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### Your Community Magazine

Issue 168 March 2015

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# Helping Abbie take her first steps Page 11

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### April 5th Tax Year End - ISA Allowance £15000 - Use it or lose it!

It is that time of year again with April 5th nearly upon us. Savers should consider their ISA or rather NISA as they are now referred to.

### Who can have one?

Every UK resident aged 18 and over has an allowance of  $\pm 15000$ . Children of 16 years are allowed to have a cash ISA only. In addition there is a junior ISA allowance of  $\pm 3840$  for this current tax year, which rises to  $\pm 4000$  in 2014/15. Any child can have a junior ISA who was not eligible for a child trust fund.

### Why should I bother?

Well basically the ISA allowance plus any growth on these savings are free from all taxes. You don't even need put them on your income tax return. This is one very good way of building up savings for retirement for example. When required you can elect that your ISA portfolio pay you an income. And because this income comes from your ISA, it is tax free. If you do not use your ISA allowance then simply, you lose it.

### What about Risk?

Investment risk is what most people are referring to when they talk about risk. But there is also inflation and interest rate risk in a cash ISA, not to mention the institution going bust where you hold your money. However, Investment risk can be managed, by taking a little more risk at times when you do not need the money and then reduce risk when you need to draw on your capital.



### Can I only have one ISA?

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.

Don Wernham, Financial Planner

### - TECHNOLOGY

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### PENSIONS

 Pensions are changing due to the March 2014 budget and you now have a lot more options to consider'

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# Editor's comment

"I THINK that I shall never see, a poem lovely as a tree."

So wrote the American poet Joyce Kilmer (1886-1918) – but the fact is the beauty of a tree is often in the eye of the beholder. There are probably more neighbour disputes over trees than anything else.

But when the tree is 800 years-



old, is listed in a national database of ancient trees compiled by the Woodland Trust and is treasured by a village community, you might think it unlikely to cause discord.

Unless, of course, someone chops it down.

At High Legh, a tree known as "The Blasted Oak" (pictured before it was removed) – because it was struck by lightning years ago – has been removed from the roadside by Cheshire East Council.

High Legh Parish Council has condemned the act as "a wanton act of pure vandalism" and claims it was not adequately consulted Lord Richard Grey, whose family has

Lord Richard Grey, whose family has lived at High Legh for 800 years and once owned the tree, says Cheshire East has abused its powers.

Cheshire East says it found the roadside tree completely unstable, swaying and a danger to passers



by. They had to remove it on safety grounds.

It seems unlikely the two sides will agree but the sad fact is that a muchvalued local landmark has gone.

Cheshire East thinks the remains of the tree could be preserved, perhaps as a bench, at some other location. High Legh Parish Council wants some memorial to it at its original site.

Can we hope that perhaps some amicable agreement can be reached?

# Student art chosen for law office

ART produced by students from Warrington Collegiate is now on display at leading law firm, FDR Law.

The varied collection is a selection of nine pieces from the college's student archive, featuring examples of mixed media, including oils and textiles on canvas.

The pieces were selected by staff from FDR, and strengthens the links between the company and the college, already forged through an apprenticeship programme.

apprenticeship programme. Oliver Burton, FDR Law CEO, said: "This project is about more than the artwork; it is part of an on-going, developing partnership with the college. We are keen to help develop the town of Warrington through supporting local businesses and organisations through investment in people and their future.

"We had forged a multi-layered relationship with the college

which began with recruiting new apprentices.

"To further help showcase the college we felt that displaying the artwork of students was representative of our commitment to the long term development of Warrington.

"The artwork has stimulated discussion and is a great icebreaker and talking point between our staff and the clients.

"Future plans include working with the Arts Centre at Warrington Collegiate to find a space within the town for the student end of year exhibition, opening up further opportunities for developing and supporting the students."

Once the artwork was installed, the Collegiate's Ashley Clinton visited the offices, on a consultation visit to talk about future plans including additional artwork in staff offices with three students, 20 year old Heather Baines, 18 year old Rebekah Morris and Shania Hackwell, all studying the Foundation Diploma in Art, before going on to University.

Rebekah, who is an animator, said: "This is a wonderful opportunity for my artwork to be on public display, as well as enhancing my personal statement for university. I'm looking at creating a still image on canvas with an element of movement within."

