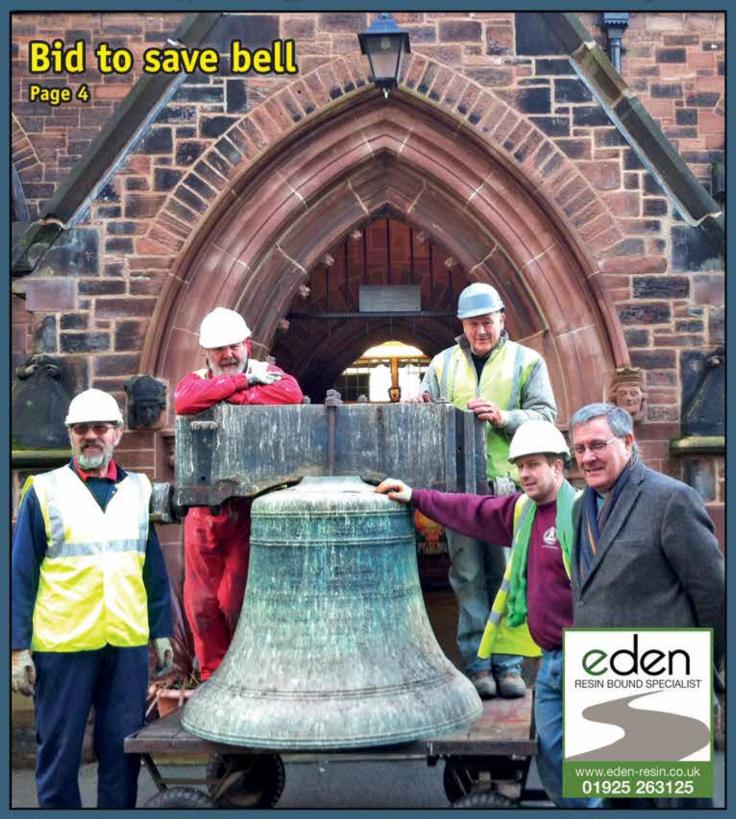
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Higher earners need to act now or risk surprise tax bill

More employees could be hard hit by both the intended and 'unintended consequences' of lifetime allowance and tapering changes coming into effect this April. And it is not just 'high earners' that need take note.

Radical changes to pension schemes being introduced by government from 6 April 2016 could leave high earners with unexpected and unwanted tax bills of thousands of pounds. From 6 April 2016, the annual allowance will be tapered from £40,000 for those with earnings of £150,000 or more down to £10,000 for those with income of £210,000 or more.



Don Wernham, Financial Planner

Income will no longer just be comprised of someone's salary, it is 'adjusted' to include employer pension contributions or any other income including savings, bonuses or even an individual's buy-to-let property rental income which could easily take many more people into a higher earnings bracket. The annual allowance will reduce by £1 for each £2 of adjusted earnings above £150,000 until it reaches £10,000.

Many individuals and employers aren't aware of the impact of the tapering of annual relief. If employees earning £150,000 or more don't reduce their pension contributions from 6 April, they will be taxed at 45% on any excess and could face a surprise tax bill of £13,500 when they submit their tax return. This bill will be due for payment to HMRC by the 31 January following the end of the tax year.

Why is this happening? It's all political, and part of the Chancellors cuts and squeezing more money out of us for the Treasury. And after the Conservatives landmark victory at the polls in May last year, better to get the bad news out of the way, early in the new Parliament.

What do you need to do? Take tax advice in the first instance to see the extent of the potential financial damage. Once we know this there are a few options open to you, and we are happy to discuss these options with you, call 01925 266628.

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

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Editor's comment

WE should know by the end of February whether the completely inappropriate carve-up of villages to the south of the Manchester Ship Canal, proposed by the Local Government Boundaries Commission, is to take place.

Opposition from local people – politicians of all political shades and ordinary members of the public – has been massive. Nowhere, other than in the ivory towers of London where the Commission carry out their deliberations, can we find anyone with a good word for the proposals. What sense does it make to split

Thelwall from Grappenhall, with which it has been paired for 100 years, and merge it with Lymm, which itself will be split in two?

What logic is there in removing Appleton Thorn from Appleton and putting it into Grappenhall?

Why should Walton, Stretton and Hatton disappear from the electoral map altogether to be joined with Stockton Heath or Appleton?

Who can make sense of having irish council boundaries that differ from borough council ward boundaries?

