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A Full copy of the newsletter
can be downloaded from the
website
www.uppersevernnews.org.uk



If you have community based activities that you would like us to include, please email any stories, including pictures, to editor@uppersevernnews.org.uk



This newsletter is produced and published by Newtown Action on Climate Change.

Newtown Action on Climate Change is a voluntary community group dedicated to raising awareness of climate change and helping people to reduce their carbon emissions.

If you would like to learn more about our activities, please contact us on info@newtown2020.org.uk



**Montgomery Voice for Animals,
Greenfield Greyhound Rescue,
Greyhound Action
and Greek Animal Rescue**



PRESENT A

Cruelty-Free Christmas Fayre

Sat 5th December 9.30- 12.30

At the Old School, Guilsfield, Welshpool

**Cruelty-free gifts to buy,
Food to try,
ideas for Vegan & veggie feasts,
Tombola, Raffle,
and MORE!**



A Turkey is for life,
Not just for Christmas



MONTGOMERY VOICE FOR ANIMALS

We aim to raise awareness about the real lives of animals and the cruelty and exploitation they suffer;

- the animals we farm for our food
- the animals we use for sport
- the animals we use for laboratory tests
- the animals we think of as pets

Our members come from a range of animal welfare organisations including:

- BUAV - British Union for the Abolition of Vivisection, Compassion in World Farming - working to stop factory farming and the long distance transport of animals,
- VIVA - Vegetarians International Voice for Animals,
- The Dr Hadwen Trust - funding medical research to find alternatives to vivisection,
- and Greyhound Action.

We want to

- give people the chance to get involved in working to improve the lives of animals
- campaign on special issues
- raise funds for work with animals
- and oppose animal cruelty wherever it occurs

We welcome members from other organisations concerned with animal welfare and indeed anybody concerned about these issues. We meet monthly to plan our regular street stalls and other events.

If you would like to help make a difference in the lives of animals contact us on 01938 556447 or 01588 620322

WALKERS USE THE BUSES

One of the many activities made available for U3A members is walking.

There are 25 people, aged from mid sixties to almost eighty, who regularly walk with the group.

Enjoying a challenge they have reached the

Source of the Severn and more recently the Source of the Wye. Walks cover various terrain therefore the more gentle stroll alongside the Montgomeryshire canal has been part of the programme.

The aims of the group are fresh air, physical exercise, and fun. A windy day on Stiperstones enabled us to achieve all three in one go! Although we enjoy the exercise and fresh air, most of the group have an interest in the countryside, eco systems, and the general environment. We are concerned about any impact we might have on them, therefore there is a definite policy to use as little car transport to get to the start of a walk as possible.

When planning a walk we first look to see if it is at all possible to travel by public transport. From Newtown, buses go Shrewsbury, Llanidloes, Llandrindod Wells, and Machynlleth and many destinations between.

Although there is the disadvantage that the buses generally operate 2 hours apart we have had many enjoyable walks using buses, and take the chance for afternoon tea whilst waiting for our return bus home. I estimate that half of our fortnightly walks begin by catching the bus. Of course not all walks start from bus routes so a strict policy of car sharing is in operation. But the bus is better. After a day in the hills, a nice cup of tea, the camaraderie continues on the bus home.



Energy Action Forum meets in Newtown

A first meeting has been held in Newtown with the aim of coordinating efforts to eliminate fuel poverty in the region.

Fuel poverty, despite this being the 21st Century, is still common. figures released recently by the Welsh Assembly Government indicate that about 15% of households in North Powys may be in fuel poverty. There are schemes to tackle this, such as the Home Energy Efficiency Scheme (HEES) but evidence suggests that this is not reaching the people it is being aimed at - many of the recipients are not those in most need, and many of those in most need are not being helped.

There are many organisations and groups that are working in this area, such as PCC, the West Wales Eco Centre, the Household Energy Service, the Robert Owen Montgomeryshire Credit Union, and the Energy Saving Trust. However, communication and cooperation is not good.

