MINUTES OF THE MEETING OF THE NORTON-JUXTA-KEMPSEY PARISH COUNCIL HELD ON THE 23RD OCTOBER 2008 AT NORTON PARISH HALL, LITTLEWORTH

There were no public question time discussions.

1. Apologies for Absence –

P. Richmond, R. Phillips, A. Bennett, Cllr. R. Adams (District & County Councillor). The apologies were accepted and approved.

Attending -

M. Reeves (Chair), Mrs. C. McGovern, H. Turvey, Mrs. D. Hewison, L. Wallbank, D. Lucas, Mrs. J. Greenway (Clerk/Responsible Finance Officer).

2. Chairman Position

- **a)** Cllr. Turvey expressed an interest in becoming Chairman of the Parish Council, subject to another member of the Parish Plan Committee taking over the Chairmanship of this Committee. Cllr. Turvey will raise this at the next Parish Plan meeting and report back to the November Parish Council meeting.
- **b**) Allocation of future responsibilities, including the newsletter report, will be reviewed at the November meeting, when an update may be available on a new Chairman.
- **c**) The Clerk advised that Wychavon DC has been notified of Cllr. Mrs. Lovegrove's resignation and that a notice from Wychavon DC has been displayed advertising the vacancy. Wychavon DC will advise whether an election needs to be held or whether the Parish Council may co-opt to fill the position after 29th October.

3. Declarations of Interest

There were none.

4. Minutes of the Parish Council Meeting Held on 25th September 2008

It was proposed by Cllr. Mrs. Hewison, seconded by Cllr. Turvey **and all were in agreement** that the minutes of the 25th September 2008 be approved.

5. 2008/146 Reports

a) Cllr. R.C. Adams (District & County Councillor)

Cllr. Adams was unable to attend the meeting and no report was available. Cllr. Reeves requested that the Clerk contact Cllr. Adams to ask him to follow up contact made by Mr. Salisbury of Regiment Close, with Wychavon DC concerning the horse chestnut trees at the end of Regiment Close.

b) Planning Committee

i) The Clerk summarised the current applications:

Approvals

Land adj. Hatfield Farm, Variation of Condition 2 of planning permission

Hatfield Bank. W/06/01219 to allow 1st floor bedroom accommodation including a **Ref:** W/08/02106 roof light and 2 sun pipes (retrospective). Parish does not support.

12 Dunkirk Drive, Norton

Single storey extension. Parish supports with conditions.

Ref: W/08/02263

The Lea, 48 Wadborough Road, Proposed rear conservatory. Parish supports.

Littleworth. Ref: W/08/02263

Refusals

Shortcroft House, Hatfield Lane Extension of existing annexe accommodation to form 2 bedroom **Ref:** W/08/02228 annexe. Parish does not support.

Awaiting Decision

Norton Hall Nursing Home

Ref: W/07/00182

Two storey and single storey extensions to provide additional bedrooms, new dining room and lounge. New access & drive and new sewage treatment plant. Parish supports with concerns noted.

To Development Control Committee.

4 Mandalay Drive, Norton

Ref: W/08/02025

Conversion of existing garage and extensions to form Granny

annexe. Parish does not support.

Land, Hatfield House, Hatfield Lane. Ref: W/08/02397 Proposed new dwelling on land adj. to Hatfield House subject to an amendment: reduction in size of the proposed 2 storey rear extension and remodelling of the external elevations. Parish

supports with conditions.

Land adj. Closes Cottage, Hatfield Bank. Ref: W/08/2530

Demolition and removal of existing buildings and replacement with purpose built hay store and implements shed. Resubmission of W/08/01546 (withdrawn by applicant). Parish supports with conditions/concerns.

Internal Consultation - None

Other - None

Mr. Lucas raised recent changes to the requirements for planning applications and the Clerk tabled CALC information concerning Government proposals to reduce the burden of planning procedures on specified domestic applications. This has been circulated to members of the planning 'committee'.

