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Issue 130 January 2012 FREE

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Picture: John King

## Silver lining for skaters

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# Opinion

**IT is rare indeed for an appeal inspector to refuse planning permission for a mobile 'phone mast to be erected - particularly when it goes to appeal because of a refusal by councillors ignoring the advice of their own officers.**

That is what happened, however, in the case of a proposed timber-effect mast in Longwood Road, Appleton.

The inspector involved acknowledged the importance of securing telecom coverage in the area and recognised the benefits of two companies sharing a mast. He noted that there was already a considerable amount of street furniture nearby.

He had no objections on road safety grounds and acknowledged that the applicants had searched for alternative sites.

Of course, he dismissed any suggestion of possible health risks. They always do, don't they!

His only objection was on the grounds of visual harm - and that surprised local planning officers with experience of appeal cases elsewhere.

So is there something to be learned about this particular appeal that might help others who find themselves fighting a losing battle against the spread of these masts?

Possibly. The inspector highlighted as a reason for dismissing the appeal the fact that one particular house would be visually harmed by the mast, rather than the larger number of dwellings in the area.

It would not always be easy to argue such a case but it could be that the right householder, in the right place, could win a battle for his neighbours too. An Englishman's home is, after all, his castle.

**WE have known for some time that the future of Knutsford's popular Studio Cinema, was in question.**

Now we know that Cheshire East Council wants to lease not just the cinema, but also the civic centre in which it is

housed, to the highest bidder. Unlike its predecessor authority, the council apparently does not see itself as a cinema operator.

There is little doubt that the little cinema is hugely popular, not just in Knutsford but for miles around.

Cinemagoers who prefer a bijou setting to the modern, multi-screen multiplexes regularly travel from as far afield as Warrington, Macclesfield, Congleton, etc.

But whether a 172-seat cinema can satisfy the appetite of a commercial operator, we would question.

The track record of small, independent cinemas is not good and those with long memories will recall that the old Marcliff Cinema, which stood on the same site, was an early casualty in what was then perceived as a war with television.

Today, the Knutsford cinema has to compete not just with TV but also the multi-screen monsters and online entertainment. It seems to us that, as a publicly-owned centre, it is more than holding its own.

Is anyone at Knutsford Town Council listening?

**Finally everyone at Village Life would like to wish all our readers and advertisers a**

*Happy, Healthy and  
Prosperous New Year*

## Pupils get a taste for pottery



PUPILS from Stockton Heath Primary School completed a Ceramic Plate and Mug painting project in conjunction with Rob Seargeant from the nearby Coffee au Clay.

The children had a fantastic time designing their plates and mugs through to seeing the finished product.

Each class chose their own theme, which included - Ourselves, 2D shapes and Aboriginal Art.

The school organised a gallery session where by the children brought along their families to look at all the fantastic work produced and purchased their plate or mug.

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# Winter market defied the weather

**THE Stockton Heath Festival's annual winter market attracted customers from a wide area.**

A grey, rainy day did not deter visitors who enjoyed shopping at a wide range of stalls selling original and individual foods, crafts, jewellery, art, etc.

Entertainment was supplied by two choirs, Wired for Sound and Vocal Infinity.

Local farmers offered meats, poultry, cheeses, Greek olives and local brewed beer.

Raffle prizes claimed by shoppers included a luxury food hamper, a selection of wines and beers and, for children, a beautiful, handmade

rocking horse and a selection of toys.

Profits from the day went towards putting on the fifth annual Stockton Heath Festival, to be held in July.

The festival is a registered charity, organised and manned entirely by volunteers.

Further details are available from the website [www.stocktonheathfestival.co.uk](http://www.stocktonheathfestival.co.uk)



## Rare victory over mobile phone mast

RESIDENTS are celebrating after a rare victory was achieved over a mobile phone company seeking consent for a 15m high telecommunications mast and equipment cabinet.

Two telecom companies would have shared the mast in Longwood Road, Appleton but a planning inspector has ruled that despite this, and despite the importance of securing telecom coverage, the mast would damage the street scene and the amenity of the occupants of a nearby house.

