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Your Community Magazine

Issue 215 February 2019

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Disappointment over Green Belt plan

Page 6



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Saving for retirement: what's the magic number?



Don Wernham,
Financial Planner

It's easy to push saving for your retirement to the back of your mind. Future events have a habit of feeling very distant, until they arrive. It can be a difficult thing to keep track of too; with nobody helping you along the way or checking up on your savings, putting a retirement plan in place can be a lonely experience.

The fact is, most of us are simply not saving enough to enjoy a similar lifestyle to our working days in retirement. A 'retirement reality' report from insurer Aviva shows that nearly 1 in 4 employees believe that retirement will be a financial struggle. There are plenty of legitimate reasons why we don't save enough – more immediate financial concerns will naturally take priority.

You can't save for tomorrow, for example, if it means forgoing your mortgage payments today. A lack of financial education also plays a big role. 85% of young adults, when surveyed, revealed that they wish they had been taught more about finance management through their school and university careers.

The Government's auto-enrolment workers' pension initiative has helped and there are around 1 million people saving for their retirement for the first time ever, as a result, but how do the numbers add up? The minimum auto-enrolment contribution rate is 5% of annual income, and despite more than half of workers believing this is the recommended rate of saving, it's far from it. The generally accepted figure among experts, if you wish to maintain a similar lifestyle in retirement, is a

contribution equal to 13% of your annual income. Some of this deficit will be made up by employer's pension contributions, however, we're still looking at a wide gulf between actual savings and those that are required.

Investment house, Fidelity, has devised a system it calls the 'Power of Seven', consisting of a number of savings goals. Ultimately, it suggests that to comfortably retire at 68, you should have saved the equivalent of 7 times your annual household income. So, if you were to retire with a household income of £50,000, you'd want a pension pot saved of £350,000. The exact figures will differ from case to case, so it's recommended to use an online pension calculator to understand your personal situation and check it regularly to keep yourself updated.

There are steps you can take to bolster your pension pot. It's down to you to take responsibility for your finances, and even small steps like being a member of the works pension scheme and using tax friendly Savings Accounts can be helpful. If you receive a pay increase, perhaps allocate half of it to your savings or investments and enjoy the other half now.

As tempting as it can be, it's important to foster self-control to turn down opportunities for frivolous spending – think about tomorrow and give yourself more options in your golden years.

Disclaimer: None of the above article constitutes advice.

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Editor's comment

Disappointment over Green Belt plan

THERE has been much disappointment expressed locally regarding the decision by Eddie Stobart to submit a new planning application to create a National Distribution Centre on Green Belt Land at Appleton Thorn, while also appealing against the refusal of planning permission.

I suspect few are surprised at the decision, given that planning officers had recommended approving the original application, despite the numerous concerns and objections raised locally.

What is surprising is the speed of the appeal and new application - at a time when we are still awaiting the outcome of the borough council's Preferred Development Option (Local plan) - which we are now told could be announced by the end of March.

The original application was rejected for amongst other reasons, being premature - so I struggle to see what has changed.

One thing that hasn't changed is the ongoing pressures on our local roads and the environment with pollution and litter problems.

A few months ago the borough council went to the expense of clearing roadside litter on the roads leading up to the existing Stobart HQ. Sadly the litter has now returned and another clean up operation is required.

Maybe Stobart and other businesses in the area could show their commitment to the local community by helping towards the cost of clean up operations in the area, or liaising with the council to help organise litter picks.

I am not saying they are responsible for all or any of the roadside litter in the area - but we all have a responsibility to ensure our neighbourhoods are kept clean and tidy.

We also have a responsibility to try and protect what remains of our Green

Belt land, particularly in areas which suffer from pollution caused by traffic congestion.

The existing road network up at Appleton Thorn and Poplars Truck Stop, even with modifications, would struggle to cope with any more traffic.

Each time I travel through the Poplars Truckstop roundabout at meal times, there is nearly always horrendous traffic congestion and you sometimes have to take your life in your hands to cross the entrance to the facility.

What South Warrington urgently requires is more health and recreational facilities.

If, and that's a big if, we have to lose any Green Belt land it would be much better seeing it used for recreational use and to meet growing health needs.

There is also a huge demand for sports playing surfaces in the town, especially in the south of the borough.

I recently heard that Warrington Town FC now have to train outside the area due to lack of training facilities in the borough.

Wouldn't it make more sense for our council to invest in providing facilities in the south of the borough, where local sports clubs could train, than allowing more distribution centres and warehousing?

