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Top Tips for Investing

- I. Set a goal, or rather start with the end in mind which is one of my favourite expressions. Even if you don't know what you are saving for, think about how much you would want and over what period.
- 2. Always keep an emergency fund, this typically should be around I years' salary or income.
- 3. Keep It Simple, no pun intended here. But keeping your investments as simple as possible is the right thing to do. Don't get bogged down with complicated investments or schemes. Have a look on our website for more details.
- 4. Think of risk and return together. Investment risk is only one form of risk you have to consider. This does not mean that you will lose all of your money, but you have to consider the risk involved. The risk of sitting in cash at the bank can be far greater to you over time.
- 5. Consider charges. These can eat away at your investment over time. If you are paying charges, and if you hold any form of asset backed investment, then you are. But look at what you are being charged and what for.
- 6. Take the longer term view. This is imperative, you must consider any asset backed investment over at least 5 years. It is not to say you cannot get at your capital in an absolute emergency, but you should take the longer term view.
- 7. Consider making periodic investments say on a monthly basis. This will avoid 'lump sum shocks' if the markets do suffer a nasty fall in the early days.
- 8. Tax efficient investing. Always look at your Pension and ISA allowances at first. In addition the government have also given us all a generous £200000 allowance for Venture Capital Trusts. These as far as tax relief is concerned are a form of hybrid between pension and ISA's, but an excellent way of planning for retirement none the less.



Markets

As I write this article we await the European Central Banks meeting outcome to see if they will sanction a bout of Quantitative Easing. You may recall I predicted this in my last article. This will hopefully give the Eurozone economy a great boost, and how does it need it? With unemployment across the continent at over 11%, and inflation almost turning into deflation.

That said, you would think that Europe is a place to avoid when it comes to investment wouldn't you? A chap told me in November that because he had heard David Cameron voice his views on the Eurozone economy that he wanted to delay investment. There is a distinct difference between what is happening in the economy of any country or region and what is happening on the financial markets. Our own European funds in our model portfolios are performing very nicely despite all the doom and gloom that Mr Cameron talks about.

Don Wernham, Financial Planner

- TECHNOLOGY

Simple Solutions uses the latest technology to keep you updated, even when you are on the move or abroad, check out our website for more details.



PENSIONS

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

INVESTMENTS

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Editor's comment

ALL too often we find ourselves writing about some of the more unfortunate traits of the human race and elsewhere in this issue we report on a particularly nasty incident at Stockton Heath.

Twice within a matter of days, a bench newly purchased by a local family in memory of a much-loved grandfather, was uprooted from its site at Ackers Pit. On the first occasion it was dragged some distance and toppled into the pond.

Literally within hours of it being replaced – and concreted – into its original place it was again uprooted and damaged, with no regard for the obvious distress this would cause to

the family that had donated it to the local community.

What makes a certain type of individual do this sort of thing? What sort of pleasure or sense of achievement do they get out of it?

The original Vandals were, of course, a rather unpleasant race who ran amok across a good part of Europe in the fourth and fifth centuries and sacked Rome in 455. But they were probably no worse than any other race of those times and at least had a purpose - that of conquest. They eventually got their comeuppance.

What can we say of today's vandals? Not much, other than that they are mindless hooligans hell-bent on the wanton destruction of other people's



property for no logical reason.

We hope the police will catch this particular lot, although we accept this is difficult because the police cannot be everywhere all the time and have to deal with more serious matters.

But perhaps what is most worrying is that, even if they are caught, they are unlikely to get their comeuppance.

Prime Minister and Chancellor welcome jobs boost

PRIME Minister David Cameron and Chancellor George Osborne visited Stretton to congratulate online retailer The Hut group on their expansion to Omega, creating up to 2,000 new jobs.

The new jobs will be created when they open a new logistics, manufacturing and office centre at

Omega later this year. Mr Cameron and the Chancellor visited as guests of Warrington South Mp David Mowat. The Hut Group has become Omega

South's second occupier, along with ASDA and construction is expected to be completed next autumn.

The company is a specialist online retailer and brand owner, selling

high repeat purchase goods direct to consumers across the health and beauty sectors.

The new premises will consolidate The Hut's four existing UK distribution units. They will be used to satisfy both domestic and rapidly growing international operations.



Prime Minister David Cameron with George Osborne and David Mowat at the Hut Group's Stretton premises.

Walton Lea Partnership celebrates its most successful year

THE Walton Lea Partnership charity is looking back on what has been its most successful year ever.

