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Issue 193 April 2017 FREE

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Defined Benefit Pension Schemes - Time to consider a review of them?



Don Wernham,
Financial Planner

Just recently there has been a real surge of interest from people wanting to look at transferring their Defined Benefit (DB) Pension Scheme into a personal arrangement. The main reason for this is the new pension freedoms rules that were brought into effect in April 2015. These rules allow a member to draw down whatever they wish from a pension (subject to tax). But, if you hold DB benefits you cannot do this. The scheme decides when, and how the member draws benefits.

In addition, the death benefits in a DB scheme can sometimes be small, and even worse nothing at all. A DB scheme will usually pay a spouse's pension, typically around 50% of the member's pension. It may also pay benefits for dependent children (up to the age of 18, or 23 if in further education). However, if there are no dependent children then this benefit will cease. This is a major concern for many people. For example, if a scheme was offering a member a pension of £20,000pa and they died, then the spouse may get £10,000pa pension. However, if the same scheme were offering a transfer value of £600,000 as an alternative, and then the member died, the death benefits are completely different. In this case the spouse would be able to access the whole of the £600,000 pension fund.

The pension freedoms rule changes were all about giving people choice. Ever since pensions were first set up in the last century, they were designed to provide an income that would never run out during retirement. By this I mean that the fund will provide the same value at death as when you

start drawing the benefits. Of course, if you want this type of pension, then you can still have it, by having a DB scheme or purchasing an annuity. But the old style of pension is inflexible. Many people who I talk to want to enjoy what I call the early part of their retirement. This is usually 60 to 75 when they can travel the world, do what they have always wanted to do. After this age, they possibly want to slow down a little and spend time closer to home. Therefore, what is the point of having a pension that is getting bigger as you get older? Imagine getting into your 80's, you probably will be spending less by then anyway. So, having a pension plan that you can control is very important.

Do you need to do anything if you are a member of a DB scheme? It depends on whether you are a deferred member or an active member. If you are the latter, then almost certainly you should have a look at the potential benefits and options available. If you are an active member of a DB scheme there is probably more risk in coming out of a scheme like this and giving up the benefits of your employer's contributions to consider. And in addition, there are often the valuable benefits of life insurance provided by the scheme, also referred to as death in service benefits.

The decision to consider transferring away from a DB scheme is a big one. There are likely to be investment risks to consider if you do want to move your fund to a personal arrangement. Because of this, and if your fund is above £30,000 it is necessary to take professional financial advice.

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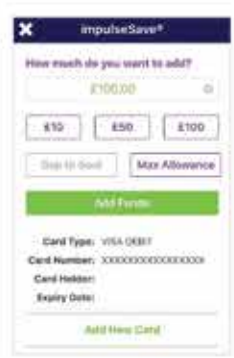
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Editor's comment

STEP forward and take a bow... residents of Appleton Thorn.

They have worked hard for more than two years preparing the first Neighbourhood Development Plan in the borough – and having prepared it they have voted massively in favour of it being designated.

What is a Neighbourhood Development Plan? Well it is another layer of protection against inappropriate development. It gives local residents a bigger say on what is likely to be built within the area of the plan.

It is probably fair to say that if it hadn't been for a controversial proposal to build around 90 houses on a field right in front of Appleton Thorn Parish Hall, there would never have been a Neighbourhood Plan.

But that proposal galvanised local people into action – and after lots of hard work the plan was born.

It will not stop the houses from being built, but it may well result in a development more harmonious with what is one of the smallest villages in the borough.

Perhaps more importantly, it will also offer local people more of a say on the proposed housing development at Appleton Cross.

Again, it will not stop the development. It is doubtful if anything could, given that the applicant is, in effect, the Government and given that the principle of housing on the site was approved back in the days of Warrington New Town. But it gives residents more of a say. Warrington Borough Council will have to take account of the constraints contained in the plan when they consider the Home and Community Agency application.

Even more importantly, the

Appleton Thorn plan, may encourage other communities to produce their own Neighbourhood Plans. Grappenhall and Thelwall Parish Council has already started on the lengthy process of creating one. Stockton Heath is considering doing so.

We say it again. Take a bow, residents of Appleton Thorn.

WHILE in Appleton Thorn, it would be remiss of us not to mention the "freedom of the parish" award recently bestowed on husband and wife team Dot and Syd Edwards by Appleton Parish Council.