In an attempt to improved this, the Household Energy Service organised a meeting to bring together all the groups, so that efforts can be combined and greater impact made. Mick Bates chaired the first meeting, which was held at the Cwm Harry office on 27th November.

At the meeting, the participants discussed which schemes and initiatives in the past have proved successful, or unsuccessful, and what the particular problems are in North Powys that make this a difficult area to treat. There are a great many homes on North Powys that are "Hard to Treat", which means that due to their construction, they are unsuitable for the standard roof and wall insulation treatments that are being offered by the readily available subsidised schemes.

At present, subsidised energy efficiency measures for homeowners can be obtained via the West Wales Eco Centre. Assistance with loft and wall insulation, and draught proofing and efficient boilers is available via that Co2i scheme, which is funded partly by PCC and partly by the energy utilities via the government imposed CERT scheme. Co2i funds are however limited and not all applications will be successful.

It was agreed that it was very important to cooperate more closely in this area to ensure that North Powys takes full advantage of the various national schemes and subsidies that are on offer, and to do this, better local coordination and management was necessary. All participants agreed to meet again a fortnight hence, to come to an agreement on a plan to address this issue locally.

If you would like to make contribution to this discussion, please forward your comments to editor@uppersevernnews.org.uk and they will be aired during these discussions. Alternatively, please write a letter for us to publish in the newsletter.

LLES 10:10

LLES (Llanidloes Energy Solutions) launched it's 10:10 Campaign to get people to pledge to reduce their energy use 10% by 2010 at the Llani Solar Green Energy Day. on Saturday. Mick Bates AM announced the launch and said he was already supporting the campaign by taking further action to reduce his carbon footprint, and urged everyone else to sign up .

LLES also had Smart Meters to borrow for people to monitor their electricity use. if you would like to try one please put your name down at Llanidloes Resource Centre.

Everyone gathered for a group photo to mark the International Day of Climate Action, and celebrate what is being done in Llanidloes.



Newtown Traffic Solutions

Are you concerned about the effect the bypass will have on Newtown - encouraging more growth in traffic, pushing up carbon emissions, and damaging to our natural environment.

A new group, Newtown Traffic Solutions, has been formed to provide a forum to investigate more long term sustainable solutions for Newtown.

If you share these concerns, the group has posted a petition on the National Assembly website, asking for more serious look at some of the alternative suggestions for addressing the traffic problem in Newtown.

To add your name, please go to the petition site at www.assemblywales.org/gethome/e-petitions/epetition-list-of-signatories.htm?pet_id=416&prnc1_ptnr=Garry%20Saady&clsd_dt=24/11/2009

Garry Saady

Coordinator, Newtown Transport Solutions

garry.saady@googlemail.com

Promoting Sustainable Transport

Berriew Primary Eco-School

Berriew Primary School pupils are very happy to have achieved Green Flag status. This, and last years Eco-Schools committees have worked extremely hard. We have come together as a team, thinking of our own ideas and making decisions that everyone in the school is then involved in.

We have encouraged the pupils and staff of Berriew School to eat healthily, to stay active and to help the environment in lots of different ways, like sending less rubbish to landfill sites and developing our wildlife areas.

Recently we have put together a rota for the school to empty out the compost bins when they are full and to pick up any litter. Here at Berriew School we are very happy to be the 50th school in Powys to achieve the Green Flag.

The Eco School members



The eco-schools committee at Berriew School

Electric Loan Bike for Newtown



Newtown Action on Climate Change (NACC) have been successful in obtaining a grant to buy an electric bike for lending to commuters in Newtown who want to try out a bike for their journey to work.

NACC applied to the Cooperative Community fund for £2000, to enable them to run the bike loan scheme, and were recently informed that their application has been successful.

This money has been used to purchase an E-motion City (above), plus other equipment, such as a insurance, luggage system, helmets and a lock.

The bike will be available for anyone in Newtown to try for a week at a time, as long as it is to be used for commuting. A nominal £5 per day or £15 per week will be charged, and this income will help to pay for insurance for next year, so that the scheme can be ongoing.

