George Hay & Company

chartered accountants · statutory auditors

Editorial

Welcome to this new edition of the George Hay & Company Newsletter.

Norman Christy

In this early 2015 edition, you will find useful information for individuals and businesses in addition to the usual updates on advisory fuel rates and the national minimum wage.

This edition of the newsletter will cover the 2014 Autumn Statement and the announcements made by the Chancellor of the Exchequer. Issues such as the Auto enrolment, Annual Tax on Enveloped Dwellings (ATED) and the Capital Gains and Non-UK Residents will be explained, in addition to the new pension rules.

If any of the information contained in this newsletter affects you or you have a general question, please do not hesitate to contact us.

Ed

General

National Minimum Wage

The National Minimum Wage recommended by the Low Pay Commission in February 2014 took effect from the 1st October, 2014. The hourly National Minimum Rate for employees aged 21 and over increased by 19p to £6.50; for 18 to 20 year olds by 10p to £5.13; for 16 to 17 year olds by 7p to £3.79 and the rate for apprentices increased by 5p to £2.73.

Pay As You Earn (PAYE)

With the passing of 2014 readers may like to dwell on the fact that 70 years ago PAYE was introduced in 1944. Prior to that date employees paid their tax in two lump sums similarly in some sense to the current Self Employed Schedule D Tax. It seems even then the Government were anxious to advance the payment of tax.

Tax Discs

Readers may be aware from the 1st October, 2014 road tax discs were abolished and there is no longer a requirement to display a valid tax disc in the windscreen by law. This, of course, does cover paper tax discs which have not yet expired and can be torn up if you so wish, although the existing road tax remains valid until its expiry date.

Parental Leave

Readers may be aware that additional paternity leave will not be available to parents (or adopters) where the expected week of childbirth is on or after the 5th April, 2015.

This is now replaced by a new system of flexible shared parental leave for parents and adopters and more details of these will be available in due course. Essentially the right to Shared Parental Leave (SPL) will enable eligible employees who are parents to take paid and/or unpaid leave within the first year of their child's life. Further details will be available later on this year.

Auto-enrolment

In a recent court case the Supreme Court was asked to decide whether a former equity partner of an LLP was an employee. The court found the partner was clearly eligible to be considered as an employee.

According to the Regulator's opinion Limited Liability Partnerships (LLPs) must now assume their members are employees. Consequently, every LLP must assess each partner against auto-enrolment provisions to determine whether they are an employee and, if so, proceed with auto-enrolment in the same way as they would for any other employee.

The first fixed penalty fines of £400 have been issued by The Pensions Regulator in respect of auto-enrolment failures. Information - The Pensions Regulator has highlighted the main errors that employers are making which are:

(a) Registering for a Government Gateway ID and assuming that this is sufficient; employers have to complete a declaration of compliance within five months of reaching the staging date;

(b) being unaware that, despite running two PAYE schemes, i.e. one for most workers and one for Directors, an employer only has one staging date;

(c) Completing a declaration of compliance without choosing a pension provider;

(d) Omitting self-employed workers who have a contract to provide the work personally and are not in business on their own account.

Intestacy Rules

Readers may be interested to know that the Intestacy Rules have changed as from the 1st October, 2014 in that where the deceased has not made a Will he/she is survived by a spouse of civil partner but no children or remoter issue the entire estate will now go to the surviving spouse or civil partner. Previously this was limited to the first £450,000 and half of the excess over £450,000 the other half excess passed to parents or siblings.

Taxation

General

Yet another 31st January deadline has come and gone.

As clients will know by now, this is the date by which Tax Returns must be submitted to avoid late filing penalties.

Our Tax Department has been urging those clients who have still not provided their Tax Return information to do so as quickly as possible.

The Revenue have recently published figures showing that taxpayers are having to wait twice as long for advice on the Government helplines covering income tax, child benefit and tax credits than they were a year ago.

The time a person spent waiting in a phone queue to HM Revenue & Customs was around 11 minutes. Furthermore, the figures also showed that over one third of calls were actually cut off!!

Fortunately, we have access to a dedicated agent line for income tax which tends to be more efficient but still only provides very basic information. It is in effect no more than a call centre. For a more detailed answer, the helpline will just refer the case back to a tax office who will reply, but usually this can take over a week.

Unfortunately, the service from HM Revenue & Customs does appear to be getting worse and worse.

This can best be demonstrated by a letter they wrote to a taxpayer which has come into the public domain.