- **ii)** The Clerk advised that there is no firm information concerning the activity in Woodbury Lane, that no application has been re-submitted relating to Three Bob Yard, Woodbury Lane, nor has an application been submitted by SMH following the public question time discussions at the September Parish Council meeting.
- (iii) It was agreed that pending appointment of a new Parish Council Chairman and also a replacement for Cllr. Mrs. Lovegrove that Cllr. Reeves as current Chair of the Parish Council will act as Chair of planning.

c) Allotments Committee

Cllr. Mrs. McGovern advised that all are let but some continue not to be worked and this will be discussed further under agenda item 11. The Clerk will issue allotment bills shortly to encompass any matters agreed under agenda item 11. The Clerk advised that the dog waste bin to be installed by the main entrance to the allotments on Wadborough Road is now available and the Clerk will contact Mr. Pullen to arrange for fence modifications to allow installation of the bin.

d) Playing Fields Committee

The Clerk reported continued football bookings by one adult team. Play area and tennis court maintenance will be discussed under agenda item 13.

e) Footpaths Committee

Cllr. Turvey advised that following the Parish Improvement Plan (PIP) rights of way survey, land owners have been written to by Worcs CC Countryside Service and some positive responses have been received. Of the 60+ items identified as needing attention, it is suspected that around half will be completed due to time constraints and also many are dependent on work by land owners. Outstanding items will be considered for the P3 grant for 2009/10 and Cllr. Turvey is looking at a grass cutting schedule for 2009/10 to enable quotes to be obtained to support the P3 grant

application for next year. It was confirmed that the Radley bridleway is not currently in need of maintenance work.

The Clerk advised that in response to the Parish Council request for installation of a short pavement along a section of Hatfield Lane, unfortunately Worcs CC is unable to proceed with this work at the present time due to financial constraints. The request will remain on the works list and may be considered for implementation in the future. The Clerk will update the residents of properties affected.

f) Finance

(i) The current account balance was £5,364.84 on 13th October with the deposit account balance at £43,431.95 on 3rd October. The Clerk advised that Zurich Insurance has confirmed that the existing policy does not indemnify parish councillors for legal costs arising from them defending any allegation that may be made in respect of a breach in the Standards Board for England Code of Conduct. If such cover is required, this could be provided at an annual premium of £750 plus 5% Insurance Premium Tax. It was agreed by all not to extend the current cover due to the cost.

(ii) The Clerk reported on the monthly accounts circulated with the agenda and again reiterated that contingency/unallocated funds have now been fully utilised. In response to a query raised concerning where the Lengthsman has focussed his work, the Clerk will circulate copies of the detailed timesheets provided for information. Cllr. Reeves advised that a meeting will be held with the Lengthsman after 6 months to review progress and plan forthcoming work. The Clerk and Cllr. Mrs. Hewison will arrange a quarterly financial review.

g) West Mercia Police

WPC Buesing (nee Fell) and CSO Fogwill were unable to attend the meeting and no report was available.

h) Brockhill Recreation Area

Cllr. Reeves advised that matters are proceeding and that he is drawing up plans for the proposed site, based on the ideas for the previous site, but revised to reflect the nature of the reduced area proposed. A further meeting will take place with the Sports Club to review these plans and the way forward. The area of land proposed is adjacent to the cricket square (the old practise/nets area which has fallen into disuse) and costs of equipment installation and landscaping are envisaged in the region of £40k, for which grant funding will be sought. Installation of high netting to protect the area from cricket balls may increase costs. It was agreed that a dog waste bin will be purchased from Wychavon DC for installation on this site in due course.

i) Parish Plan

Cllr. Turvey reported on progress advising that additional parishioners joined the last Parish Plan Committee meeting. A short presentation will be made at the fireworks event where a survey will also be carried out concerning community spirit. The website is being expanded and more entries have been received for the photographic competition. A colour centre spread will again be included in the Newsletter. Cllr. Turvey was commended for all his efforts in successfully driving this project forward.

6. 2008/147 EnviroSort

Mr. Lucas advised that the steel work is now being erected and that construction is progressing well. Ian Barber has agreed to a pre-arranged site visit by the Parish Council and parishioners once the roof has been installed and the floor laid, which is likely to be completed in early December. Mr. Lucas will obtain suggested dates from Ian Barber for inclusion in the Parish Newsletter and will also invite Cllr. Adams as Chair of the Liaison Group. One complaint has been received by Severn Waste which related to an over loud radio from the night watchman's hut and this has been resolved. Mr. Lucas added that there are currently around 16 workers on site which will increase as specialist tradesmen join the team to around 50 workers. The first independent monitoring report has categorised the site as 'very good'. This encompasses items such as the route to

site/directions on written orders, sound transfer, on site work hours, emissions levels and being a 'considerate contractor'. The Clerk confirmed that a request has been made to Worcs CC Highways for the 30mph speed to be extended along Woodbury Lane from outside Morganite to the B4084 junction. Mr. Lucas will check where the 7.5 T weight restriction sign will be installed.