Dot has been a member of the council for more than 32 years and Syd could perhaps be described as an "unofficial" parish councillor. While never actually joining the council he has spent more than 20 years doing voluntary work in the Appleton Thorn area, keeping the village looking clean and tidy, looking after the war memorial and even, on occasions, repairing parish council machinery.

No two people deserve the honour more than Dot and Syd.

Dot's years on the council – which include several spells as chairman – have given her a wealth of experience which is invaluable to other members. Syd's practical help at Appleton Thorn must have saved the council a lot of money.

No wonder the council has recognised them for their "unstinting and valued" service.

IT is worrying that air pollution is an increasing problem outside many local schools because of vehicles with idling engines waiting outside.



Incidences of asthma among children are increasing and it is clear there could be a connection.

What is particularly worrying is that most of the vehicles with idling engines are driven by parents who, one would think, would be the first to realise that their actions could be damaging their own children's health.

It is something of a dilemma. Well-meaning parents take their children to school by car because of road safety concerns. They believe they are safer in the car than walking to school.

But are they? High levels of air pollution outside schools pose the children a health risk – one that is usually invisible. In addition, in these days when there are oft-repeated concerns about overweight children, that ride to school is robbing them of what for some is the only form of physical exercise they get – the walk to school.

Some councillors have called for monitoring of air quality outside schools. But monitoring, surely, is unnecessary. We know the problem exists and we know what causes it.

What we need is a debate on ways to persuade more children to walk to school. And that means persuading more parents to stop taking them.

Restaurant removes controversial canopy

A Stockton Heath restaurant has removed a controversial canopy after a long running battle with Warrington planners.

Piccolino's Italian Restaurant on London Road, Stockton Heath, erected the controversial canopy without planning permission - and failed to win retrospective planning permission.

The canopy allowed diners to enjoy alfresco dining over looking London Road, protected from the elements.

Last October members of the planning committee decided an awning at the nearby Ego restaurant in the village, would have a harmful impact on the street scene and also have a detrimental effect on an adjoining business.

Almost 150 people had written letters supporting the restaurant's application, but Stockton Heath Parish Council had objected on the grounds the design and appearance of the structure would impact on the overall visual amenity of the street.

They pointed out the property was located directly on the border of the London Road Conservation Area.



180 homes get go-ahead – despite fierce opposition



PLANNERS have approved outline proposals for 180 houses at Stretton – despite fierce opposition from three parish councils and more than 70 residents.

The scheme, submitted by the Homes and Community Agency, involves land bounded by Pewterspear Green Road and Ashford Drive.

It was opposed by the parish councils at Appleton, Stretton and Stockton Heath – mainly on the grounds of unacceptable increases in traffic on a local road network that is already heavily congested.

The development is the first of three to be submitted by the Homes and Community Agency with the others to take place at Appleton Thorn and Grappenhall Heys.

Objectors argued that the three schemes should be considered at the same time because of the implications for traffic on the road network in south Warrington. But officers told the borough council's development management committee that only the one scheme was being considered at this time.

The committee voted 5-3 in favour of approval, with one member abstaining.

Residents argued that too many houses were being proposed and that the development should be restricted to 150. They were concerned about increased traffic problems, the risk of accidents involving the access to Stretton Road and safety issues for pupils at St Matthews' Primary School.

Cllr Judith Wheeler said she was concerned that the application did not address the impact 180 houses and associated traffic would have on the wider transport network. It was worrying that it was the first of three applications which would eventually mean almost 1,000 extra properties would be built.

Cllr Brian Axcell said when the site was originally suggested for housing, 20 years ago, one could have expected one or two cars per household. Today one could expect one car per adult – which meant more than 400 vehicles would be added to an already congested road network.

Cafe to open in former HSBC bank

A NEW café is to open in the former HSBC bank building at Stockton Heath – despite opposition from Stockton Heath Parish Council.

Warrington's development management committee approved the change of use applied for by Zalo's Café.

The parish council argued that that there were already too many food and drink outlets in the village.

They said if the scheme was approved it would mean three out of a row of six properties would be food and drink outlets.

But planning officers recommended the scheme be approved and pointed out that approval would bring an empty property back into use and help boost the vitality of the village centre.

The café will occupy the ground floor of the former bank building, with associated offices on the first floor. An existing self-contained first floor flat will remain.