The taxpayer had appealed against a late filing penalty. He argued that HM Revenue & Customs had not requested a Tax Return from him but would complete this if they sent him the form.

HM Revenue & Customs argued that they had sent him a notice to make a Return and rejected his appeal saying: "I see that no evidence to date has been received confirming that you did not receive a Tax Return or notice to file".

The taxpayer appealed to the First Tier Tribunal, who said that the reply from HM Revenue & Customs was "a piece of nonsense" and that it was: "ridiculous to expect the appellant to provide evidence that he did not receive the Tax Return or notice to file".

As might be expected, the Tribunal allowed the taxpayer's appeal.

Some clients may have recently received from HM Revenue & Customs "Personal Tax Summaries".

These are for information only and clients need do nothing about them. Apparently, the intention is to make it easier for taxpayers to see and understand how much tax they have paid and to illustrate how their money was spent.

Some of us who work in tax believe the money spent in producing these Summaries would have been better spent in providing a better helpline service for taxpayers and agents, which are needed to ensure the correct tax is paid.

HM Revenue & Customs recently published its figures for the 2012/2013 tax gap, which is the difference between the amount of tax due and that actually collected.

According to HM Revenue & Customs this was 6.8% of all tax liabilities, or £34 billion in 2012/2013, an increase on the revised estimate for 2011/2012 of 6.6% of tax liabilities or £33 billion.

According to HM Revenue & Customs, the illegal trade in tobacco and a slower rate of growth for VAT receipts were largely to blame for the increase!!

New Advisory Fuel Rates from December 2014

HM Revenue & Customs have announced new fuel rates for company cars. They apply to all journeys on or after 1 December 2014, until further notice.

For one month from the date of change, employers may use either the previous or new rates. They may make or require supplementary payments, but are not obliged to do either.

Petrol hybrid cars are treated as petrol cars for this purpose. The amounts can be used for VAT, but employers will need to retain receipts.

Engine Size	Petrol	LPG
1,400cc or less	13p	9p
1,401cc to 2,000cc	16p	11p
Over 2,000cc	23p	16p

Engine Size	Diesel
1,600cc or less	11p
1,601cc to 2,000cc	13p
Over 2,000cc	16p

VAT

A question often asked is whether VAT can be claimed in the absence of a tax invoice. The five basic conditions that need to be met are as follows:

1. A supply of either goods or services must have taken place.
2. It must have been made to the person who is claiming the input tax.
3. The VAT must be charged at the correct rate.
4. The expenditure must be for the purpose of the business and have a direct and immediate link to the taxable supplies.

5. The person making the claim should hold evidence to support the claim, which in most cases would mean a tax invoice.

With regard to point 5, all is not lost, if after a VAT inspection some 2-3 years later after the purchase, the invoice cannot be located to prove the input tax suffered.

HM Revenue & Customs have some internal guidance for such situations: "How to treat input tax: alternative evidence for claiming input tax".

This guidance lists a number of questions for a business to consider in relation to the supply in question. These include the following:

A. Evidence of payment.
B. Proof of ownership and in the case of goods, their existence.
C. Alternative paperwork that shows VAT has been paid e.g. supplier statements/correspondence.
D. Evidence that the supplier was VAT registered.

The guidance goes on to state: "where the supply is of goods not specified as subject to widespread fraud and abuse" (e.g. mobile phones) "and the taxpayer can provide alternative evidence of the supply" (as listed above) "and there are no grounds to suspect abuse or fraudulent intent on the part of the claimant, HM Revenue & Customs staff should normally exercise their discretion to allow the taxpayer to deduct the input tax".

One of the latest weapons in the Revenue's armoury to collect tax is the "accelerated payment notices" (A.P.Ns). This involves those involved in a so called "tax avoidance schemes". Some of these have been mentioned in the National Press recently as they involved various T.V. and music personalities. Legal procedures to decide whether these schemes achieve their intention to avoid tax or certain transactions can take years. The Revenue were not happy at having to wait so long and therefore introduced these A.P.Ns. Those involved in such schemes now have to pay the tax "up front" whilst legal matters are being resolved.

The Revenue recently announced that it had secured "almost all" of the disputed tax due from the first group of tax avoidance scheme users who received these A.P.Ns. This involved around 30 such users and the Revenue collected some £29 million.