The purpose of the success is to provide maximum support to the beneficiaries, and to reinvest funds back into the charity for them.

This year the charity has appointed nine new staff, won four awards and continued to work with more beneficiaries than ever before. Its two sites, the Walton Lea Walled Garden in Higher Walton and the Long Lane Garden Centre in Orford, have attracted hundreds of visitors a month, and the beneficiaries and staff at the sites have aided tens of community projects.

During 2014, the charity supported 65 beneficiaries across the two locations, all of whom enjoyed the creative support and learning provided by the team at The Walton Lea Partnership which also expanded.

The hard work of the charity has been recognised with national accolades; The Walton Lea Partnership won Green Flag Awards for both of the sites. Its 'Recycled Cycles' project won a Green Flag Special Award for Innovation and the upcycled furniture project – 'Take A Seat' – won a special commendation. A silver award was also won at the RHS Tatton Show for the garden planted by the charity's horticulturalists and designed by Alan Nugent of Live Wire's Orford Park. The Walton Lea Partnership

The Walton Lea Partnership amplified efforts to help the wider community in 2014 and gave back to the people of Warrington. The charity also continued its monthly farmers' markets, selling seasonal fresh produce and plants, furniture and quality hand crafted woodwork produced by combined teams of beneficiaries, support workers and volunteers.

With its successes of 2014 in mind, The Walton Lea Partnership plans to accelerate the momentum of the past 12 months into the New Year.

From 2015, the charity aims to support up to 100 beneficiaries, widening its programmes to meet ever more diverse needs. In line with the growing number of beneficiaries, employment opportunities for support workers will increase in Warrington, allowing the charity to increase its community-based projects.

Phil Marshall, trustee at The Walton Lea Partnership, comments: "It has been a challenging year in a time of restricted funding for all charities. Our strategic plan has been written in anticipation of sharp competition for public funds, but with the commitment of the board, workforce, beneficiaries, carers and volunteers from the local community and businesses we will deliver a greater than ever community impact for Warrington.

"We now need to ensure the future of the charity; no one can simply rely on grants and public funding. We need to become ever more selfsustaining. Improved finances and stronger infrastructures will mean an ever greater reinvestment of earned and donated funds into the charity. This will, in turn, guarantee the charity can continue to give quality of life, learning and development to the people who need us most in the Warrington community.

"During 2014, the focus was on achieving greater sustainability, developing the social enterprise activities of the charity and enhancing our buildings to provide a better environment for a wider and improved service. It's been a quantum shift for the charity over the last 18 months, but this transformation set a solid foundation for our work. Now we can move into 2015 with a strong workforce and volunteers who are totally committed to making our 2015 – 20 strateoic plan a reality.

2015 – 20 strategic plan a reality. "The board wants to say a huge thank you to everyone who has supported the charity through thick and thin, and Warrington Borough Council for its partnership. Our staff and volunteers have gone above and beyond to make sure the charity survived a tough few years and visitors donated money and goods for us to upcycle and sell, as well as bought items from our enterprises. The charity is doing great work with the community and long may it continue."









Northern Lights

Take a 3 hour flight from Manchester direct to Iceland to see some of the world's greatest natural wonders. trip from late autumn to early spring is the time to try and catch the skies alive with the flickering neon lights of the aurora borealis ie the Northern Lights. As this is a very popular trip it is always best to book early to get the good flight prices and be able to be sure of the hotel of your choice! Whilst there if you want to capture the Northern Lights you will need a DSLR camera as they allow you to open the shutter for long periods and take a tripod as you will not be able to hold a camera still enough to get a sharp shot for the length of the exposure needed. Your camera lens need to be set to its shortest focal length an open the iris of the lens right up. Then take some test exposures as you will need to balance the length of exposure with the amount of detail captured. Here are a list of excursions you can take whilst on your trip:



Northern Lights Coach Tour

The northern lights, also known as the aurora borealis, can be seen dancing around in fantastic colours across the northern skies between late September and early April; an excursion in search of this natural phenomenon is must on any winter holiday to Reykjavik. With pick up from your hotel or guesthouse, this coach tour will take you away from the bright lights of the city to help maximise your changes of seeing this spectacular natural wonder.

This tour is available daily between 15 September and 15 April. Pick-up will be between 21.00 and 22.00.