Ashley added: "The partnership with FDR Law has opened up a number of exciting opportunities for our students as emerging young artists in Warrington.

We are delighted our students have been invited to display their work at FDR Law. The forthcoming exhibition will allow the community of Warrington to experience some truly innovative works and get a glimpse of some spectacular pieces by the next generation of artists."



Left to right: Rebekah Morris, Shania Hackwell and Heather Baines with Oliver Burton, CEO FDR Law.

# Fond farewell to Bo Bo



A SPECIAL service took place at Walton Hall and Gardens remembering the life of Bo Bo the donkey who died just before Christmas aged 29 - the oldest resident at the children's zoo.

BoBo, the zoo's most popular resident, had suffered various health problems over the past couple of years, including Cushing's disease and dental problems.

A special service, conducted by Borough Minister Rev Stephen Kingsnorth, remembered Bo Bo's life and provided an opportunity to say a fond farewell to the popular animal.

BoBo was born at the zoo on May 16, 1985, meaning that many residents of Warrington have grown up with him.

Due to his mother being poorly, BoBo was hand reared by Zoo Ranger Peter Cookson Dean – even living in his house for the first six months of his life!

BoBo went on the become the most popular resident in the zoo, posing for hundreds of photographs and being visited by thousands of children.

He had a donkey disco for his 21st birthday and even had a beer named after him at a beer festival! Peter said: "The service provided

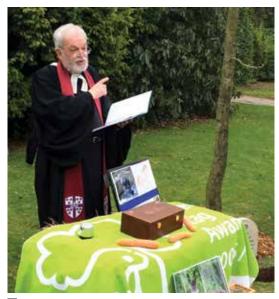
Peter said: "The service provided an opportunity for people to say their fond farewells. The Children's Zoo will not be the same without him."



Ellouise Oldroyd aged 4 from Birchwood pays her last respects



Ranger, Peter Cookson-Dean.



Rev Stephen Kingsnorth conducted the service.

### Green belt farm building opposed

PLANNING chiefs have given the go-ahead for a new agricultural building at a farm at Walton – despite objections from the local parish council who claim the proposal is an attempt to erode the Green Belt.

The proposed development is at Turf Farm, in Mill Lane, Walton and also involves demolition of an existing farm building. Planning officers say the site is an existing farm specialising in growing turf and there is a genuine need for additional storage space.

Although close to the A56 it has an isolated feel and is set in quiet surroundings with no immediate neighbours.

They see no significant harm to the openness and visual amenity of the

area.

Walton Parish Council argued that there was an existing storage building on the site and a new building would be another "unnecessary blemish on the green landscape."

the green landscape." They pointed out that the farm house was originally a store, serving the same purpose the new building is said to be required for. The result had been a proliferation of buildings in the Green Belt.

But planners decided the scheme could go ahead subject to the old building being demolished before the new one was started to avoid vehicle conflicts on the narrow Mill Lane.



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### March 2015

# Rock drummer goes back to college

A FORMER Cheshire schoolboy – who is now in one of the world's most famous rock bands – went back to his roots to inspire the next generation of musicians.

Leon Cave, 36, who grew up at Hartford, is used to holding the attention of thousands as Status Quo's drummer but it was a smaller audience of music students who listened to his every word during a series of workshops at Warrington's Priestley College. "It's strange being back here

"It's strange being back here after 18 years, a lot has changed at Priestley," said Leon.

"I just hope my being here can inspire some of the college's talented musicians to greater things just by knowing that, not long ago, I was in their shoes."

Leon recently completed a gruelling 23-gig, six-week tour with Status Quo and performs on their latest album, Aquostic, which is their best-selling record for more than 25 years.

During a day in Priestley's music studios and classrooms he shared his technical knowledge and performance tips with those hoping to pursue a career in the industry.

His message to all young musicians is to believe in yourself as he recently achieved a lifelong ambition to join one of the world's greatest rock bands and will soon tick off another when he performs with Status Quo at the Royal Albert Hall.

He said: "All I've ever wanted to do was become a musician.

"It's never been about fame and fortune, it has always been about the music and playing to large audiences."

As a five-year-old Leon would stare at the latest Iron Maiden artwork and listen to their music, only briefly taking a break to play with his Lego.

taking a break to play with his Lego. His parents, James and Irene, realised he had musical talent and



arranged for him to have drumming lessons at eight-years-old.