The Chancellor's Autumn Statement indicated further problems for those wealthy individuals resident in the UK for tax purposes but who are not domiciled here. In order to claim the remittance basis of assessment for their overseas income and/or capital gains, they may have to pay £30,000 or £50,000 depending on how long they have been resident in the UK.

It is now proposed to increase this charge to £90,000 for those who have been resident here for 17 out of the last 20 years.

The general feeling of the tax profession is that this could prompt individuals into leaving the UK permanently, despite the fact that they would have made a significant contribution to the UK economy for many years.

The other proposal affecting non-domiciled individuals is that once the election for the remittance basis has been made for one year, it should apply for a minimum of three years. This will mean that such individuals will not be able to arrange their affairs so that they only pay the charge in occasional years, linked to when they remit their income and gains to the UK.
"Watch this space"

Another proposal may affect those employees who claim business travel expenses in conjunction with a salary sacrifice scheme for travel. From April 2016, such a claim will not qualify for tax relief.

The linking of the reimbursement of business expenses to a salary sacrifice arrangement has become increasingly common for businesses that have many mobile employees in particular those in business services and construction. Also "umbrella companies" which provide temporary labour to their clients.

National Insurance

From 6th April 2015, employers will no longer have to pay secondary Class 1 NIC on earnings up to the Upper Secondary Threshold for employees under 21 years of age. This should prove a valuable saving to many employers.

PAYE

Most of our clients who have employees will be aware of the complexities and difficulties of operating the new R.T.I. procedures.

The original intention of R.T.I. was to ensure the calculation of PAYE was more accurate, tax collection was more efficient and the level of contact between the Revenue and the taxpayer was to be reduced.

Unfortunately, none of these aims have materialised and many employers have been left bewildered by the operation of R.T.I.

Apparently, it has now been accepted that the Revenue should conduct a post-implementation review into R.T.I. and whether full "on or before" reporting is actually necessary.

Let's hope common sense prevails in this review and the burden for employers operating R.T.I. is reduced.

Capital Gains and Non-UK Residents

Clients will be aware from the last Newsletter that the Government were proposing to extend capital gains tax to non-UK residents in respect of the sale of residential property in the UK. The Consultation process has ended recently and the Government has announced its final proposals. These are, of course, not yet enacted.

We will be contacting those clients affected directly very shortly, once further details are available but the main proposals are as follows:

The charge will apply to non-resident individuals, non-resident Trustees, non-resident individuals who are partners, personal representatives of a non-resident deceased person and some non-resident Companies disposing of UK residential property.

If a gain arises on a non-resident partnership under these proposed new rules, the charge will be apportioned to each partner.

The charge will apply to sales and gifts of UK residential property. As such, it does appear that commercial property owned by non-resident entities will not be subject to the new charge.

The rate of tax for non-resident Companies not already within the ATED related capital gains tax regime will be 20% i.e. the same as the corporation tax rate.

The rate for non-resident individuals will be same as those for UK residents i.e. a mixture of 18% and/or 28%. Non-resident individuals will also be entitled to the annual exemption available to residents.

Non-resident Trustees will suffer the same rate as residential trusts i.e. 28% with only half the annual exemption.

Currently, non-residential Companies with high value residential properties are caught under the Annual Tax on Enveloped Dwellings regime (ATED). If caught under ATED, then these non-resident companies are already subject to capital gains tax at a rate of 28%.

The Government proposes retaining this regime, alongside the new charge, with the ATED charge taking precedence where both apply.

This is likely to produce quite some complexity in future, especially with the reduction in values of residential property caught by ATED to £1,000,000 and then £500,000.

The new charge will only apply to gains after 5th April 2015. It appears taxpayers will have a choice of using the property's value at 6th April 2015 to calculate the gain or a straightforward time apportionment of the entire gain, to compute that after 6th April 2015. This time apportionment is not available if the disposal is subject to the ATED related capital gains tax.

Originally, it was believed that the tax on the gain would be collected by a withholding procedure.
It appears the Government has rejected this and instead non-residents caught by the new capital gains tax charge will have to disclose the gain within 30 days of completion of the sale and then make payment of the tax.

Fortunately, whereas the original proposal did seem to impact on the ability of resident individuals making the main residence election when two or more properties were owned, there has been a number of changes after the consultation process.

A new "90 day rule" is proposed. For a non-resident individual to be able to elect for a UK property to be their main residence for capital gains tax purposes in any year, they must spend at least 90 midnights in their UK property. (This could be a problem for those clients who enjoy nightclubs and are not in their homes until after midnight!). Of course, 90 days in the UK is one of the tests for residence under the new Statutory Residence Test and care will therefore be required when reviewing the exemption.