7. 2008/148 West Midlands Regional Spatial Strategy (RSS)/South Worcestershire Joint Core Strategy (SWJCS)

(a) Cllr. Reeves referred to the public meeting held on 17th October and advised that a leaflet has been sent out via the village school to inform parents of the SWJCS consultation and the deadline for responses. The leaflet was tabled. Mr. Lucas reported upon the CPRE meeting of 20th October commenting that suggestions were made to make the SWJCS objection response more thought evoking and questioning. Mr. Lucas added that a key issue appears to be where are the people coming from that appear to be in need of housing and the evidence points to high levels of immigration ('inward international migration'). It was commented that affordable housing is a requirement for the elderly population as well as the young. The strong interest by a Worcester based company to develop an area at J6 was noted. Mr. Lucas was thanked for his time and work in connection with the SWJCS proposals.

It was agreed that the Parish Council wishes to be kept fully informed of proposals and discussions including the exact land proposed to be developed between the A38 and Norton Road. A key issue is retention of a gap between any new development and existing housing, with the omission of Norton as a defined village within the SWJCS Preferred Options Report of notable concern. The response from Peter Luff MP concerning the SWJCS was tabled.

- (b) It was agreed that Cllr. Reeves and the Clerk will liaise to produce the Parish Council response to the SWJCS which will include comment upon an undemocratic process whereby Central Government will make the final decision on proposals which have been produced from the 'top down' rather than the 'bottom up'. The numbers of people needing housing will be questioned along with the source of these people, with reference included to population density post 2026 and the need to protect our limited island land resource. Infrastructure needs to be put in place prior to housing developments and this should be better spread around the City with a North Worcester bridge and improved M5 access to the north of the City. Concern has also been expressed by parishioners that some consultation comments are being disregarded at both District and County levels because the issues raised are too challenging.
- (c) It was agreed that Cllr. Reeves and the Clerk will liaise to produce the Parish Council response to the RSS which will be along similar lines to the SWJCS response.

8. 2008/149 Flooding Issues

Cllr. Reeves reported that the St. James Close pipe work has been completed. He added that both Wychavon DC and the Environment Agency have commented favourably upon the flood alleviation proposal for the area of land to the rear of the field adjacent to Coppice Cottage. No response has yet been received from Wychavon DC concerning funding opportunities. Cllr. Reeves will in due course contact the Environment Agency HQ and potentially Network Rail regarding the proposals. The project is likely to cost in the region of £12k and it was agreed that a contribution may be provided by the Parish Council of around £2,500. Cllr. Reeves will report further at the next meeting. No problems with flooding have been noted by Morganite or by Black & White Cottages, Church Lane following recent watercourse maintenance. The broken pipe outside Windsor Cottage does not yet appear to have been repaired.

9. 2008/150 Waste Core Strategy

Mr. Lucas offered to review the refreshed Waste Core Strategy Issues & Options Report and report back to the November Parish Council meeting providing a draft response (which is due by 19th December) if considered appropriate. This was agreed by all.

10. 2008/151 Consultation Paper: The Making & Enforcement of Byelaws

Cllr. Turvey offered to review the consultation paper and provide a draft response (which is due by

11. 2008/152 Allotments

After discussion it was agreed that where a breach has occurred in the tenancy agreement e.g. a plot is not kept in good condition and properly cultivated (section 5(a)), the Clerk, after reference to Cllr. Mrs. McGovern (as Chair of the Allotments Committee), will write to the tenant to formally give notice of the breach and request that this is remedied within 30 days or the Parish Council will repossess the plot. Cllr. Mrs. McGovern advised that 3 half plots have become available and are in the process of being offered to those on the waiting list. Two of the 3 half plots are in need of clearance plus ploughing and rotovating and this was agreed at a cost of £70 per half plot. To define the dividing line in the newly split plots, it was agreed that a turf path will be laid at a cost of £45 per plot (for 3 plots). The Clerk will instruct Shear Perfection. Responsibility for mowing the turf path will be allocated specifically to one of each of the split plot tenants.

