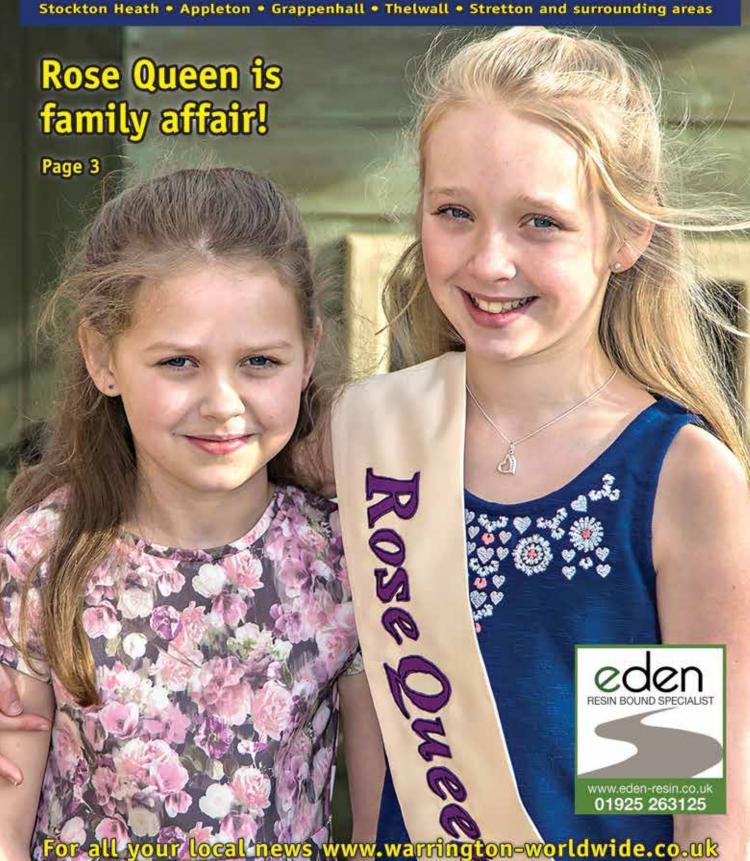
VIII AGE Your Community Magazine Issue 180 March 2016 FREE

Issue 180 March 2016







Tax Year End (Time for Financial Planning)

It is that time of year again with April 5th nearly upon us. And time to consider making full use of your ISA allowance if you have not already done so. In this tax year you can make a contribution of £15240 into an ISA if you are 18 or over. And with the government squeezing all types of reliefs in a bid to get us paying more tax, this is certainly one you should consider.

People use ISAs as a way of saving for retirement. And whilst there is no tax relief available on an ISA, there is no tax to pay at the end either.

And this is what makes them such an attractive proposition. Making full use of your ISA contribution over 10

years would certainly give you a very nice nest egg to add to your other retirement plans.

Don Wernham, Financial Planner

You may well remember PEP's as well as TESSA's, then there were Maxi and Mini ISA's, it was all quite confusing. However, investments made in previous tax years do not count towards your allowance. So people can very often have different ISA's with all different providers. You can transfer ISA's including cash ISA's from previous tax years, if it suits you to do so. If you want to discuss savings into ISA's before the end of the financial year on 5th April you need to act quickly. If you do not use your ISA allowance, you lose it forever.

You may also wish to consider **VCTs & EIS** as an additional savings allowance if you are looking longer term. Venture Capital Trusts and Enterprise Investment Schemes offer very generous tax benefits of 30% up front tax relief. And in addition VCTs can also offer attractive tax free dividends, no matter what your income tax rate is. So a 45% tax payer can receive income **tax free**, for as long as this type of investment is held.

The above allowances should be considered for most people as additional ways of planning for the future. The chancellor has reduced the allowances on pensions since first coming into power in 2010. But, what he has done negatively to pensions in the allowances, he has made positive steps in the above investments.

If you would like more information on any of the above investments, please get in touch via our website.