Where this impacts on UK residents is that if they own residential property outside the UK, they will have to satisfy the 90 day rule for their overseas property to be able to claim exemption for that property.

These are, of course, still only proposals and we will not know the final details until the Finance Bill is published.

PAYE and Employers – RTI Penalties from 6th October 2014

Clients will be aware that, under the RTI system, HM Revenue & Customs did initially agree that they would not generally charge penalties for late filing/incorrect filing for the initial period.

However, this initial period came to end on 6th October 2014 (recently amended to 6th April 2015 for small employers – up to 49 employees).

Thus, late filing penalties will be imposed for each month for which the Full Payment Submission (FPS) is received late or not submitted at all, amounting to £100 per month where there are 1-9 employees, £200 per month where there are 10-49 employees, £300 per month with 50-249 employees and £400 per month for 250 or more employees.

Thus, clients should take great care to keep very much up to date with PAYE FPS submissions.

Date of Payment for RTI Purposes

Clients will be aware that there is one particularly contentious point with RTI, namely the obligation to make the FPS submission "on or before the date of payment" to the employee.

However, for this purpose, "date of payment" is the "contractual payment date", i.e., the date contractually agreed between an employer and an employee to be the date on which the employee is to be paid.

Thus, if the funds happened to be passed to an employee on an earlier date or a later date, e.g. due to the employer office closing over the Christmas period, that does not change the "payment date" for RTI submission purposes.

Following on from this, a possible planning point might be, if this is not already set out in the employees contract of employment, to send each employee a letter to the effect that their monthly salary will be payable on the last working day of the current month.

The idea is to minimise possible exposure to FPS late filing penalties if, for instance, an employee is paid on 20th December and the FPS is submitted on 21st December.

Autumn Statement 2014 - Miscellaneous Matters

There were a number of miscellaneous announcements made by the Chancellor in the Autumn Statement 2014, including the following which may be of interest to clients:

Stamp Duty Land Tax (SDLT)

The Chancellor announced that the rate of stamp duty land tax on UK properties have, going forward, being changed so that:

1. The SDLT charged on properties up to £937,500 will be decreased.
2. The SDLT charged on more expensive properties increases.
3. The structure of the rates is brought into line with other taxes such as income tax (previously an anomalous system applied so that, for instance, a property selling for, say, £249,000 would suffer SDLT of 1% coming to £2,490 but a property selling for £251,000 would suffer a charge of 3% coming to £7,530).

Annual Tax on Enveloped Dwellings (ATED)

The annual tax on certain residential property owned by companies will increase for properties valued at over £2,000,000, from April 2015.

Diverted Profits Tax

Large limited companies which HM Revenue & Customs can prove have artificially diverted their profits to jurisdictions outside the UK will be charged 25% tax (rather than the Corporation Tax rate of 20%) on the "diverted profits".

Surviving Spouse ISAs

It will be possible, from April 2015, for a surviving spouse to effectively inherit the deceased's spouse's ISA funds, so that the inherited funds remain within the ISA tax exempt environment (i.e. exempt from income tax/capital gains tax/entries being made on the personal Tax Return).

This will be achieved by increasing the surviving spouse's ISA exemption by the amount of the deceased's ISA funds at date of death.

Restriction on Tax benefits of Incorporation of a Business

Prior to the 2014 Autumn Statement, it was possible for the proprietors of an unincorporated business to sell "goodwill" (except for those businesses where the goodwill was personal to the proprietors) to a proprietor owned and controlled limited company and to then draw profits from the limited company in satisfaction of the sale proceeds. This would generally give a tax efficient result by reason of, firstly, the capital gains tax on sale of "goodwill" being charged at the 10% entrepreneur's relief rate and, secondly, the company being able to write down each year a percentage of the price paid for "goodwill" against its profits chargeable to Corporation Tax.

However, from 3rd December 2014, the following changes have been introduced:

1. On sale of "goodwill" to a proprietor owned limited company, it will not be possible to claim capital gains tax entrepreneur's relief, so that the full rates of capital gains tax (up to 28%) will be chargeable.

2. The proprietor controlled limited company will no longer be able to write off "goodwill" depreciation against Corporation Tax on its profits.

Accordingly, whilst incorporation of a business may still be attractive, the initial tax benefits are now much more limited.