12. 2008/153 Asset Management

Cllr. Reeves reported that Mr. Lucas has made some general independent observations concerning the Parish Hall which is a major asset of the Parish Council. Mr. Lucas explained that during his time as a co-opted member of the Parish Council, the Parish Hall has rarely been discussed other than when a contribution towards the firework event was requested from the Parish Council. Cllr. Reeves confirmed that the Parish Hall Management Committee (PHMC) was put in place by the Parish Council to manage the Hall and that the Hall is ultimately the responsibility of the Parish Council. Mr. Lucas added that his comments are in no way a criticism of the Hall Management Committee, but are aimed at the Parish Council having more information regarding a major asset e.g. income and expenditure figures, maintenance plans (including estimates of costs) and simple forecast budgets.

Concern was expressed that in a worst case scenario, major maintenance work may be required to the Hall that the Hall Management Committee is unable to fund, resulting in a request for financial assistance from the Parish Council which would require funding from reserves. Cllr. Reeves added that the PHMC used to pay a £500 monthly management fee to the Parish Council, but this ceased at the request of the PHMC on the basis that the Hall would in future be self financing. Cllr. Mrs. McGovern advised that the lease to the PHMC from the Parish Council does call for the Hall accounts to be provided to the Parish Council on an annual basis. Cllr. Reeves reported that an estimate of costs has been obtained, from the accountants that produce the Parish Council monthly figures, to provide similar for the Hall Management Committee and that the PHMC Treasurer and Secretary vacancies are currently being advertised. It was agreed to await recruitment to fill these two roles and then to invite the Hall Manager, Jon Fulcher to a meeting to discuss developing the financial information to assist with monitoring budgets, forecasting maintenance needs and monthly reporting to the Parish Council (which would become a standard agenda item). Cllr. Reeves added that Cllr. Mrs. McGovern and Cllr. Wallbank continue to sit on the PHMC and that Hall bookings appear buoyant.

13. 2008/154 Parish Hall Play Area/Tennis Courts

The Clerk summarised the work detailed within the interim inspection report from PD Hughes Ltd in conjunction with the recommendations and risk levels reported within the RoSPA annual survey. The seesaw will continue to be monitored (low/medium risk) and carpet repair quotes are being sought. The swings will continue to be monitored due to the costs involved in fixing a steel sheet to each wooden top bar (low risk), swing supports received a timber treatment and smoothing off in January 2008 (low risk – monitor) and ground levels adjacent to the flat swings have not proved to be a trip hazard in the past (low risk – monitor). Mr. Pullen will be asked to repaint the kerbing around the basketball court to highlight the trip hazard. The different ground levels adjacent to the basketball court and tennis courts have not proved to be a trip hazard in the past (low/medium risk – monitor). The basketball court lines will not be remarked at present due to cost and the Clerk will make enquiries to obtain additional quotes for remarking the tennis court lines and re-fixing of

one of the tennis court posts (which have been requested by a parishioner). Removal of the loose grit and debris from the tennis courts and re-fixing of the wire surrounding fence by Shear Perfection at a cost of £95 was proposed by Cllr. Wallbank, seconded by Cllr. Mrs. Hewison and agreed by all. Removal of algae growth on the ground around the youth shelter was deferred at present due to cost and the low risk attached by RoSPA. The Clerk confirmed that Mr. Pullen continues to undertake a regular play area inspection which is evidenced on a monthly basis.

14. 2008/156 Planting and Maintenance of Barracks Roundabout and Parish Hall tubs

It was proposed by Cllr. Mrs. Hewison, seconded by Cllr. Mrs. McGovern and agreed by all that Mark Jenkins should be instructed to undertake this work at a cost of £380.

15. 2008/157 Wheelie Bin Storage

The anonymous request received via the 'Your Views' from was discussed and it was agreed that the Clerk will write to Wychavon DC to enquire if there is anything that they can do to try to encourage house holders to store bins out of sight wherever possible.

16. 2008/158 Cars Parking on Pavements and Horses being Ridden on Pavements

The 'Your Views' form comments were considered and it was agreed that the Clerk will forward the comments to CSO Fogwill for follow up if possible. The Clerk will update the complainant.