The bike was purchased from Onbike, who are based in Presteigne and Kidderminster. Onbike specialise in electric bikes (and do not sell non-electric ones) and they are the nearest outlet with expertise in this market. Onbike every year organise the biggest electric bike festival in the UK, The "Toure de Presteigne" which has taken place every May for the past several years, and where all of the main electric bike manufacturers come to display their latest models, as well as other forms of electric transport.

If you would like to try the bike for a week, please contact Jeremy on 01686 650144.

Information about the Cooperative community Fund can be found from www.co-operative.coop/membership/Community-Fund/

Preparations for "The Wave"



Saturday 5th December is to be the date of a national demonstration to urge politicians attending the Copenhagen summit to make bold and essential decisions to enforce global reductions in greenhouse gases. These demonstrations have been labelled "The Wave" and blue will be the dominant colour.

Some people from the Upper Severn are due to travel down to London to join with the national demonstration in the capital. They will be joining up with a specially chartered coach leaving Shrewsbury for the event. Other people for the Upper Severn will be staging a local demonstration in support of "The Wave". In preparation for this, this weekend (28th Nov) saw some of the organisers making banners and placards for the demonstration. Cwm Harry kindly allowed their factory on the Vastre Estate to be used for the painting. (Pictured Nicky Hetherington and Martin Bemment at work on the banners)



Get started on growing veg

A two-day course to learn how to grow your own food

Saturday 27th March & Saturday 17th April 10am-4pm

at Penllan, Bwlchyfridd Cost £40

Ring 01686 650326

Quaker Exhibition

There is currently an exhibition about local Quakers and their history, in Newtown library until Dec 5th and then in Welshpool library from 7th - 21st December.

On display are prints of some of the 77 panels of a tapestry that was put together between 1981 and 1996 depicting the history of Quakerism. Each panel was produced by a separate group around the country. The full tapestry can be seen at the Quaker Meeting House in Kendal.

“Monergy” Relunched

The Credit Union ROMCUM, and the Bro Ddyfi Advice Centre, have relaunched their Monergy project.

The Monergy project is an innovative scheme to help people on low income with advice on budgeting, energy and debt. The project ran last year with funding from British Gas, but this funding came to and end in June 2009.

New funding has now been obtained from the Welsh Assembly Government to continue to fund this programme through to next April, when it is hoped that more permanent funding can be put in place. The scheme aims to help people on low income to maximise their income and reduce their outgoings.

The specialist advice is provided in three key areas, budgeting, energy and debt.

- The budgeting advice aims to ensure that you are claiming all of the welfare benefits that you are entitled to, and helps you to manage your income and pay your bills and keep in control.
- The energy advice will ensure that you are on the best energy tariff for your needs, will help to make sure that your heating is set up correctly, and that you are not wasting energy with inefficient equipment, and will offer you suggestions on how you can save energy and hence money in other areas of your home.
- The debt advice will give you support and advice on how to recover, if you have fallen into debt.

The budgeting and energy advice are provided by specialist advisors based in the Newtown office of ROMCUL, and the debt advisor is based in Machynlleth in the office of the Bro Ddyfi Advice Centre. All of these services are available to residents of Newtown, Welshpool, Llanidloes and Machynlleth.

If you feel that you could benefit from this service, please contact us on 01686 623741.

To receive this offer, you must be a member of the credit union. Becoming a member is very simple and you can find out about this in the same phone call.

Membership of the credit union then gives you access to all of the other services that the credit union can provide, including savings accounts and low cost loans.

The credit union is owned and run by local people for the benefit of the local community. See the next page for more about what your credit union.



Credit Unions have been in existence for over 150 years. They started in France and Germany to provide co-operative credit for small businesses and rural communities in the wake of the industrial revolution. They spread to Canada, the USA, the Caribbean, Ireland and the rest of the world, now operating in at least 85 countries. Credit Unions have over 100 million members worldwide, with assets of more than £300 billion.

The Robert Owen (Newtown) Credit Union Limited (RONCUL) was formed in 1994 (constituted in 1995), the first rurally based Credit Union in the UK. Membership was restricted to those living and working in the geographical area (the "Common Bond") shown in the map below.