After attending Hartford High School, Leon moved on to Priestley College, attracted by its reputation and the music course that was available.

He studied A-Levels in geography

and psychology, but it was predictably in music where he excelled.

"It really helped me because the course covered a lot of music theory that is extremely useful to this day," he said.

Since college he has performed with countless artists, toured extensively

worldwide and recorded with a wide range of producers.

Priestley tutor Mike Grainger said: "For our students to be able to spend time with Leon is an incredible opportunity and I am certain they have all learned a huge amount from their time with him."

### Dave builds his future in bespoke kitchens



Fourteen years ago Dave Charlton decided to quit the corporate world and went into business with his father in law to set up a bespoke kitchen design company – JD Kitchens.

design company – JD Kitchens. Sadly after a few years his father-inlaw John, The J in the business name, passed away but Dave decided to carry on.

What started off as a project from his back bedroom selling relatively basic kitchens and work tops has now blossomed into mid to high end kitchens, from a showroom on Gorsey Lane, Warrington.

Dave, who also sits as a director on the Kitchen, Bedroom Specialist Association (KBSA), which helps regulate the industry, is the only outlet in the local area to supply modern and contemporary style German manufactured kitchens, whilst also offering a more traditional style kitchen from UK manufacturer, Mackintosh. He is also the local Neff Master Partner, supplying ovens as featured on "The Great British Bake Off!"

Explaining his decision to leave the corporate world of selling oil and lubricants in the engineering industry, Warrington born Dave said: "My son had been in three schools by the age of seven, so I decided it was time to settle down back in my home town."

He gave up his job and company car and took the plunge of working for himself with his father-in-law. Since then the business has flourished, supplying kitchens large and small in and around the Warrington area. One of his biggest jobs however was fitting a bespoke kitchen in St Tropez for £80,000, a job that came about having been recommended by a happy customer from Lymm.

Closer to home the average spend is £15-£20,000 for a top quality bespoke kitchen

In his spare time Dave backs his son Joe's karting ambitions and was proud to see him come 5th in the national championships last year, while daughter Emily is currently studying her A levels.

To find out more about JD Kitchens why not visit their showrooms at 4 Gorsey Lane and see first hand the quality of their workmanship.

### Slovenia

For such a small country Slovenia offers one of the most diverse travel experiences in Europe.

Four major European geographic regions meet in Slovenia, and the destination is Europe's third most forested country and a real playground for nature enthusiasts. Bordered with Austria, Hungary, Croatia and Italy, food influences from these countries has made Slovenia one of Europe's most diverse foodie experiences.

Getting there should be much easier as new capacity has been announced from Manchester for 2015 and it is a year-round destination. The country is situated in an ideal location for hiking holidays and cycling, to the more adventurous activities such as whiteriver rafting through alpine valleys and adrenaline packages. There is also an abundance of ski centres being surrounded by Alpine peaks. Crosscountry skiing is hugely popular, along with sledging, skating on organised natural skating rinks or going to ice hockey matches.

Summer activities in Slovenia are ideal for large tour groups and visitors can enjoy unforgettable experiences every day of the year and has many natural attractions all over the country. The diverse plant and animal life and the varied landscapes are attractive year-round, and there are themed trails in the countryside and natural parks. The destination consists of many lakes, rivers and waterfalls, and some of Europe's biggest cave systems can be found in Slovenia including Postojna Cave, which is the biggest showcase in Europe.

The Soca Valley offers visitors a rich blend of active, cultural and historical



experiences in a natural setting. The valley's attraction main is green the emerald Soca river, which was chose by Walt Disney Pictures as a location Prince Caspian, for the second part of the Chronicles of Narnia The valley series. offers opportunities for sports and recreation including a variety of

Left: Soca Valley

Keep the village alive support your local traders!

water sports, along with fishing, hiking, cycling and zip-lining, parachuting, and paragliding, flying and climbing. Winter activities include skiing, tobogganing and snow-shoeing. Accommodation is available in family-run hotels, guesthouses and apartments, plus several campsites.

Discover Slovenia with a threecentre option. Spend three nights in Ljubljana before heading to the mountains for three nights on the Alpine shores of Lake Bled. Then head to coastal Piran for four nights, visiting the Postojna Caves en route. Escorted coach tours are another popular option and golf is available in Lake Bled.



