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Your Community Magazine

Issue 177 December 2015 **FREE**

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The pension landscape has changed

I attended a recent seminar and listened to the FCA tell me that since the new pension freedom rules came into effect in April this year that only around 22% of people are purchasing annuities. Whilst this is not a surprise to me, the move away from annuities has completely changed the pension landscape. A lot of people have been advised for the last 20 years to do something called life-styling. This is where a pension provider starts to transfer your more risky assets into safer ones as you are closing in on retirement. So if for example you have 10 years to retirement age, the idea was, that it protected your pension fund as you moved ever closer to the retirement date.



Don Wernham,
Financial Planner

The trouble is, if you are not cashing out by purchasing an annuity – and clearly nearly 80% are not if the above figures are right, is life-styling right for you? **Well almost certainly not.** Simply because if you are going to use your pension fund to go into flexi access drawdown (FAD) for example, then your assets are still invested. And retirement age is therefore not an end date, as it used to be with the comfort of a guaranteed annuity for life.

The fact of the matter is that if you do choose FAD then your money still has to last for another 15, 20 maybe even 30 years. You now risk it running out. So whether you like it or not, you now need investment risk more than ever before, just to make your pension fund last the course.

So these days when somebody starts a pension at 35 for example, the end date is not 60 or 65, it is probably until death.

And on that lovely note may I wish you season's greetings and a happy and prosperous New Year!

Disclaimer - The views above do not constitute financial advice and are my own opinions of current rules and legislation

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• 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

MOST people will have been touched by the plight of refugees – particularly those from war-torn Syria – arriving by the thousand in Europe. Ordinary mums and dads, children, grandparents – all driven by the desire to find a safe haven away from conflict.

But not everyone is sufficiently moved to do anything about it, so the remarkable story of local businesswoman Nora Carlin, and the volunteers who have responded to her call for help is one we take great pleasure in reporting.

Nora started her "Refugees – Aid from the Northwest of England" group after seeing photographs of tragic Aylan Kurdi, the little Syrian boy found drowned on a Turkish beach. But she did not expect her appeal for

food, clothing, tents, sleeping bags, etc., to get the response it got. She thought her own portacabin would be large enough to hold any donations she received.

She was wrong and soon she was overwhelmed by the goods being sent from all over the region. If it had not been for the help offered by local businessmen Mark Crook and Andrew Wright, who made empty office space available, by UK Site Security, who provided access to kitchen and toilets and paid the electricity bill and by Thorn Cross Prison, who provided storage space and willing workers, she could not have coped.

Her volunteer force is largely made up of local people who share her spirit of generosity and want to do something to help those in need. They have worked hard and long



to send desperately needed goods, donated by people all over the North West, to refugees in France, Turkey, Greece, in Syria itself and elsewhere.

We read often about the refugee problem, and often it focusses on the negative. So it is indeed good to be able to report instead a story of hope coming not from some major international charity but from a tiny village in Cheshire.

Princess Royal opens flagship depot

HRH The Princess Royal visited Warrington to officially open a £1m project at Eddie Stobart's flagship Appleton Thorn HQ.

Princess Anne opened the all-new Eddie Stobart Service Support Centre in Appleton Thorn - a 60,000 sq ft development housing 200 employees.

She was met by Eddie Stobart executive chairman, William Stobart, for the opening of the company's depot which has facilities including the unique Eddie Stobart Training Academy, fleet operations, IT, HR, business systems and administration.

Attending in her capacity as Patron of Transaid, the Princess Royal welcomed Eddie Stobart as a new corporate member of the charity, which aims to improve road safety and access to healthcare in Africa through the implementation of transport solutions and driver training programmes.

Mr Stobart said: "We are delighted to welcome the Royal Patron of Transaid, a charity we are close to at Eddie Stobart."

"We're very grateful to our guest for her support in opening the all-new Service Support Centre, which has been in the making since January 2014, and we are extremely proud of the facilities the new centre offers. The Eddie Stobart team here in Warrington, as always, has done us proud."