Advertiser's announcement

Visit Gibraltar

We were all invited to a presentation evening this month hosted by the Gibraltar Tourist Board and how lovely it was to review the destination, which is one of Britain's last remaining colonies. Gibraltar is an ideal destination for families, or for a stand-alone short break. With direct flights from Manchester it is a safe and compact destination. Morocco and Spain are in close proximity; making two and three centre holidays possible. It offers good value for money (United Kingdom Sterling is accepted) and a package that combines heritage, entertainment, history and a vibrant nightlife. The range of hotels is excellent and the famous Rock Hotel has undergone a multi-million pound investment; being restored to its former glory combining a colonial feel with glamorous art deco whilst making the most of modern amenities and still providing exemplary service by its longstanding staff. There is also

the unique floating hotel, Sunborn Gibraltar, which stands in the Ocean Village Marina with the Rock of Gibraltar as a backdrop and it is the world's first five star yacht hotel.

An immediate talking point is the runway, built during the Second World War. As it crosses the main road into the city visitors are amazed as traffic and passengers are halted to allow aircraft to take off and land. A walking tour is a 'must do' and will reveal Gibraltar's colourful past and the legacies left by Moorish, Spanish and British rule. Main Street is recognised as Gibraltar's main commercial and shopping district offering VAT free shopping. There are plenty of fashion and designer brand outlets for the most demanding tastes, but exploring the quaint, narrow backstreets and alleys of Gibraltar's old quarter is a bonus as the picturesque little shops are always worth checking out. The perfect Christmas weekend shoppers destination with everything in close

proximity!

Feeling peckish after your walking tour, or shopping spree? Head towards one of the stylish Marinas, Queensway Quay or Ocean Village. Enjoy a meal by the many luxury apartments and look out at the large yachts that are moored, whilst taking a break before your afternoon activities.

The Bay of Gibraltar is famous the world over for its ever present population of wild dolphins and 'Billy' Bottlenose is a permanent resident in the Bay of Gibraltar. Regular whale watching trips are also available. Something that you may not know is that Gibraltar has over 40 dive sites, including wrecks and reefs, which are all teaming with marine life, aimed at the experienced diver but also for the first-time novice. For those who enjoy contact with nature, the Gibraltar Nature Reserve (converted in 1993), occupies the upper part of the Rock and provides a habitat for plants and animals, which are found nowhere else in mainland Europe.



Stockton Heath @ Hays

Your evening may take you to Casemates Square at the end of the Main Street, which is a thriving hub of nightlife, filled with numerous lively bars and cafes. Alternatively, take dinner on the east side of the Rock at Catalan Bay, evolved from a Genoese fishing village. Dine at a local fish restaurant and enjoy a pleasant atmosphere in this historic community. After dinner stop off at any one of the trendy bars, many offering live music, for a late night drink.

This is just a brief insight of what Gibraltar is able to offer its visitors. The weather ranges from mild to warm and the Rock is bathed in sunshine virtually the whole year round. Call in to arrange your trip as Gibraltar will offer you a warm welcome!



We are open Monday to Friday 9am to 5.30pm and Saturdays 9am to 5pm
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The Great British Spring Clean

VOLUNTEERS turned out in force at a number of local villages to contribute to Keep Britain Tidy's "The Great British Spring Clean."

At Stockton Heath, over a period of three days, parish councillors, The Friends of Alexandra Park, representatives of the Stockton Heath Festival and other dedicated villagers were busy collecting litter from various parts of the village.

Ackers Pit, Alexandra Park, London Road, the Forge car park, Lumb Brook and other areas were blitzed by the litter-pickers.

The weather was variable. Cold most of the time, sunny occasionally, pouring with rain a lot of the time.

More than 50 bags of rubbish were collected, gutters were cleaned out and drainage grids unblocked.

The litter included plastic bottles, discarded carrier bags, used nappies, etc, as well as smaller items.

Leaves were swept from under bushes and hedges.

Friends of Alexandra Park opened up the pavilion to the volunteers for a welcome cuppa and a biscuit.

Staff at the Sandy Lane Recycling Centre accepted the rubbish collected and Esquire's coffee shop provided discounted drinks for the volunteers.

Parish clerk Lara Jacob said: "The volunteers were heroes – every single one of them."

At Grappenhall and Thelwall, a group of 16 litter pickers carried out what parish warden Martin Stuart described as the most successful clean-up event yet.

