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Why financial planning is good for you

It is that time of year again, dreary January. However, as well as making commitments like going to the gym, and maybe to lose a few pounds off that waistline, it is also a good time to have a look at your financial affairs also. So here are a few points to consider:-

Make a financial plan

It may seem obvious but it is the starting point to getting your finances in order and establishing some control over your life. The main areas to consider are budget, retirement planning, savings and investments, attitude to investment risk and emergency funds.

Set a goal

Equally important is knowing what you want to achieve from your financial plan. What are you saving for, how long do you want to save? For example if you are saving for retirement, how much income do you want into retirement? Once you know this figure you can then work back to see how much that you need to be saving.

And once you have done this, well you can then relax and let it unfold. True it will have to be reviewed just like all plans. But it is like having a clear desk when you come into work in the morning. If you remove clutter it is amazing how productive you actually are. It should stop you waking up at 4am worrying about finances. Give it a try.

Financial Markets

The markets have had a difficult year with the Greek situation, problems in the bond markets, and the China slowdown all causing a lot of volatility. There is also the sign that the US will raise interest rates soon (as I write this in November) it may have already have happened at the time of printing. In the UK there are also voices saying a rate rise is on the cards. Personally I don't think it will happen in the UK until around May next year, or maybe as far as the end of the summer. The Strength of the dollar has caused a lot of the global problems in markets in 2015, however I expect this to reverse in 2016. I also expect that there will be further QE by the European Central Bank, and this should cause the Euro to fall against the Pound.

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



Don Wernham,
Financial Planner

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Address
New Media Centre
Old Road, Warrington
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Village Life is distributed freely to selected homes throughout the area as well as being available to pick up from various outlets, some of which are listed below.

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Grappenhall:
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Printed by TwentyFourSeven

Editor's comment

THEY may be celebrating over at Crewe, or even at Macclesfield, at the news that the HS2 high speed railway is to be built earlier than originally planned, at least as far as Crewe, but in these parts the news is far less welcome.

For, hidden in the detail of the government announcement were two unwelcome passages – one an unexpected statement that ministers are still minded to support the case for the Hoo Green to Bamfurlong spur and the other that they won't finally make up their mind for another 10 months.

This spur line would devastate rural areas around Mere, Pickmere, High Legh and Agden and then continue on to carve a destructive path through Rixton and Culcheth, causing appalling environmental damage, costing jobs and blighting many homes

Earlier in the year, the noises coming out of government suggested that this spur line would be dropped. Even HS2 Ltd, the company developing the project, indicated that they had doubts about the business case for it. So the news that the government still thinks it an option is indeed disappointing.

The fact that the final decision is being delayed 10 months is just as bad. It means people and businesses have to live for the best part of

another year with the threat hanging over them.

Local councillors, action groups and some MPs are opposed to the scheme and we believe they are right to do so.

We have listened to the arguments from both sides and the more we have heard the more we become convinced that the case for HS2 is deeply flawed. The time saved on a journey between the North and London is not enough to justify the cost of the project nor the environmental damage.

In these days when we hear so much talk of devolution and a Northern Powerhouse, surely instead of looking for ways to get to the capital quicker, we should be investing in projects that would make it less necessary to go there at all.

HOW long should a shop stand empty before planners accept that it has no retail future?

It's a question exercising minds across the country and the answer, depending on local circumstances, can never be the same.

But when a former bathroom showroom in a town as prosperous as Knutsford has been vacant for several years we can understand why the owners should want to change its use. In this case, Tatton Estate Management are keeping an open



mind about the Grade 2 Listed King Street property, seeking permission for a change of use to either office or restaurant/bar.

No doubt they'd be happy enough if a would-be retailer cropped up even at this late stage.

We also understand why the Town Council is opposed to such a change. Too many properties in the main streets of our small towns and villages are ceasing to be shops, forcing locals to travel some distance for shopping – or resort to the internet. So we are pleased to see councillors fighting to save shops wherever they are.

But we can't help but think they weaken their case when they qualify their opposition by asking for conditions – such as 11pm closing in this case – in the event of permission being granted.

Surely it is better not to even contemplate defeat?

Breakfast with Santa

MORE than sixty Children and parents enjoyed a Breakfast with Santa at St. Thomas' Church, Stockton Heath.

The event was one of two organised by the Time4Sharing Stockton Heath Timebank group of volunteers to raise funds

for an outdoor play area for the Children's Ward at Warrington Hospital.

A continental breakfast was provided for the children along with quality time with Santa, a gift, nativity stories, tombola's, crafts and cakes.