After all floodlit 3G training pitches can provide a good return on investment.

At the same time Warrington Hospital is urgently looking to relocate some of its services to other areas of the town. Again I am sure this would be more welcome by local residents.

WHILE Brexit continues to dominate the headlines it is more important than ever that we remain positive in Warrington during these uncertain times.

Uncertainty is damaging to the



economy at any time and while it is easy for people to blame Brexit for various issues, the amount of time and energy it is taking up is clearly proving to be a huge distraction.

It is impossible to please all of the people all of the time and Brexit is clearly still dividing opinion.

While I make no secret of being in the Remain camp prior to the referendum, I now would just like to see the whole issue resolved as soon as possible, whether that be leaving with a deal or even a no deal. We certainly can't let the current situation drag on and on.

Whatever views our politicians hold personally, they must respond to the will of the people and if in the long run that proves damaging to our country, we all then need to pull together and work that bit harder to make things better.

Everyone needs to pull together for the sake of our town and country so we can all move forward in a positive way.

Positive energy will deliver positive outcomes - the sooner Brexit is consigned to the history books and we can all move forward together, the better!

Deadline for the March issue of Village Life is February 19

Volunteer leaders needed to keep Guide units open

TWO Rainbow units and a Brownie unit are in danger of closing because Girlguiding Appleton is short of volunteer leaders.

All Rainbow, Brownie, Guide and Ranger units are run entirely by volunteers and Girlguiding Appleton currently has more than 200 girls and young women as members from the Appleton, Stretton, Stockton Heath and Grappenhall areas.

They also have long waiting lists for all age groups.

But they are desperately short of volunteer leaders.

District Commissioner Rosemary Wright said: "This is where you come in! If you can give a couple of hours of your time each week you could change the lives of girls and young women in your local community. You do not need any prior experience or to have been a member of Girlguiding in the past. You will be given on the job training and as much support as

you need from other local volunteers.

"The roles we are currently recruiting for are:

Browner Leaders - A Brownie Leader is part of the volunteer team which runs a Brownie unit, a group of about 20 girls aged seven to 10. You will plan and run weekly meetings, and there will be opportunities to take the girls to residential, trips and even camps."

Rainbow Leaders - A Rainbow Leader is part of the volunteer team which runs a Rainbow unit, a group of up to 15 girls aged 5 - 7. You will plan and run weekly meetings and there will be opportunities to take the girls out on exciting trips or even on a Rainbow sleepover.

"If you are able and willing to help provide opportunities for girls and young women in your area, please get in touch at girlguidingappleton@gmail.com. Alternatively you can sign up through girlguiding.org.uk and someone will get in touch with you."



New bid for airport parking at Thelwall

A NEW plan to use a former nursery site for parking up to 700 cars at Thelwall has been submitted to Warrington planning chiefs.

The controversial scheme has been put forward by Cheshire Airport Parking Ltd and involves the former Caddicks Clematis Nursery in Lymm Road, Thelwall.

It was only last August that the borough council threw out the firm's earlier proposals to use the site for airport parking associated with Manchester Airport.

Subsequently the council was granted a court injunction prohibiting the unauthorised use of the site for airport parking.

The original scheme was opposed by Grappenhall and Thelwall Parish Council, Lymm Parish Council and borough councillors Ian Marks and Anna Fradgley. More than 130 local residents also lodged objections.

Main objections related to traffic and impact on the Green Belt.

The new scheme involves retention of hardstanding on the northern part of the site, laying additional gravel for use as open air car parking, retention of the access and two single storey buildings.

New features including laying out a playground, assault course and public amenity area. Most of the other buildings on the site would be demolished and cleared.

The planning application states

there would be negligible change to the site and only minor visual change as the site is hidden by boundary vegetation.

It claims the development would offer an opportunity to improve the site's landscape value which is currently described as "low."



Advertiser's announcement

Colour me happy at JD Kitchens

'COLOUR me happy there's a sofa in here for two'. The surprised and delighted exclamation from the classic 90's film Pretty Woman, starring Julia Roberts and Richard Gere.

The scene, a lift in a posh hotel. The subject :a sofa in a lift.

Fast forward almost 30 years and she probably wouldn't bat an eyelid. Luxury and plush are at every turn.

The demand for quality over cheap and disposable is prevalent: reusable coffee cups and a campaign to say no to plastic straws are just some examples.