Disclaimer - Please note views are my own and do not constitute advice

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Editor's comment

IT is not too many months ago that we used this column to highlight the reluctance of Peel Ports, owners of the Manchester Ship Canal, to do anything to improve safety along the canal following a tragic fatality in Stockton Heath.

Apparently, because an inquest quite rightly decided it was a case of "accidental" death , the company decided there was no need for them to do anything to improve safety along the canal.

Well, in case you haven't noticed it, the canal company are again in trouble with the local populace. This time over their reluctance to paint the swing bridges which are still the principal means of travelling from villages such as Stockton Heath, Grappenhall, Appleton and Lymm into

Warrington.
In fact "reluctance" may not be the correct word to use. We are told a local MP was met with a flat refusal when raising the issue with the company.

Thousands of people have signed a petition calling on Peel Ports to paint the bridges and we can but hope public opinion may persuade them to think again. Certainly they will have to come up with a better excuse this time. The bridges are not rusting and falling into disrepair because of an "accident" but simply because of years of neglect by the company.

This remember, is the company we are relying upon to lead the Atlantic Gateway project, the £50 billion project to rejuvenate the canal,



revive the port of Liverpool, provide thousands of new jobs and generally boost the economy of the North West. Can they be relied upon to steer such a massive project if they cannot even paint a few bridges?

Peel Ports wield such power over the canal because of legislation passed by Parliament in 1885.

Laws can be changed, and we cannot help but wonder if it is time they were.

Thirty employers back MP's Jobs and Apprenticeship Fair

THIRTY local and national organisations descended on Warrington Parr Hall to offer jobs, apprenticeships and training opportunities to young people in the town.

After hosting three hugely successful Jobs Fairs since 2013, local MP David Mowat convened a fourth Fair this year with a particular focus on helping young people find a job, apprenticeship or training course.

The thirty organisations included event sponsors ClearSky Accounting, Brookson Ltd, Cash Management Solutions, Learning

Curve Group, Sellafield Ltd, Ombudsman Services, D Morgan PLC, Omega Opportunities and United Utilities.

Mr Mowat said: "With more people now in work than ever before, we must focus on making sure the young people of our

town have secure, highly-skilled, well-paid jobs to go into when they leave school.

"Speaking to the exhibitors, I know they were highly impressed by the calibre of applicants coming through the doors.

"I'm delighted that so many young people had the chance today to speak to their future work colleagues and I hope it will help more young people get on in life."

Rose Queen is family affair

ELEVEN-year-old Erin Broadhurst has been chosen to be this year's Thelwall Rose Queen. And she will be especially lucky because her sister, Robin, aged eight, will be one of her attendants.

Erin in a pupil at Thelwall Junior School where she takes part in lots of out-school activities such as girls' football and samba drumming.

She said: "I was over the moon

when I was nominated and I can't wait to pick out a beautiful dress for the occasion. I am really excited and honoured to be chosen as Rose Queen and look forward to seeing everyone on the day."

Erin's main hobby is Americanstyle Morris Dancing and she dances weekly with the Zirconia Morris Troup, regularly taking part in competitions which lead to championships at the end of the year.

Erin also has another sister, Olivia, who is three.



Campaign to save Church bell set to be a success

THE campaign to save the historic church bell which was removed from St Thomas' Church looks set to be a success - with campaigners raising more than £6,000 of the £10,000 required.

The money raised so far is enough to save the bell from being melted down, while fund-raising continues and a new home is found for the historic bell which caught the eye of comedian and conservationist Griff Rhys Jones.

Warrington Civic Society launched an urgent fundraising appeal to save the Crosfield Bell which was recently removed from the Church in Stockton

A total of £5,330 was needed as a deposit to prevent the bell, donated by John Crosfield in 1883 in memory of his wife, being lost to Warrington forever.

Griff Rhys Jones, is the president of Civic Voice, the national organisation representing Britain's civic societies and is also the president of many other preservation and conservation charities.