Anger over "crazy" plan for houses at shopping centre

WORRIED councillors at Grappenhall are urging local residents not to become complacent after a plan to demolish two shops and replace them with six houses was thrown out by planning chiefs.

The scheme involved the Spar Shop and adjoining shop – formerly a hairdressers – on Thelwall New Road. It involved demolition of both shops and also took up roughly half the existing car park, which is also used by a doctors' surgery, a pre-school, a day nursery and The Quays Community Centre.

From the outset, local councillors condemned it as a "crazy plan".

Objections were lodged by Grappenhall and Thelwall Parish Council, by local residents and by users of the car park.

Borough council planning officers refused consent under delegated powers but local councillors believe it will come back in a different form.

They believe there is a pressing local need for the shops and other amenities on the site and that the

proposals will cause road safety hazards.

The car park will be left with only about 23 spaces – far too few for the amenities on the site.

Opponents of the scheme say people, including mothers with young children and patients going to the surgery, will be forced to park on busy Thelwall New Road.

In the longer term, the amenities could close because people won't use them because of parking difficulties.

Cllr Ted Finnegan said: "It is a densely populated area and it needs those amenities."

"We believe the four amenities are more important than another six houses."



Ted lights up Downing Street



YOUNG fundraiser, Ted McCaffery, was given the honour of switching on the Downing Street Christmas lights for the Prime Minister.

Ted from Stockton Heath, a pupil at Grange Junior School who is a fundraising ambassador for Alder Hey Children's hospital, was unaware of what was about to happen until his taxi pulled up at No. 10 for his appointment with Prime Minister Cameron.

Mr Cameron presented Ted with a Point of Light award in recognition of his fundraising achievements, and the adversity that he has had to overcome to accomplish them, before inviting the 8-year-old to switch on the Downing Street Christmas lights.

Ted began fundraising for Alder Hey after undergoing lifesaving open heart surgery. Initially he wanted to raise enough money to replace a broken television at the hospital, but has since gone on to raise over £20,000!

Earlier this year, Ted received the Independent on Sunday Happy List Award during the annual JustGiving Award ceremony.



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Exhibition explores young person's cancer journey



A YOUNG artist from Grappenhall who has been diagnosed with cancer is presenting a collection of artwork that was created during her treatment for the disease in a new exhibition at Warrington's Pyramid arts centre which runs until January 16.

Looking from the Inside Out depicts how 18-year-old Holly Hammer has dealt with and continues to deal with aspects of her cancer journey. Holly's art expresses her interpretation of changes to her body, her lack of control and finally, what could be considered, her acceptance.

Holly was diagnosed with the rare condition rhabdomyosarcoma in December 2013 and has used art as a vehicle for expression to aid her on her cancer treatment journey.

Throughout Holly's treatment, she has been supported by CLIC Sargent, the UK's leading cancer charity for children and young people. James George, her CLIC Sargent Young People's Social Worker, encouraged Holly to exhibit her work locally and accompanied her to present a range of pieces to Derek Dick, Exhibition

and Services Manager at Culture Warrington.

James George, Social Worker of CLIC Sargent Young People's, said: "It's been a difficult journey for Holly who has faced extensive treatment and side effects, but during that time we (at CLIC) have tried to support her so she can maintain her education and focus on the subject she's most passionate about - art."

"Her art is very personal to her and being able to concentrate on something creative has been a distraction when she's faced some significant changes in her life."

Derek Dick, exhibition and services Manager of Culture Warrington, said: "It is a real achievement that Holly was able to produce such a high quality portfolio of work and shows a high level of understanding and maturity - she has a real talent that should be celebrated."

Holly Hamer said: "During my treatment I used art to escape and having this chance to exhibit my work is so exciting."

Admission to the exhibition is free.

Teddy Bears are back with charity jazz concert

THE annual charity jazz concert given by the Chicago Teddy Bears at Grappenhall Community Centre will take place on Friday, February 12.

Likely line-up of the band is Jim Lucas (trumpet) John Hallam (reeds), Andrew Mackenzie (trombone), Tony Ormisher (guitar and banjo), Ray Owens (bass and vocals) and Brian Singleton (drums).

As usual the show will be in aid of the Lymm and Thelwall Group of Contact the Elderly and will be the group's main fund-raising event of the year.

The admission price of £13 will include a two course supper.

Supported by a network of volunteers, Contact the Elderly organises regular tea parties and outings for small groups of older people aged 75 and over, who live alone, offering a regular and vital friendship link every month.