Articles

Draw Down of Pension Funds from April 2015

Clients will be aware that, from 6th April 2015, there will be a more flexible regime concerning pension funds.

The legislation has not been finalised and thus some changes of detail continue to be announced but, in broad terms, the changes can be summarised as follows:

1. First of all, the new rules generally only apply to "money purchase" arrangements.

2. In general terms, monies drawn after 5th April 2015, will no longer be constrained by the current rules but great caution is required because, generally 75% of the monies drawn will be taxable (the other 25% being the tax free lump sum).

3. There will be some flexibility in terms of timing so that, for instance, an individual could opt to draw 25% of his pension fund initially as the tax free lump sum, leaving the other 75% within the fund.

However, on drawing down further monies 100% of the amount drawn would be taxable in each tax year in which the monies were taken out.

4. When monies are drawn out of a money purchase scheme under the post 2015 rules, then the annual allowance for making further pension contributions into a money purchase arrangement will be reduced to £10,000 (from the normal £40,000 annual allowance).

Additionally, there will be an obligation (subject to penalties if breached/late) to notify, within 90 days, any other pension arrangements to which contributions are being made or will be made, that a draw down under the post 2015 rules has been made.

Caution Needed – Tax Liability on Drawing Monies from Pension Funds

Clients should remember that, monies drawn from pension funds will generally be taxable at the marginal income tax rate for the tax year in which the monies are drawn.

Thus, the freedom to draw substantial funds from a pension fund does come at a price of an income tax liability which could be very substantial.

For instance, an individual with ongoing employment income of £80,000 per annum, who has not taken the option of the 25% tax free lump sum being drawn up front, considering drawing monies from his pension fund of £72,000, would suffer tax consequences broadly as follows:

1. If he drew £24,000 per annum, then 25% of this would be tax free leaving £18,000 per annum taxable at 40%.
2. If he drew £36,000 per annum then £9,000 of this would be tax free leaving £27,000 taxable.
The effective tax rate on this would be 40% on the first £20,000 and 60% on the next £7,000 (because the personal allowance starts to be restricted at total income of £100,000 per annum giving rise to an effective marginal income tax rate of 60%).
3. If the full £72,000 was drawn in one year, then £18,000 would be tax free with £54,000 being taxable.

The effective income tax rates would be 40% on the first £20,000, 60% on the next £20,000 (effectively there is a 60% rate until the full £10,000 personal income tax allowance is lost in full) dropping back to 40% on the next £14,000.
Accordingly clients should generally consider the income tax position carefully before going ahead.

Letters of Wishes – Pension Funds/Life Insurance Policies Etc.

Clients should be aware that there is a very nasty pitfall for Inheritance Tax purposes, in the case of death benefits by way of pension lump sums and/or life insurance policy proceeds.

The pitfall is that, unless the pension fund has a "Letter of Wishes" and/or the life policy is "written in trust", then the lump sum is likely to be paid into the deceased's estate and will be chargeable to Inheritance Tax at 40%, if the beneficiary is not the surviving spouse.

Thus, clients should take care that a letter of wishes is in place in respect of any pension fund benefits and an appropriate trust is in place in respect of any life insurance policy death benefits.

Income Tax Charges – Pension Funds

Many clients will be aware that, under current legislation, there is a 55% income tax charge on the pension fund remaining on death, once the pension has been drawn, or on death over the age of 75.

The bad news is that the income tax charge would be levied in addition to the above mentioned 40% Inheritance Tax charge.

However, new rules concerning the taxation of death benefits from pension funds will be introduced from 6th April 2015, broadly providing as follows:

1. In the case of death under the age of 75, the new regime will allow tax free lump sums even if the pension is being drawn.

2. In the case of death over the age of 75, the income tax charge will be reduced to 45% on lump sums, with the option, probably from 2017, for the beneficiary or beneficiaries to leave the monies in the fund and draw these monies as taxable income at their own income tax rates (clearly a greater advantage for 20% taxpayer beneficiaries).

In summary, from 6th April 2015, the income tax charge on death benefit payments has been made more flexible and less onerous. However, it is still of vital importance to ensure that an appropriate "letter of wishes" should be lodged with the Trustees of each pension fund so as to maximise tax efficiency.

Clients should contact Paul Craik or John Flanagan in the Tax Department concerning any of these matters.

Income Tax on Commission Rebates on Clients Investments

Clients should be aware that, with effect from tax year 2013/2014, HM Revenue & Customs have ruled that commission rebates made to a client on his/her own investments will be subject to income tax and therefore must be included on the individual client's self-assessment Tax Return.