Please note that this tour will operate subject to weather and sighting conditions

The Golden Circle Coach Tour

Our most popular excursion from Reykjavik, the day is spent encountering a cross-section of Iceland's natural wonders, geology and history, with numerous stops along the way in order to experience Iceland's nature upclose. Visits are made to Hveragerdi Greenhouse Village and Iceland's most famous and picturesque waterfall Gullfoss - The Golden Falls. After lunch (optional), explore the nearby Geysir geothermal area, bubbling with activity, where hot springs are in abundance and Strokkur spouts every 15 minutes. Visit the Geysir Museum, an informative, multimedia exhibition that vividly shows how the forces of nature

Keep the village alive support your local traders!



shaped the country and its people down through the ages. Continue via Lake Laugarvatn* to Thingvellir National Park, site of the Althing, Iceland's oldest Parliament founded in 930.

Departs year-round, daily from Reykjavik at 9am. *Only visited during the winter months when road conditions permit.

The Blue Lagoon

Just a 40 minute drive from Reykjavík, the Blue Lagoon is one of Iceland's top attractions. Located in the middle of a black lava field, the mineralrich, geothermal seawater comes from

holes as deep as 2,000 metres, filling the natural spa with bright blue water. Known for its healing and well-being qualities, the 37-39°c water is rich in active ingredients including algae, natural minerals and white silica mud. Said to have skin-repairing and antiaging properties, do as the locals do and plaster it over your face and body for a rejuvenating skin tonic. Holding over 6 million litres of water,



Linda Crowder - Stockton Heath Travel

there's plenty of space in the natural spa for enjoying some quiet contemplation, relaxing with a Blue Lagoon cocktail, or indulging in an optional in-water massage.

Our Iceland Specialists can arrange an excursion to the Blue Lagoon with either pick up from your Reykjavík hotel, or as part of your arrival or departure transfer from/to Kefl avík Airport - what better way to sooth and refresh body and soul after your flight. alk to a Specialist.

For quotes for a Northern Lights trip including flights transfers and hotel accommodation please do not hesitate to contact us.

We are open Monday to Friday 9am to 5pm and Saturdays 9am to 4pm. If you cannot make these times we are happy to arrange an appointment at your convenience.

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Memorial bench attacked by vandals

A MEMORIAL bench attacked by vandals at a Stockton Heath beauty spot was uprooted and vandalised a second time - within a few hours of it being replaced.

The mindless acts have infuriated villagers - and resulted in the bench being temporarily removed from its location at Ackers Pit.

Members of Stockton Heath Parish Council now have to decide what to do about the bench which was erected in memory of local resident Frederick Tyreman by his family. Mr Tyreman, who died aged 88, in

November, used to walk around Ackers Pit and loved the spot.

The bench, which was set in concrete blocks, was uprooted and

dragged into the pond by vandals. It was replaced in its original location by the parish council – but within hours had been uprooted again, before the concrete had had time to set.

Council chairman Helen Dutton said: "I was absolutely sickened by the first act of vandalism and even more so by the second.

"It would seem the damage was caused in the early evening, but during the hours of both darkness, on both occasions.

"It would have taken considerable force to remove it as it was firmly concreted in place.

The police have been informed, but we realise they can't keep a watch on it all the time.

"It is surprising, however, as there are properties nearby which overlook the site.

Cllr Dutton said the parish council would have to consider what to do and one option was to find a different location for the bench.

But she said: "I don't want to do that. This is the spot where the family wanted the bench placed and I think it would be giving in to the vandals to put it elsewhere.

Ackers Pit has been subjected to a number of acts of vandalism in recent times.

A male swan and eggs went missing, leaving the female swan alone and distressed. Parish notice boards were ripped down and damaged.

One outraged resident said: "What on earth is wrong with people these days when they think they have the right to do things like this!

'What makes it even more disgraceful is that the bench had only recently been installed and it was clear for all to see that it was in memory of someone who had recently passed away and this must be so upsetting for his family."

Any one who has seen anything suspicious at Ackers Pit is asked to contact police on 101.





Homes plan for rugby field "does not offer enough"

NEW proposals to build about 55 houses on a disused rugby pitch at Appleton do not offer enough for the community, local councillors have decided.

In addition, the development would still increase traffic congestion in the area, members of Appleton Parish Council believe. The proposals have been put forward by Morris Homes and involve the former Music field of Budge Lange Angletic Lange Ang Warrington RUFC field off Bridge Lane, Appleton.

The ground has not been used since a disastrous fire destroyed the clubhouse some years ago, forcing the club to relocated to Walton Lea and later merge with Warrington Sports Club.