We realise, of course, that someone always resists change and usually,

when it comes to electoral boundaries it is some political party that sees itself disadvantaged by comparison with its rivals. But here, the political parties for once see eye to eye. They all oppose the proposals.

The Warrington South MP, David Mowat, has raised the matter with

Government Ministers and called for a review of the Commission's proposals. But the Government, quite rightly, has no power to change electoral boundaries. That is why there is an independent commission to deal with

But to be independent is one thing. To stubbornly ignore the views of local people and fly in the face of reason is another. It would, apparently, be almost unprecedented for the Commission to change its mind at this late stage.

So don't hold your breath – just be thankful that even if you are "moved" from one parish to another, your postal address won't change!

RESIDENTS of the old Grappenhall Village are rightly proud of their cobbled street, picturesque church and other historic buildings They are looking forward to the improvements to be carried out to the cobbles around Easter.



But they are also concerned about the future of two important local Hall School and the disused Rectory.

Both are likely to come on the market soon – and both will require

extensive refurbishment if they are to remain worthy of their settings. We share the hopes of villagers who want to see them restored to their former glory.

But when the builders arrive with their heavy machinery, we hope some way can be found to let them carry out their work without undoing the improvement work on the cobbles.

> Deadline for the March issue of Village Life is Februaru 16

Marsha launches new counselling service

STOCKTON Heath resident Marsha Roberts has launched counselling service in the village.

Marsha recently graduated with a Diploma from Warrington Collegiate after more than three years of study and over 100 hours of counselling with CRI Pathways to Recovery & Wired Carers Centre.

She offers a Person-Centred form of

counselling.

Marsha said: "Working clients in a person centred way allows the client to explore their thoughts, feelings and emotions in a

confidential environment.

It gives them the opportunity to express concerns and problems and to achieve clarity of thought.'

As well as her private practice in

the village she also has a room at The Fairfield and Howley Neighbourhood Project on Fairfield Street where she can also offer counselling.

Marsha is also a past volunteer with Warrington Bereavement Support and provided counselling to individuals struggling with grief.

For more information visit www. southwarringtoncounselling.co.uk



Bid to save historic church bell

Pictures: Marsha Roberts



WARRINGTON Civic Society hoping an ancient bell which has been removed from St Thomas' Church at Stockton Heath, can be kept in the town.

The one ton 136-year-old tolling bell, valued at £10,660 including VAT, has not seen active service for decades and was donated to the church by local industrialist John Crosfield in 1880 in memory of his wife - and the Civic Society would like it to remain in the town.

They have been approached by a local businessman who is expressed an interested in paying for it to stay

in Warrington.

Meanwhile the removal of the bell by contractors John Taylor & Co from Loughborough company who installed it, will provide a new lease of life for eight ringing bells which have been removed from a church at Bollington near Macclesfield, where St Thomas's vicar Rev Michael Ridley was a former curate.

Rev Ridley said: "We have gone through the due process with the Diocese Advisory Committee for the bell to be removed and its removal has been incorporated into the costs of the work. It will either be found a new home or melted down. What happens to it now is beyond our

"The old tolling bell has not seen active service for decades and we will be giving a new lease of life to eight other bells. Looking at old church records people had to pay six pence if they wanted the bell to toll at a

"It was totally unsuitable to work alongside other bells."

The Church is still fund-raising towards ongoing works on the church tower which has involved a £250,000 Heritage Lottery grant with a further £80,000 towards the cost of installing the new bells.

The church currently uses a recording of bells for services.

Meanwhile John Taylor and Co have returned the bell to their foundry where its condition and tone was be assessed.

Warrington Civic Society has been approached by a local businessman willing to contribute towards keeping this unique piece of heritage in the town.

Civic Society Chairman John Shipley said: "We are currently gathering information on the bell and exploring the possible options."

STOP PRESS:

AS of January 20 as Village Life went to press, half the money was needed within three weeks to secure it against the bell being melted down.

Dot's 30 years as a councillor

MEMBERS of Appleton Parish Council presented a "small token present" to veteran councillor Dot Edwards – to mark her 30 years' service as a parish councillor.

Dot, from Appleton Thorn, joined the council on December 17 1985 and has served continuously ever since.

She has been chairman of the council on six occasions and is currently a member of the planning committee.

Fellow councillors congratulated her on her achievement - and made the presentation as a "thank you" for her years of service.



