

Dates for your Diary

This month

- 1st: Club meeting - Planning Retirement
8th: Preston business Club - SBC

Future Events

- 5th Nov: Club meeting - Wine Tasting
3rd Dec: Club meeting - Members night
10th Dec: Christmas Meal - Farington Lodge
TBC Jan: Bowling

Blind Cricket World Cup

In December this year, the England Blind Cricket team will be competing in the Blind Cricket World Cup in Chennai, India. All the top cricketing nations, with the exception of the West Indies, will be competing in the World cup and it is expected to be a tight run competition. I will be going with the team as a sighted guide. The pictures attached to this article were taken at the recent England - Pakistan series.

What? you ask, blind people playing cricket, how do they do that? Not with a 5ft wide bat anyway! In the international game, which is different from the British game, the ball is slightly larger than a normal cricket ball and contains beans that make a noise as the ball moves. The ball is bowled underarm and must bounce before a line drawn half way along and across the pitch. A normal bat is used. B1 (totally blind) players have a runner to run the runs and score double runs. B2 (some sight - light and dark) and B3 (a little more sight) run their own runs. In the field, the wicket keeper claps so that the bowler knows where the stumps are. The bowler must ask the batsman if he is ready and then shout play before he releases the ball. B1 players count a catch after the ball has bounced once, though that doesn't happen very often. Games are played over 40 overs. Otherwise the game is one that you would recognise.

The England squad is supported and recognised by the ECB. Funding comes from several sources including the Brian Johnston Trust. However, the team finds itself with a shortfall of about £5,000. If you have any bright ideas

where I can get some funds to help out, please let me know. Alternatively, if you feel you would like to sponsor the team to the tune of about £50 - £100, both I and the team would be extremely grateful. Any donations at all will of course be gratefully received. Springboard Events will be putting £200 into the pot. If you feel you are able to support the team please send me your cheque payable to British Blind Sport and I will pass it on. Don't forget that any sponsorship will be tax deductible. I will ensure that you are issued with a receipt for your accounts.

I promise a report on the World Cup in the newsletter sometime in the new year (after Lisa has finished trying to twist my arm off).

Keith Ellison Springboard Events Ltd
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The England Squad



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Newsletter

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**CHORLEY
& SOUTH
RIBBLE
BUSINESS
CLUB**



Make a special note in your diaries of the October meeting (Tuesday 8th) of Preston Business Club when we welcome representatives of the Small Business Council. This is the representative body that advises the people who make the regulations that

control our local small businesses. We need lots of questions about regulation and government influence, grants (or lack of them), policies that involve Business Link and its activities. We need a good audience and one that will really represent small business views.

The two or three northern representatives will give an overview of their work: this will take around 20 minutes, after which the floor is yours. Bouquets or brickbats, questions, problems, suggestions - there will never be a better opportunity to get grumbles and grouses off your chest and into the ears of those whose remit is to listen. And if that's a whole lot of mixed metaphors, then perhaps it will set the tone for the evening.

Many thanks,
Sue Watkinson
Club Secretary

We are starting to organise our Members Presentation evening. We are looking for four speakers to do 15 minutes each. You will get a table for a display and there will be half a dozen tables available for other members who want to display. If you are interested contact Keith on 01254 832123

Members Offers...

Special offers and members discounts, items for sale and items wanted. Just email me the details and a logo (if I don't already have one). Supply your email too!

AD-OPTIONS!

Ad-Options will offer between 10% and 20% off all promotional goods ordered by fellow members until further notice. Artwork, origination and carriage charged at cost if required. 01772 435010. Email steve@ad-options.co.uk



Be prepared for the impending Yellow pages madness with special members discounts on advert designs. £75 for full design and submission service. Email: lisa@impressiondesign.co.uk

PWD

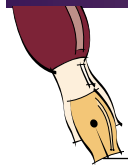
Special offer on until Christmas for any new or current members. A Business pack: 500 business cards, letterheads and compliments printed in 1 colour for £115+vat or 2 colour for £200+vat. All inclusive of artwork. Email: Williams.Paul@btopenworld.com

**THE NEXT
MEETING**
T U E S D A Y
1st OCT

7.45 for 8pm

Pensions & planning for Retirement

Nick Tomkinson of the Money Team has kindly agreed to update us on these areas of financial planning. Pensions companies are much in the news at present and the October meeting will give Club members an opportunity to ask questions of an Independent Financial Advisor. As well as our Planning For Retirement presentation we will be joined by Sue Watkinson of Preston Business Club who will bring details of the Business Mentoring Service for small firms in our area.