Couple this with the incredible speed of technological advances and

knowledge, and, if you're in the retail you're ahead of the game.

Dave Charlton Director of JD Kitchens in Padgate, Warrington explains: "Only a few years ago we needed to explain the benefits of boiling water taps (safety, speed and eco-friendliness), and now people are simply walking in and asking for a brand name like Quooker.

"Similarly, we were previously at pains to explain the eco credentials of our kitchens, and why we selected them over other quality brands. These days our customers know more than us, they care about the environment and are looking for something long lasting and robust, but dripping in sophistication.

"As an engineer by trade I wanted to ensure that what we offered not only looked sleek and stylish, used cutting edge technology but had eco credentials to boot. When we came across the Next125 range I knew we'd found the kitchen brand for us."

It is designed and made using recycled materials and sustainable products. The range is constantly evolving, finding alternative ways to

be more innovative, environmentally friendly and efficient.

Sleek handleless glass doors, splashes of colour and clever use of texture and lighting make the Next 125 range absolutely guaranteed to colour you happy, and impress every single day for years to come.

Find out more by calling JD Kitchens on 01925 636997.



Top guitarist launches season of music

THE 2019 season of music presented by Live at St Wilfrid's, Grappenhall will start on February 14 with a visit from classical guitarist Craig Ogden.

Australian-born Ogden, is principal lecturer in guitar at Manchester's Royal Northern College of Music. He has been based in the UK since 1990, since when he had had a string of albums to his credit.

The recital will be at St Wilfrid's Church, Grappenhall starting at 7.30pm.

Other concerts scheduled for the Live at St Wilfrid's programme in the coming year include

March 23: The Apollo Saxophone Quartet, April 6: Scott Brothers Duo, May 18: The Pelleas Ensemble, June 20: Leyland Band, September 7: Kathryn Rudge, October 17: Telemann Baroque Ensemble. November 14: Swingshift Band.



Advertiser's announcement

Algarve - a resort for every season

Stretching for 100 miles along the southern coast of Portugal the Algarve offers year-round sunshine, world-class gastronomy, year-round outdoor adventure and local experiences. The Algarve's cuisine is inspired by the sun, the earth and the ocean. Locals insist on using fresh, local ingredients and have an abundance of fine seafood. In many fish restaurants the catch of the day is sold by weight.

The Algarve boasts 88 Blue Flag beaches and with an average of more than 300 sunny days, the Algarve offers its visitors great weather anytime of year. Outside of the summer months, the Blue Flag beaches and 200 km of coastline take on a different tone. Elsewhere there is plenty to experience from lush national parks to a packed calendar of cultural events.

The wine producing region in the Algarve is putting them on a par with the best that is produced in Portugal's other regions. The majority of Algarve wines are of above-average quality.

Towns of Faro, Sagres, Lagos, Loule and Tavira offer the winter-season visitor a wealth of options without the heat, including Carnivals and festivals. They also offer a chance to discover and experience local

life. Only locals can show you the hidden villages, the most unspoilt walking trails, the best restaurants, the deserted beaches and of course perfect for a round of golf.

Faro, the capital of the Algarve, is attractive and easy to explore on foot as it fans out from the small harbour to encompass the compact historical old city. You can while away hours browsing the shops and relaxing in the cafes by the harbour or in the park by the waterfront. I visited the Algarve in November this year and the weather was wonderful; in fact the picture is one taken whilst there in Carveiro and the sky was so blue during our stay.

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Disappointment over Eddie Stobart decision to press on with Green Belt plan

WARRINGTON South MP Faisal Rashid and local councillors have expressed disappointment at Eddie Stobart's plans to press on with a new National Distribution Centre on Green Belt land opposite their existing HQ at Appleton Thorn.

Commenting on Eddie Stobart's decision to appeal against planning refusal, while also submitting new plans, Mr Rashid fears release of the land for development could set a "worrying precedent."

Meanwhile local councillors are also disappointed that they have not been consulted with by the logistics giant.

In a letter to Warrington Borough Council giving notice of the decision to go to appeal, Eddie Stobart Chief Executive Alex Laffey said: "I was, of course, at the meeting and whilst I am naturally very disappointed at the outcome, I respect the authority of the Committee to make the decision."

"The proposal was put forward to Committee with a full and robust recommendation from your officers and no objections from any Statutory Consultee, with whom we had been in dialogue for over a year. Our team worked exhaustively with your Officers and all consultees, to ensure this was the case.

"Nevertheless, some concerns were aired at the Committee, which going forward we will address.