Tickets for the concert are available from Colin Melrose, on 01925 756742.

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You don't need a drivers licence to drive the boats as you will be given full instructions on collection and life jackets are provided. Top speed limit is 6mph. You can either take your bikes or hire them from the local

boatyard. Most boats include fuel at the time of booking. Dogs are also allowed there is an extra charge. On most boats there is enough power to charge your phone, ipad or phone.

Take your trip at a leisurely pace - having lunch or dinner at the local pub or do your own BBQ. Most of the boats have a flat screen TV, Galley including cooker, fridge, electric kettle etc.. Mobile Wi-Fi can be pre-ordered and paid for on arrival (subject to availability) on certain cruisers and narrow boats. In the UK you can choose between the Norfolk Broads i.e. Northern Broads (Wroxham, Acle or Stalham) or Southern Broads (Brundall, Reedham or Beccles)

Another option on the Broads is to hire a houseboat which is static and locations are various throughout the Broads - so if you like the idea of a boat don't want to move from place to place then why not try a static one and get a similar experience.

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■ Linda Crowder – Stockton Heath Travel

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Post office staff have the competition licked



WHEN it comes to selling stamps, staff at Stretton Post Office have got it licked.

Staff at the Tarporley Road branch – perhaps better known as The Beehive Stores – are celebrating after picking up a “best branch” award for the second quarter of the year.

The branch claimed the award in competition with 2,500 other “local” post offices around the country – just 18 months after becoming a “local” post office.

Manager Susan Carter, who has been at the branch for 10 years, was delighted with the award.

She said: “We have only been a ‘local’ post office for 18 months so to get this award is really great,” she said. “But really we want to thank the customers because it is them who come in each day. They are brilliant.”

“This is the quarterly section of the competition so we are now going to go to the yearly competition so we will have to see what happens.”

“We will just be carrying on what we are doing – trying to help the customers as much as we can.”

Names ‘missing’ from village war memorial

STOCKTON Heath Parish Council is investigating what steps are necessary to add 23 “missing” names on the village war memorial.

The names are on the memorial screen at St Thomas’ Church, but are not on Stockton Heath War Memorial nor the Lower Walton War Memorial.

In addition, the council has been asked to consider any additional names that does not appear on any of the current lists.

Chairman Cllr Celia Jordan said: “We think it is only right that all names should be on the village memorial but we want to establish whether there is a protocol for adding names to war memorials.”

The council has approached the Commonwealth War Graves Commission for advice.



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Money Column

By Margaret Black

Landlords

'Buy to Let' mortgage interest New Rules to be phased in over the period from April 2017 to 2020.

Buy-to-let tax relief

New rules will restrict tax relief on 'buy-to-let' loan interest and the finance costs for those who are on higher and additional rates of tax from April 2017.

Currently (Illustration)

If your buy-to-let property earns profits of £20,000 a year and the interest-only mortgage costs £13,000 a year (Please note this does not include any other costs you may be able to offset). Tax of £2,800 is due on the difference or profit of £7,000. So you pay over £2,800 to HMRC and you retain income of £4,200.

The new rules are to be phased in from April 2017 to 2020

Over the course of three years higher and additional rate tax relief on mortgages for residential rental properties will be phased out so that by 5 April 2020 only basic rate tax relief will be allowed. Using the same figures as the illustration above if you are a higher rate or additional rate tax payer, (excluding any other expenses you may offset), tax will now be due on your full rental income of £20,000, but you will be entitled to a tax credit equivalent to the basic-rate of tax on the mortgage interest.

This is how it will work (illustration)

You will pay 40 percent tax on £20,000 (ie £8,000), less the 20 percent credit on the mortgage interest of £13,000 (i.e. £2,600), meaning you pay £5,400 over to HMRC and you retain income of £1,600. Your tax bill has now risen by 93 percent.

Other implications to this

Mortgage interest relief will no longer create losses which could be brought forward and offset against future profit!

What if your mortgage rate rises by a small fraction, lifting your mortgage cost to say £15,000, while your rent remains at £20,000, you will have to pay £5,000 tax in this scenario, so you make no profit at all!

Working on today's figures and current rules, say your earnings are below the current limit of £50,000 and you claim children's tax credits, what if the new rental property income only just takes you over the future limit you will not be able to claim children's tax credits!

Lastly and again on today's rules if the extra income takes you over the £100,000 tax bracket you will lose your tax free allowance at a rate of £1 in every £2 earned.

All in all the tax man wins!