The Chairman writes...

Barn Owl Bill stepped in at the last minute when Mary Gaskell was unwell and unable to talk to the Business Club at our September meeting. Bill Higham rescues and cares for injured owls, operating a return to the wild for all that recover sufficiently to fend for themselves and running awareness and fund raising displays with birds who may not survive if released. Members enjoyed a lively talk and display and were they were able to hold and stroke two barn owls, a tawny owl and a young European eagle owl. The birds are beautiful close-up but Bill warned of the great dangers of approaching them in the wild. He also told of his constant need for sponsorship and donations to fund the ongoing work of his non-profit making organisation. If you would like to help, buy an owl souvenir or enquire about a display for your school or organisation, then Bill can be contacted on Leyland [01772 463221](tel:01772463221) www.barnowlbill.gbr.cc

See you at Lancashire College



Barn owl bill and the beautiful guests he brought with him



If you had your picture taken with one of the birds and would like a copy email me and I will send you a copy. Ed.

Welcome to new members

Jackie Whittaker
Datsol

Sue Summerskill
Sole2soul

Allan Martin
Housing and care services

So you think you have a pension... Graham Archer

I was 65 on April 8th 2002 and must confess that I thought that acquiring my pension from Scottish Widows was a straightforward procedure. After all, they have had several years' notice that I would be 65 on the agreed date!

NOT SO.

In recent correspondence, Scottish Widows informed my financial advisor that they now require a minimum of 11 weeks to process a quotation and that ideally they should be informed six months in advance of a client retiring. Perhaps they need a new nib in their quill pen? I have found that correspondence to Scottish Widows is totally ignored and that on phoning them, the main response seems to be that they have never received my letters!

As a last resort I finally sent an 'official letter of complaint', for the attention of the Chief Executive and to ensure its arrival, I used recorded delivery post. This did bring a fairly rapid response together with a booklet outlining their complaints procedure and assuring me that I would hear from them within 30 days. This they have honoured with a further letter telling me that my complaint is more complex than they originally thought and they will let me know in a further 30 days! I await the next letter with baited breath.

Of course, there is always the state pension to rely on - or is there? I was delighted back in December 2001 to be reminded that my State Pension would be due for payment from my 65th birthday on April 8th 2002. The accompanying letter even enclosed a forecast of the amount I would receive.

I was a bit disappointed in the line that said: "Additional Pension payable on your earnings from 6th April 1997 not subject to a COD = £0.01" But there again, when you are a pensioner, every penny counts! I duly completed the form on the paperwork supplied which then resulted in my receiving a further two books of forms to complete to obtain my pension. These were speedily completed and returned. I then received a further letter telling me that my records had now been transferred to the new Liverpool office for completion. They would in due course return the original birth certificate that I had also been requested to send as the computer concerned didn't really believe I was 65!

The months rolled by and several phone calls later and following a further "interim" payment, I was again told that they are unable to pay me the full amount forecast. This was because they still hadn't received details of the contributions I have paid, from the Newcastle office. (How they arrived at the original forecast, I don't know!)

It was at this late stage that I wrote to our local M.P., Lindsay Hoyle outlining the problem. He replied to me that he had forwarded my letter to Barry House in Preston!

Surprise, surprise. I then received, via Lindsay Hoyle, a copy letter from the pension people in Burnley saying that my overdue pension would now be paid into my bank. However, as I had indicated via Lyndsay Hoyle that I expected payment of interest on the amount owing to me, the letter advised that this would have to be the subject of a 'special payments' award and would take a further 6 to 8 weeks!