The land is owned by Warrington Borough Council but the rugby club hold it on a 100-year lease

New proposals involve about 55 houses, of which 20 per cent would be "affordable.

There would be a £500,000 minimum capital receipt for the borough council and a £125,000 multi-use games area would be provided on the site, along with new footpaths and lighting.

The freehold of eight acres of land at Walton Lea would be given to the borough council for £1 to let to Warrington Sports Club and highway improvement works would be carried out.

However, Appleton councillors say there isn't enough in the proposals for the local community and the matter has been referred back to the club for further

No official planning application has yet been made.

A number of proposals have been put forward for the land over the years, including one for a medical centre and an earlier, larger housing scheme which would have also included a community centre.

But local residents have remained opposed to any proposals for housing. They want to see a community centre built on the site.



(Left to right): Chancellor George Osborne, Lord Lieutenant of Cheshire David Briggs and The Welcome's Marie Fox.

£25,000 boost for charity

A CHARITY which provides a range of facilities across two big housing estates has won a $\pm 25,000$ grant.

Chancellor George Osborne and Lord Lieutenant of Cheshire David Briggs presented the cheque to the Welcome Community Centre which serves the Longridge and Shaw Heath estates at Knutsford.

The money came from Cheshire East Council to help the centre expand its services. But it needs £30,000-a-year just to keep going and Mr Briggs and his wife Michelle also held a fundraising event at their home in support of the charity.

also held a fundraising event at their home in support of the charity. Mr Osborne – MP for Tatton – said: "The Welcome is a fantastic organisation that I have had the privilege to work with as the local MP. I cannot praise its volunteers and trustees highly enough.

"I am determined that we must not only keep it going but get it the resources it needs to help even more families.

"I have been calling on local businesses to offer work opportunities to jobseekers from The Welcome's jobs club and am joining David Briggs to call on local people to raise much-needed funds for this precious local resource."

raise much-needed funds for this precious local resource." The Welcome has a café, youth centre, jobs club and other facilities. It has two full-time staff, 25 volunteers and plans to take on another staff member to expand its life-skills and nutrition training to dads as well as mums. Marie Fox, operations manager at The Welcome, said: "This contribution from

Marie Fox, operations manager at The Welcome, said: "This contribution from Cheshire East will play a vital part in helping us to move forward and without it we would be really struggling now.



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Gymnastics champion is 'allergic to exercise'

A 19-year-old gymnast diagnosed with a rare condition which, in effect, means she is allergic to exercise, has fought back to pick up five gold medals and two trophies and be crowned senior national champion in British Disability Gymnastic championships.

Natasha Coates, from Appleton, was also the highest-scoring female in the whole competition, at Lilleshall National Sports Centre.

Now she wants to use her success help raise awareness of the condition she suffers from and also get more people into sport. She said: "I believe

that a diagnosis does not define you - but your strength and courage does." It was in May last year that Natasha – her friends call her Tasha –

discovered she had a condition which affects cells in her body known as Mast Cells.

The full name of the condition Spontaneous Urticaria and Spontaneous Angioedema leading to Idiopathic Anaphylaxis.

Alongside this she also suffers from Asthma, Eczema, Allergic Rhinitis and Oral Allergy Syndrome.

Tasha said: "As well as many different daily symptoms, this in effect makes me 'allergic to



Natasha pictured in hospital



exercise' as exercise promotes mast cell degranulation which can throw me into a life threatening allergic reaction!

"Having already been a gymnast for 10 years prior to the conditions developing, I was not willing to let my diagnosis define me and stop me from enjoying the sport I love.

"This is when I made the switch to disability gymnastics, which allows me to train and compete just like anyone else in the sport but keeps my health a priority throughout and allows for adaptations.

"In April this year I suffered an anaphylactic reaction which lead to a respiratory arrest and stopped me breathing due to my throat swelling shut.

"After that I thought my time as a gymnast was over forever. It took a long time and a lot of hard work to get well enough to be able to complete a full routine on each piece of equipment - beam, bars, floor and vault.