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

Question mark over future of Tory leader



A QUESTION mark hangs over the future of Warrington Borough Council's Conservative leader Cllr. Paul Kennedy – who has seen the parishes he represents set to be wiped off the political map.

Cllr Kennedy, who currently represents the parishes of Hatton, Walton and Stretton on the borough council, will see them absorbed into Appleton and Stockton Heath, if, as expected the boundary commission review is rubber stamped in parliament. Half of Walton will become part of Stockton Heath with the other half becoming part of Appleton.

"To be honest I am not surprised by the boundary commission's decision although I obviously fought against it and I am extremely disappointed for my constituents," he said.

"But there is no point whinging and moaning about it as people don't like whingers and they like whinging politicians even less!

"I have really enjoyed working in a single member ward and come next May I will have served eight years on the council which I consider to be a good chapter in my life.

"I have got to give great consideration to the situation I find myself in and I will be having a few discussions.

"I hopefully have a few more chapters ahead of me in my life but I don't know what they will be.

"This situation has given me the opportunity to have a look at things. It wasn't the decision I wanted but I have to accept it is highly likely to happen when the boundary commission proposals go before parliament."

Advertisers' announcement

Introducing Root Cause Therapies

AFTER leaving school Louise Crawford was fortunate to complete a three year dance course at The Northern Ballet School and went on to work on board various different cruise lines as head dancer, vocalist and then assistant choreographer.

After several successful years abroad, she realised age was starting to get the better of her and it wasn't as easy to perform to the best of her ability so decided to return home and find a new career.

After working another 11 years and after the birth of her second child, she unfortunately became unwell with myalgic encephalomyelitis (ME) and fibromyalgia and was told there was no cure.

Louise said: "I was adamant I could find a way to help my symptoms and began holistic therapy treatments including The Perrin technique, reflexology, aromatherapy and homeopathy. These treatments help me to control the conditions and I was so impressed that I decided to



train in the areas I now specialise."

Now she has launched her new venture Root Cause Therapies.

Louise added: "I can think of no better job than helping people to relax, De stress and to help people who suffer with painful conditions.

"I offer a range of treatments specific to the individual."

New Headmistress appointed

CURRENT Deputy Head at Withington Girls' School, Mrs Sarah Haslam, has been announced as their eleventh Headmistress.

Mrs Haslam will take up her new post in September 2016, succeeding Mrs Sue Marks, who is to retire at the end of the academic year.

Withington's Chair of Governors Mrs Elisabeth Lee, said that the appointment of Mrs Haslam to the role had been a unanimous decision taken after a rigorous and searching interview process.

Mrs Lee commented: "Sarah Haslam will be a very worthy successor to the two outstanding Heads under whom she has served as Deputy."

Mrs Haslam joined Withington as a teacher of English in 1995 and went on to take a variety of whole school roles, including Head of Years 10 and 11 and, since her appointment to the role of Deputy Head in 2007, lead responsibility for Pastoral Care and Safeguarding. She is also an Independent Schools Inspector, a Teacher Induction Panel lead trainer and has been a Governor at another school.

Mrs Haslam has a keen interest in the Arts and also loves the outdoors, particularly hill walking and sailing. She said, "I am thrilled to have been appointed Headmistress of our wonderful school and am very much looking forward to taking up the role."

Mrs Lee paid tribute to Mrs Marks as 'an outstanding headmistress' saying she had built on the success of her predecessors and had taken the school to a new level.

"The Governors are confident that Mrs Haslam will maintain this momentum whilst safeguarding the unique culture and ethos of Withington Girls' School."



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Concerts may have to end after 25 years

A SERIES of concerts which started 25 years ago at Walton Hall seem likely to fold-up because of "unsustainable" rising costs imposed by Warrington Borough Council.

The Friends of Walton Hall Music fear their concerts – featuring a variety of music, but mainly classical – will be unable to continue.

A spokesman said: "A council decision is working to the detriment of a well-loved, long standing series that gives enjoyment to concert-goers both young and old.

"It does give food for thought about how serious the council is about cultural activity in the town."

The council started the concerts in 1990 and, following fundraising efforts by the Friends of Walton Hall Music, was able to purchase a grand piano specifically to use at the concerts.

For the past 25 years, the Friends, a voluntary group, has presented concerts. They used the hall free of charge and held eight, well-attended concerts per year. But then they were informed the free use could not continue as the council had decided Walton Hall Estate must be run at a profit.

After talks with the hall management it was agreed interim charges of between £100 and £150 per concert would be levied and the Friends would bring their own wine.