"Some aspects will simply require clarification, as concerns expressed only needed further explanation. However, some of the matters will be addressed in the spirit they were put forward and acted upon.

"Warrington is now the home of our Company and we definitively do need this new facility, to strengthen and grow our existing activities in the Borough.

"To this end, I write out of courtesy to advise you that we have instructed our team to Appeal this decision, through the normal Appeal process.

"However, we think it incumbent upon us also to attempt now to work in a consensual manner, with both yourselves and your Officers, to make a fresh planning application, that can be brought to Committee in due course.

"This will enable us to not only reinforce all the development management issues that have been comprehensively worked upon and overcome, but also give us the opportunity to further evidence the credentials of our proposals to you, accepting some of the comments and observations made at Committee. We will therefore be in touch shortly, to brief you further.

"We are committed to Warrington and to growing our business in Warrington, creating over 730 jobs and in the longer term, even more. We would very much like to work with you, to effect this vision."

But Warrington South MP Faisal Rashid said: "I am disappointed to hear that Eddie Stobart have taken the decision to appeal against the refusal of planning permission on Green Belt Land at Appleton Thorn and submit a new planning application for the site.

"Locally there is opposition to these proposals due to the loss of countryside, impact on local ecology, traffic congestion, noise and air pollution. I share these concerns.

"I have real concerns about proposals which seek to earmark significant areas of the Green Belt for large scale development. And, I am concerned that the release of this land could set a worrying precedent for the future of other areas of our protected green space, opening the floodgates for further changes to our town's Green Belt policy.

"National planning policy on development in the Green Belt is clear. This land should only be developed in the most exceptional of circumstances and it must be protected from development wherever possible. I do not believe that exceptional or very special circumstances have been demonstrated in these proposals."

Borough Cllr Ryan Bate said: "I have only in the past few days been contacted by Stobarts, or rather by a consultant acting on their behalf. It seems this is a new initiative and as the borough councillors for the area Mike (Biggin) and I will be listening to what Stobart have to say. I am disappointed that Stobart have not sought to consult with Appleton Parish Council alongside Mike and myself.

"Given the scale of challenges surrounding the development, it will be interesting to see what Stobart and their representatives have to say."

Appleton Parish Council Chairperson Cllr Sharon Harris said: "Parish Councils have not been contacted and as Chair of Appleton Parish Council whose residents and neighbouring residents will be profoundly affected by such a big operation in and around Appleton Thorn, I find this disturbing and somewhat disrespectful."

Local parish Cllr Gerry Palmer added: "It's extremely disappointing that Stobart's have chosen not to respect our Council's decision to preserve this large stretch of Green Belt. They made their overwhelming decision on solid, rational facts and planning law. Nothing has changed since then, and Stobart's still haven't had the common sense and decency to consult with residents or the local Parish Councils. It's a matter of respect.

"By their own statistics, around

60% of Stobart's workforce commute from other boroughs to their current facility on Warrington, so their promise of quality jobs boosting the town's economy is very much overstated.

"Profits for Stobart's is simply not a strong enough reason for the destruction of some of our town's last and very precious stretches of Green Belt."

A spokesperson for Eddie Stobart added: "We remain committed to

growing our business in Warrington, bringing jobs and investment, along with improvements to local roads and transport."

"We have taken a long, hard look at the comments and concerns raised when the previous planning application was turned-down by councillors. Over the coming weeks we will be consulting fully with local councillors and residents before submitting a new planning application for the National Distribution Centre."



ANOTHER YEAR, ANOTHER WAVE OF AWARDS FOR NORTHWOOD WARRINGTON

AWARD winning Northwood Warrington Ltd, the company which offers a guaranteed rental income scheme that uniquely is not an insurance policy are celebrating winning a clean sweep of awards with All Agents.

Northwood is proud to announce this it is the winner of the All Agents Gold award for the Best Letting Agent in Warrington 2018, and secured Bronze for their Estate Agency department.

The business owner Sadia Mian said "I am extremely proud of my magnificent team for continuing to provide the people of Warrington and the surrounding areas with the highest quality of customer services. We offer our clients a wide range of packages including the renowned Guaranteed Rental Scheme."

The Guaranteed Rental Scheme provides a risk-free rental option by guaranteeing the rent to the landlord, even if the property is vacant or if the tenant fails to pay the rent. The scheme suits every landlord from property investors to accidental landlords who cannot afford to take the risk of the property being vacant or the tenant not paying the rent.

