

**LIONS FC:** The Lions are entering an Over-35 Soccer team into a Summer League. If anyone over thirty five is interested in playing, please contact any committee member of the Club.

**THE HARPS GAA JUVENILE SECTION:** The Nursery Programme for Junior and Senior Infants Boys will continue on Sundays in Cullohill Community Centre from 12pm until 1pm.

**CORE HEALTH AND FITNESS:** Get fit, lose weight and feel better. With memberships from €32 per month, Personal training for less than €7 per session, at a time that suits you. Pilates, Yoga and Circuit training classes ongoing, you really have no more excuses! Feel free to come in and look around. For more information visit our website [www.corehealthandfitness.ie](http://www.corehealthandfitness.ie) or contact us on (087) 9302152 or (057) 8740637 or [info@corehealthandfitness.ie](mailto:info@corehealthandfitness.ie) by email.

**KNOW YOUR RIGHTS: Question:** I will be retiring from work in 2017 when I reach 65. What do I need to know about pensions and other benefits in retirement?

**Answer (March 2017):** When you retire at age 65 you can claim Jobseeker's Benefit, which is based on your Pay Related Social Insurance (PRSI) contributions. If you do not qualify for Jobseeker's Benefit, you can claim Jobseeker's Allowance, which is means-tested.

At age 66, you may be entitled to the State Pension (Contributory). If you do not have enough PRSI contributions, you can apply for a State Pension (Non-Contributory), which is means-tested. You should apply for a State Pension at least three months in advance.

You may have contributed to an occupational pension scheme during your working life or you may have a personal pension arrangement. You need to contact the pension provider to find out exactly what benefits your pension gives you.

If you move from employment to retirement in the course of the year, you should get a PAYE Balancing Statement (P21) from your local tax office at the end of the year. This will trigger a refund if you have paid too much tax.

Your Jobseeker's Benefit or State Pension and any occupational pension are taxable. However, the tax exemption limits are higher for people aged 65 or over and there are some extra tax credits.

At age 66, you will be exempt from paying PRSI. At age 70, you will pay a reduced Universal Social Charge if your annual income is €60,000 or less.

At age 66, you will also be eligible for a Free Travel Pass and may be eligible for the Household Benefits Package, which consists of a free TV licence and an electricity or gas allowance.

For medical cards and GP visit cards, which are means tested, the income thresholds are higher for people aged 66 and over. If you are over 70 there is a different means test for the medical card and you can get a GP visit card without an income test.

## Classified Ads

**LOOKING FOR A WEBSITE?** Get your Business or Personal Website online now. Contact Andy on (083) 4554040.

**PHOTO REPAIR AND ENHANCEMENT:** If you have any old or damaged photographs that you need repaired, enhanced or manipulated, please contact Andy, 16 Derrywood, Durrow on (083) 4554040. Initial repair and one 5" x 7" print - €25. Each additional 5" x 7" print thereafter - €5. Visit [www.noalphabet.com](http://www.noalphabet.com) online!

**INNER WORLD YOGA & MEDIATION STUDIO:** Offering Yoga for beginners, Yoga for men, Restorative Yoga and Sound Meditation. For more information or to book a class call Zara on (087) 1225752, Ballynevin, Cullohill.

**LISA'S BEAUTY and MASSAGE ROOM in CULLOHILL:** Fully qualified beauty and physical/sports injury massage therapy. Treatments include: Swedish/hot stone/deep tissue/sports/pregnancy and Indian head massage. Waxing, tinting, threading, spray tanning, gel polish, manicure, pedicure, organic Nía facials, Hopi ear candling & more. For enquirers or an appointment call Lisa on (087) 1257628 or check out the Facebook page @lisasbeautymr online.

**OFFER:** \* Organic Nia mini facial and back massage only €40 (normally €50). \* Full body he shi golden spray tan with file and polish (one week polish) on fingers & toes... only €35 perfect for upcoming day/night out!

**PHELAN'S TOPLINE HARDWARE, DURROW (057) 8736121 OFFERS AND SPECIALS:** MASSIVE SPRING SALE has now begun! Lawnmowers, compost, gardening tools, washing machines and Condenser Driers all on offer! Amazing Price - 11 litre Dulux Exterior White only €36.99!... Don't forget! WE OFFER FREE DELIVERY, WE CUT HOUSEHOLD KEYS & WE MIX PAINT! Find us on Facebook: [facebook.com/toplinephelans](https://www.facebook.com/toplinephelans) online.

**FOOTH HEALTH PROFESSIONAL:** Ciara Butler, (MCFHP, MAFHP, H.Dip. Practice Nursing) Abbeyleix - (087) 1278453. Routine Foot and Nail Care, Corn & Callus Removal, Thickened Fungal Nail Reduction, Verrucae Advice and Treatment, Nail Trimming, Diabetic Foot Care Advice and Treatment. Email: [cbfoothealth@hotmail.com](mailto:cbfoothealth@hotmail.com)

**CASTLEWOOD FARMSHOP:** Now re-opened. Organic meat, apple juice, eggs and other produce. Farmshop and tearoom open Fridays and Saturdays 10am - 5pm; Sunday 11am - 5pm. Enquiries to Dominic (087)9694070.

**LAPTOP + COMPUTER SERVICING AND REPAIR:** Is your laptop running slow?, full of pop-up ads? and generally frustrating to use? Call Laois Computer Services on (087) 4103520 - Phone 6pm-10pm and 10am-6pm weekends.

**WANTED:** Second-hand Piano in good working condition for a budding young piano player. Contact (086) 3914725.

**NEXT NEWSLETTER:** The next newsletter will be on sale weekending **April 22nd & 23rd.**

**ADVERTISE HERE:** All adverts must be booked with Angela Drennan (087) 1928522 or Mary Walsh (086) 3055157. Advertisements cost €2 per issue of Durrow Parish Newsletter and must be paid for in advance.