17. 2008/159 Finance

a) It was proposed by Cllr. Mrs. Hewison, seconded by Cllr. Wallbank **and all were in agreement** that the accounts detailed below be approved for payment/confirmation.

Accounts for Confirmation:

Creditor	Detail	Amount £
CPRE	Annual subscription	28.00
Universal Displays Ltd	2 x A1 boards for Parish Plan advertising	98.70
	TOTAL	126.70

Accounts for Payment:

Creditor	Detail	Amount £
Mrs. Arthur	Winner Autumn newsletter number puzzle	10.00
M. Meyrick	Runner up Autumn newsletter number puzzle	5.00
New Farm Grounds	Playing field mowing (26 th September)	58.35
Maintenance		
Southern Electric	Regiment Close street lighting Aug & Sept 2008	4.62
Shear Perfection	Mowing churchyard (£161) and verges at Brockhill	318.00
	(£157) 26/9/08	
Shear Perfection Ltd	Mowing churchyard (£161), verges at Brockhill	432.00
	(£157) and Footpath 20 (£114) 10/10/08	
P. Skeys	Lengthsman work July & August (30hrs) (to be	315.00
	reimbursed by Worcs CC)	
J. Greenway	Honorarium October 2008	436.88
J. Greenway	Expenses October 2008	63.85
Security Patrol Services	Locking & unlocking of Parish Hall gates 22/9/08 to	115.16
	5/10/08 (Invs. 13544 & 13567)	
S. Prosser	Parish maintenance April – October (mowing small	130.20
	verges at Brockhill and footpath work)	
S. Narburgh	Bus shelter perspex window replacement	84.00
R. Pullen	Mowing & tidying Sept/Oct (9 hrs plus petrol)	57.76
	TOTAL	2,030.82
	GRAND TOTAL	2,157.52

The Clerk will arrange the annual mower service with OHMS Ltd.

18. 2008/160 Correspondence for Information

See Appendix 1 for a list of correspondence received.

(a) The Clerk advised that the overgrown hedge along Woodbury Lane has been reported to the Worcestershire Hub for action and that the overgrown hedge on Hatfield Bank, close to the motorway bridge, has now been cut back.

The Clerk also brought to the attention of the Parish Council the email received concerning a fall on the patio at the Parish Hall. The Clerk advised that the Hall Manager has been advised and that he has confirmed the outside lights are operational. It appears that these had not been switched on by the Hall users. The Clerk will reply to Mrs. McBride and contact Zurich Insurance to enquire about potential liability in such a situation.

(b) It was agreed that the CALC Updates will be circulated to the new Chair once appointed.

19. 2008/161 Clerk's Report on Urgent Decisions since the Last Meeting

The Clerk advised that there was nothing further to report other than those items already discussed during the meeting.

20. 2008/162 Items for Update to Local M.P.

It was agreed that a letter will be sent to David Cameron MP, Leader of the Opposition regarding issues surrounding the RSS and SWJCS. It was agreed that Mr. Lucas will forward a draft letter to the Clerk.

21. 2008/163 Councillors' Reports and Items for Future Agenda

Cllr. Mrs. McGovern requested newsletter items by 18th November. The Clerk reminded councillors of the Remembrance Sunday service at Norton Church on 9th November at 10.15am.

22. 2008/164 Date of Next Meeting – Thursday 27th November 2008

The meeting closed at 10.10pm.