"We are also delighted that we have secured our first award within Estate Agency due our refreshing and reliable sales service. We offer our vendors a one stop service with competitive packages to suit individual seller's needs" comments Sadia Mian, Director.

Northwood has 95 branches nationally and have literally thousands of landlords benefiting from our varied management schemes and sales services. Northwood Warrington can offer national strength and local expertise, which maximizes accurate property valuations and ensures a healthy response to the local housing market.

The Northwood Warrington team have had a very busy year and have received individual awards for providing an over and above

service to their clients. The team have attracted a highly regarded reputation for their local property knowledge and consistent high standards.

Sadia Mian said "Northwood Warrington are extremely excited to continue building the business and to go from strength to strength in 2019. Through our hard work and dedication, we have secured gold awards consecutively for the last 4 years, with 2018 exceeding our expectations."

"We would like to thank our loyal customers past, present and future for their continued support and confidence in Northwood Warrington and look forward to a prosperous New Year".

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New team and new name for care company

Care At Home is the new name of Nightingales UK Ltd, one of Warrington's longest established Domiciliary Care Companies, who celebrated their 25 year anniversary in November 2018.

Having started from humble beginnings the company now employs over 80 people and care for over 200 clients and cover all areas of Warrington from its base in Padgate.

In 2018 a new team of Investors and Management joined the business, which has now been renamed and rebranded as Care At Home, to align with the Company's strategy of providing the highest quality of Domiciliary Care in Warrington.

The new team, led by new Managing Director, Karl Jacobie, has vast experience in providing Care in Warrington and are passionate about quality in every aspect of its business. They offer a full range of home care services that can be bespoke to match your individual requirements.

The business has seen substantial investment over the past 9 months with the appointment of a completely new management team including Lisa Collins, Care Manager, Laura Ellis, Training Manager, Jenny Hughes, HR and Recruitment Manager, Jane Stanton, Private Business Manager and Lynn Patterson, Quality & Compliance Manager. This new team brings a combined 100 plus years of experience in the care industry to the

company.

"With these appointments I believe we now have the best management team in the industry" said Karl, adding "our Company ethos is to provide the best care possible, whilst treating all of our Clients with Respect, Dignity and Integrity, at all times. We treat each person as an individual and therefore provide bespoke care packages in each client's home".

The new investors in the company (two of whom were born in Warrington) have a wealth of experience managing their own successful businesses as well as working in large global corporate organisations. "We decided to become involved in the Care Sector due to the personal experiences we have had with our own family members who have required home care in recent years" said Karl, adding "We felt that if we could bring our years of experience running our own businesses and also working in world class corporate companies into the Care sector we could truly make a difference".

Care at Home are one of the largest providers of Home Care Services to Warrington Borough Council. The care business is led by Lisa Collins who has over 25 years' experience working in the sector. "I was excited to have joined Care At Home and was impressed by its values and ethics and also by the vision of the Investors to provide the best domiciliary care service in the area."

Care at Home recently launched a new Private Home Care Division, led by Jane Stanton, who has over 15 years' experience managing Private Home Care in Warrington and Cheshire. "I am delighted to be joining such an ambitious, exciting, proactive company and I am looking forward to growing our Private Business by providing a unique service to Private Clients, with tailored visit times and personal packages for each individual".

Karl added "Being at Home, is where we all feel the happiest and most comfortable, our aim at Care At Home, is to help you maintain this."

Care At Home are fully regulated by the Care Quality Commission and Warrington Borough Council.

If you are looking for care for yourself or for a loved one or you would like to join us as a Community Carer or Coordinator call 01925 652 800 or visit www.careathomegroup.com



Accelerated house building brings its problems

A CLAIM by Homes England that housebuilding at Pewterspear Green Road, Stretton was being accelerated to meet the needs of a growing population drew some wry smiles from local people.

While the Government agency was trumpeting the success of its agreement with house builder Barratt Homes in increasing the pace of housing development, local residents and councillors said the work was breaching planning conditions.

Cllr Judith Walker said lorries were going through residential areas to get to the site rather than using the approved access point.

Cllr Sharon Harris said although it was accepted the problem would only be temporary, residents felt they had been "sidelined".

The development had not started well and residents were worried about what was yet to come before the development of 180 houses was completed.

Duncan Inglis, head of accelerated delivery for the North West, at Homes England, said: "Our strategic plan has set out the ambitions to increase the pace, scale and quality of housing delivery and our partnership work with Barratt Homes is an example of this. The approach at Pewterspear will increase the pace of delivery beyond the market norm, leading to more quality homes being accessible in an area that has shown strong demand.

