



# OLDFORD VOICE



August/September 2008

## Oldford's Best Kept Competition

The beginning of June saw the launch of the Best Kept Competition. The aim of the competition was to encourage residents of the Oldford Estate to make their community more colourful.

There were over 100 people at the launch event and our local gardening expert was very busy helping people choose plants and teaching them how to pot them. This competition has shown what you can achieve with whatever outside space you have!

The competition was judged on Friday 1st August by the Assistant Head Gardener of Powis Castle, David Swanten. The day was a great success with over 40 competition entries. David had a difficult time choosing the best.

Here are the winners and what they won:

### Best Hanging Basket or Window Box

- 1st - Steve Clarkson - £25.00 Voucher & family ticket to Powis Castle
- 2nd - Mr&Mrs Peatroy - £10.00 Voucher & Hanging basket kit & Pruners
- 3rd - Virginia Gray - £5.00 Voucher & Grow your own in a watering can

### Best Pot or Container

- 1st - Mr&Mrs Peatroy - £25.00 Voucher & Compost Bin
- 2nd - Nicola Smirk - £10.00 Voucher & Plant
- 3rd - Claire Evans - £5.00 Voucher & Grow Your Own Kit

### Best Garden

- 1st - Joyce & Wendy Holder - £25.00 Voucher & Compost Bin
- 2nd - Sheila Wilson - £10.00 Voucher & Set of 2 Hanging Planters
- 3rd - Anne Smedley - £5.00 Voucher & Grow Your Own Kit

### Children's Pot or container

#### Ages 4 to 7

- 1st - Taylor Evans - £10.00 Voucher & Little Gardener Set
- 2nd - CJ Ford - £5.00 Voucher & Gardeners Belt
- 3rd - Lee Carter - Garden Kneeler and Gloves Set

#### Ages 8 to 11

- 1st - Jacob Powell - £10.00 Voucher & Grow Your Own Pizza
- 2nd - Evans - £5.00 Voucher, Gardening Book and Funky Seeds
- 3rd - Shannon Carter - Garden Kneeler & Gloves Set

#### Ages 12 to 16

- 1st - Zoe Carter - £10.00 Voucher & Solar Lights

**Congratulations to everyone who entered, we hope you have enjoyed it!  
Please Call us on 556648 to arrange to collect your prizes!**

### Inside this issue:

Oldford's Best Kept Competition	1
Money advice	2
Oldford Online	3
Oldford Clear Up Dday	4
Notices	5
Oldfords Best Kept Photos	6

If you would like a large print or Welsh language version of this newsletter, please contact the Communities First Office on 556648

Os hoffech dderbyn copi o'r cylchlythyr hwn mewn print bras neu yn Gymraeg, cysylltwch â Swyddfa Cymunedau'n Gyntaf ar 556648



## Thinking money

**Q. I'm thinking about taking out a loan but am worried about how to know what is a good deal or if I will be able to afford it. What do I need to think about?**

**Think carefully** about what the loan is for – be careful about borrowing more money to pay off existing debts.

**Do your homework;** spend time shopping around and researching what's on offer, even when you need a loan quickly.

**Compare rates on** websites such as [www.moneysupermarket.com](http://www.moneysupermarket.com) or pop into several banks and building societies and pick up the leaflets they provide.

**Don't** only look at the monthly payments required under a credit agreement – take into account the additional interest payable.

**Work out** the total amount payable over the term of the loan (with some loans you may be paying a variable interest rate).

**Look for** a low interest rate but watch out for any additional charges such as set-up fees.

**Think twice** before taking out a consolidation loan to manage other debts. Although you may like the thought of only one monthly payment which seems lower than your combined debts, you may end up with a larger debt to pay off in the long-run. You may be able to arrange to pay back existing debts over a longer period of time - at less cost and less risk than a new loan, by negotiating with your creditors.

**Make sure** you know the difference between secured and unsecured lending. A secured loan is one that is secured against your home, and if you don't keep repayments on it you could put your home at risk unnecessarily.

**Find out** about alternative sources of borrowing – is there a credit union you could join in your neighbourhood or workplace? If you are really not sure which loan to go for, get independent advice. Further information is available at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**Powys CAB 0845 6018421**

**TUES - FRI 10AM - 2.30PM**

### Robert Owen Credit Union Wins Green Award

The Credit Union won £1500 at the 'Feel the Heat Awards' for their Monergy project. The awards are run by Wales' fuel poverty charity Nea Cymru.

The Monergy project was created by the Credit Union in Partnership with the Bro Dyfi Advice Centre. Its aim is to bring money and energy saving advice together to beat fuel poverty. The Credit Union beat 18 similar projects across Wales to win the award.

For more information contact the Robert Owen Credit Union on 01686 623741.



### Bro Dyfi Communities First Opens New Office

The Bro Dyfi Communities First Partnership with Communities First funding have re-built the old shop on the Bryn Y Gog Estate in Machynlleth. The Head of the Communities First Programme officially cut the ribbon on 3rd July, alongside Partnership members, Communities First staff, community members and local organisations.

The Bro Dyfi Communities First team face different challenges to the team at Oldford Communities First as they cover a much wider rural area including many smaller villages. The Oldford Communities First staff were at the launch and would like to wish the Bro Dyfi staff all the best for the future in their new premises.