Fifty bags of rubbish were collected, including 16 bags of leaves and mud from gutters and footpaths. July 8 has already been earmarked for another litter pick in the parish.

At Knutsford, the Friends of the Heath and the Friends of the Moor both carried out litter picks on their respective patches.



The team busy near Stockton Heath Medical Centre.



Litter pickers at Ackers Pit.



Lara Jacob at the Forge car park.



Full bin bags at Grappenhall



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Police Crime Commissioner's office to be moved to Stockton Heath

THE office of Cheshire Police and Crime Commissioner David Keane is to be relocated – to Stockton Heath.

Mr Keane, who is also a member of Warrington Borough Council, will move his team from Winsford to Stockton Heath Police Station early in the new financial year.

He said: "A single police and fire headquarters is planned as part of the Cheshire bluelight collaboration programme.

"The relocation of my office

will help pave the way for a joint operational headquarters site at Winsford without incurring substantial additional capital costs.

"This collaboration will in turn deliver considerable additional savings enabling us to invest in retaining strong front-line services.

"I have been clear about my plan to have a police service connected to and based within local communities and I want to lead by example.

"Stockton Heath Police Station not only provides an office which is easily accessible to the public but

also provides significantly year on year savings – in excess of £50,000 per annum.

"My office will be utilising empty space in the building and therefore the current police station usage of the building will remain.

"Residents can rest assured that I will be continuing my programme of consultation events and weekly visits to communities across Cheshire to understand the public's views and priorities for policing."



David Keane.

Sam's got the Oomph! Factor!

AGE is no barrier for Sam Clark who has been crowned winner of the 'Oomph! Factor' competition at the age of 88, a nationwide competition that recognises people who are enthusiastic about Oomph! fitness sessions.

Oomph!(Our Organisation Makes People Happy!), is an award-winning social enterprise dedicated to enhancing the mental, physical and emotional wellbeing of older adults.

Sam was presented with his trophy at a special ceremony at Belong

Warrington where he lives, which was attended by Oomph! representatives and featured a personalised broadcast news report by ITV sports editor Steve Scott, who judged the competition. Oomph! have also paid for Sam to celebrate his victory in style with a visit to 'The Rat Pack Vegas Spectacular' show with his family.

Oomph! sessions are run twice a week at Belong Warrington and improve flexibility, social interaction and mental stimulation for older people through chair-based exercise, such as chair cheerleading and chair

aerobics.

The Oomph! Factor competition sought to find the most enthusiastic Oomphers in the country. Judges chose Sam as the winner as he is a keen Oompher at Belong Warrington; he is always the first person in the class and never misses a session. After a fall in 2016, Sam lost much of his mobility, but thanks to Oomph! sessions and a tailor made Belong Warrington exercise studio programme, Sam is back to being the life and soul of the party and lives an active lifestyle.

Lisa McLaughlin, Belong Warrington's Experience Coordinator, said: "Sam is an Oomph!-fanatic! We never have to encourage him to come to the sessions, in fact, he always reminds us early in the day and actually helps us to encourage other residents along too!

"It's wonderful to see the positive impact that Oomph! is having on Sam's general wellbeing and we are thrilled that his commitment has been recognised with this award."



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A CHESHIRE charity is on the look out for adrenaline junkies who are willing to take a leap of faith and test their nerves to the limit!

The Deafness Support Network (DSN) charity is looking for daredevils to join its fundraising skydiving!

DSN, the leading service provider for D/deaf people in Cheshire, is stepping up its fundraising game by literally taking it to a whole new level by skydiving to raise money and awareness for local projects.

Daredevils can tick this item off their bucket list on Saturday July 15 at Skydive Tilstock. After registering all you need to do is raise a minimum of £500 to jump. Kat Busby Hicks, MD of Skydive Tilstock said, "We are really looking forward to support DSN by hosting this event! Skydiving is a great idea and this is a brilliant way to put the fun back in fundraising!"

To take part contact Erica Jones on 07841502160 or ejones@dsonline.co.uk.

For more information and understanding of the Deafness Support Network visit <http://www.dsonline.co.uk/dsn/>

Massive majority in favour of Neighbourhood Plan

RESIDENTS of Appleton Thorn voted massively in favour of the designation of a Neighbourhood Plan to give their area additional protection on planning issues.