"Working together to deliver 180 new homes in Warrington will provide much needed homes for the local community, 30 per cent of which are

affordable."

The project is due for completion in 2021.

Barratt Homes apologised for any disruption caused and thanked residents for their patience.

They said the approved route had been temporarily closed for safety reasons.

But the borough council launched a planning enforcement investigation and served a breach of condition notice due to construction traffic failing to stick to the approved route. They have also looked into noise complaints in the area.



Not Just for Vegans!

The Heritage Café at Walton is further embracing veganism by introducing new and delicious products to their menu.

The original offering, which has become a favourite toasted sandwich for vegans and non-vegans alike is the Black Bun. Filled with Avocado, infused with crushed rock salt and fresh lemon juice, Violife vegan cheese, fresh tomato and rocket is really tasty.

Vegans and their non-vegan friends can now find on the sweets menu a sumptuous, individually presented moist carrot cake using fresh carrots, wheat and almond flours. It is made in Naples and imported from Italy weekly.

A vegan lunch that can be enjoyed by all, including a soya latte, black bun and carrot cake for under £9 provides excellent quality at a reasonable price.

The Heritage Café wants to continue to extend its provision and the team explained: "We are also exploring the potential of introducing a vegan savoury pie and we have samples from a couple of local suppliers that really

interest us."

Stef Manfredi, proprietor of the Heritage Café at Walton added: "All we need now is a vegan breakfast sandwich. We have some ideas but are always open to suggestions from our customers."

Whatever the Heritage Café team come up with next; it is sure to use excellent ingredients and will certainly pass the taste test. This food should not just be enjoyed by vegans!







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'Spikey Mike' goes for a drive – on a roller skate

AN Appleton man who took up painting when he retired has published a children's picture book.

"Spikey Mike Learns to Drive" tells the story of a hedgehog who renovates an old roller skate and takes it for a drive.

It has been written and illustrated by Dave Percival, who retired in 2016 after a career in the nuclear industry.

He said: "When I retired I joined Warrington Art Group to inspire me to take up my painting hobby a bit more seriously.

"I recently completed the book which tells about a hedgehog taking an old roller skate for a drive. "Only problem is – no brakes!"

The book is currently available from Donna Marie, Stockton Heath, Ruby and Harry, Lymm, Courtyard Crafts, Walton Gardens and will shortly be available at the British Hedgehog Preservation Society online store.



Another price freeze and reduced bus fares

To kick start 2019, local bus company Warrington's Own Buses has reduced even more bus fares on top of a four year price freeze on its normal fares.

There have already been several reductions since Summer 2017 and this latest wave of reductions goes even further.

When bought through the 'Warrington's Own Buses Touch & Go mobile app', a Day Rover is reduced by £1; a weekly by £3 and a monthly by an eye-catching £20.

The bus fare reductions come at a time when railway ticket prices and the fares of other bus companies in the area have increased.

Ben Wakerley, Managing Director of Warrington's Own Buses said: "This latest round of discount tickets is in addition to a four year of fares freezes for our main fares.

"Our bus fares are more attractively priced. As an example, our Westy Way & Breezer products are among the cheapest weekly tickets in the UK."

Provided by:
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Registered Auditors

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Money Column

By Margaret Black

The life of SMEs

To all business men and woman: - This commentary below has been taken from a genuine facebook article written by one of our clients we felt compelled to share it. It reads as follows:-

"To all my friends, family and business supporters, as a small business owner and self-employed individual we rely on our customers old and new to support us and continue the use of our business on a regular basis. Are you aware that over 99% of all businesses in the UK are classed as SME's (Small to Medium Enterprise) which means that we are the backbone of the country by paying our taxes, employing individuals, purchasing goods, supporting other SME's etc.

Being self-employed does not only take up the hours that our customers see but many more in-fact it's a 24/7 job to us to make sure our business stays afloat in this challenging time and to do this we personally sacrifice both time and energy for the good of our customers for their satisfaction. We do not get sick pay, no annual leave entitlement, no employment benefits, no annual pay-rise, no overtime etc and there is no minimum wage for us and i guarantee if the self-employed worked out there rate per hour over a year it wouldn't even come anywhere near the minimum wage. Do we moan or whinge about it.... no we are here to serve our customers to the best of our abilities.