Villages pin their hopes on MP

COUNCILLORS representing seven villages opposed to controversial plans to radically change local government boundaries in South Warrington are pinning their hopes on last ditch efforts from their MP.

David Mowat, MP for Warrington South, has called for a review of the Boundary Commission's controversial recommendations for local government boundary changes in his constituency.

He has written to ministers to make them aware of the "perverse consequences" which will occur if the recommendations

He has also activated the Parliamentary procedure to have the Commission's proposals reviewed.

He has pointed out that the Government does not have the power to alter local government boundaries but has pledged to do all he can to highlight the problems the Commission's recommendations have caused.

Councillors and other residents of Stockton Heath, Appleton, Grappenhall, Thelwall, Stretton Walton, Hatton and Lymm opposed the recommendations when they were first put forward by the Commission.

But despite a lengthy consultation period, the Commission appeared to totally ignore local views and pressed ahead with their original recommendations

Under the proposals Lymm would be split in two – and "take over" most of Thelwall and part of Grappenhall. Appleton Thorn would be "moved" out of Appleton and added to Grappenhall, there would be changes to the boundary between Stockton Heath and Appleton and the villages of Walton, Stretton and Hatton would disappear from the electoral

Although the Commission's recommendations have to be confirmed by Parliament, this is normally little more than a

The final decision is expected around the end of February.







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Former soldier Luis launches new fitness studio

MAYOR of Warrington Geoff Settle was on hand to help former soldier Luis Lee officially open his new Immortal Personal Training studio in Stockton Heath.

He was joined by his Mayoress wife Jean and their charity champion mascot Teddy George, to celebrate the opening of the new facility on London Road, which has been opened by Luis following some military precision planning.

Luis spent four years in his role in the British Army but now after an intensive planning project over the past year he has set up his new venture.

A delighted Luis said "In the past year I have been busy planning and building up the clientele.

"The fitness studio we will offer group classes, as well as personal training.

"My vision for this time next year is to have more than 200 members and we will help people looking to get fit with 24/7 support"

with 24/7 support."

The launch event helped support the Joshua Tree charity.

Joshua developed leukemia at the

Joshua developed leukemia at the age of 5 over 11 years ago but has now fully recovered.

Ten years ago his parents set up the charity to support other families whose children develop this form of cancer.





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accommodated for. Chalet Hotels are larger and usually have a swimming pool or sauna etc plus free WI-FI and a bar and sometimes evening entertainment. Again you can have afternoon tea included - which is always welcome after a day on the slopes. Tea and coffee is available complimentary throughout the day at most of the Chalet Hotels. Travel alternatives are flights from your regional airport or where applicable, Eurostar from London St. Pancras. It is free ski or snowboard carriage on the Eurostar and there is a charge on most of the airlines for ski or snowboard carriage.

menus.

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30 plus. Diet requests can also be

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Worries that Creamfields festival may get longer

Cllr Paul Kennedy, leader of the Conservative Group on the borough council and representative for the Hatton, Stretton and Walton ward, has written to Halton Borough Council's licensing committee, who are responsible for licensing the event at Daresbury.

He says he has been contacted by worried residents who fear they are likely to have to experience inconvenience and disturbance for an additional day.

Cllr Kennedy (pictured) said: "Slow but sure the event is getting ever longer.

"As I recall, the event originally opened on a Saturday morning and closed on the Monday morning.

Cllr Kennedy added "Then, since festival goers were turning up on the

Cllr Kennedy added "Then, since festival goers were turning up on the Friday, the event extended to the Friday, and now, presumably because festival goers are turning up on a Thursday, the Licence request is to open the site from 6am on the Thursday and to commence the entertainment at 5pm.

"If the licence is granted, the site will then be open to the public from 6am on the Thursday to 2pm on the Monday.

the Thursday to 2pm on the Monday.

"I and local residents are asking for clarity and honesty from Cl Events (organisers of festival), as to what is their ultimate plan for this event.

"Is it that they want a week-long event? And will we have the situation

"Is it that they want a week-long event? And will we have the situation that once the Thursday opening comes in to effect, festival goers will arrive on the Wednesday...and Cl Events will seek a Licence to open on the Wednesday and so it goes on?

"If Cl Events want a week-long festival, they should make such an application now, and if they don't, they should formally advise the committee that they will not be seeking any further changes to the licence with regards to its opening hours.

"Long suffering residents deserve that clarity and I hope that the committee will provide that for them."