Warrington Borough Council originally refused permission for the mast against the advice of their officers.

The applicants appealed - but the inspector who dealt with the appeal decided the mast, despite having a timber effect,

would be noticeably higher and thicker than street light columns and would be unduly conspicuous in the street scene - particularly when there were no leaves on the nearby trees.

It would be in direct line of sight with a sitting room and patio at a house in Harrow Close, dominating their outlook.

Andy Farrall, Warrington's director of environment and regeneration, said refusals based on visual harm were not usually supported by inspectors. It was notable that the harm to one particular house, rather than a larger number of dwellings, was highlighted as a reason for dismissing the appeal.

## School's glowing Ofsted report

BRIDGEWATER High School has received a glowing report from education watchdogs Ofsted.

Inspectors, who spent two days at the Appleton school in November, say it is an outstanding school in which pupils from Year 7 to Year 13 display highly positive attitudes and attributes in their personal development.

The Ofsted report states: "High levels of attendance, excellent behaviour and outstanding contributions to the community are typical of Bridgewater's students."

"The achievement of students by the time they reach the end of Year 11 is outstanding and good in the sixth form: both have improved well since the previous inspection."

"Students, including those with special educational needs and/or disabilities, reach consistently high standards in their GCSE examinations and equivalent courses, making good progress from generally above-average starting points."

"The progress students in Years 7 to 11 make is the result of an

outstandingly rich and varied curriculum and excellent levels of care, guidance and support. These engage students very well and challenge them to give of their best."

The report says support for vulnerable pupils is particularly strong and significant improvements to the previously satisfactory sixth form have led to students in Years 12 and 13 also making good progress in their learning to achieve better outcomes in their AS and A levels than in the past.

"The overall good quality of teaching students across the school receive also contributes well to this engagement and challenge."

Ofsted praises the school's leadership and says morale is high. Parents are positive about the school and appreciate how well it runs across two sites.

However, Ofsted does identify a number of areas where the school needs to make further improvements.

It needs to improve students' already good learning by ensuring teachers' marking and ongoing dialogue with students consistently challenge them by always giving them advice on how learning can be improved and ensuring a more consistent approach to promoting literacy across all subjects.





## European adventure has silver lining for young skaters

**FOUR ice skating girls who embarked on their first competition abroad expecting to gain nothing more than a taste of international experience, came home with the added bonus of medals too!**

The girls, who skate with the Altrincham Synchronised Skating teams, based at the Silver Blades rink, all took part in the Winter Cup International Synchronised Skating competition in Gullegem, Belgium, competing against teams from across Europe.

The teams have enjoyed considerable success in Britain over the last four years, and were British champions in 2010.

Katie Cliff, 14, from Lymm, Georgina Rimmer, 14, and team captain Rosalind Gannon, 17, both from Grappenhall, competed with the Silver Blades team in the most hard fought category of the competition - open age - and gained second place, beating far more experienced teams from Belgium and Scotland, among others, and gaining their highest ever score of 27.93.

Meanwhile, Amelia Darling, 10, from Lymm, competed with the Twizzles team in the Juvenile section of the competition and gained a gold medal.

Coach Sam Ozard commented, "This success was more than we could ever have hoped for. We had no way of knowing how the teams would cope with the pressures of international competition, but they really rose to the occasion!"

■ Cover: Captain Rosalind Gannon



■ L to R: Captain Rosalind Gannon, Katie Cliff, Amelia Darling and Georgina Rimmer



# All Inclusive!

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## Nature reserve was once an 'inland beach'

IT has been known by generations of locals as "The Sand Pit" - and yes, there is still some sand in it.

But within living memory, the heavily wooded hollow in the otherwise flat expanse of the 13-acre Knutsford Heath has changed almost beyond recognition..

Today it is a nature reserve, managed by the Cheshire Wildlife Trust, but freely open for the public to wander its maze of footpaths.

But for wartime youngsters, denied the freedom of even limited travel, it offered the equivalent of a day at the seaside.