Like yourselves we have family to look after, roofs to keep over our head, mouths to feed, bills to pay whilst all of the time doing it for a lot less money and working more hours than the typical employee.

Whilst all of this is going on we do our utmost to ensure our customers are happy and sometimes we do fall short of expectations and to be honest could you say that if you are an employee you get it right 100% of the time. On these times we fall short we will do our best to turn the situation around as we are all only human and cannot get it right all of the time.

With the growing development of Social Media we as small business owners use it to reach our customers old and new to promote our business so we can increase our customer base and therefore put more back into the local and national economy. We could be dealing with 10's, 100's or 1000's of customers a day, week or year and as I said we are only human and cannot get it right all of the time.

The majority of our customers use and return to the business time and time again and do they use Social Media to say positive things on a regular basis..... no they just return to us which we are truly grateful for. Then we have the odd customer who we have to admit could have received a better service from us and do they refrain from using Social Media..... NO they could have used us many times before and never had a problem but yet when expectations fall short just that once they feel it necessary to plaster it across Social Media and revel in the likes and shares it gets without a single thought to what effect it can and does have not only to the business but the people who work there and the support SME's give to the community and economics of the country.

Social Media is so easy to hide behind



these days as it is not face-to-face but its speed of spreading news especially bad news is unrivalled but this is the age we live in now. I do hope those individuals stop for one minute and actually think what they are doing and reflect on the amount of people there comments are effecting and how damaging their written words can actually be.

To that end I have decided to close down my business Facebook page in a few days to allow me to concentrate on the things that do matter in my business which is customer service and satisfaction. We will still be here for the good of our customers and I truly hope that the local community can continue in supporting local businesses as without us where would the country be.

If you have managed to read all of this then I thank you for your time and I would really appreciate return comments and the sharing of this before I close it down.

Many thanks Written By Alan Aston, Moulton, Cheshire.

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Railings need painting – and that’s in black and white

STOCKTON Heath Parish Council is investigating who is responsible for maintaining the Cheshire Railings at the junction of Lumb Brook Road and Grappenhall Road.

The council has received a complaint from a member of the public that the traditional black and white railings are rusting and require painting and

restoration – but it is not the council’s responsibility.

Cllr Peter Walker said: “We are looking into this. It could be the borough council’s responsibility or that of those responsible for maintaining Lumb Brook.

“But the complaint is certainly justified – the railings are in a poor condition.”

Cheshire Railings, steel, painted black and white and with a gently cured top, are common throughout the county and are often seen at road junctions where hedges were originally planted.

It is believed they date from shortly after the Second World War, although they may have existed before that, only to be removed to meet the need for metal to make armaments.



Why the bells of St Wilfrid’s are silent just now

It is believed to be 300 years since it last happened, but the bells of St Wilfrid’s Church, Grappenhall are currently silent.

In fact, they are not even in the village – they are away at a foundry in Loughborough being refurbished after a successful £175,000 fundraising campaign by the church.

When they return, probably in June, there will be 10 instead of the peal of eight bells which has served the parish for so many years.

Tower captain Mike Thomson said: “The extra bells will bring about a big improvement and will give us some smaller bells which we will enable to train younger ringers – we hope to be able to train some children from St Wilfrid’s Primary School.

“We can never have too many ringers and with two extra bells we will need more.”

The removal of the old bells was the focus of considerable interest during January as they were moved by a team of specialists and volunteers. Scaffolding was erected on the north face of the Tudor bell tower to enable the work to be carried out.

Mr Thomson said it had been hoped to trace relatives of a Grappenhall ringer who died during the Battle of the Somme in World War 1.

Second Lieutenant John Lancelot Smith, of the South Lancashire Regiment, died on August 8, 1916 and is commemorated on a plaque in the church.

“We would have loved to have heard from the descendants of John Smith – they could even have followed in his footsteps as bell ringers. But we have searched in vain and it doesn’t look as if we will trace anyone now. However, we would like to dedicate one of the new bells to John Lancelot Smith and the other Grappenhall residents who fell in the First World War.”

While the bells are missing, the ringers are keeping their hands in rehearsing at Stockton Heath and Stretton churches.

Anyone with information about John Lancelot Smith, or who would like to find out more about the bells at Grappenhall should contact Mr Thomson on. 07710 763603, or the Rev Jane Proudfoot on 01925 261546 or email her at revdproudfoot@hotmail.co.uk

Advertiser’s announcement

Why Choose Therapy?

by Katie Woods Dip Couns. BACP Member. ASIST.