Correspondence Received for 23 rd October 2008 Parish Council Meeting		
Sender	Subject	
British Declaration of	EU membership	
Independence		
CALC	Updates on various topics	
CALC	Updates on various topics	
Community First	ICT Conference – 25 th Nov, Bank House Hotel, Bransford (day time)	
CPRE	Summary of housing options study for the West Midlands	
Dept. for Communities	Consultation paper: The Making & Enforcing of Byelaws. Comments by 20 th	
& Local Government	November.	
Harris Allday	Statement quarter ended 26 th September 2008	
Mark Jenkins	Barracks island and Parish Hall tubs planting and maintenance quote	
Monster Play Systems	Brochure: Greener playground solutions	
Mr & Mrs Price	Thank you for Best kept Frontages Competition runner up prize	
Mr. C. Honan	Planning application W/08/02397 - new dwelling on land adj. To Hatfield House	
Mr. J. Church	Car parking outside Smiths Livery Yard, horses being ridden on pavements/horse mess	
Mr. K. Jeffery	Copy correspondence sent to Wychavon DC re planning application W/08/02397	
	(proposed new dwelling on land adj. To Hatfield House)	
Mrs. Griffiths	Volunteer footpath walkers sheets	
Mrs. McBride	Fall outside Parish Hall and allotment bills	
Norton Pre-school	Thank you for permission to extend Forest School area and will review the need for a	
Forest School	sign.	
OHMS Ltd	Mower service	
Pershore High School	Newsletter Aug/Sept08	
Peter Luff MP	SWJCS	
Sandra Newman and	Allotment request	
Chris Blake	Thoment request	
Shaw's	Brochure – forms, records & registers for local councils	
Society of Local	Membership survey	
Council Clerks	Wembership survey	
South Worcestershire	SWJCS Preferred Options paper – additional copies now available if required	
Joint Core Strategy		
St. Richard's Hospice	Annual Review 2008	
Standards Board for	Newsletter September 2008	
England		
West Midlands Local	Consultation on West Midlands Regional Strategy Phase 2 Revision. Comments by 8 th	
Government Assembly	December	
West Midlands	Newsletter update October 2008	
Regional Assembly	The Wistotte Laplace October 2000	
Wicksteed Playscapes	Product brochure	
Worcs Association of	Family Christmas concert – 5 th December 7.30pm, Countess of Huntingdon's Hall,	
Carers	Deansway, Worcester (tickets £10)	
Worcs CC	Acknowledgement of request for 30mph speed limit to be extended along Woodbury	
Woles CC	Lane to the junction with the B4084	
Warran CC		
Worcs CC	Lengthsman training	
Worcs CC	Pershore Area Forum – focussing on issues in Drakes Broughton. 29 Th October 7pm,	
***	Drakes Broughton Village Hall	
Worcs CC	Waste Core Strategy: Refreshed Issues & Options Report. Comments by 19 th December	
Worcs CC Highways	Hatfield Lane footpath proposal	
Worcs Source of	Children and Young People's Strategic Partnership newsletter	
Excellence		
Wychavon Community	- Coaches available to work with youth clubs and uniformed groups to promote	
Action Partnership	sport and a healthier lifestyle	
	- Notes from Annual District Conference	
	- News sheet Droitwich Spa and Rural Council for Voluntary Service	
	- Fundraising event Sat 13 th December	

Correspondence Received for 23 rd October 2008 Parish Council Meeting (continued)		
Sender	Subject	
Wychavon DC	Approval Notices: - Land adj. Hatfield Farm, Hatfield Bank (W/08/02106). Variation of condition 3 of planning permission W/06/01219 to allow first floor bedroom accommodation incl. A roof light and 2 sun pipes (retrospective). - 12 Dunkirk Drive (W/08/02263). Single storey extension. - The Lea, 48 Wadborough Rd (W/08/002277). Rear conservatory	
Wychavon DC	Notice of Vacancy for Councillor	
Wychavon DC	Parish flood data sheets and action plan	
Wychavon DC	Parish Matters newsletter, A-Z of services, Wychavon magazine, fly tipping poster	
Wychavon DC	Refusal Notice: - Shortcroft House, Hatfield Lane (W/08/02228): extensions to existing garage outbuilding to form 2 bedroom annexe	
Wychavon DC	Training session – Code of Conduct changes to the process of responding to complaints. Weds 22 nd October 7pm, the Chamber, Civic Centre, Pershore	
Your Views Form (Mrs. Arthur)	Overgrown hedge encroaching onto Woodbury Lane caused a broken wing mirror by protruding branch that couldn't avoid due to oncoming traffic. Request raised previously but no work yet done. Requested to identify land owner to arrange maintenance or Council to arrange work.	
Your Views Form (Mrs. Jenkins)	Request for maintenance of overgrown blackberry bushes adj to motorway bridge along Hatfield Bank	
Your Views Form	Brown wheelie bins left in constant view of neighbours (Keren Drive, Brockhill).	
(anonymous)	Concern that situation will worsen following delivery of black and green wheelie bins. Request for leaflet to be put through letterboxes asking for bins to be stored out of site.	
Zurich Insurance	Indemnity cover re Code of Conduct breaches	
Zurich Insurance	Proposed changes to the Zurich Financial Services Structure	