"I was thrilled just to be well

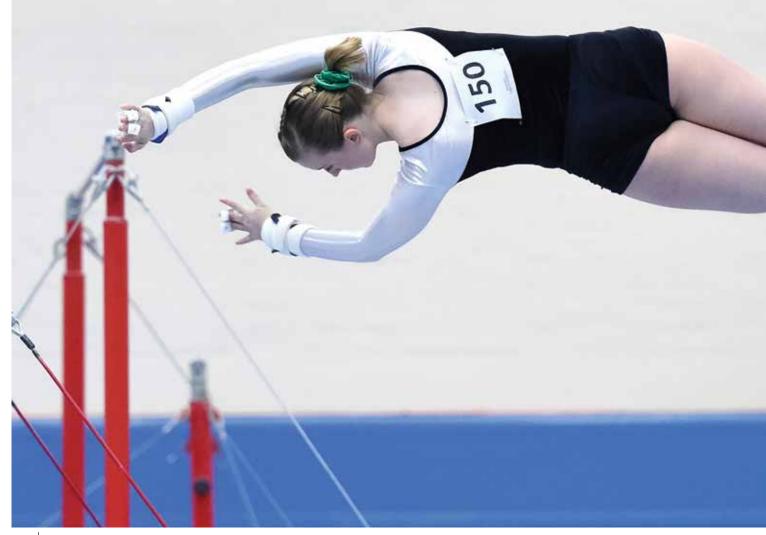
enough to take part in the British DisabilityGymnastics Championships.

"I was able to complete all of my routines despite a mild allergic reaction during the warm up and a nasty fall on beam which resulted in me landing heavily on my side and spending some time on the floor before summoning up the strength and courage to finish off my routine and present to the judges with a smile.

Tasha left the competition with five goal medals and two trophies and is now the Women's Senior National Champion on all four pieces of apparatus as well as holding the overall title in her category.

Now she is running her own blog, called "I'm Allergic to Life" which has had more than 17,000 views and regularly uses social media to help inspire others to get into sports, despite age or ability.

Tasha is a member of Hartford Gymnastics Club.





Natasha pictured with her medals and trophies and below in action.







SUNDAY LUNCH

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Fascinating history of a picture-postcard village

PAINSTAKING work by members of a local history society has resulted in a fascinating book that takes the reader back to the earliest times – even before human history started.

Early and Medieval Grappenhall has been written by John Dolan from research carried out by members of Grappenhall Local History Group. It starts with Bronze Age settlements, then details the Roman

It starts with Bronze Age settlements, then details the Roman and Anglo-Saxon periods and the Norman Conquest and details famine, war and pestilence to the beginning of the 16th century.

A far cry from the comfortable, picture-postcard village of today, with its cobbled street, stocks, rustic churchyard and elegant houses.

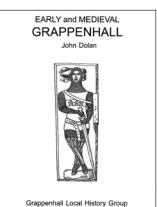
The 92-page book is part one in

a series of books on the history of Grappenhall planned by the history group. It is well illustrated and provides a wealth of information about the history not just of Grappenhall but also neighbouring areas, such as Latchford, which was once part of Grappenhall.

Its original name, Gropenhale is derived from the Old English grop, grep or grepe, meaning a ditch or drain, and halh, meaning a piece of alluvial land beside a river. The ditch or drain may have been either Lumb Brook or Shepherd's Brook and the river, of course, must be the Mersey.

The author acknowledges the assistance of a team of researchers who contributed to the book, including Graham Whibley, Carole Whibley, Margaret Fellows, Alan Stott, Wendy Wakefield, Ian Gault, Jill Tickle, John Bygate, Michael Taylor, John Cross and Anna Alexander. Ron Philips, chairman of the history group, did the final design work for the book.

Priced at £6, the book is available from Grappenhall Library or by telephone 01925 261505. It is essential reading for any student of the history of the area.



Friends help make Winter Wonderland a success

THE Friends of Walton Estate have again been helping out the Councils staff to bring extra cheer to the seasonal Walton Hall Winter Wonderland.

During the two weekends leading up to Christmas, the heritage courtyard was transformed by the estates gardens and ranger services into a Winter Wonderland.

With Santa and his elves on call to take orders for Christmas gifts from the many children attending and a variety of entertainment was on hand, including the Friends yule log making stall, a great time time was had by all.

Malcolm Eldridge, the Friends Chairman said;"The event has again proved very popular – particularly our log making stall, and the proceeds of which – about £900, will be ploughed back into enhancing future visitors experiences in the park"





Justice Minister visits Thorn Cross prison

JUSTICE Minister Shailesh Vara MP visited Thorn Cross prison in Warrington to see first hand the work of a special prisoner rehabilitation programme aimed at breaking the cycle of re-offending.