In 2000 RONCUL elected to re-register its Common Bond to encompass the whole of Montgomeryshire and to change its name to the Robert Owen Montgomeryshire Credit Union Limited (ROMCUL). It now has collection points not only in Newtown but also in Llanidloes, Machynlleth, Oldford and Welshpool. Membership is open to anyone living or working in Montgomeryshire.



ROMCUL/RONCUL Common Bond map

WHAT IS A CREDIT UNION?

Credit Unions are financial co-operatives offering their members an easy and convenient place to save and access to low cost loans when required. They offer a valuable service to everyone - business people, families, employed or unemployed, young people or those who have retired. They encourage their members to make regular contributions into savings accounts which create a central pool of funds. This is used to provide loans back to the membership at very favourable rates. The interest generated from the loans is used to cover administrative costs, with any surplus returned to members as a dividend.

Who Benefits?

Credit Unions are registered financial organisations that make economic sense to their members. Loans can be granted for anything from a new car to settling an electricity bill to avoid disconnection. Larger Credit Unions have been able to grant bridging loans, business loans and also fund student grants. Loans are repaid with interest charged on a reducing balance, with no penalties for early repayment and no hidden extra costs. The standard rate of interest is 2% per month (equivalent to 26.82% APR) although it may be as low as 1% per month (equivalent to 12.68% APR) in specific circumstances). Therefore, with interest rates considerably higher for most unsecured loans, with other charges on top of that, Credit Unions make financial sense to everyone. Credit Unions do not have hidden costs - no arrangement fees, no charges for setting up overdraft facilities, penalties for early redemption or for official letters, etc. No additional charges are levied over and above the 2% per month interest rate. In fact automatic loan protection cover which can add up to 10% more on the cost of a loan is provided free of charge to members against death and disability (subject to certain age restrictions).

Credit Unions and Savings

Loans are not available without savings. A member must save regularly, usually for a three month period before becoming eligible to apply. This encourages a savings habit. The loan is then made proportionate to the amount of savings. A Credit Union offers people the opportunity to put their savings into their own community. As shareholders in a Credit Union, members have control over their own savings and can have a say in which local enterprises and with whom their money is best invested. A Credit Union gives people a measure of responsibility for the economic development of the communities they live in. Not only do Credit Unions offer competitive returns on savings to their members, they also provide life insurance at no extra cost (subject to certain age restrictions).

Common Bond

A Credit Union is formed around a recognised group of individuals who share a common interest or 'bond'. This Common Bond can exist between people who live in the same locality, belong to the same association or work for the same employer. All the credit unions in Powys are community based common bonds. This common bond establishes a degree of mutual accountability amongst the membership which minimises the risk of default on loans, as well as encouraging active support and a responsible attitude from the members towards their Credit Union.

Credit Unions as Co-operatives

Because Credit Unions are co-operatives, they are democratically controlled and owned by their membership. As shareholders, all members have equal voting rights and an influence over Credit Union operations and services. The Credit Union is managed by a Board of Directors elected from within

the membership. Their role is to manage the Credit Union, to formulate policy and to ensure it is operating legally. Alongside this is a credit committee which assesses loan applications and monitors the savings accounts. A supervisory committee acts as internal auditors to the Credit Union, reporting to the board of directors and the members at the Annual General Meeting. Credit Unions are monitored by the Registry of Friendly Societies who require an annual audit by an external qualified auditor. Credit Unions have been running in the UK since 1960 and there are now more than 500 with over 250,000 members. In Wales there are around 35 registered Credit Unions. Twenty one of these have been established in the last three years. In many other countries they have a much longer tradition and are much more established as a result. In the United States, for example, there are around 60 million members of 15,000 Credit Unions and in Canada over half the population are members of a Credit Union. Ireland has a very successful movement which serves over a quarter of their population. World-wide there are over 90 million members in 71,000 Credit Unions.