He said: "What a great project. I urge the people of Warrington to get behind the fundraising appeal to save the historic Crosfield bell. Give a little, give a lot and ring that bell for Warrington."

The one ton 136-year-old tolling bell, valued at £10,000, has not seen active service for decades and was donated to the church by local industrialist John Crosfield in 1880 in memory of his wife – and the Civic Society would like it to remain in the town.

The Walton Lea Partnership has offered, in principle, to host the returned bell in their walled gardens – the remains of the grounds of John Crosfield's house.

Anyone interested in helping with a donation to save the bell should contact Civic Society chairman John Shipley by email at Warrington. civsoc@gmail.com or by calling 07954 521 972.

They can also use an online donation page by searching for charity bell at http://uk.virginmoneygiving.

Members of the Civic Society have been involved in fund-raising activities, raising over £300 from bag packing at the M&S store in the village.

Meanwhile youngsters at the Ferry Link Club in Thelwall chipped in with £50 raised from making bell biscuits. There was also a £100 donation

There was also a £100 donation from Walton Parish Council and then a pledge of £2,000 from The Colonel Edelsten Bequest fund – a trust fund in Warrington to support



the arts, culture and heritage and the West Lancashire Freemasons, via the Warrington Group, have pledged



New director appointed for festival

A NEW festival director has been appointed at Stockton Heath Festival for 2016.

Dave Craggs has been involved with the running of the festival since 2014 and has been appointed this year's Director of the festival. Dave has been working with the festival for the last three years. Recently retired from the world of law and insurance he agreed to take on this role as he believes he now has the time and renewed energy to devote to making this year's Festival the best ever.

Dave said: "I am delighted to take on this challenge and work with the excellent volunteers and committee members to ensuring this year's festival is the best ever. Now in its 9th year, we are aiming to make the event bigger and better with the introduction of new acts and displays

year on year.

The Festival committee is made up of volunteers with complimentary skills from arts and event management to operations, marketing and logistics. Volunteers are also required to support the running of the event during the weekend of June 30 - July 3, 2016 across all disciplines.

"We rely solely on volunteers to make the event the success it has become and to meet the demands of our audience expectations. As a charitable trust, we wouldn't be able to do this without their support," commented Dave.

Anyone interested in volunteering please make contact at volunteers@stocktonheathfestival. co.uk or contact via the link on the website http://stocktonheathfestival.co.uk







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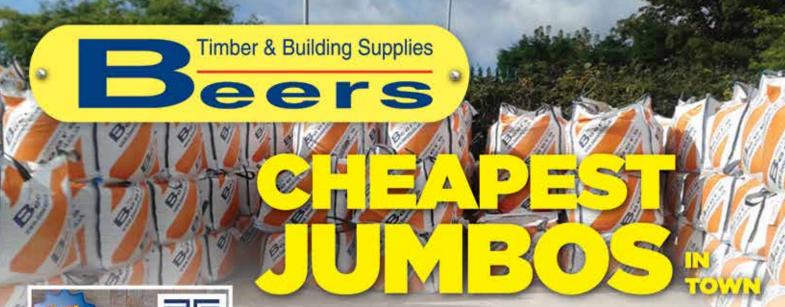
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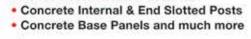












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■ Linda Crowder – Stockton Heath Travel

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We are open Monday to Friday 9am to 5pm and Saturdays 9am to 4pm. If you cannot make these times we are happy to arrange an appointment at your convenience.

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Estate agent raises the roof

LOCAL estate agent, Gascoigne Halman has donated a £750 slice of their £25k Community Challenge fund to The Walton Lea Partnership charity.

Founded in 1998, The Walton Lea Partnership provides individual learning, work experience and supported employment for people with learning disabilities complicated by other physical or psychological conditions such as epilepsy, poor mobility and early onset dementia. The charity has over seventy beneficiaries in supported employment within their initiative, which includes gardening, woodwork, floristry, conservation work and working in the Walton Lea shop.