Gary Forster, chief executive officer of Transaid, said: "Corporate supporters are key to the success of our projects; their hard-earned knowledge, in addition to their financial contribution, allows our projects to reach more of the people who would benefit greatly from our help. We are delighted to see Eddie Stobart joining our corporate membership scheme and look forward to working together in the future."

The new Appleton Thorn centre sees the company's renowned fleet department and award-winning

training academy move into a 60,000 sq ft purpose-built facility from their previous sites in Widnes.

Eddie Stobart employees have occupied the new facilities since August, with service support functions from across the business now centralised at Appleton Thorn - also home to the company's head office since 2006.

To accommodate the different needs of functions from across the business, the cavernous interior of the building has been split into sections with large double-skinned partition walls, with specialist sections for academy training, truck wrapping and fleet operations. A striking new reception area, built from the shell of an Eddie Stobart LGV, marks the centrepiece of the new Service Support Centre, as a welcome area for all employees and visitors.

Several training and meeting rooms, a 150-seater café, and parking for 100 LGVs and 165 cars complete the new Service Support Centre build project.



Motorists urged to cut speed as thousands exceed limits

MOTORISTS are being urged to cut their speed on a road where volunteers have recorded literally thousands of drivers exceeding the 30mph limit.

During a three day period on Knutsford Road, Grappenhall, local councillors Paul Wenlock and Mike Biggin, checked the speeds of more than 21,500 vehicles in the 30pm limit and found 4,680 were travelling at 41 miles an hour, with a further 1,445 clocking 46 miles an hour.

More than 600 were exceeding 50 mph with over 100 doing more than twice the limit at over 60mph!

Cllr Wenlock, who is Chairman of Grappenhall and Thelwall Parish Council and Cllr Biggin, who is also a borough councillor for the area, set up the speed checks following complaints from local residents.

The council has invested more than £7,000 in three speed detection devices – and although both councillors were aware of speeding issues, they were shocked by the extent and high speeds.

Cllr Wenlock, who is the Speed watch Co-ordinator for the area said: "Since we have been using these devices we have been able to prove or disprove the perception of speeding."

"Some areas the problem is not as bad as people think – but there is clearly a big issue on Knutsford Road, near the junction with Bellhouse Lane.

"The information we are collecting is extremely useful and we can pass it

on to the Police Traffic Management team in order for them to carry out enforcement."

Other surveys in the area revealed that in the 20mph zone on Bellhouse Lane, during a five day period in October involving 1,268 vehicles, more than 800 exceeded 21mph, with six above 36mph and one over 41 miles an hour.

During a 12 day survey on 30mph Thelwall New Road in September, out of 9,466 vehicles, 4492 were over 30mph, 387 were above 40mph and nine were over 60mph!

Meanwhile on 30mph Bradshaw Lane, during a period of six days in September and October, out of 5,528 vehicles, only 663 exceeded 30mph with only 34 over 40mph.

Cllr Biggin added: "The data has given us some very useful information and in most cases prove residents' concerns over speeding motorists."

"The problem is particularly bad on Knutsford Road and motorists need to cut their speed before there is a fatality."

"In fact even though I am not a big fan of them I would support a speed camera being installed on this stretch of Knutsford Road to help alleviate the problem."



■ Cllr Wenlock (left) and Cllr Biggin on Knutsford Road.



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Charity's new partnership with house builder

A CHARITY which provides supported employment to adults with physical and learning difficulties is celebrating after a house builder stepped forward with an offer of ongoing help.

The Walton Lea Project, which operates from a historic walled garden off Chester Road, Higher Walton is now selling designer furniture donated by David Wilson Homes after use in the company's show homes.

The firm has also donated £750 for specialist flooring needed for Walton Lea's new polytunnel at its Long Lane Garden Centre.