Older Knutsford residents have happy memories of being taken to The Sand Pit with bucket and spade. There was sand galore and a small stream that could be dammed, diverted and even paddled in. While children played, Mums sat knitting and

chatting. Picnics were a special treat.

There were few, if any, trees in those days, but gorse bushes a-plenty. A far cry from the rich mosaic of oak woodland, clumps of birch, heather, gorse and grassland which have largely taken over from the sand today.

The origins of The Sand Pit are unclear, although it is difficult to conceive they could be anything other than excavation for some industrial purpose. It has changed gradually over the years from inland "beach" to hideaway for courting couples - particularly on "Royal" May Days - to a haven for wildlife existing cheek-by-jowl with houses and busy roads.

But it remains a vital feature of Knutsford's historic Heath.

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# Don't wait for legislation to have an honest discussion with your staff

Before Christmas the government announced a wide ranging review of employment law; increasing the qualifying period for unfair dismissal claims, involving ACAS in all claims before they can be lodged at a tribunal and introducing protected conversations to allow employers to have "open" discussions with employees without fearing the legal consequences.

Whilst these may be good ideas (although waiting two years to get rid of a poor employee may not be the best way of dealing with a problem), I am concerned that again the solution to genuine problems is to pass more laws rather than repeal some of the legislation we already have in place. What also worries me is that if we pass a law about having "open" conversations, all that will happen is the courts will be bogged down with cases as everyone tries to sort out what the legislation actually means,

and it will be more difficult to have an "open" conversation with the majority of staff than it is now because you will have to comply with certain rules to be described as such.

In my experience it is the failure to tell employees that they've got it wrong, or work in a way that is disruptive that causes problems. If you have a problem with an employee, tell them and keep a note of it. If you then have to take action later they are much less likely to make a claim if they knew there was a problem in the

first place.

I know that some employees are just waiting to make a claim against you, but they will do this anyway and being honest with them from the outset is more likely to help your defence against such a claim rather than hinder it.

If you have a difficult discussion you need to have with one of your employees, give me a call and I will give you some tips on how best to handle it, trust me it's a much better approach than getting increasingly frustrated with someone.



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## Leanne scoops top tourism award



A HOTEL'S head housekeeper has scooped a top Cheshire tourism award for her high standard of work.

Leanne Shaw, of the Park Royal Hotel, Stretton has scooped a "Rising Star" award in the annual Marketing Cheshire Awards.

It is a new award aimed at anyone under 30 who could be seen as an ambassador for tourism and has made a significant contribution to their place of work.

Following a written submission and an interview, the judges were impressed with Leanne's commitment and her "hands on" approach to managing her team and other members of

staff.

Although only 19, they said she showed she has the natural ability to lead and the determination to succeed.

Hotel general manager Paul Gallon said: "Everyone at the hotel was delighted when Leanne won the 'Rising Star' award and it is richly deserved."

"In the 10 months that Leanne has been at the hotel as head housekeeper she has earned the respect of her peers and senior managers and her dedication and enthusiasm, not to mention her eye for detail and upbeat friendly approach, has been an inspiration to all."



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# Friends and family who drive too fast

**JUST over half of drivers believe they have a family member who drives too fast – while 56 per cent say they have a family member frightened to drive on motorways.**

This is revealed in an AA survey which also finds that 35 per cent of motorists have a family member who drives while using a mobile phone, eating, shaving or putting on make-up.

Young drivers (18-to-24) are more critical of their friends' driving than any other age group. Almost three

quarters of 18-24 year-olds believe they have a friend who drives too fast; 70 per cent say they have a friend who "tailgates" and 79 per cent have a friend who drives while using a mobile, shaving, eating or doing their make-up.

Drivers aged 65 or older are less likely to have a friend they think

drives too fast (43 per cent), tailgates (48 per cent) or drives while using a mobile, shaving, eating or doing their make-up (50%).

AA president Edmund King said: "A worrying number of us think our friends, families and colleagues have illegal and dangerous driving habits."

