so impressed with Acocks Green that they asked us to host the Heart of England in Bloom 'Neighbourhood' awards. Entrants into this campaign attended the event from the whole of the Midlands region. Local entrants did extremely well with the 260th Scout Troop and St. Mary's Close picking up the top award of 'Outstanding.'

Fox Hollies Forum also did well, obtaining a 'Thriving.' award.

The council was applauded for its matching street furniture and the BID for arranging installation of the beautiful railing baskets.

Fox Hollies Park on our judging route contributed as we gained 10 out of 10 for encouraging biodiversity and conservation of sites providing natural habitat for wildlife and British flora.

I am sure a lot of people have watched the Bloom programmes on BBC 2 when entrants have a surge of activity from about April time to prepare for the Bloom judges. However, most people will have noticed our green Hi-Viz jackets throughout the year! Lately, we have been extremely busy. We've been planting extra daffodils to add to the hundreds already in the ground. Morrison's allowed us to plant on the top of their old wall. Last year we planted around 1000 tulip bulbs – this year it is around 1,300! We also prepared the War Memorial for the 11th hour of the llth day of the 11th month and adorned it with deep red cyclamen. Many people turned out for the service of Remembrance – really made us feel proud of the respect shown by the people of Acocks Green, marking the centenary of the end of the First World War.

As if that wasn't enough, we have tackled the 'grot spot' which we called the 'car lot.' This is an area in

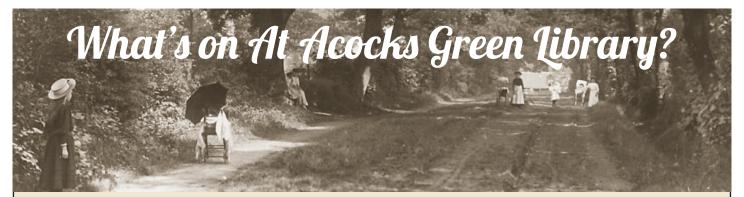


e called the 'car lot.' This is an area in between the Dolphín Chíp Bar and the old terraced houses on Warwick Road.

The Council has dealt with the many parked cars and we have cleared the weeds, litter and planted with daffodils and sprinkled in wildflower seeds ready for next Spring.

We have lots planned for next year which we will unveil soon including two 'Bloom' events extending along the pavements of our urban village – Watch this space!

Fran Lee – Co-ordínator – Acocks Green Village in Bloom email: fran.lee47@yahoo.co.uk: Telephone: 0121 706 0076



Check out your local Library - for lots going on - it's not just books!

Regular Informative and interesting talks at Acocks Green Library by The Local History Society 2.15pm start - All Welcome, donations requested.

Tues 11th December

David Hess: Out of the frying pan, my parents' escape from Nazi Germany in 1938

Tues 8th January: Canon Dr. Terry Slater: Medieval towns of the West Midlands

> Also don't forget the Over 50s coffee mornings Tuesday and Thursdays; Drop in for a natter and the cheapest cup of tea in town!





Acocks Green Calendar 2019

Exclusive Calendar for Acocks Green - featuring photographs of our village at its best is available now in Jeffries Hardware and S & H Jewellers.

Photographs have been taken by local people and capture Acocks Green through the seasons at its best. Lots of space to write your appointments with all the notable days printed. An attractive and useful addition to every wall.

A big **THANK YOU** to everyone who submitted photographs. We had so many to choose from, it was a difficult decision, but it was great to see such a variety of views.

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As far as we know we are the only suburb of Birmingham that has its own contemporary views calendar.

A perfect present and ideal to post to friends and family, who live abroad, have childhood memories of the area or for anyone who want to explore the area more and be pleasantly surprised.



Stockfield Community Watch

continues to bring residents and the Police together on walkabouts of the neighbourhood. Co-ordinated by Ann Ross, Community Watch is open to all Stockfield Estate residents to join in – so if you want to get involved, or find out more about helping to keep Stockfield a safe place to live please get in touch. For more info, or to join us,

please contact: Ann Ross on 537 9326 or Daphne Francis on 07847 788647.



Arts in the Yard were successful in securing Awards for All lottery funding to deliver a programme of activity to people living in Yardley, Birmingham. In partnership with Birmingham PlayCare Network they have been;

- running a volunteer programme at the Yardley Scrapstore, delivering workshops for elders and children around heritage of work in Yardley,
 - *running sessions for schools focussed on reuse of local business waste in creative upcycling ways and*
 - working with local businesses to encourage increased reuse of clean waste.

Workshops have been delivered to elders in the community capturing knowledge from them about their working life, what skills they had and the places they worked. This allows us to build a memory bank of local businesses and workplaces where local people worked; whilst sharing the industry of the local area.

Elders and local school children have come together to share knowledge, skills and memories about what working life in Yardley was like and just to have fun and make new connections.

Picture shows children from Cottesbrooke Infants and Nursery school taking part in a session with residents at Grey Gables Care home on Fox Hollies road. The children and residents are taking part in sessions and will be talking, singing and crafting together whilst sharing lots of new experiences and memories.