The Walton Lea Project provides work in gardening, woodwork, floristry, furniture and bicycle up-cycling. Its aim is to improve the self-esteem and status of adults with learning difficulties by helping them to play a full part in the local community.

It provides an exciting and innovative programme of education and skills training that has the potential to progress learners into further training and education.

Across its two sites, Walton Lea sells a huge variety of home-grown shrubs, flowers, fruit and veg, hanging baskets and window boxes, as well as stylishly up-cycled crafts and furniture for the home and garden.

All the products used are hand-crafted utilising cleverly recycled materials, and plants are nurtured from seed.

David Wilson Homes' future plans include commissioning and buying home and garden products and promoting the charity's bicycle recycling service via its website and

nearby show homes.

A company spokesman said: "When we became aware of the charity and all the fantastic work it does, we knew we wanted to do more than just offer a cash donation.

"The Walton Lea Project creates and sells a wonderfully eclectic and unique range of home and garden products which not only support a great cause – but also tap into the huge trend for up-cycling and sustainability.

"We're delighted to be able to get involved and are really looking forward to showcasing some of the items made by Walton Lea's beneficiaries at our nearby developments."

Meanwhile Walton Lea is gearing up for Christmas which is always a busy time of the year in their workshops.

The hand made reindeer always prove popular and come in all shapes and sizes starting from just £2 each.

The small ones make a fantastic centre piece on the Christmas table while the larger ones look great in the garden.

But hurry as the reindeer are literally flying out.

There are also a range of gifts and refurbished furniture and bicycles.

There is even a cafe where you can get refreshments during your visit.



■ The Reindeer are coming! Santa Dave with his helpers Neil and Amy at Walton Lea.

Free trees for green fingered pupils



THOUSANDS of green fingered school children across Cheshire are to receive free trees as woodland conservation charity the Woodland Trust marks a historic tree planting milestone.

Over the last year the Trust will have planted a million trees to honour those who died in the First World War.

As well as starting planting at four new woods it has provided free trees to thousands of schools and communities.

Some 9,345 are being distributed in Cheshire, including 6,645 to schools.

These free trees will help boost tree cover which is just 6.1 per cent in the county compared to 13 per cent in the UK as a whole.

One of these trees could contain a golden ticket that identifies one lucky group as the custodians of the millionth tree of the charity's First World War Centenary Woods Project. The tree will provide a poignant reminder to the fact that Britain lost around a million people during the war.

First World War project manager Philippa Borrill said: "This week is a really exciting and poignant time for the Woodland Trust. Not only will hundreds of schools be receiving

free trees – bringing the important educational and health benefits of nature to many, but the millionth tree marks an important milestone in our First World War Project.

"We are a quarter of the way through the project to plant millions of trees as a lasting tribute to those who lived and served in the First World War.

"One group will receive a golden ticket – and essentially will become custodians of our millionth tree. While this is a fun idea it is also a symbolic mark in the commemorations as one million people also lost their lives in the First World War."

The school or community group which receives the ticket will be asked to contact the Woodland Trust which is organising a special surprise for them.

Schools and communities can now apply for tree packs for spring 2016 – the Woodland Trust will have 3,250 available.

All those eligible will receive their tree packs between March 7-11 next year. People can apply for packs by going to www.woodlandtrust.org.uk/freetrees


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ending up in Sicily- with stops in all these beautiful Italian cities. Or try the Italian Lakes with excursions to Milan, Verona, try a walking tour in the Swiss Alps - suitable for all levels of walking.

For other countries it will be necessary to take a flight from your regional airport to connect with the train to start your tour - some of these include Sardinia & Corsica, Slovenia, Croatia & Montenegro, Grand Tour of Switzerland, Austria, one of the tours in Austria is Vienna, Salzburg & The Danube (includes the river cruise), Germany- tour of the cities, Poland, Prague - includes a tour of Berlin, Dresden & Prague, Take a tour of 7 European Cities from London via Berlin, Prague, Bratislava, Vienna, Salzburg, Venice, Milan and back to London, Maritime Germany tour by Steam, Lofoten & The Midnight Sun, Explore the Arctic Circle, Norway, Amsterdam, France-including Avignon, The Rhone & Provence, Spain-including Medieval



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Friends help enhance visitor experience



THE Friends of Walton Estate, in partnership with Warrington Borough council, have been working hard over the past few months on several projects to enhance visitors experiences to the estate, especially in the area of the Heritage courtyard.