Piran

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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Slovenia has the oldest vine in the world, with around 52 types of vines grown within the country. Therefore, visitors can expect to experience some of the finest wines in the world at exceptional prices. The country is regarded as having excellent conditions for wine growing due to its climate and soil structure. Between 80 and 100 million litres of wine are produced annually in Slovenia. Tour groups can experience some exciting wine trails that are within a short distance of each other.

In short; the vibrant towns and cities offer wonderful cultural experiences, with a wide range of festivals taking place throughout the year. Call in to arrange your trip!

# Residents call for traffic plan after historic Walton Bridge demolished by lorry

CALLS for a comprehensive traffic plan near a local beauty spot have intensified after an articulated lorry demolished part of a bridge near Walton Hall and gardens.

The listed building, which crosses the Bridgewater Canal near the Walton Arms pub, was badly damaged after being struck by an lorry carrying a supply of bricks.

Parish council chairman Malcolm Eldridge said: "Local residents are very concerned about traffic on Warrington Road past the Golf Course and at Rosewood crossroads.

"A death there together with many serious accidents led to a meeting with local residents and myself at which it was suggested that lorries on Warrington Road was less of a problem than in the past.

"But this latest incident shows that lorry drivers are failing to follow road signs, and if they get trapped at the bridge it is very difficult to reverse all the way back to Rosewood crossroads.

"Better signage, better satnavs, more common sense on the part of drivers would all help but there is a need for a comprehensive plan for traffic in this very busy and muchloved area of Warrington.

"The number of cyclists and walkers along these winding, narrow, badlymanaged country roads leads to many near accidents, one fatality and inevitable damage to the sandstone walls that are an important feature of the local area.

Local resident Peter Priestner added: "Walton Bridge, like the other hump back Bridgewater Canal bridges, is a listed building and I hope Peel Holdings and Warrington Borough Council can source enough eighteenth century bricks and sandstone for full restoration to original spec for both bridge and park wall. The upside is that the party responsible is known and insurers should be fitting the bill."

A Warrington Borough Council spokesperson said: The Council were made aware that the bridge parapet had been knocked down.

"We understand that the damage took place when a large delivery wagon drove across it. The council and police were on site to deal with road traffic management issues. They alerted Peel who own the bridge and Peel are responsible for repairing the bridge."







### Underground car storage facility approved

PLANNING chiefs at Warrington have given the go-ahead for a major development covering more than 125 acres of the former Royal Naval air station at Stretton.

The scheme involves an underground car storage facility with capacity for 118 vehicles, two storey office development and extensive landscaping on the former airfield.

It attracted strong opposition from Appleton Parish Council, Antrobus Parish Council, High Legh Parish Council and Appleton Thorn Village Hall.

In addition, there were 15 objections from people living in the

Crowley, Antrobus and Appleton Thorn areas.

Planners at Warrington have imposed strict conditions to meet the objections including a complete ban on the use of the site for commercial purposes or for the testing of cars at speed.

Cllr Brian Axcell, of Appleton, said: "There were a great number of concerns that the former airfield runway could become a race track.

"The conditions imposed will mean this cannot happen."

The application, by Hensmill Property, proposes a two-storey subterranean storage and display facility for a private collection of specialist cars and a two-storey above-ground office building, security lodge, etc. The facility will not be open to the public.

According to the applicants, the office building will be a "fascinating example of 21st century architecture."

In addition, 10 acres of grassland and two and-a-half acres of woodland will be created, along with seven wildlife ponds.

Hensmill Property say the site has been chosen for its privacy and security and there is no intention to operate it as a race track. Existing areas of hard-standing would be used for testing some of the vehicles to ensure they work properly before they are taken out on public highways.

The offices will be used by staff researching and sourcing new cars and liaising with specialist dealers across the country.

The site straddles the border between Warrington and Cheshire East and permission will also be required from Cheshire East Council before the scheme can go ahead.

It is believed there could be access issues within the Cheshire East part of the site.





## Trees planted on the Millennium Green

TRUSTEES of the Lumb Brook Millennium Green at Appleton were joined by volunteers and Jo Sayers from the Mersey Forest to plant fruit trees donated under an initiative supported by the National Big Tree Plant campaign.