"Young people are particularly likely to have noticed dangerous driving habits amongst their friends."

"There is no way someone would pass their driving test if they

displayed these types of behaviour, so there is no place for it on our roads."

However, when questioned about their own driving skills, most motorists were confident of their abilities. More than 70 per cent said they were "quite" or "very" good at sticking to speed limits. Nearly 90 per cent denied tailgating and said they were "quite" or "very" good at keeping a safe distance from a car in front of them.

## Crossover SUV with breakthrough technology

MAZDA have chosen its CX-5 compact crossover SUV to introduce its breakthrough Skyactiv technology to the UK.

The car arrives in showrooms in April and Mazda claim the Skyactiv technology helps make the CX-5 the lightest and most fuel efficient car in its class. The entry level 148bhp diesel will take the car from 0-62mph in 9.2 seconds but also return 62.8mpg, with an ultra-low 119g/km CO2 figure that means road tax is free for the first year.

Mazda offers a choice of 148bhp and 172bhp diesels alongside a 163bhp petrol engine. The latter two can be specified with four-wheel drive, but the lower-powered diesel is only available as a front-wheel-drive model.

In Japan, the Skyactiv technology is already making waves. Mazda have won the Japan Automobile Hall of Fame "car technology of the year" award with a re-vamped Demio - known over here as the Mazda2 - equipped with the new technology. Critics are already praising the diesel engines which they say feels more like a petrol engine than any other four-cylinder diesel on the market.

The CX-5 is also an extremely practical crossover, with a 503-litre boot and rear seats which fold flat into the floor at the touch of a button to provide a 1,603-litre load area. During the coming year, Skyactiv technology will be introduced in a whole new generation of Mazda cars.



■ The Mazda CX-5

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# Money Column

By Margaret Black

## It is never too soon to plan for the current tax year

Like all firms of accountants we are currently deeply involved in ensuring that client's tax returns for 2011 are submitted by the due date of 31st January 2012. However, it is never too soon to plan for the current tax year which ends on 5th April 2012. There are some tax saving opportunities available which must be used before the end of the tax year or be lost.

One clear example is an investment into an Individual Savings Plan (ISA). During the current tax year, any individual can invest up to £10,680 into an ISA. Of this, a maximum of £5,340 can be put into a cash ISA, ie into a cash-free bank deposit account. Any balance of the annual limit can be invested into a stocks and shares ISA, ie if no cash is invested into an ISA then the full allowance can be invested in stocks or shares.

You should remember that the limit of £10,680 is for each individual. This means that a married couple can invest up to £21,360 during the current year.

However, also remember that an ISA will only save tax if you are a taxpayer. They do not have any advantage for non-

taxpayers, and these should ensure that they do not incur any additional charges. This leads to a simpler form of tax planning for couples. That is to ensure that, when someone is a taxpayer but their spouse is a non-taxpayer, all investments are in the name of the non-taxpaying spouse.

It is also important to consider pension planning. There are limits to the amount that can be invested into pensions each year and obtain tax relief. Firstly, you can only contribute an amount up to your total earned income in the tax year. Secondly, there is an annual limit above which you will not receive any tax relief, and for the current year that limit is £50,000. Again, this is per individual so married couples, both of whom are working, can contribute up to £100,000.

This could lead to some interesting tax planning for "one-man" limited companies. All payments to spouses must be commercially justified, but assuming this to be the case then a spouse can be paid up to the personal allowance, currently £7,475 subject to income limits. For example, assuming a salary of £15,000 can be justified, then the company could



David Watkinson and Margaret Black

pay a salary of £7,475 to the spouse with a further £7,475 being paid into a pension fund. After tax relief, the cost of this to the company would only be £12,000 meaning that the spouse has achieved an investment of £7,475 at a net cost of just under £3,500.

WatkinsonBlack are pleased to advise on these and other matters. They have considerable experience in these and other matters, 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.

Finally, everyone at WatkinsonBlack would like to take this opportunity to wish everyone A Very Merry Christmas as well as A Prosperous New Year.