This was recognised at a formal opening ceremony when the Chairman of the FOWE, Malcolm Eldridge and the Mayor of Warrington Cllr Geoff Settle, presided over the unveiling of a plaque marking the opening the Friends Gate and a restored pathway through the woods to a new sensory garden.

The sensory garden is being planted up by the Friends with a variety of plants providing a combination of smell, colour, shape and touch sensations.

In addition, the ribbon was cut to formally open a newly refurbished former stable, now the Stables Gallery which houses a permanent free exhibition of photographs by local photographer and member of the FOWE – Andy Gilbert, for visitors to

the courtyard to enjoy and purchase, which along with the new tree adoption scheme, will bring income back into the estate for reinvestment.



■ Pictures: Andrew Gilbert

Walton Zoo welcomes cuddly new residents



■ Zoo rangers Liz Rowlands, Peter Cookson-Dean and Ricky Tickner with the new additions.

WALTON Gardens children's zoo has welcomed three new, cuddly residents.

Three male Andean alpacas have moved in – all one-year-olds purchased from an alpaca farm in Cumbria.

The new animals were bought by the Friends of Walton Estate who raised funds through their animal adoption scheme.

The alpacas, one black and the others beige, are all from the same herd.

They are Huayaca alpacas and have soft, fluffy coats.

Alpacas are kept in herds that graze on the level heights of the Andes in southern Peru, northern Bolivia, Ecuador, and northern Chile, at an altitude of more than 11,000 feet above sea level.

Walton's alpacas are now sharing

an enclosure with the goats. A special shelter has been built for them with help from zoo volunteers and offenders from Thorn Cross Prison.

Cllr Kate Hannon, the borough council's lead member for leisure, community and culture, said: "The children's zoo is a fantastic asset to Walton Hall and Gardens and I'm thrilled to welcome three new additions to the much loved attraction."

"Alpacas were chosen for their gentle nature and are small enough to be safe, even around small children."

"This is the very first time we have had alpacas at the zoo so be sure to head down and say hello!"

Once the alpacas have settled in, Walton Hall will be organising a competition for visitors to name them.

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Money Column

By Margaret Black

The end of wear and tear allowances

Sorry but instead of us bringing you 'glad tidings' this December the Government seem intent on dealing out 'sad tidings' all year. Unfortunately landlords are to lose the longstanding 'wear and tear' allowance, a recognised tax relief against rental income.

This cut was announced in the summer budget of 2015 and to be implemented by April 2016 with the explanation from the government that the 'tax deduction had outlived its usefulness'. The original purpose of the relief was to compensate the landlord for the replacement furnishings in the long term.

Landlords please note all is not quite lost, the government plan to bring in a different allowance, one, practically the same as one they had decided to discontinue some years prior. The proposal is to introduce a 'renewals allowance', this will allow landlords tax relief for the cost of replacing furnishings and equipment e.g. beds, curtains, crockery, TV's etc.

Watch this space now as there is a catch! Landlords will only be able to claim 'like-for-like'. What does this mean you ask? It means when a replacement is necessary it cannot be an improvement i.e. an updated version of the original. In other words if a basic £450 HD TV is replaced with an ultra £750 HD TV, the tax relief would only be allowable on £450, however, if in a number of years the ultra HD TV is replaced at a greater cost than £750 the whole of the replacement cost will be allowed as this is 'like-for-like'!