This is a campaign to help communities plant more trees where they live and work and it has a target of planting a million trees by April this year.

The campaign has the support of major bodies including Defra and the Forestry Commission, environmental charities and other agencies including England's Community Forests and the

#### Woodland Trust

The Millennium Green holds an annual "Spring Day" which this year will be on March 21, between 10am and 12 noon. Anyone who wants to get involved – and enjoy refreshments that will be provided – will be welcome to help with pruning and maintenance work and giving the Green a general tidy-up in preparation for the year ahead.

for the year ahead. More details are available at www. millenniumgreen.moonfruit.co.uk

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# Labour rebel set to stand in Warrington South election

REBEL councillor Kevin Bennett has announced he is standing as a parliamentary candidate in Warrington South following his resignation from the Labour group on the borough council.

He will be going head to head against Labour's candidate Nick Bent

and standing as a Trade Unionist & Social Coalition (TUSC). The seat is currently held by Conservative MP David Mowat, who will be seeking re-election. Borough Councillor Bob Barr will be standing for Lib-Dems and Steph Davies for the Greens.

He said :"Following my resignation from the Labour Party, brought about by almost five years of bullying, intimidation and the two years suspension, also not being allowed to speak up for the people I represent by the Warrington Labour Group, I have decided to stand as a Trade Unionist & Socialist Coalition (TUSC) Parliamentary Candidate for Warrington South.

"I want to give the people of Warrington South a REAL choice, because one thing is clear about the outcome of the 2015 General Election, whichever one of the 'establishment' parties, or even a coalition, they will continue with policies favouring the rich, and austerity for the rest of us. The people of Warrington South deserve the chance to vote against austerity.



"I will be the only candidate who, along with my wife and two children, was born and raised in Warrington, went to school and college in Warrington and I have worked in and around Warrington all my life. I will be a strong voice for the people of Warrington South because what affects them, affects me and my family, therefore they can be assured that I am not a 'career politician' and I would spend as much time in Warrington as possible, listening to and understanding what the problems are in Warrington South.

"The only funding I will have is from ordinary working people and I pledge to only take an average workers wage if elected as your MP, in contrast to David Mowat's funding from big business and Nick Bent's funding from Progress (through Lord Sainsbury's son) and former Lib Dem Lord.

"Some of the TUSC policies that I will be standing for include an end to Zero Hours Contracts, Affordable Housing, the restoration of central government funding of vital local Public Services, reverse the NHS cuts and the re-nationalisation of the railway to bring down fares for the working people of Warrington South.

TUSC was set up in 2010, cofounded by the late Bob Crow, general secretary of the RMT transport workers' union. Its purpose is to enable trade unionist, community campaigners and socialists to come together on a common platform to challenge the pro-austerity unity of the establishment parties at the ballot box.

Anyone interested in coming along or joining TUSC or helping with the campaign can contact on 07789617386 or e-mail him kevinbennett396@btinternet.com

### Working party to study former club

A WORKING party has been set up by Stockton Heath Parish Council to consider the future use of the former Royal British Legion Club in Ackers Road.

Ideally the council would like to see the building brought back into community use.

The club closed some years ago but continued as a pub – re-named "The Stansfield" in memory of the late Mike Stansfield, a parish councillor at Appleton for many years. But the pub closed a couple of

months ago and the building is current standing unused.

Cllr Celia Jordan said: "We would like to see the building put to some community use because Stockton Heath doesn't have a community centre.

"Although it is not ideally situated for the village, it has plenty of parking space and could be put to a variety of uses.

The building is owned by Warrington Borough Council who are obliged to offer it internally or to a partner organisation before offering it on the open market. The parish council has registered an interest in the property. Members of the working party, who

are to inspect the building as a first step, are councillors Sonia Boggan, Wendy Emsley, Celia Jordan, Laurence Murphy, Tudor Pole and Stephen Tavlor.

### New medical training centre

A UNIQUE medical training facility has opened at the Daresbury Laboratory.

It is set to give hundreds of trainee medical physicists some vital handson experience with state-of-the-art medical scanners, and so in future offer better diagnostic services to patients.

The new Medical Training and Research Laboratory (MTRL) will house a SPECT/CT scanner that will allow students to receive a firstclass training experience away from the daily pressures of the hospital environment, where there is often a long wait for access to such in-demand scanning equipment.