The charity requested funding to replace a large section of roof on the Victorian building they use in Walton,

after water damage early last year. The building houses the offices and tea room which need protecting in order to host fundraising events in the future.

Viv Lacey, a board director at The Walton Lea Partnership commented, "We aim to transform the lives of our beneficiaries and give them the opportunity to fulfil their potential. We want to thank Gascoigne Halman for this generous donation. It will help us continue our work in a much improved environment."

Gascoigne Halman celebrated their 25th anniversary by setting up a £25,000 fund to support local causes. Their aim was to select charities and community groups that create a positive impact on the local community whilst providing long term benefits for the local area.



Bobby Shahlavi manager of Gascoigne Halman Lymm and Christine Rees manager of Gascoigne Halman Stockton Heath with beneficiaries of The Walton Lea Partnership

New homes approved for historic pub site

PLANNING chiefs have given the go-ahead for a pair of semi-detached houses on the site of the old Ship Inn at Walton – despite strong opposition from local people.

Walton Parish Council objected to the proposals on the grounds the new homes did not resemble the historic pub which was demolished last year after partially collapsing during redevelopment of the building.

Objectors put forward the argument that the new

houses were "vastly different" to the old pub and that the main reason people wanted to live in Walton was because of its historic buildings.

But the committee decided the new properties did resemble the original building and that special protection was being given to trees on the site.

A housing development is taking place behind the pub site – and originally it was intended that the pub should form part of the development, converted for residential nursoses.

But when the pub was demolished, following the

collapse, the developer put in an application to build a new building on the site.

The parish council claimed the Ship Inn was a building which portrayed the style of its age and was part of the paritage of the area.

part of the heritage of the area.

They believed it would have been the main feature of the new development which might never have received planning approval but for the retention of the pub.

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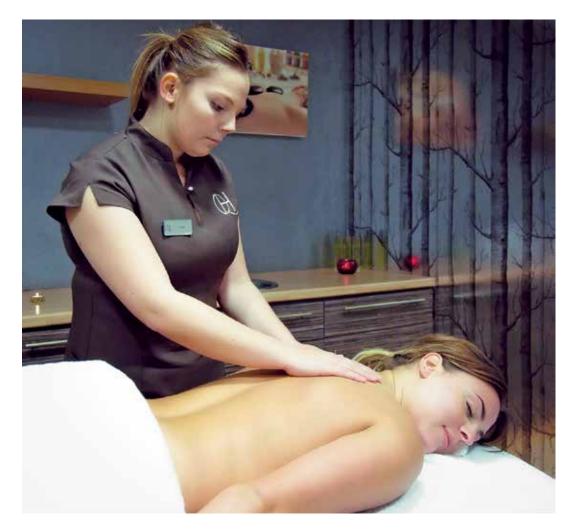
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Money Column

A holistic approach to clients

Will Writing

As part of our valued relationship with our clients we are very often approached for advice in areas outside approached for advice in areas outside our remit but we consider it important that we try and assist wherever possible. There are certain matters which require professional advice and for which we are asked for contact details. Over the years we have built up relationships with fellow professionals in order that we may offer our clients at least one contact to assist with their at least one contact to assist with their relevant concern.



David Watkinson and Margaret Black

We have had a number of clients recently asking about similar topics i.e 'Wills', 'Trusts', 'Lasting Power of Attorney'. We believe that the information we have had revealed to us should not just be imparted to

our clients but also to all our readers.
You may think to yourself "I am too young to think about writing a will"? But are you?

Are you fully aware of what devastation you may cause your loved ones in the event of something happening to you without leaving any instructions on how your affairs should be dealt with.

"Writing a 'Will' takes away any of the uncertainty that they would face if you are no longer here to look after them"

face if you are no longer here to look after them".

THINK about the possible reasons where a 'Will' would be a valuable document!