HMRC have not yet announced any special rules which will apply during the transition period from the original Wear & Tear allowance to the renewals system. It is for this reason that we suggest you consider carefully any replacements which may need to be made you for any residential lets.

The Wear & Tear deduction will continue to work out the same for the period up to April 2016 whether or not you purchase new furniture or not. We suggest a delay on buying any renewals until after 5 April 2016. That way there will not be any 'Wear & Tear' allowance lost plus there will be an entitlement to claim the renewals allowance for any 'like-for-like' purchases.

Finally, the partners and staff of WatkinsonBlack would like to take this opportunity to wish you all a very Happy Christmas and a Prosperous and, above all, a Healthy 2016.

WatkinsonBlack are pleased to inform on these, and other matters. They have considerable experience in all areas of taxation and business services, 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 and that you should always obtain professional advice before taking any action.

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David Watkinson and Margaret Black

Food, clothing and goodwill provides refugees with hope

A 40ft container packed with food, clothing and other basics of life for refugees has been sent to the Greek island of Samos – thanks to the generosity of people across Cheshire and the hard work of volunteers at Appleton Thorn.

When it arrives, it will be greeted by volunteers from Cheshire who will help distribute the goods to the thousands of refugees – mainly from Syria – who are arriving on the island every day.

It is the first container to go directly from the group "Refugees – aid from the Northwest of England" started by local businesswoman Nora Carlin, who runs lifestyle management firm Arley's Angels.

Although the group have sent tonnes of goods previously, the earlier cargoes have been sent via other established charities, such as Syria Relief, in Manchester, who have experience of relief work overseas. But the latest consignment was sorted locally and sent directly from Appleton.

About 50 volunteers are involved in the local operation, working in shifts, and at least 20 are travelling to Samos to be there when the container arrives.

Nora said: "They are desperate for volunteers out there because the island has virtually been overwhelmed by the sheer numbers of refugees

arriving. Having packed the container at this end, we will be best placed to unpack it over there.

"I also want to see the situation on the ground for myself so that I can make sure we are doing everything right – sending the stuff they need and making sure it goes to the right people."

Donations are coming in at Appleton Thorn from all over the North West following Nora's Facebook appeal for help. She has been given free use of vacant offices near her home and storage space at Thorn Cross Young Offenders Institution. A team from the prison has helped sort and pack the goods.

"Everyone has been wonderful" said Nora. "I have been quite overwhelmed by the generosity of people."

With the refugee crisis showing little sign of coming to an end, Nora's group is continuing its good work. The main demand is for food, clothing, tents, sleeping bags, nappies and hygiene items.

Anyone who wants to help should visit the Facebook group "Refugees – Aid from the Northwest of England."



A musical that's pure Madness

A MUSICAL with music and lyrics by pop band Madness and a book by playwright Tim Firth promises a challenge for amateurs – but it's a challenge that Knutsford Musical Theatre Company are prepared to accept.

Rehearsals are about to start for their version of the show "Our House" which will be staged at Memorial Court, Northwich on May 26, 27 and 28 next year.

The show was winner of the 2003 Olivier award for Best New Musical in 2003 – just a year after it premiered at the Cambridge Theatre.

It takes its name from a Madness hit single and explores the themes of love, family values, growing up, responsibility and dealing with losing the people that shape us.

Our House has many obvious influences including Willy Russell's Blood Brothers and the 1998 romantic comedy film Sliding Doors.

Some critics have even called the show the British answer to Rent, the Jonathan Larson rock opera which follows the lives of a group of 20-something year-olds living in New York.

For many years prior to the creation of Our House, Madness had been considering ways that they could turn their songs into a musical and Tim Firth's story finally enabled them to do it.

KMTC aim to build on the success of their most recent production, "The Addams Family" with the show.

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Leisure centre to be upgraded to 'community hub'



LONG term plans are being drawn up to redevelop Appleton's Broomfields Leisure Centre into a community hub, members of Appleton Parish Council have been told.