It is a joint initiative between the University of Liverpool, the Royal Liverpool University Hospital and the Science and Technology Facilities Council (STFC).

STFC's Ian Lazarus, who leads the MTRL team said: "This new facility will bring immense benefits for the trainee medical physicists and patients alike.

"Scanners are used to show doctors exactly where to find tumours, how efficiently our hearts are working or what is happening in our brains - for instance, whether a patient's symptoms are caused by Parkinson's disease, or another condition with similar symptoms.

The MTRL is dedicated to teaching and research and students who train here will have allocated blocks of time to use the SPECT/CT, so will



gain knowledge and skills in a much shorter timescale."

SPECT/CT scanners produce a 3D map of a patient's body so can be a key element in patient diagnosis, and hands-on experience provides medical physicists with a huge advantage. The MTRL will remove the constraints of training in a busy hospital. It will also benefit scientists, by allowing researchers to explore potential ways to improve medical imaging scanners with new technologies."

Dr Melvyn Carroll from the Royal University Hospital Liverpool said, "This is a fantastic opportunity for our students to receive handson training during their MSc. The laboratory provides top class facilities and expertise, allowing our students to receive the training they need to fulfil their careers.'

In the future the MTRL hopes to welcome students from more institutions, as well as researchers wishing to improve medical imaging for the benefit of NHS patients.

The laboratory that houses the scanner has been completely refurbished and provided with equipment with funding from STFC. The vital scanning equipment was bought and installed by the University of Liverpool.

# Charity aims to help Abbie take her first steps



WHEN little Abbie Heaney failed to reach her normal development milestones it was first thought she was a late developer.

But when she developed repetitive hand movements and showed no signs of saying her first word or taking her first steps, further tests revealed the Stockton Heath youngster had the rare condition Rett Syndrome, which mainly affects girls.

Her parents had never heard of the condition but now have linked up with the Warrington based national charity Brainwave who are developing a specialist programme aimed at helping Abbie learn to walk.

Brainwave help children with disabilities and additional needs to achieve greater independence. Aiming to improve mobility, communication skills, and learning potential, through a range of educational and physical therapies, their therapists work with the family to devise a unique programme, specifically designed to suit that child's needs, which will help and encourage them to unlock their own child's potential.

Some Rett children lose the ability to speak, although now aged two-and-ahalf, little Abbie has still not spoken.

She has also struggled with hand co-ordination and is still crawling.

Abbie first visited Brainwave in May 2014, a few weeks after her diagnosis.

Mum Sarah said: "We are still coming to terms with Abbie's uncertain future but the staff at Brainwave have given us hope.

"They concentrated on the positives of what Abbie could achieve. From our two day initial assessment we came home with a physic programme designed to encourage Abbie to progress.

"Her daily physio exercises are paying off as Abbie becomes stronger and more mobile. Each visit to Brainwave builds upon what she has achieved - with the ultimate goal of getting her to stand and then walk-and with Brainwave's help we will get her there! We can't thank enough the fantastic and committed staff that work tirelessly with Abbie and other children like her.

"We see Brainwave as an integral part of Abbie's future, a positive and motivating influence on us as parents, and we are grateful that Brainwave is there for us as a family. Like many other families, we rely on Brainwave for our daughter's future and could not be without it and its amazing staff."

A fund-raising event which takes place at the Cardoman Indian Restaurant on Wednesday, March 4, is already a sell out, with further fund-raising events planned in the future.

Joanne Freeman, Brainwave's Community Manager said: "Brainwave's therapy centre, based in Warrington, receives no funding fromm the government or NHS to help local families like the Heaney family, we are so very grateful to the local community and companies for their continued support to help disabled children."

Anyone who would like to help raise funds for the charity, then please contact joannefreeman@brainwave.org.uk.

# 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

# **Money Column**

By Margaret Black

# **Inland Revenue**

No 'rhyme' or 'reason' for how Inland Revenue (IR) deal with certain matters. Here are two confusing and frustrating situations we and our tax-paying clients have found ourselves in.