The local referendum, which took place on March 2, persuaded 35.4 per of the population turning out to vote – and 347 were in favour with only 15 against.

This means the borough council will have to take the Neighbourhood Plan into account when determining planning applications within the area of the plan for the next 20 years.

The Appleton Thorn plan is the first to be created within the borough – although Grappenhall and Thelwall have started the lengthy process of creating one there and Stockton Heath Parish Council is considering one as well.

Moves to draw up the plan started after the Appleton Thorn area was shocked by proposals to build nearly 100 homes on land opposite the village hall, bounded by Stretton Road, Arley Road, Pepper Street and Chapel Lane.

Various organisations and individuals became involved, led by Appleton Parish Council but also including Appleton Thorn Village Hall, St Cross Church, Thorn Cross Prison, Appleton Thorn School, and CARE (Campaign against Ruining our Environment).

A steering group was established to start the process which has taken some two years to complete.

Borough councillor Peter Walker, who is also a member of both Appleton and Stockton Heath parish councils, said: "The people of Appleton Thorn can take great pride in this achievement. It is the first neighbourhood plan in the borough and should be very useful in influencing planning in the area in future.

"By comparison with normal local government elections, the turn-out was pretty good, which is an indication of the strength of local feeling."

Although the plan does not mean local people have the power to block planning applications, it does give them a bigger say.

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10th anniversary High Legh 10k was a classic

HUNDREDS of runners braved the rain to take part in the 10th anniversary High Legh 10k road race which saw a new course record.

Winner James Wignall from Sale Harriers completed the course in 32:33, a new course record, knocking 10 seconds off the previous best.

The first woman to finish was fellow Sale Harrier Zoe Gmerek, with a time of 41:42.

The 10th anniversary event was a complete sell out and runners didn't let the rain dampen their spirits.

A mixture of 497 seasoned runners and first timers braved the very tough conditions while local residents cheered on from the safety of their umbrellas and waterproofs. The many volunteer marshalls gave unfailing cheerful encouragement, providing a great morale boost to flagging spirits.

While some runners managed to achieve new Personal Bests despite the mud and standing water, for many it was about 'being a completer not a competer' and there were some happy and emotional scenes at the finish line.

Afterwards, organisers thanked everyone involved in the race, under the directorship of Nick Gerrard, from both Lymm Runners and High Legh Community Association, especially the marshalls, High Legh Primary School and PTA and sponsors.





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TO celebrate the launch of an exciting new joint venture between Cheshire Natural Health and Walkfit Cheshire, we are offering a lucky reader the chance to win a Weekend Health and Fitness Retreat for 2 (worth £550) at a luxury country house on Anglesey on 9th – 11th June 2017.

Combining their expertise in the health and fitness industry, Tracey Turton, Director of Cheshire Natural Health, and Kerry King, Director of Walkfit Cheshire, are now offering luxury Weekend Retreats where you can relax and have fun in the company of a small group of like-minded people.

You and your guest will stay in a luxury twin room in a stunning spacious private house in the beautiful village of Rhosneigr. During the weekend you will enjoy 3 invigorating Nordic Walking sessions with Kerry King from Walkfit Cheshire – 2 beach/ coastal walks and one through the magical Newborough forest and on to the stunning Blessed Island.

Nordic Walking is a specific fitness technique and is not to be confused with trekking or hill walking, as the poles are not planted in front of the walker, but in a specific way that increases the use of the upper body. The benefits of Nordic Walking are that it burns nearly twice as many calories as ordinary walking, and the use of the poles reduces the strain

on knees and joints. It is an all-over body workout as over 90% of the body's major muscles are used.

You will also enjoy informative workshops on Holistic Living and Stress Management, and talks and demonstrations on Raw Food and Juicing. In addition, you can take part in Yoga and Mindfulness Meditation sessions. For a small extra charge you can treat yourself to relaxing Reflexology or Massage treatments, with experienced therapists from Cheshire Natural Health. All meals are included and are freshly prepared using delicious nutritious ingredients.

There are 2 weekend retreats planned for 2017, 9th – 11th June and 15th – 17th September. Each will be themed around the seasons.

To enter simply email info@cheshirenaturalhealth.co.uk with your answer to the following question:

Where are the weekend retreats held?