WEST MIDLANDS POLICE ACOCKS GREEN POLICING NEIGHBOURHOOD

STAY SAFE DURING THE FESTIVE SEASON Please be aware now that the shops are beginning to get busier leading up to Christmas, be careful and keep your property safe and secure. Remember your identity is valuable to thieves and they will be looking for easy opportunities!! Don't let thieves spoil your festive period.



Well done to Cedars Academy Netball Team

Cedars Academy netball team have had a successful few weeks with a 20-0 win against Hollywood school and a 6-6 draw against Chilcote Primary School.

The team's hard work at training has really started to pay off and we are looking forward to many more matches throughout the school year.



A Midlands teacher is hoping to help transform maths teaching in the region thanks to a fact finding trip to China.

Faye Glendinning, Strategic Leader for Maths at Birmingham's Cedars Academy, will spend two weeks in Shanghai as part of the nationwide Maths Hub exchange programme between England and China, representing the Midlands as part of the scheme.

On her return to the UK, she will welcome counterparts from Shanghai to Cedars Academy, with more than 1,000 teachers from across the central region registering an interest to observe 'showcase' lessons taught by the Chinese teachers and ask questions about the teaching approach.

This whole-class approach ensures that no child is left behind. Misconceptions are addressed quickly and 'slower graspers' are supported with catch-up sessions to ensure everyone accesses the full curriculum at the same time. The first part of the two-way trip will see Faye sit in on maths lessons at some of Shanghai's leading schools before taking on the challenge of teaching a class herself. Faye said: "It is an incredibly exciting opportunity for me to be heading off to China, I will be able to learn a lot from observing their methods and practices in person. At Cedars Academy we are constantly evaluating our educational practices in order to get the best from our pupils and looking at effective and successful approaches globally can only help that.

China is renowned as a world leader in mathematics, so to be given access to classes in this particular part of the world is a real privilege. The exchange programme was initiated by the Department for Education in 2014 after a successful period for Shanghai students in the Programme for International Student Assessment (PISA) tables, where they regularly outperformed UK pupils.

Cedars Academy has been working with the Central Maths Hub and the National Centre for Excellence in the Teaching of Mathematics (NCETM) for a number of years to develop its approach to maths teaching and learning.

Joe Purnell, Head Teacher at Cedars Academy, believes Faye's visit will be beneficial not just to their children, but to others across the region. He said: "For us it is a real privilege for **Cedars Academy** to be able to host the return visit and 'showcase' lessons in January.



WHO CAN WE HELP?

Anyone in crisis who lives in Acocks Green or the surrounding area can be helped. Sometimes it's just an unexpected bill. Sometimes it's illness or benefit sanctions – whatever the issue we want to help people by providing a warm welcome and a listening ear as well as helping people to feed themselves for a few days. We want to try to help to move people on from crisis into a more positive future.

WHERE?

Acocks Green Christian Centre, Rear of 100 Westley Road, Acocks Green, B27 7UL.

Tel: 0121 707 2853

Stockfield Community Association tenants, repair contractor Family Housing will attend to urgent, routine and out of hours repairs. Their contact number is 0121 766 1115. This is a direct line to their contact centre and should also be used for out of hours calls.

Emergencies are attended to within 24 hours Urgent Jobs are attended to within 7 days Routine jobs are attended to within 31 days

When you call please give all relevant information so that the contact centre can pass the repair request to Family Housing with the minimum of delay.

The Stockfield dedicated Officers are Sgt Darren Brown, Sgt Anna Wilson and PCSO Large To make direct contact with us call

0845 113 5000

and dial extension number 7824 6928. Alternatively email us at: e3 nhp acocksgreen@west-midlands.pnn.police.uk the neighbourhood team website is: http://www.west-midlands.police.uk/np/belgraveroad/n17.asp Contact your local resident Director: Amanda Millward - 0796 978 1999 Office Number: 0121 707 9899 (24 hours answerphone)



Dog Warden Tel: 0121 303 6007 to report any problems with dogs and fouling.

^C Useful Telephone Numbers ^C

- STOCKFIELD CA TENANTS your Housing Officer is Anil Gill of Bromford Housing.
- NEW NUMBER FOR THIS TEAM: 07793 902971 or email: anil.gill@bromford.co.uk
- BROMFORD TENANTS your Housing Manager is Anil Gill: 0330 1234 034 E: anil.gill@bromford.co.uk
- DEBT & BENEFITS ADVICE For **Debt Advice**, please call the helpline on **303 2087**.
- For **Benefits Advice**, contact the Neighbourhood Office on **303 0596**.
- STOCKFIELD CA TENANTS REPAIRS Family Housing is the repair contractor 0121 766 1115.
- BULK RUBBISH COLLECTION: 0121 303 1112
- ACOCKS GREEN POLICE STATION: 0845 113 5000 x 7824 6587 (999 in emergency).