Part of the festival site lies within the Hatton, Stretton and Walton ward and noise from the event is regularly heard over a wide area of South Warrington.









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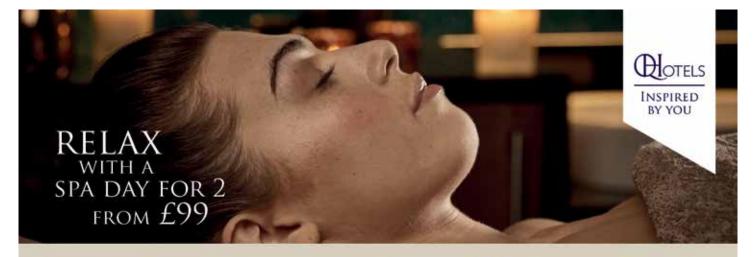
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Money Column

Deferring State Pension

If you put off claiming your State Pension for at least one year without a break, you can choose to take this at a later date in the form of a lump sum.

This means that you will get a one-off payment based on the amount of State Pension you would have received if you had been claiming it, you will also receive interest on this amount which will be around 2% above the Bank of

England 'base rate'.
You will start to receive your State
Pension at the normal rate when you



David Watkinson and Margaret Black

claim your lump sum which you may have to pay Income Tax on, however, this depends on any other income you may have and if you are making a new claim to Pension Credit or Housing Benefit, it will not be taken into account when working out your entitlement for these

What tax do I pay on my state pension lump sum?
Putting it simply, the rate of tax that will be levied against your lump sum is the highest rate that applies to your other income for that tax year.

This means that:

if you are not liable to pay any tax for that tax year on other income, no tax should be deducted from the deferred lump sum, if it has been

no tax snould be deducted from the deterred lump sum, if it has been taxed before receipt it can claim it back. Or, you will pay tax at one of the following rates: 20% – if you are liable to tax but your taxable income does not exceed the basic rate limit (up to £31,785 for 2015/16); 40% – if your taxable income exceeds the basic rate limit but does not exceed the additional rate limit of £150,000 (this is called the higher rate):

'higher rate'); 45% – if your taxable income is over £150,000.

For Illustration purposes

Joe Bloggs deferred his pension from September 2013 and drew it as a lump sum in September 2014 at which point he also started to receive his normal 4 weekly state pension from September 2014.

When he drew the lump sum he had to elect which rate of tax he fell into, which he believed to be 20% (basic rate). The lump sum of £7,412.79 suffered tax of £1.482.40. Mr Bloggs received net lump sum pension of £5,930.39. (subject to be declared in the 2014 – 2015 tax year)

tax year). Mr Bloggs earned income of £6,937 for the 2014 - 2015 tax year this included his normal state pension of £4,006.24. His total income fell below the tax free allowance of £10,000, which meant his income was not subject to tax making his rate of tax nil, and he was then able to claim back the whole of the tax of £1,482.40 he had suffered on his state pension lump sum.

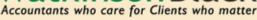
state pension lump sum.

Please note: if his income had gone over the tax free allowance, i.e. £10,001 he would not have been able to claim any of that tax back.

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Calls to investigate floods

CALLS are being made for the investigation into the Boxing Day floods in Warrington to pay particular attention to Lymm and Thelwall after a number of businesses were badly affected.

Local councillor Bob Barr said: "I was out on Boxing Day to see the land flooded by the water that overflowed from the Manchester Ship Canal. While few homes were affected businesses including stables, the Lymm Piano Business, the Caddicks Nursery site and Lymm Golf Course were all inundated." "Most of the business owners

accepted that the land around Lymm may have needed to be sacrificed in order to alleviate flooding in Salford and Manchester and to protect Warrington. However, if that was the case they question why they were not warned that such a plan was in place.

"If opening the sluices at Irlam while leaving them shut at Latchford was an emergency measure, business owners still feel a warning should have been given to help them minimise the risk to livestock, business premises and homes."

"I understand that the response to the extraordinary circumstances, in a holiday period, by all the agencies involved was prompt and good. While I can accept that," says Cllr Barr" I still want to see the investigation ensure that those in Lymm and Thelwall are better informed when they are at risk and are given better warnings when it becomes inevitable that the area will flood. This didn't happen this time.







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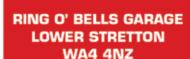


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Ouestion marks over the future of two historic buildings

QUESTION marks hang over two of the most important buildings in historic Grappenhall Village the Rectory and the former Grappenhall Hall School.