Therapy can be powerful.

The easiest option can sometimes be to push away your feelings and say you are okay. But this isn’t always possible as your true feelings and emotions still find a way to the surface. This can cause numerous complications sometimes at a detriment to your health or well-being.

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My name is Katie Woods and I am a qualified Person-Centred Counsellor at Cheshire Natural Health. I am experienced in working with adults and teenagers. I understand the importance of having the right help

and support through the difficult times.

The therapeutic relationship between you and myself is key. To have someone who you are able to relate to is extremely valuable.

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If you would like to know more about myself and what I offer then please visit my website - www.katiewoodstherapy.co.uk or call Cheshire Natural Health on 01925 730123.



What's on in the villages

- February 12**
STOCKTON HEATH PARISH COUNCIL
Sandy Lane Centre, Stockton Heath, 7.30pm
- February 14**
LIVE AT ST WILFRID'S
Australian-born guitarist Craig Ogden with Serbian born classical accordionist Miloš Miličević.
St Wilfrid's Church, Grappenhall, 7.30pm
- February 19**
APPLETON PARISH COUNCIL
Appleton Parish Hall, Dudlow Green Road, 7.30pm
- February 21**
GRAPPENHALL & THELWALL PARISH COUNCIL
Council Offices, Bellhouse Lane, 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**
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
- PHILOSOPHY IN PUBS DISCUSSION GROUP**
Red Lion pub, Stockton Heath 7-9pm
Contact Bill Cooke cwncooke@gmail.com
- 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
Contacts: Grahamclisse58@outlook.com. Tel 01925 262669
- BOOK CLUB**
Bizzie Beans Coffee House, Bridge Lane, Appleton 11am-12 noon
- Every Wednesday**
APPLETON HALL BADMINTON CLUB
April- February at Hall Drive, Appleton. 7.30-10pm.
Details: 01925 262356
- THELWALL MORRIS MEN**
Thelwall Parish Hall, Bell Lane, 8.15pm. Details: 01925 767151
- 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, Sandy Lane Community Centre, Stockton Heath, 7.30pm. Details 01925 602486.
- 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**
APPLETON AFTERNOON FLOWER CLUB
Appleton Parish Hall, Dudlow Green Road 2pm
Details: 01925 740419
- GRAPPENHALL WI**
Grappenhall Community Centre, Bellhouse Lane 2.15pm
- LYMM & THELWALL U3A**
Members' meetings 10am (not August or February)
Thelwall Parish Hall
- 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



Get ready for the Whitley 10k race

ORGANISERS have confirmed that this year's Whitley 10k road race will be taking place on Sunday April 14 at 11am.

The race will have the benefit of road closures throughout and passes through stunning scenery in and around Whitley.

All age groups can take part in the 5k but the 10k limited to 15-plus due

to UK Athletics rules.

It is hoped the event will be a magnet for those people who have made New Year resolutions to get fitter and need something to aim for. With approximately 12 weeks to go there is enough time for them to work up to the 5k or 10k distances on offer.

Last year's event was close to a sell out and this year race co-ordinator Peter Clayton is confident of another

big turnout.

He said: "We are already busy planning the day to make sure this is the success we anticipate. Entries are available via Eventbrite and Run Britain websites which we hope makes the effort of entering much easier."

All money raised goes into supporting the upkeep of the village hall and supporting local groups and activities.



College announce new partnership with Warrington Futsal Club



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FUTSAL, a variation of 5-a-side association football, continues to go from strength to strength in the town as Priestley College recently announced a new partnership with Warrington Futsal Club.

"We've been looking to introduce Futsal into our sporting programme for a while now and with the recent launch of the FA's new six-year Futsal strategy we felt it was the perfect time to form our partnership with WFC," said Priestley's BTEC Sports Tutor, Dan Jordan.

"Futsal has the unique ability to accelerate player development and we have added it to our already successful football programme because it will help players improve their close control and other skills."

WFC Chairman Karl Burns said: "We are incredibly proud and excited to be working with Priestley College."

"As a club this works for us on so many levels, our young players now have the opportunity to go onto further education where there is a Futsal provision and existing Priestley students have a genuine pathway to our senior team, it's a perfect combination."

Karl Burns will be coaching Priestley College students on Mondays from 4-5pm. For further details on Priestley College BTEC Sports programmes contact d.jordan@priestley.ac.uk

For playing opportunities contact karl@wirefutsal.com

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