- You have to travel for your job or take a holiday risking an accident, who would be left?
- what will happens to your spouse, will their needs be catered for?
- what if you and your spouse both die at the same time and then there are children left behind, it needs to be clear who you wish to take care of them as they could be taken to be cared for by someone else,
- Your assets, e.g. money, property or any other investments, you need to ensure they will be left to those persons YOU have chosen. Be aware that it is not a foregone conclusion, in the absence of a 'Will' these would be bestowed upon the Crown.

Lasting Power Of Attorney

Unfortunately, for many people, there comes a time in their lives when they are no longer able to look after their own affairs. By signing a 'Lasting Power of Attorney (s)' whilst you are still able means that you can appoint someone of your choice. This subject will be covered in greater detail in future issue of the Money Column.

Trusts can be used to control the distribution of a persons' property or assets during their lifetime or even after death. The topic is often complicated it is essential to take full advice. We hope to cover this topic more in one of our later issues of The Money Column.

We are pleased to assist with these and other relevant matters where

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Wolves' player 'takes a seat' next to Lewis Carroll



Roger Draper launching the Knowledge Express with Principal Matthew Grant.

WARRINGTON Wolves' Chief Executive Roger Draper has helped launch a drive to inspire young people across the town.

Roger joined Principal Matthew Grant to launch Priestley College's new bus, which features Wolves player Ashton Sims on the window. Sims joined Wolves last year and has formerly captained Fiji.

"There are some truly remarkable people featured on the bus and it is exciting for the club to be represented," said Roger, who was guest speaker at Priestley's recent student awards evening.

"Ashton would have loved to have been here today, but is working hard in training. I am sure he will be trying to spot himself on the bus when he's out and about in Warrington.

The bus, which is run by Springfield, carries Priestley students from Culcheth to Priestley College and has been wrapped with the faces of high achievers and inspirational leaders.

Staring out at passers-by will be astronaut Neil Armstrong, activist Martin Luther King, physicist Marie Curie, author Lewis Carroll and scientist Joseph

Priestley gave his name to the college and is best known for discovering

Oxygen.

This is the second bus Priestley College have 'wrapped' with an inspirational

The first of the Knowledge Express fleet is adorned with the faces of Paralympian Sarah Storey, Steve Jobs, Albert Einstein, Shakespeare, Oscar Wilde and Van Gough and can be seen on a route from Widnes to college.

It is hoped the buses on Priestley's Helsby and Winwick direct services will eventually get the same treatment.

Priestley Principal Matthew Grant said: "We've included lots of familiar faces on the bus, which is designed to give young people in Warrington something to

"It seemed only right that in a town famous for its rugby league team we included one of the star players who inspires people every match with his efforts on the pitch.'

'Beatle' house plan rejected

A NEW plan to build a detached house in the grounds of a house once occupied by the parents of Beatle George Harrison has been thrown out by planners.

Nineteen nearby residents had objected to the proposals for the grounds of Sevenoaks, in Old Pewterspear Lane, Appleton and the scheme was also opposed by Appleton Parish Council.

A number of previous applications to develop the site have been rejected.

But planning officers recommended the scheme be approved.

Members of the borough's development management committee refused permission after hearing of concerns about the proposed access to the house from Hatfield Gardens where they said there was a blind bend near to a children's play ground.

There were also objections on the grounds of loss of privacy for neighbours,

over-development of the site and claims the proposed house would be "ugly" and out of character with the area.

In the 1960s, Sevenoaks was bought by George Harrison for his parents to

enable them to escape from the "Beatlemania" which was sweeping the country and leading to hundreds of fans descending on their former home in Liverpool.

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Change one thing - for a healthy heart



Student charity ambassadors at Appleton College – the Sixth Form at Bridgewater High School – helped with the marketing for the event.

STUDENTS and staff at Bridgewater High School and Appleton College were encouraged to "change one thing" as part of a fundraiser for Cardiac Risk in the Young (CRY).

"Heart Week" aimed to raise awareness of the importance of heart health and the work of CRY.