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# History comes to life in scrap book

A SCRAP book of local history, produced by WI members in 1951 to commemorate the Festival of Britain, has been re-published.

Grappenhall Local History Group has joined forces with Grappenhall and Thelwall WI to produce an impressive facsimile of the original work, which runs to nearly 100 pages.

The Grappenhall branch of the WI was formed in 1923 and today has three active branches, Grappenhall, Marfield and Thelwall.

Illustrated with sketches and photographs, the scrap book in fact goes back to the earliest records of human habitation in the area.

There are photographs from 1928

and articles detailing the history of the area from much earlier. Several articles written in 1934, before the WI had even been founded, are included.

The new book contains a snapshot of life in the 1950s recording personal memories of occupations, crafts and local traditions. It also provides a useful record of old buildings and industries in the Grappenhall and Thelwall areas.

This valuable record of life in the area is now on sale at £5.50. It is available at Stockton Heath Library, Lymm Library and Warrington Library or by calling 01925 261505.



## Driving back to sport

HORSE enthusiasts in Cheshire are being given the opportunity to try their hand at the exhilarating sport of carriage driving, thanks to funding from Sport England.

The British Horse Driving Trials Association (BHDTA) has been awarded a £30,000 Sportmatch grant - the first of its kind given for any equestrian discipline - for its project called "Driving Back to Sport", an innovative new programme designed to encourage 200 mature adults to take up the reins.

BHDTA believe carriage driving is one of the few sports catering for the more mature adult, in that it requires little physical fitness to start the sport.

Spokesman Chris Hillman said: "Carriage driving is perfect for boosting

confidence and getting people back into physical activity, perhaps after an illness or personal ordeal.

"The 'Driving Back to Sport' project will not only give people the opportunity to try Driving for free, but also give the participants a life changing experience, getting people out enjoying the fresh air and exhilaration that this sport provides".

The course will take place at Adlington Equestrian Centre who will supply the horses and all the equipment, so applicants are only required to bring themselves and an open mind to the training days.

For more information or to apply for a place on the course, email [lucy@instinctivepr.co.uk](mailto:lucy@instinctivepr.co.uk)

## Drama groups £554 boost for charity

WHEN Stockton Heath Methodist Dramatic Society decided to stage local playwright Tim Firth's comedy "Flint Street Nativity" they were aiming to give their audience a good laugh.

But with packed audiences it was decided to have bucket collections on all three nights - and the result was a £554 boost for Children in Need.

Members were delighted with the response of the audiences.

Spokeswoman Cecile Marchant said: "We think it was a fantastic amount to raise for the charity. We really want to thank everyone who contributed."

Tim Firth - perhaps best known for 'Calendar Girls' - formerly lived in Stockton Heath and his parents were members of the drama group.





# What's On in the Villages

**January 10**  
STOCKTON HEATH PARISH COUNCIL  
Sandy Lane Centre, Stockton Heath. 7.30pm

**January 17**  
APPLETON PARISH COUNCIL  
Parish Hall, Dudlow Green Road. 7.30pm

**January 19-28**  
RED RIDING HOOD  
Knutsford Little Theatre, Queen Street  
Tel 01565 873515

**January 21**  
LIVE AT ST WILFRID'S  
Martin Roscoe, piano, plays Beethoven, Schubert, Debussy, Liszt.  
St Wilfrid's Church, Grappenhall Village, 7.30pm

**Every Monday**  
THE EVERGREENS Senior Citizen's Club  
Bellhouse Community Centre, Grappenhall.  
Details: 01925 261381

**ST MARY MAGDALENE MONDAY CLUB**  
St Mary Magdalene Church, Appleton 1.30pm  
COUNTRY DANCING CLUB  
St Thomas' Primary School, Parkgate Road,  
Stockton Heath.  
8-10pm. Details: 01925 262356