As yet, the anonymous pension people have not written to me direct and I am indebted to Lyndsay Hoyle for his efforts on my behalf. This in no way should be taken to mean that I support the current government, as they appear to be more disorganised than I thought possible.

I know that they have only had 65 years notice of this important milestone in my life, but what else can I do to ensure that I receive the full amount due to me before I pop off? Do any of our readers have any suggestions?

The Hub Steve Ward

During the school summer holidays my wife Ann was fortunate to win Pepsi Cola football table in a World Cup competition. My own teenage boys looked upon it with keen interest but it was so big that it was of no practical use in a domestic environment. At the time we were producing T-shirts and bags for YIP in Preston, a scheme designed to help disadvantaged kids in deprived areas. We decided to donate the table to the "The Hub", YIP's HQ in Avenham. I went along to see the table installed and meet some of the kids and youth workers. There was a distinct buzz about the place, with a range of activities and trips being organised to motivate and educate children who would otherwise be making their own entertainment in the local community. The future funding of such schemes has recently been put in doubt by government statements but I feel sure that the cost of such work is a much more positive investment in our future than the creation of extra jails and remand centres. The Hub is an amalgamation of related youth community projects which I have outlined below.

YOUTH INCLUSION PROGRAMME

The Youth Justice Board was established under the Crime and Disorder Act 1998 to oversee the reforms to the youth justice system. Youth Inclusion Programmes run in 70 of the most deprived areas in England and Wales and targets young people between 13-16 years old who are most at risk of becoming involved in offending. The YIP's are funded by the Youth Justice Board and latest independent research shows that there has been a 32% reduction in crime and 33% reduction in school exclusions in the communities where the YIP,s are based. The Youth Inclusion Programmes provide out of school activities to motivate the young people into constructive living, back into education and personal confidence. Most of this takes place in Avenham's unique community based 'Hub-Site' which has been designed for the young people by the young people, where they can go to gain new skills in arts, music, personal development and receive help with homework to assist them with their future plans and careers. The 'Hub-Club' consists of a DJ Booth, A 7ft Fishtank, On Digital TV in the lounge area, and the young people have access to the computer booth to help them with their IT skills. The programme is designed to ensure that young people are included in mainstream activities and offered support to help them overcome a variety of social problems, providing pathways, which divert them into positive opportunities. YOUTHWORKS ^ Avenham Central Partnership Youth Works also has a target group, however this is aimed at 8-25 year olds and allows the programme to target a wider range of the community. The aims of Youth Works are to involve young people and the wider community in shaping their social, physical and economic environments, address issues of youth crime and criminality among young people, enable young people a stake in their community and involve the local community and partners in order to ensure the sustainability of the projects. The programme targets areas with high risk factors including high unemployment, density of children in low earning households lacking basic amenities, families under stress, high numbers of 17 year olds not in full time education. Youth Works uses a holistic community based approach, which includes community regeneration, crime reduction and capacity building. It is funded locally from a variety of national /regional and local sources; Preston's being Single Regeneration Budget 6.

POSITIVE FUTURES

Positive Futures was launched in March 2000 with the aim of using sport to reduce anti-social behaviour, crime and drug misuse among 10-16 year olds from selected/ disadvantaged neighbourhoods. The projects have a strong local community focus with individual outcomes linked to the Governments Social Exclusion Unit. The intended outcomes of the programmes are to reduce youth offending in the locality, reduce drug usage among 10-16 yr. olds and increase regular participation in sport and physical activity by 10~16 year olds. Positive Futures is steered by a national partnership comprising Sport England, the United Kingdom Anti-Drugs Co-ordination Unit and the Youth Justice Board. At a local level they are steered by partnerships of Sport England, Drugs Action Teams and Youth Offending Teams in addition to a range of sporting and non sporting bodies. Sport and recreation play an important part in tackling a range of social problems and Positive Futures takes in the gap between primary and secondary school when the evidence suggests that boys can be lost from education and girls from sport with an increasing risk of their drift into the 'hanging around' and 'drug misuse' cultures.

CONTACT for further information about youth community schemes in Preston contact Amanda Wridgley on 01772 562772.