Both are standing empty - and rumours have been sweeping the village that someone is interested in buying both.

The school closed in September when a new special school opened at Woolston to enable all SEN special education in Warrington to take place on one site.

Various rumours have spread about its future use - including a Free School, a boutique hotel and a care home.

But local councillor Mike Biggin has learned from the borough council that because the site has been used as a school, the borough has to obtain approval from the Secretary of State for Education before it can be disposed off.

An application for approval to dispose of the building has been made and the council is awaiting a

Once agreement is reached, the

site will be placed on the market although the borough council is not aware of any prospective buyer with an interest.

When the high value site is eventually sold, the council plan to use the capital receipts to support

SEN education in the borough.

The Grade 2 Listed rectory building has been standing empty for more than a decade and is in a deteriorating condition.

Early last year a campaign was launched by local people, with more than 200 people signing a petition calling for urgent action to ensure the building was restored to its former glory.

But the campaign was put on hold after the tragic death of its owner, Mike Sutton.

It is understood it is now going through probate.

Cllr Biggin said: "I first took this issue up more than 10 years ago and raised it with the borough council's conservation officer.

"He is certainly keen that the building should be restored in accord with its Listed status.



Grappenhall Hall School.



The Rectory.

Donkey Derby plan for bank holiday

STOCKTON Heath Parish Council has agreed in principle to a "Donkey Derby" being held on the Queen Elizabeth Diamond Jubilee Field, in Mill Lane, on the May Bank Holiday.

The event, organised by Warrington Rugby Union Club, would also include demonstraton rugby games and a live music event and would raise money for new floodlights for the club and for the Walton Lea Partnership charity.

A sub committee has been set up to discuss the event in more detail and the parish council's Village Committee is drawing up a policy on the use of the field. Proposals for a small fun fair on the field on Stockton Heath Walking Day have

also been put forward.

in the villages

February 4 LIVE AT ST WILFRID'S Northern Chamber Orchestra String Trio (violin, viola, 'cello) play a programme including Beethoven and Mozart. St. Church, Grappenhall, 7.30pm.

February 9 STOCKTON HEATH PARISH COUNCIL Sandy Lane Centre, Stockton Heath. 7.30pm

February 16
APPLETON PARISH COUNCIL
Appleton Parish Hall, Dudlow Green Road. 7.30pm

February 18 GRAPPENHALL & THELWALL PARISH COUNCIL Council Offices, Bellhouse Lane. 7.30pm

Every Sunday
GRAPPENHALL HEYS WALLED GARDEN
WHITEMEN AND GRAPPENHALL HEYS WALLED GARDEN
GRAPPENHALL HEY WALLED GARDEN
GRAPPENHALL HEYS WALLED GARDEN
GRAPPE

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

OUNTRY DANCING CLUB St Thomas' Primary School, Parkgate Road, Stockton Heath. 8-10pm. Details: 01925 262356

Belong Warrington, Loushers Lane 7.20pm. Details 01925 262534

LADIES' FRIENDSHIP CLUB The Quays Community Centre, Thelwall New Road, Thelwall.

8nm. Details: 01925 264099

HIGH LEGH 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.

Grappenhall. 7-9pm.

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

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

Every Tuesday

Every Tuesday COFFEE MORNING St Cross Church, Appleton Thorn. All welcome. 10am-12 noon

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

Every Wednesday
APPLETON HALL BADMINTON CLUB
September - April at Hall Drive, Appleton. 7.3010pm. Details: 01925 262356

10pm. Details: 01925 262356
Every first Wednesday
WALTON WT
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
Event Mird Wednesday.

watton. Details: 01925 268540

Fevery third Wednesday

HIGHER WALTON WIT, 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

C1922 202534
Every second Thursday
STRETTON WI
Appleton Parish Hall, Dudlow Green Road. 2.30pm.
GRAPPENHALL PROBUS CLUB
GRAPENHALL 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

Warring Co... 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







What's on MP urges people to sign petition to get swing bridges painted

WARRINGTON South MP David Mowat is urging people to sign a petition calling for the owners of the unsightly Manchester Ship Canal swing bridges to get them re-painted.

Mr Mowat, who had contacted the ship canal owners last year calling for the eysore bridges to be re-painted, said: "It's highly regrettable that Peel Ports seems completely unwilling to consider repainting the swing bridges over the Manchester Ship Canal.