The hall management then decided charges for next year would increase

to £295 per concert and there would be a charge of £6 per bottle corkage on wine.

Now however the Friends have been told all drinks must be purchased from the bar and the bar would only be opened if the Friends could guarantee takings of at least £500.

The spokesman added: "In order to maintain the present social benefits and atmosphere, the ticket price of £12 would have to rise to £19. On top of that a further £3 per person would be needed for the series to break even.

"This is unsustainable, although a one-off grant of £1200 from the council has given temporary relief.

"The Friends have been told by the hall management that there can be no negotiation regarding the charges.

"There is no account taken of the cultural benefit to the town.

"As a result, there is the real likelihood that it will lead to the demise of the Friends in the not too distant future."

A Council spokesman said: "We very much want to secure the long-term future of the concerts, but these have been running at a loss for a number of years and local council tax payers can't be expected to pick up the bill.

"Our aim is simply to break even on all Walton Hall activities and we've been working hard with the Friends group over the past 12 months to find a way to reach a mutually satisfactory arrangement."



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What's on in the villages

January 12
STOCKTON HEATH PARISH COUNCIL
Sandy Lane Centre, Stockton Heath. 7.30pm

January 19
APPLETON PARISH COUNCIL
Appleton Parish Hall, Dudlow Green Road. 7.30pm

January 21
GRAPPENHALL & THELWALL PARISH COUNCIL
Council Offices, Bellhouse Lane. 7.30pm

February 4
LIVE AT ST WILFRID'S
Northern Chamber Orchestra String Trio (violin, viola, 'cello) play a programme including Beethoven and Mozart.
St Wilfrid's Church, Grappenhall, 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: 01925 757582

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
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

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

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
APPLETONS 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



Holly is one of UK's outstanding students



A SIXTH former from Appleton has been chosen as one of the UK's outstanding students.

Holly Roach, 17, who is College Council president at Priestley College, was honoured at an awards ceremony in London.

The honour recognised her academic achievements as well as the contribution she makes to the Warrington community including as a young leader with the Brownies, involvement with the Scouts and as a Kumon Maths and English teaching assistant.

For Holly, who has achieved three As and a B in her AS-Level exams, volunteering is a family tradition dating back to her great, great grandad Evelyn Roach (pictured right) who was one of the early Scout

leaders.

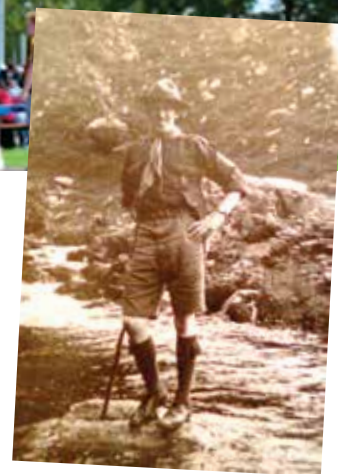
Holly said: "We have pictures of my great, great grandad when he organised a scout camp on a train that went through England and Scotland.

"I hadn't realised before, but maybe the volunteering side of my life can be traced all the way back to him."

Teachers, parents and peers nominated almost 300 young people in state education to be considered for one of 50 "Outstanding Student" awards.

Holly was nominated by Mark Salmon, a senior tutor at Priestley College.

Judges were impressed with the time the former Bridgewater High School pupil dedicates to the 5th Appleton St Matthew's Brownies where she has helped for three years.



"I went to the same Brownie group and there was an older girl there who I always looked up to so I wanted to do the same for the younger Brownies," she said.

As a Kumon teaching assistant she helps pupils aged between two and 18 and still finds time to study her Biology, Chemistry and Maths A-Levels as well as the Extended Project at Priestley College.

She also has to fit in 30 minutes exercise every day to help her cope with scoliosis, a condition which causes her spine to bend to the side.

"We are so proud of Holly and all that she has achieved so far," said Priestley College principal Matthew Grant.

Reader's Letter

Please send correspondence c/o
The Editor
Village Life
Orbit News
New Media Centre
Old Road
Warrington WA4 1AT
or email
info@warrington-worldwide.co.uk

Dog walkers' lack of respect

Dorothy Carter, Grappenhall

THREE times over the last two weeks, when walking through St Thomas' Churchyard in Stockton Heath, I was appalled to see dog walkers blatantly standing and watching their dogs off leash running around urinating on and fouling graves. It was different people each time.

These are most likely people who would be outraged if someone else allowed dogs to use their lawns for this purpose but are quiet happy to show a complete lack of respect for those buried in the churchyard.

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