- A) Isle of Man or**
- B) Isle of Anglesey**

The draw will take place on April 10 and the winner will be notified by email. For further details visit www.cheshirenaturalhealth.co.uk or call 01925 730123.



Kerry King from Walkfit Cheshire.

Tracy Turton of Cheshire Natural health



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Warrington 2021 City of Culture



WARRINGTON - CANDIDATE CITY

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Warrington has thrown its hat into the ring to become the UK's City of Culture 2021 – and needs your help to win!

The town is one of eleven areas bidding for the title and already hundreds of people have signed up to show their support on Facebook and Twitter.

New
heritage hub
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The competition, which happens every four years, was started after Liverpool's successful European Capital of Culture and is designed to build on the successful regeneration that

Liverpool achieved. Despite the title, you don't have to be a city to enter.

Warrington-based, award-winning TV Producer, Ken Horn said: "Whatever you think of culture in Warrington right now, this is a great opportunity to accelerate existing cultural plans and to put Warrington on the map for the right reasons.

Town centre
investment
of more than
£100m by
2021

Win or lose, there will be a benefit to Warrington by just being part of the process. I'm proud to be backing the bid and the support so far has been brilliant."

Hull is the UK City of Culture for 2017 and has already brought in more than £32m of additional investment as a result, with an overall economic impact of more than £60m being projected by the end of the year. If Warrington was to be successful it could expect to see similar benefits.

Back the bid!



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Appleton cricketer lands dream role



Inzy with Warren Hegg, Lancashire business manager and former wicket keeper.

A MEMBER of Appleton Cricket Club who is also a journalism student landed his dream role – reporting on Lancashire’s pre-season tour of Dubai.

Inzy Rashid, a free-scoring batsman and useful bowler at the Lyons Lane club, assisted Lancashire’s senior media and content executive James Price in covering the tour for Lancashire website and digital channels.

He also had the chance to interview the players, provide behind-the-scenes content and produce highlights for the Club’s fixtures while out in Dubai.

Inzy, a third year broadcast journalism student at The University of Salford said: “I’m a huge cricket fan, and I have been playing the sport since I could walk, and supporting Lancashire since I was a kid. I have also been interested in journalism for as long as I can remember, right back from the days where I used to stay up past my bed time as a kid just to watch the news. So for me to be able to combine journalism and cricket is a dream”.

The 22 year-old was selected for the role after applying through the university and then completing a successful interview process with the club.

He said: “I have visited some of the cricket grounds in Dubai several times before, and I absolutely love the place. I have been lucky to have done filming work for LCCC in the past, but this is the biggest project that I’ve ever done.”

Where have all the men gone?



Tom Lythgoe and Lyndsey Hamilton in a scene from their last show, “Relatively Speaking.”

WHERE have all the men gone? That’s question being asked by amateur drama group The Bridgewater Players.

When they put out an appeal for new members they did get a welcome influx of women – but no men.

So, as most drama groups are struggling to find enough men to stage plays requiring a significant male presence in the cast, they are appealing again. For men!

New lady members will still be welcome at the group, which stages its plays at Thelwall Parish Hall but it’s men who are really in short supply.

Bridgewater Players’ next show is “Thriller of the Year” by Glyn Jones, which will be staged from Thursday May 4 until Saturday May 6, curtain up at 7.45pm.

Money Column

By Margaret Black

The risks when using estimates on a self-assessment tax return

We are, once again, nearing the end of the tax year when all the requests for the submission of the 5th April 2017 from the Inland Revenue will reach our desks, we take the opportunity wherever possible to offer advice based on our many years of experience.



David Watkinson and Margaret Black

We feel that we have only just said goodbye to the final submission of the 5th April 2016 tax returns, this is mainly due to some of our clients leaving their affairs until the very last minute and in some cases they were unable to provide complete records which meant we had to estimate figures, we have to stress that this is not an ideal situation. You may wish to take note of the following.

It is usually accepted by the Inland Revenue that there may be exceptional circumstances when estimated figures are included on a self-assessment tax return, may be records have been lost and it is not possible to obtain the original paperwork to prove the figures.

If estimates have been used there is a specific box on the tax return which can be ticked if the individual does mean to resubmit the tax return with accurate figures. However, if it is not possible to provide the actual figures and the individual wishes the Inland Revenue to accept the estimates then there is no need to tick the box. This said it is still always best to complete the ‘additional information’ box advising that the return contains estimates, this should hopefully reduce the probability of HMRC making a ‘discovery’ outside the normal twelve month time limit for opening an enquiry into the tax return.