Background

The background here is that a number of stockbrokers and platforms holding managed funds for clients have rebated part of the commission received from the managed fund, to the investor.

In these sorts of circumstances, HM Revenue & Customs regard the rebate, typically of trail commission, to the investor as taxable income and have generally instructed the stockbroker or platform to deduct 20% income tax from these payments.

Prior to 2013/2014, generally HM Revenue & Customs did not seek to tax rebates of commission on an individual's own investments, on that individual.

Broker Tax Certificates

Accordingly, for tax year 2013/2014, onwards the stockbroker or platform "consolidated tax certificate" will generally show, in addition to dividend and interest income etc., a figure of commission income and of tax deducted therefrom.

ISAs and SIPs

In the case of an ISA or a SIP, where the commission is paid directly into the ISA or SIP (rather than being paid to the individual client personally) HM Revenue & Customs do accept that the rebate of commission is tax exempt. Thus, in these circumstances, no tax will be deducted from the rebate of commission and there will be no need to enter anything on to the personal income Tax Return.

Clients with any queries concerning the above should raise these with the Tax Department or their usual contact Partner.

Staff News

We have many congratulations to a member of our staff, Jinal Shah, who in August passed his final examination of the Institute of Chartered Accountants of England and Wales and he is now a fully-fledged Chartered Accountant.

Congratulations Jinal and we hope you spend many years with us.

Dianna Gumbs joined George Hay & Company last year as Tax Secretary. Dianna has previously worked in administrative roles in the private and public sectors. Most recently, she worked at the NHS.

In her spare time, Dianna is involved in a local community group for young people and also enjoys sport, music, dance and cooking. Dianna is an Arsenal fan.

We welcome Dianna to the team.

Two of our secretaries, Celia and Jackie gave up a day for a charity, the Squirrels, which is run by Norman Christy to serve meals to one hundred senior citizens; we thought you might like to see a photo of the two girls.

Celia and Jackie

On 10th October 2014 two members of our staff joined hundreds of others in sleeping out for one night at the Duke of York Square, Chelsea organised by West London Churches Homeless Concern (WLCHC).

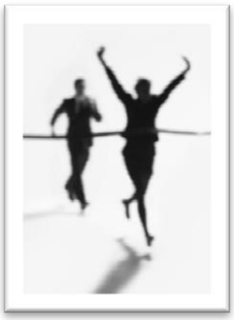
WLCHC's Sleep Out 2014 aimed to raise £125,000, enough to ensure that 70 rough sleepers a night will find a safe, warm haven during the coldest months of the year. When temperatures drop below freezing, the shelters accommodate up to 100 guests a night, easily making WLCHC the largest winter shelter in the capital. The success of last year's WLCHC Sleep Out meant that more men and women than ever before could take advantage of the support on offer at the charity. WLCHC helped 48 individuals find work and helped a record 88 individuals secure accommodation last winter. This year attracted over 200 participants and raising over £135,000.

The evening started with finding a spot on the square and preparing for the night to follow with flattened cardboard boxes to protect themselves against the cold concrete floor and sleeping bags. The atmosphere was welcoming and they were greeted and quickly directed by a helpful team member in order to notify WLCHC of their presence. Other local business had agreed to sponsor the sleep out by providing warm snacks and refreshments until late at night. One of the local business businesses was kind enough to record the whole event and both Sadin and Jinal shared their experiences of the night. There were volunteers from different age range and from varied locations.

Overall, they experienced a tiny glimpse of how homeless people sleep rough and cope with fulfilling the daily basic requirements of food and shelter. They both appreciate what they have and are pleased to have partaken in the event.

Competition

Congratulations to the two readers who supplied the answer to the Competition in our Summer Newsletter and they have now received a bottle of champagne.



The answer to our Competition was as follows:

Bus 1: 145

Bus 2: 267

We now return to the Winter Competition and this will attract a few rugby supporters and this is as follows:

In the two semi-finals of a local rugby cup a total of 120 points were scored. Northside beat Southwing by four points in a match that saw two thirds as many points as in the game in which Eastwight scored twice as many points as Westbrock. What were the two results?

Conclusion

We hope you have enjoyed reading this newsletter.

We look forward to your answers to the competition above and to hearing from you if you feel that any of the articles covered do affect you.

We wish all our readers a happy and prosperous new year.

Ed.

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