Leisure and lifestyle group LiveWire are hoping to complete a business plan for the centre before the end of the year and to work with Bridgewater High School, local doctors and the library service to draw up refurbishment proposals.

A review of the leisure centre has acknowledged that it does require improvement and investment.

In the short term, LiveWire plan to upgrade the gym equipment as part of a £1 million to improve gyms across the borough.

The work will involve the gym being closed for a few days during December. Cllr John Price said he recently visited the leisure centre and was impressed by the facilities on offer. The premises were clean and the staff very helpful.

Cllr Judith Wheeler said: "We keep reading about the expenditure going in at Great Sankey and Orford and feel it's time the only leisure centre in South Warrington got a share of the action."

"We are pleased to hear that plans are now in hand for a makeover and that we should see big changes in the next two or three years."

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What's on in the villages

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

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

December 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,
9-11am.
COUNTRY DANCING CLUB
St Thomas' Primary School, Parkgate Road, Stockton
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 LEIGH RUBBER BRIDGE CLUB
Village Hall, 7-10pm. Details: Audrey Greaves 0161
904 0120

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.

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

Every fourth Monday
MARFIELD 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

Every second Tuesday
STOCKTON HEATH LIONS CLUB
London Bridge Inn, 8pm
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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

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



Happy Birthday Northwood

AWARD winning Northwood, the company which offers a guaranteed rental income scheme that uniquely is not an insurance policy is celebrating its 4th anniversary in Warrington.

Northwood is also proud to announce that it is the winner of the gold award for 'The Best Letting Agent in Warrington, Cheshire for 2015' and secured third place in the North west of England.

The business is owned locally by Sadia Mian who said: "We introduced our 'Guaranteed Rental Income Scheme to Warrington 4 years ago this month and it has proved to be an incredible success.

"During this time our fantastic team have been passionate about the level of customer service we provide and whilst Northwood have over 80 branches nationally and have literally thousands of landlords benefiting from the unique scheme, we believe that our success is also in no small way due to the service we and our team provide.

"The Guaranteed Rental Scheme provides a risk free rental option by



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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**.

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guaranteeing the rent to a landlord even if the property is vacant and even if the tenant fails to pay the rent."

Local Director Sadia Mian commented, "The scheme suits every landlord. We have those who do not or cannot afford to take the risk of the property being vacant or the tenant not paying the rent. We also have professional landlords who wish to spread the risk and minimise their exposure and be able to acquire more property and expand their portfolios."

If you would like to discuss any of the services that we offer please contact one of our team members on 01925 634665.

Improving access to defibrillators

STOCKTON Heath Parish Council is looking into the possibility of improving access to life-saving defibrillators in the village, following an approach from a local resident who is a paramedic.

He has carried out a survey of existing defibrillators and found that although there are a number of machines, few are available 24 hours a day.

One idea is that a machine inside the police station should be moved to an outside wall so that there would be 24 hour access in the centre of the village. Another machine is in Alexandra Park, but it would benefit from better signage.

Most schools have defibrillators, as well as some sports clubs, but they are not available all the time.

Council chairman Cllr Celia Jordan said: "We are looking at the issue and hope to be able to make more machines accessible 24 hours a day. It may be that we already have enough machines if more can be made more accessible."

Festive fun in the village

PICTURESQUE Grappenhall village will take on a Victorian appearance on Saturday, December 5 when St Wilfrid's Church and St Wilfrid's Primary School get together to stage a Christmas fair.

Entitled "A Christmas Carol" the event will include a bagpiper at the top of the church tower, an organ-on-wheels on the cobbled street outside the church and, of course, Santa in his grotto inside the church.

There will be carol singers, stalls, face painting, refreshments including mulled wine and lots of other activities.

The event gets under way at 2pm and is in aid of church and school funds.

Stockton Heath's Christmas lights will be switched on at 6pm on November 27 at Victoria Square. Pupils from Stockton Heath Primary School and St Thomas' CE Primary will sing carols.

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