'My Constituency Office is a matter of yards from the London Road swing bridge. I cross the bridge regularly so I can see the state that it is in.

"I understand that any redecoration would cost money, but we aren't talking about the Forth Road Bridge here. It's difficult to see how it could take much more than 3 months to paint all four bridges.

"The swing bridges are key landmarks on the route into the centre of town from the south. As such, they form part of the impression visitors to the town have of it. Not least because the extent of Warrington's traffic problems means that drivers tend to have more time to survey the state of the bridges than they might wish!

"Having bridges that look tatty and uncared for gives the impression that the town itself is tatty and nothing could be further from the truth -Warrington is a thriving town and its bridges should reflect that.

"Under the terms of the original Manchester Ship Canal Act of 1885, responsibility for maintaining the bridges is given to the Manchester Ship Canal Company (now owned by Peel). Peel do a reasonable job of maintaining the bridge swinging mechanism - considering the age

of the bridges it's surprising how rarely they do actually stick – but maintenance means more than just keeping the bridges working.

Mr Mowat added: "I've raised this

matter directly with Peel Ports, but they flatly refused to take any action - so I'm now supporting a petition to put pressure on them to change their

To sign the petition visit www. change.org/p/peel-ports-our-swing-bridges-need-painting

New director of tourism



A STOCKTON Heath woman has been appointed director of tourism by Marketing Cheshire – the organisation which markets the county to investors, visitors, students and residents. Alison Duckworth joins the group

after six years of running her own consultancy business, specialising in place marketing and working with clients such as Marketing Lancashire, Lakes Culture, Liverpool Vision and Visit England to help drive the visitor economy.

Prior to that she was head of

Company re-positioning the city nationally and interest as a destination for tourism and investment through its year as European Capital of Culture in 2008.

Alison's appointment to Marketing Cheshire is part of a drive to raise the profile of Chester as a visitor destination and boost Cheshire's growing visitor economy. It builds on the organisation's wider role to raise the profile of Cheshire and Warrington as a place to live, work and visit, following its merger with the Cheshire and Warrington Local Enterprise

Alison said: "I'm delighted to join Marketing Cheshire at such an exciting time for the organisation. Chester is a unique and diverse city, home to leading visitor attractions, award winning accommodation, a renowned history and heritage, as well as an increasingly popular shopping and food and drink proposition. I'm looking forward to bringing my experience of building strong destination brands to Chester, and believe to mystimica the city. and helping to maximise the city's contribution to the wider Cheshire visitor economy."

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Meet your MP David Mowat

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

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

David Mowat

Member of Parliament for Warrington South www.davidmowat.org

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

New community coffee house

A new community Coffee House called Bizzie Beans has opened on Bridge Lane Appleton.

This will be a great opportunity to use this as a community Hub for both school children awaiting to be collected after school and other local residents to discuss any issues and concerns in the Appleton area.

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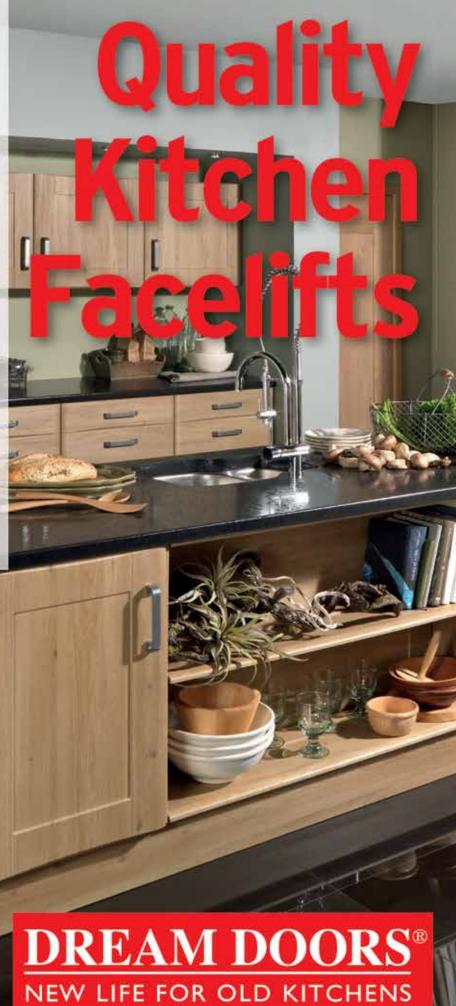
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