If it is discovered by HMRC that the tax liability calculated and paid on the estimated figures is lower than the liability should have been, thus resulting in a loss of tax revenue, the Inland Revenue may consider that the estimated figure was unreasonable and charge a penalty on the basis that the inaccuracy was careless or deliberate. A deliberate error means higher penalties and even ‘naming and shaming’.

- We recommended
- that you establish exactly what information should be included on your tax return
 - if applicable, that you deliver your records to your agent in plenty of time so that if there are any queries they can be dealt with before your return is finalised,
 - that you keep accurate records instead of relying on estimates.

HOT OFF THE PRESS – Talking of “naming and shaming” the increase in NIC announced in the budget and which was the subject of our column in Warrington Worldwide has been cancelled! Perhaps the government have some scruples after all.

WatkinsonBlack are pleased to advise 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 rather than advise and you should always obtain professional advice before taking any action.

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What's on in the villages

April 11
STOCKTON HEATH PARISH COUNCIL
Sandy Lane Centre, Stockton Heath. 7.30pm

April 13
GRAPPENHALL & THELWALL PARISH COUNCIL
Council Offices, Bellhouse Lane. 7.30pm

April 18
APPLETON PARISH COUNCIL
Appleton Parish Hall, Dudlow Green Road 7.30pm

April 20
LIVE AT ST WILFRID'S
Centenary Theatre Company, the Warrington-based amateur operatic and dramatic society, presents songs from the shows, inc Gilbert and Sullivan favourites.

St Wilfrid's Church, Grappenhall. 7.30pm.

Every Saturday & Sunday
GRAPPENHALL HEYS WALLED GARDEN
Witherwin Avenue, Grappenhall Heys, WA4 3DS.
Café open from 10am-5pm 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 LEGH BRIDGE CLUB
Village Hall, 7-10pm. Rubber, Duplicate and Chicago played.
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
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

BOOK CLUB
Bizzie Beans Coffee House, Bridge Lane, Appleton
11am-12 noon

Every Wednesday
APPLETON HALL BADMINTON CLUB
October - July 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
Appleton Parish Hall, Dudlow Green Road 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



Grappers sign young Aussie star for coming season

GRAPPENHALL have signed an exciting prospect from Australia as their overseas player for their return to the Vivio Cheshire County League premier division.

Owen Lynch, 18, is a top-order batsman and off-spin bowler who has just broken into First Grade cricket with Valley Districts, Brisbane, one of

the biggest clubs in Australia. On his First Grade debut he hit an unbeaten 100 from 130 balls to really make his mark.

Last summer, Owen played for Hadleigh and Thundersley in Essex, scoring 1,096 runs at an average of 47.65, including six centuries and a top score of 121. He also took 20 wickets at an average of 20.80, with a best return of 3-1.

His career top score is 201 and he has taken 140 wickets at an average of 17.97.

Grappers' secretary Paul Tyerman said: "Owen performed very well down in Essex last year so we are hoping he can replicate that form this year with Grappers back in the Premier division.

"He will fit very well into our young First XI and hopefully his time in the North West will be a great experience for him."

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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.uk

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

New music festival seeks talent



ORGANISERS of a new music festival are on the look out for talent in a variety of genres to take part in the event in June.

The first-ever Knutsford Music Festival, which will take place on June 23-25, will feature a range of interests from jazz and blues to choral and classical and will be held at a range of venues across the town.

Venues are likely to include pubs, clubs and churches.

The event is being led by the Town Council with the aim of celebrating local talent and drawing in visitors.

Deputy Town Clerk Lisa Benskin said: "We are currently compiling a list of venues and acts looking to take part in this new event so if you want to perform or want to host, please get in touch.

"We have already received interest from a wide area, but a lot will come down to the number of venues willing to take part and matching those venues to appropriate acts.

"We hope to begin announcing more information over the next two months".

Local illustrator Lyndsey Green has created a logo for the festival, adapting a 120-year-old design showing King Canute fording the river at Knutsford but replacing his traditional axe with a Fender Stratocaster.

Anyone interested in performing in the festival, or hosting an event, should contact Lisa Benskin on 01565 653 929 or emailing lisa.benskin@knutsfordtowncouncil.gov.uk

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