Compare these two scenarios In both situations the tax

payers are in the PAYE system: 1) Our client A moved employment in December employment 2014. In J In January 2015 IR issued a new tax code deeming



2014. In Jonuary 2013 its size a new tax code deeming his earnings to be over \*£100,000 for the year, this will not be the case, the tax code stripped out his tax free allowance. Our client requested that we find out more from IR. We were advised by them that this had been an error on their behalf that the income from the two jobs had been added together giving rise to the issue of the new tax code. We assumed that the information had been taken from monthly reports submitted by the employers, therefore, there were two reports for January, one from each employment. We concluded that the automatic spitting out of a new tax code?
2) Our client B earned over \*£100,000 since 2012, monthly reports submitted by overstated tax free amount of £4,000 for privately paid business expenses. Total tax free allowance £17,300, child benefit to be paid back, result underpaid tax of £7,300. We spoke to IR on his behalf. Reply - Employer's monthly reports are for, reply - they used to make certain that the employer pays over the correct B if they believed their code, reply - it was up to the tax payer

to contact IR if they believed their code to be incorrect. Our client had contact IR if they believed their code to be incorrect. Our client had contacted IR in 2010 when earning below  $\pounds100,000$ . We were told by IR from 2010 a 5% increase in salary per year had been estimated and that the  $\pounds100,000$  tax band had not been reached.

- Please note the following: Once earnings of \*£100,000 or more is reached the tax free allowance erodes away and in the above case the whole allowance of £9,440 had been withdrawn
- If there is an underpayment in the year and the Inland Revenue are advised before 31st December and the actual liability falls below a
- certain percentage the underpayment can be tax coded in your employer can only apply the tax code advised by the Inland Revenue, if you suspect that any of the above applies to you and you don't want a nasty tax bill at the end of the tax year either seek advice from a tax advisor or speak to the Inland Revenue.

WatkinsonBlack are pleased to advise on these as well as other matters, including providing a very cost-effective payroll bureau service. If you want to arrange a no-obligation initial meeting on any taxation or accounting

matter then please contact us. Please note that these ideas are intended to inform rather than advise and you should always obtain professional advice before taking any action.



Contact David Watkinson or Margaret Black at: 1st Floor, 264 Manchester Road, Warrington

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or email: info@warrington accountants.co.uk www.watkinsonblack.co.uk

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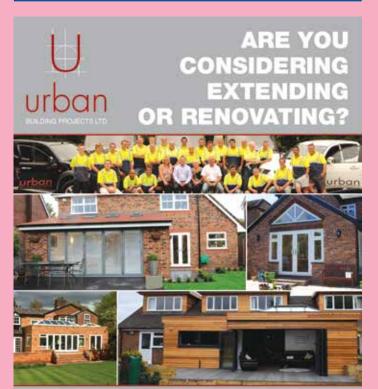
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### Start an amazing new hobby

Oil Painting Courses by Marc A Turner Grappenhall youth and community centre.

The new courses launched for 2015 in Warrington

Marc has over 20 years experience in painting and works part time for a professional painting school in Norfolk.

> The two day courses cost £120 all materials, hot drinks and snacks included

Courses run from 10am to 4pm with a 30 minute lunch break. The Basic workshop is an introduction to painting in oils for complete beginners

The Foundation workshop is a structured course developing from the basic course including colour mixing, value planning and different techniques; direct and indirect painting.

En Plein Air workshop will be painting open-air then developing a painting in the studio.

#### Course dates

Basic Oils	Feb 28 - Mar 28 -
Foundation Oils	Apr 25-2

LABO

Mar 1 Complete beginners 29 26

Structured course for anyone interested in advancing basic oil painting skills

Contact Marc: 07779320362 or 01925495718 Email: info@marc-a-turner.com Website: www.marc-a-turner.com

# Carl takes a step up the ladder

INDEPENDENT builders' merchants, MBS Site Supplies Ltd, is targeting Warrington with a new outlet, marking the next step in the firm's ambitious expansion and growth plans.

Headed by Stockton Heath based MD Carl Oates, the MBS business model, although barely one-yearold, has proved incredibly successful in Liverpool, from its Anfield base, and is now set to open its doors to a second base in Warrington.

