

Havant Credit Union for the Credit Crunch

Peter approached HASCU when he found himself facing rising credit card bills. He cut up all his credit cards and started saving and borrowing with HASCU in order to pay off his debts. Within nine months he was not only debt free but had a healthy savings balance in his account.

At 76, June started saving for the first time in her life. This also entitled her to borrow from HASCU. She used the money to fly to France and see her son for the first time in over 30 years!

These examples are in the leaflets being delivered borough-wide by HASCU volunteers and by both Conservatives and Lib Dems, along with their party leaflets. The stories demonstrate the strengths of the Havant Area Savers Credit Union, how it can enable people with poor or no credit ratings to practise planning, saving and thrift, as well as borrowing. Peter and June are real people - only the names have been changed.

HASCU is similar to a bank, but a bank where you must prove you can save before you can borrow, and is monitored by the Financial Services Authority. It is always looking at its costs and since I first wrote about HASCU in a past edition of The EMS, we have closed our office, with substantial annual savings. We now operate from two sites - a room in the Leigh Park Community Centre open two days a week and an office near Heathrow, contactable by phone or email. We handle very little cash, using the widely available 'Paypoint' system.

HASCU is supported by Emsworth Councillors and Havant Borough Council and is proving it has something to offer those who want a good place for their money. With more than £3,000 in a loyalty account there is currently an interest rate of 6% for savers. As a result of the credit crunch, this rate is likely to be reduced while remaining very competitive.

That HASCU is now on a sound footing, is due to the volunteers who staff the local office, those who have delivered leaflets and people who invest and borrow. The help and support from all these people is greatly valued.

For more information, please contact our Havant Office - 023 9249 9798 or to speak to someone in Emsworth, contact John Butler - 0794 3880454 or myself - 01243 372847.

Ken Gilchrist

Portchester Castle to Emsworth coastal flood & erosion risk management

The Environment Agency is working in partnership with local authorities to look at how it can manage coastal flood and erosion between Portchester Castle and Emsworth.

Flooding and erosion are real risks facing people and their property on the coastline. With the climate changing, rising sea levels and increased frequency and intensity of storms, our existing coastal defences are under increasing threat from the elements.

You can comment on the draft strategy during a three-month public consultation between January and April 2009. We welcome your comments and will make use of any new information when we make our final recommendations.

We will be holding a public exhibition in Emsworth in early March, date and venue to be confirmed. Look out for posters and on the ERA website nearer the time.

A summary document will be available at local libraries and civic offices from January 2009. For further information, contact the Environment Agency on 08708 506 506.

Friends of Emsworth Hospital

The active purpose of The Friends is changing to extend beyond the immediate confines of the Hospital to reach out into the wider Emsworth Community.

Care in the home and the need for assistance in the community is increasing and so our revised objectives allow us to assist organisations and facilities that provide and support such activities. The Friends of Emsworth Hospital will provide three Wheelchairs to the British Red Cross for loan from its office in the hospital.

The Multi-disciplinary Response Team who are also based in the Hospital have found the portable "lift and turn" unit we provided this year so useful in their home visits that there is a real need for The Friends to provide another one.

Blind Club meet twice monthly in the South Street Centre. It is entirely self-funding and so at its January meeting, the committee of The Friends will consider helping the club to continue by giving a significant contribution toward the rent it has to pay.

The Havant Bereavement Group provides invaluable practical help to people of all ages having to cope with living under difficult circumstances at a most vulnerable time. The Friends will also consider making a donation to this most worthy organisation to help meet some of its running costs.

The sixteen community nurses that use the Hospital as their base, occupy office space that is in need of serious redecoration and simple basic facilities. With no prospect of PCT funding, the Friends could well assist with some basic improvements to the nurses' working environment.

We continue to keenly support the Emsworth Doctors in their aim to build a new Medical Centre on the Hospital site when Oak Park Hospital opens - in 2011?

Peter Tier

Cheap Heating? - Buy One, Get Three Free

I found Richard Jannaway's 'Greening our House' item in October's EMS most interesting. We approached 'Greening' and energy cost reduction somewhat differently by installing a couple of Heat Pumps - otherwise known as Split Reversible Air Conditioners. Today's heat pumps, especially the relatively cheap to install air-to-air type we used, are a far cry from the coal gas fuelled Rolls Royce Merlin powered system used to heat the Royal Festival Hall in 1951.

We have a four bedroom 'upside-down' house with electric ceiling heating. Water heating and a couple of storage heaters are on Economy 7 night tariff. This autumn we bought two new heatpumps on Ebay. We installed a 3.2kw unit in the upstairs dining room and a 3.4kw unit in the entrance hall. Both are modern 'inverter' units which automatically modulate their pumping speed to demand and are significantly more efficient than those simply switched on and off by a thermostat.

Many people still associate air conditioners mainly with cooling - arguably of doubtful worth in the UK. May 'Which?' air conditioner report dealt almost exclusively with coolers and even claimed that its 'Best Buy' could heat only if the outside temperature is above 10°C. Ours claims to work down to -15°C. Granted, the efficiency will fall a lot at low temperatures and, with only 6.6kw rated output in a largish house, we expect to need additional heating in the depths of winter. We are still on a learning curve as regards usage but in late November we have not used our main heating system.

The 'yardstick' (for heating) is the Co-efficient of Performance (COP). It seems that ours score well at about 4.2 to 4.5COP at part load in moderate conditions, with about half the 'carbon footprint' of a gas condensing boiler system. 4kw of heating for 1kw input must be good news. Hence the BOGTF heading!!

Basic 3.5kw self-install split systems on Ebay start at under £200. We were lucky. Our total costs, including extra piping, special tools and professional final commissioning for both (to ensure 3 year warranties) have been under £700. www.heatpumps.co.uk is very informative with well presented comparisons with other domestic heating.

James Colbourne

Pathway Survey - Volunteers Needed

At the end of January 2009, the Emsworth Community Board (ECB) intends carrying out a survey of use of the Washington Road underpass. The Interbridges commercial development could cause a barrier and a danger to children and adults as this underpass is a Safe Route to School and the only safe link between south and north Emsworth. This survey would provide valuable information if and when this site is developed.

It is envisaged the survey would take place mid week/mid term and would be divided into approximately one hour segments from 8am until 4.45pm. If we have enough volunteers, it might be possible to have more than one person counting in the busier slots. We would be very grateful for as many volunteers as possible. If you can spare an hour of your time to help we would love to hear from you. Please call Rosemary Osborne on 375433 or rosie545@homecall.co.uk

Rosemary Osborne (ECB)



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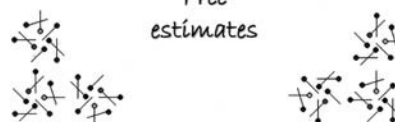
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