Twelve people under the age of 35 die every week in the UK through undiagnosed cardiac problems, and money raised will help buy defibrillators for schools across the North-West and assist CRY in their campaign to provide free screening for every young person in the country.

denonliators for schools across the North-West and assist CKY in their campaign to provide free screening for every young person in the country.

As part of "Heart Week" students and staff were encouraged to be sponsored to "change one thing" for the week to improve their own heart health, whether it be walking to school every day, taking part in sports and fitness activities or even giving up coffee, chocolate or crisps!

A range of fundraising events also ran over the course of the week,

A range of fundraising events also ran over the course of the week, including a non-uniform day, a Sixth-Form tombola, dance fitness sessions and a balloon release. The school's canteen also got involved in "Heart Week", offering special menus and displaying themed posters.



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What's on

in the villages

March 8 STOCKTON HEATH PARISH COUNCIL Sandy Lane Centre, Stockton Heath. 7.30pm

March 12
LIVE AT ST WILFRID'S
Music and Travels in Renaissance Europe. Early
music ensemble Piva play popular dance and ballad
music from the late Renaissance on a variety of period instruments. St Wilfrid's Church, Grappenhall, 7.30pm.

March 15 APPLETON PARISH COUNCIL Appleton Parish Hall, Dudlow Green Road. 7.30pm

March 17 GRAPPENHALL & THELWALL PARISH COUNCIL Council Offices, Bellhouse Lane. 7.30pm

Every Sunday GRAPPENHALL HEYS WALLED GARDEN Witherwin Avenue, Grappenhall Heys, WA4 3DS. Café open from 12 noon-4pm serving teas, coffee, home-made cakes and savouries.

Every Monday COFFEE TIME, St Mary Magdalene's Church, Appleton,

COFFÉE TIME, St Mary Magdalene's Church, Appleto 9-11am.
COUNTRY DANCING CLUB
St Thomas' Primary School, Parkgate Road,
St'eckton Heath. 8-10pm. Details: 01925 262356
BRIDGE CLUB
Belong Warrington, Loushers Lane 7.20pm.
Details 01925 262534
LADIES' FRIENDSHIP CLUB
The Quays Community Centre, Thelwall New Road,
Thelwall. 8pm. Details: 01925 264099
HIGH LEGH RUBBER BRIDGE CLUB
Village Hall, 7-10pm.
Details: Audrey Greaves 0161 904 0120
Everv second Monday

Every second Monday PARK (APPLETON) WI Appleton Parish Hall, Dudlow Green Road. 7.30pm

Second and fourth Monday WARRINGTON ART GROUP Bellhouse Community Centre, Bellhouse Lane, Grappenhall. 7-9pm.

NATIONAL VEGETABLE SOCIETY
Cheshire District meeting
Grappenhall Ex-Servicemen's Club, Chester Road,
Grappenhall. 8pm. Details: 01925 265773.

Every fourth Monday MARLFIELD WI Grappenhall Community Library, Albert Road, Grappenhall. 7.30pm

Grappenhall. 7.30pm

Every Tuesday

COFFEE MORNING
St Cross Church, Appleton Thorn. All welcome.
10am-12 noon
PHOTOGRAPHIC SOCIETY
Quays Community Centre,
Thelwall New Road, Thelwall. 7.30pm.
Contact: 01925 757582.
COFFEE MORNING
Appleton Independent Methodist Church
Appleton Parish Hall, 10am-12 noon
Every second Tuesday

Every second Tuesday STOCKTON HEATH LIONS CLUB London Bridge Inn, 8pm Contact: Grahamclisse58@outlook.com. Tel 01925 262669

Every Wednesday APPLETON HALL BADMINTON CLUB September - April at Hall Drive, Appleton. 7.30-10pm. Details: 01925 262356

VALTON WILLIAM WALTON WILLIAM WALTON WILLIAM WALTON WI St John's Church Community Hall. 7.30pm Details: 01925 604384
STOCKTON HEATH PROBUS CLUB

Warrington Sports Club, Walton Lea Road, Higher Walton. Details: 01925 268540

Every third Wednesday HIGHER WALTON WI, St John's Community Hall, 7.45pm. Details 01925 262001.