**LADIES' FRIENDSHIP CLUB**  
The Quays Community Centre, Thelwall New Road,  
Thelwall.  
8pm. Details: 01925 264099

**Every second Monday**  
PARK (APPLETON) WI  
Appleton Parish Hall, Dudlow Green Road. 7.30pm

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

**Every fourth Monday**  
MARLFIELD WI  
Independent Methodist Chapel, Knutsford 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

**Second and Fourth Tuesday of each month**  
STOCKTON HEATH & DISTRICT LIONS  
Ram's Head, Grappenhall.

**Every Wednesday**  
APPLETON HALL BADMINTON CLUB  
Starting January at Hall Drive, Appleton. 8-10pm.  
Details: 01925 262356

**Every first Wednesday**  
WALTON WI  
St John's Church Community Hall. 7.30pm

**First and third Wednesday each month**  
NATIONAL ASSOCIATION OF WOMEN'S CLUBS  
Sandy Lane Centre, Stockton Heath.  
8pm. Details: 01925 268311

**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**  
Grappenhall Village Sports Club  
Stockton Lane. 7.30pm. Details 01928 712233

**Every second Thursday**  
STRETTON WI  
Appleton Parish Hall, Dudlow Green Road.  
2.30pm.

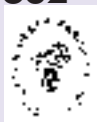
**Every third Thursday**  
NORTH EAST CHESHIRE FLOWER CLUB  
Appleton Parish Hall, Dudlow Green Road. 2pm  
Details: 01925 740419

**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**

  
APPLETON  
PARISH  
COUNCIL



## Fifth annual 10k race

THE annual Robert Moffat Memorial 10k race takes place at High Legh on Sunday, February 26 - and this year it has something to live up to.

Last year, contributors to Runners World voted it "the best small race in Britain."

For the first time will be jointly organised by Lymm Runners and High Legh Community Association..

More places will be available for runners than in previous years and, as usual, it will be run on country lanes in the High Legh area, ending at High Legh Primary School.

Start time is 11am and would-be entrants should visit [highleggh.org.uk](http://highleggh.org.uk) or [lymmrunners.org.uk](http://lymmrunners.org.uk)

It is the fifth year the race has been run.

## Let's dance!

TWICE monthly evenings of sequence and ballroom dancing are being held by Age UK at Stockton Heath Methodist Hall, in Walton Road, Stockton Heath.

Up to 45 people are already attending the "Let's Dance" sessions, but organiser Pam Rowland, of Walton, is anxious to increase numbers. Qualified dance teachers are on hand to offer help where needed.

The next dance is on Friday January 20. Details are available from Pam on 01925 265607.

## Barn appeal rejected

A PLANNING inspector has thrown out an appeal against the refusal of permission to add a single-storey extension to the Grade 2 Listed Oak Barn, in Stockport Road, Thelwall.

He says despite conversion for residential use in 1990, the barn, in a conservation area, retains much of its historic interest and the proposed extension would be "awkward and incongruous" and erode its character.

## Grit bins ready for action

FOUR grits bins intended to help residents of Stockton Heath in the event of snow or ice this winter have been put in place - and filled with grit.

They are at the junction of Heath Street, Bedford Street, Orchard Street and Cawdor Street; Egerton Street, close to the pedestrian access to Stockton Heath Primary School; on the footpath between the medical centre and St Thomas' Church, near to the former toilets; at the junction of Alexandra Road, Mill Lane, Parkgate Road and Burnside Avenue, near to the park gates.

A fifth bin is to be placed at the junction of Hill Top Road, Ackers Road and Hunts Lane, opposite Lower Hill Top Road.

The bins will be refilled, if necessary, up to four times during the year by the borough council.

Residents will be able to use grit from the bins on roads and pavements.

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\*Rates correct at the time of going to press. 7.9% APR fixed for a 5 year term. An application is required and terms and conditions apply. Typical example for one fixed arch is approx. £15,950, requiring a £6049.84 deposit, followed by 60 monthly repayments of £199. Total amount borrowed £9,900.17. Total amount repayable on finance £11,940.07.

\*\* 0% finance available for a 12 month term only, subject to terms and conditions. Full details available on request.