Supplying site consumables ranging from ironmongery, nails, adhesives, ladders and plaster to health and safety equipment such as dust masks and high-vis vests. MBS counts small, medium and large contractors and tradesmen as repeat business clients. Carl said: "We've really managed to carve a niche in Liverpool where

Carl said: "We've really managed to carve a niche in Liverpool where we can offer a product range to match those available from the national merchants at equal or in some instances, less cost to the smaller contractors. It is our service levels that lets us stand apart and we are seeing that contractors of all shapes and sizes and are keen to buy or procure local and do business with independent stores such as ours where possible."

where possible." The MBS Site Supplies Warrington branch will be housed on Kingsland Grange and initially will be run by a team of three with plans to take on a further two staff in the coming 12 months. MBS aim to replicate the Liverpool business model in Warrington servicing the contractors who are part of the city's construction and housing boom.

and housing boom. Carl added: "We already do business in Warrington and as a Warrington based man myself, I have strong ties with the area – for us this was the next natural step. We were finding that customers in this area were really tuned into the local ethos and what better way to take it a step further than to open a branch."

MBS Site Supplies is currently supplying a huge range of products to Liverpool based building contractor Frank Rogers, an ongoing provider to Warrington Golden Gates Housing Trust. Frank Rogers has recently secured further work with the growing, award winning Housing Trust. Other local clients in Warrington for MBS include Dante Group, Urban Building Projects & Richardson Smith.

# Lady bowlers wanted

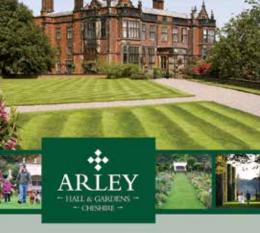
MEMBERS of a Ladies' bowling club which plays in Alexandra Park, Stockton Heath on Tuesdays and Thursdays are looking for new members.

Anyone interested in joining should contact Pat Morris on 01925 601253.



MD Carl Oates (left) with members of his team.





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# What's on in the villages

March 10 STOCKTON HEATH PARISH COUNCIL Sandy Lane Centre, Stockton Heath. 7.30pm March 17 APPLETON PARISH COUNCIL Parish Hall, Dudlow Green Road. 7.30pm March 19 GRAPPENHALL & THELWALL PARISH COUNCIL Council Offices, Bellhouse Lane. 7.30pm March 21 LIVE AT ST WILFRID'S Chetham's School of Music – a chance to hear the professional musicians of the future. St Wilfrid's Church, Grappenhall Village. 7.30pm Sewing Schuler, orappendix viage 7.30pm Every Sunday GRAPPENHALL HEYS WALLED GARDEN Witherwin Avenue, Grappenhall Heys, WA4 3DS. Café open from 1-4pm serving teas, coffee, home-made cakes and savouries. hadue cares and article terms of the terms of terms of the terms of terms BRIDGE CLUB Grappenhall Village Sports Club Stockton Lane. 7.30pm. Details 01928 712233 Subskoll Laile. 7 John Details 01927 / 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 Evens cocond Monday Every second Monday PARK (APPLETON) WI Appleton Parish Hall, Dudlow Green Road. 7.30pm Appleton Parisi nati, Dudiw Green Road, 7.5 Second and fourth Monday WARRINGTON ART GROUP Bellhouse Community Centre, Bellhouse Lane, Grappenhall. 7-9pm. Every third Monday NATIONAL VEGETABLE SOCIETY Cheshire District meeting Grappenhall K-Servicemen's Club, Chester Road, Grappenhall. 8pm. Details: 01925 265773. Grappennat: opin. Details: 01925 265773. Every fourth Monday MARLFIELD WI Grappenhall Community Library, Albert Road, 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 Appleton Parish Hall, 10am-12 noon 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 Every first Wednesday 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 Earle, Appleton, 0:30-8:30pm Every Thursday THE SILVER QUAYS Senior Citizen's Club The Quays Community Centre, Thelwall, New Road, Thelwall, Details: 01925 753474. BETAIS: 01923/734/4. BRIDGE CLUB Grappenhall Village Sports Club Stockton Lane. 7.30pm. Details 01928 712233 Every second Thursday STRETTON WI Appleton Parish Hall, Dudlow Green Road. 2.30pm. Appleton Farsh Hall, Dudlow Green Koad, 2:30p GRAPPENHALL PROBUS CLUB Grappenhall Community Centre, Bellhouse Lane, 10am. Details: 01925 264427. Every third Thursday NORTH FAST CHESHIRE FLOWER CLUB Appleton Parish Hall, Dudlow Green Road, 2pm Details: 01925 740419 CRAPPENALL WT. 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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