Every fourth Wednesday ALZHEIMER'S SOCIETY Support Group, Brampton Lodge Day Centre, Bridge Lane, Appleton. 6.30-8.30pm

Every Thursday THE SILVER QUAYS Senior Citizen's Club The Quays Community Centre, Thelwall New Road, Thelwall. Details: 01925 753474. BRIDGE CLUB Belong Warrington, Loushers Lane 7.20pm. Details 01925 262534

Every second Thursday STRETTON WI Appleton Parish Hall, Dudlow Green Road. 2.30pm. GRAPPENHALL PROBUS CLUB Grappenhall Community Centre, Bellhouse Lane, 10am. Details: 01925 264427.

Every third Thursday NORTH EAST CHESHIRE FLOWER CLUB Warrington Golf Club, London Road, Appleton. WA4 5HR 2pm Details: 01925 740419

GRAPPENHALL WI Grappenhall Community Centre, Bellhouse Lane 2.15pm

Every Friday
APPLETOTS TODDLER GROUP
Appleton Parish Hall, Dudlow Green Road.
9.45-11.30am, Details: 01925 268153.
To list your event call Village Life on

01925 623632







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Meet your MP David Mowat

David Mowat, MP for Warrington South, holds regular surgeries throughout the constituency. If you would like to arrange an appointment to discuss an issue of concern to you please

e-mail him at david.mowat.mp@parliament.uk or telephone 01925 231267.

David Mowat

Member of Parliament for Warrington South www.davidmowat.org

Produced by David Mowat MP, House of Commons, London SW1A 0AA

Exciting season ahead

WITH the cricket season due to start in just over two months Grappenhall Cricket Club are looking to increase their community links and attract new sponsors for the exciting year ahead.

Preparations are already underway with senior winter nets starting at the beginning of February, with a number of changes both on and off the field.

With a new Chairman, Ian Hayes and Committee leading the club, there are new ideas and enthusiasm to keep driving the club forward as they look to further develop their facilities and continue to provide some of the best cricket facilities in the area.

With their entire outfield relaid at the end of the 2015 season thanks to a Sport England grant, the pitch is currently looking in fantastic condition and will be one to rival the best pitches anywhere in the County. On the playing side the changes see a new 1st XI captain as one of their own junior graduates, top order batsman Adam Roylance takes over captaincy of the first team, looking to push the club back up to the Premier League of the Cheshire County Cricket League after being relegated down to division 1 last season.

With several players either retiring or moving on, the 1st XI are bolstered by the acquisition of off spinning all-rounder and former IPL player Ryan Ninan as their overseas player for 2016. Ryan is the club coach for a Premier Grade side in the strong Victorian Premier League in Australia and he will be working with both seniors and juniors, giving players the best chance to succeed. The season kicks off on Saturday, April 23 and there is a big derby first up as they host local rivals Warrington. It is the first time the sides have met in the league for a few seasons as Warrington were promoted from Division 2 in 2015 as Grappenhall were relegated from the Premier League.

The 2nd XI are led by Iain Wright as he steps down from playing 1st XI cricket and he will be working with new 3rd XI skipper David Seed.

The 2's and 3's will be working with a strong crop of young players as they develop their 1st team players of the future.

With a thriving junior section providing the foundation for future success, Grappenhall CC promises to be an exiting place to be over the next few years.

They have 3 senior teams, an over 40's team and junior teams from Under 7's to Under 18's all competing in 2015, so there is plenty of cricket to be played and any prospective new players are welcome to join the club to help achieve their aims.

Senior Winter Nets have already started and will run every Monday until the end of March before they move outdoors.

The sessions start at 8pm till 9.30pm, and are held at Bridgewater High School Lower Site, Hall Drive, Appleton.

Any players wanting to play Senior Cricket for Grappenhall CC in 2016 please Contact Club Secretary Paul . Tyerman on 07912 966236.

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