Credit Unions and Community Development

Credit Unions offer a real opportunity for local people to become directly involved in their local community. They are able to take part in a piece of collective action that has the potential to make a real difference to the quality of life in their local community. Through involvement with the Credit Union, volunteers and members are able to participate democratically in an organisation which they both own and manage. They can influence and assert control over economic and social issues that directly concern them as members of the community.

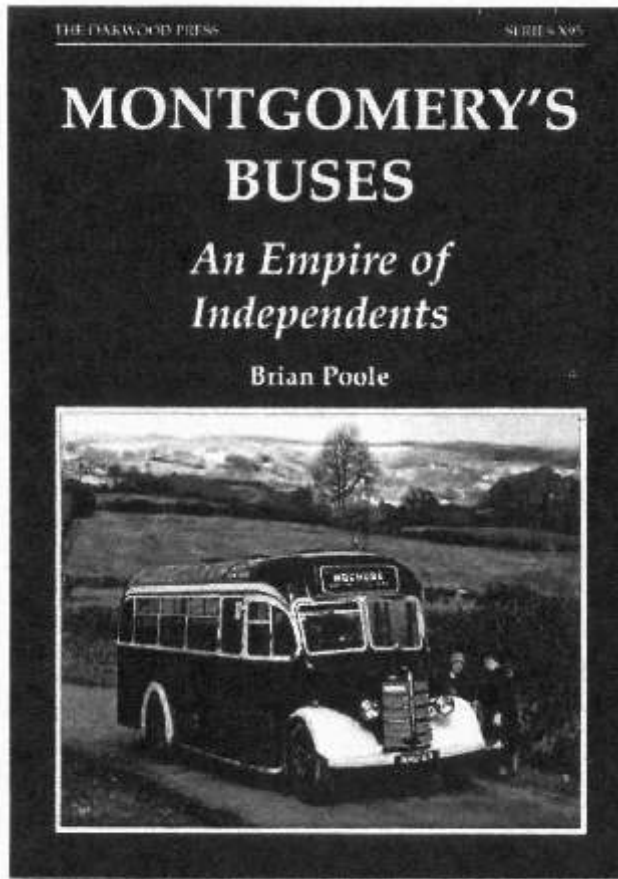
Book review

Montgomery's Buses

An Empire of Independents

Brian Poole

Montgomeryshire is now part of the County of Powys. It is the very low density of population throughout this upland area that has always caused and continues to pose, different transport problems. It was and remains a county of small businesses heavily dependent on service, agriculture, forestry and quarry extraction with tourism becoming increasingly important.



the author started by interviewing Bill Cross who was a young fitter with Mid-Wales Motorways was created in 1937. Brian quickly realised that there was a very big story hidden within the families of the Montgomeryshire bus and coach industry. Many local people have spent their time with the author recounting their careers and memories of the passenger road transport industry and gone to great efforts to find old documents and photographs enabling him to complete this work.

It is hoped that *Montgomery's Buses* will be not only a valued local (unusual) history, but will also have a far wider readership with those who are interested in the bus and coach industry more generally. 'Bysiau back cefn gwlad Maldwyn' or Montgomeryshire rural buses has a different perspective from the counties dominated by one of the large provincial companies. Mid-Wales Motorways was the largest operator for many years, but it is just one of many independent companies that served the people of Montgomeryshire. Brian has traced the story of bus services in the county from the earliest times through to the present day and the recent demise of the postbus services to some of the more remote village in the county.

A5 format, 256 pages with 340 illustrations, ISBN 978 0 85361 694 8 Paperback £15.95



NEWTOWN GREEN DRINKS

Black Boy Tuesday 8th Dec, 7.30pm

For an evening of informal
green information and
entertainment

Just turn up - all welcome

Green Drinks is a chance to talk to other people interested in green issues in an informal setting.

There are currently 575 towns and cities worldwide that have set up a Green Drinks event. You can find out more about it on the website www.greendrinks.org.

For more information, or to be put on an email reminder list, please contact Jeremy Thorp on jeremy.thorp@googlemail.com. This event is being organised by Newtown Action on Climate Change.

www.greendrinks.org