The Sycamore Project, led by Prison Chaplain, Shawn Verhey, is a restorative justice programme which helps offenders understand the effect that their actions have had on their victim, the victims friends & family and the wider community.

wider community. Mr Vara had been invited to visit the project by local Warrington South MP David Mowat.

Mr Mowat said: "I was delighted to be able to welcome Shailesh to Warrington to show him how we are working to reduce reoffending rates in our prisons.

"Prison is there to punish offenders, but unless we also have robust programmes to reintegrate offenders back into society, the likelihood is they will offend again, end up in prison again and cost the taxpayer thousands of pounds again." Shailesh Vara added: "I was very

Shailesh Vara added: "I was very impressed with my visit to the Sycamore Project and to see the excellent work they are doing to reduce reoffending.

they are doing to reduce reoffending. "This Government has set an ambitious goal of breaking the cycle of reoffending, which will not only drive down crime rates, but will save the taxpayer millions."



Provided by: WatkinsonBlack Chartered Accountants

Chartered Accountants

Registered **Auditors**

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Tel: 01925 413210

or email: info@warrington accountants.co.uk www.watkinson black.co.uk

Money Column

Self Assessment Tax Return

It is 20th January 2015 and even at this late stage of the month WatkinsonBlack are still dutifully receiving information to produce accounts and personal tax returns for clients who are expected by the Inland Revenue to file a Self Assessment Tax return by the deadline of 31st January 2015.

Be aware that late filing of a tax return in it's self will result in penalties and interest on unpaid penalties and interest on unpaid tax where applicable, and of course until the accounts and indeed the tax return is produced the tax liability is unknown and payment of the tax should also be made by the 31st January deadline, leaving it late gives very little time for tax payers to find these dues.

The other point to be made here is that by leaving the preparation of the relevant documents to the last minute it jeopardises any time which might be required

to resolve any accuracy or interpretation issues which are necessary to ensure that a correct tax return is submitted and by the actual deadline. Be aware that if this happens the erroneous tax return could be picked up and examined more closely at a later date by the Inland Revenue and if errors found prove that more tax should have been paid fines and interest will definitely ensue.

The most common criteria for submitting a Self Assessment Tax Return is as follows:

- Reporting any untaxed income in the tax year i.e Self employed income
- Rental income and expense
- Director of a company Earnings in the 40% tax band Capital Gain?

If you think you fall into the category, do not delay, seek advice from a tax advisor as soon



as possible, they will put you straight. Do it as sooner rather than later as there are procedures which need to be followed and these take time to go through the Inland Revenue's system, by acting promptly you will prevent any lateness of filingthe report you will need to make.

The Money Column is provided

by WatkinsonBlack Chartered Accountants 1st Floor, 264 Manchester Road, Warrington, WA1 3RB. Accountants who care, for clients who matter

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I will be holding a Jobs Fair on Friday 6th February 2015 at The Parr Hall.

"This is a fantastic opportunity for employers to meet talented, local people looking for jobs."

David Mowat - MP for Warrington South

If you are a business that would like a stand at the Jobs Fair, please call 01424 441833 or email: terri@eventsoffice.co.uk

www.warringtonjobsfair.com

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Christmas tree recycling project raises £12,500 for hospice

Rocco's Hospice Christmas tree recycling appeal was a great success, raising £12,500 for the Warrington based charity.

The third year of the appeal saw over 1200 trees collected, making it the biggest ever.

Despite the windy conditions, 80 volunteers from Warrington Borough Council, Ground Level, Golden Gates Housing Trust, BT Skips, White Moss and Shades of Green all helped residents wave an official goodbye to Christmas by collecting their retired trees.

The firs will now be turned into compost, and all funds raised will

Facelift for bowls pavilion

A BOWLS pavilion in Alexandra Park, Stockton Heath, is to be given a facelift.

Planning chiefs have approved proposals for the refurbishment of the building to improve its appearance and overall character.

Existing security bars and grills and timber cladding will be removed and a new brick wall created at the rear of the building.

Planning officers recommended the scheme be approved, pointing out that the proposals would not increase the mass of the existing building, nor change the use of the site and would have no impact on the amenity of nearby residents.

help the hospice provide vital care and support to people with life limiting illnesses.

Pam Massey, CEO of St. Rocco's Hospice, said: "We are delighted with the success of this year's collection,

and would like to say a huge thank you to everyone who donated, our volunteers, and to the Warrington businesses that provided us with such fantastic support. We look forward to offering the service again next year!'

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