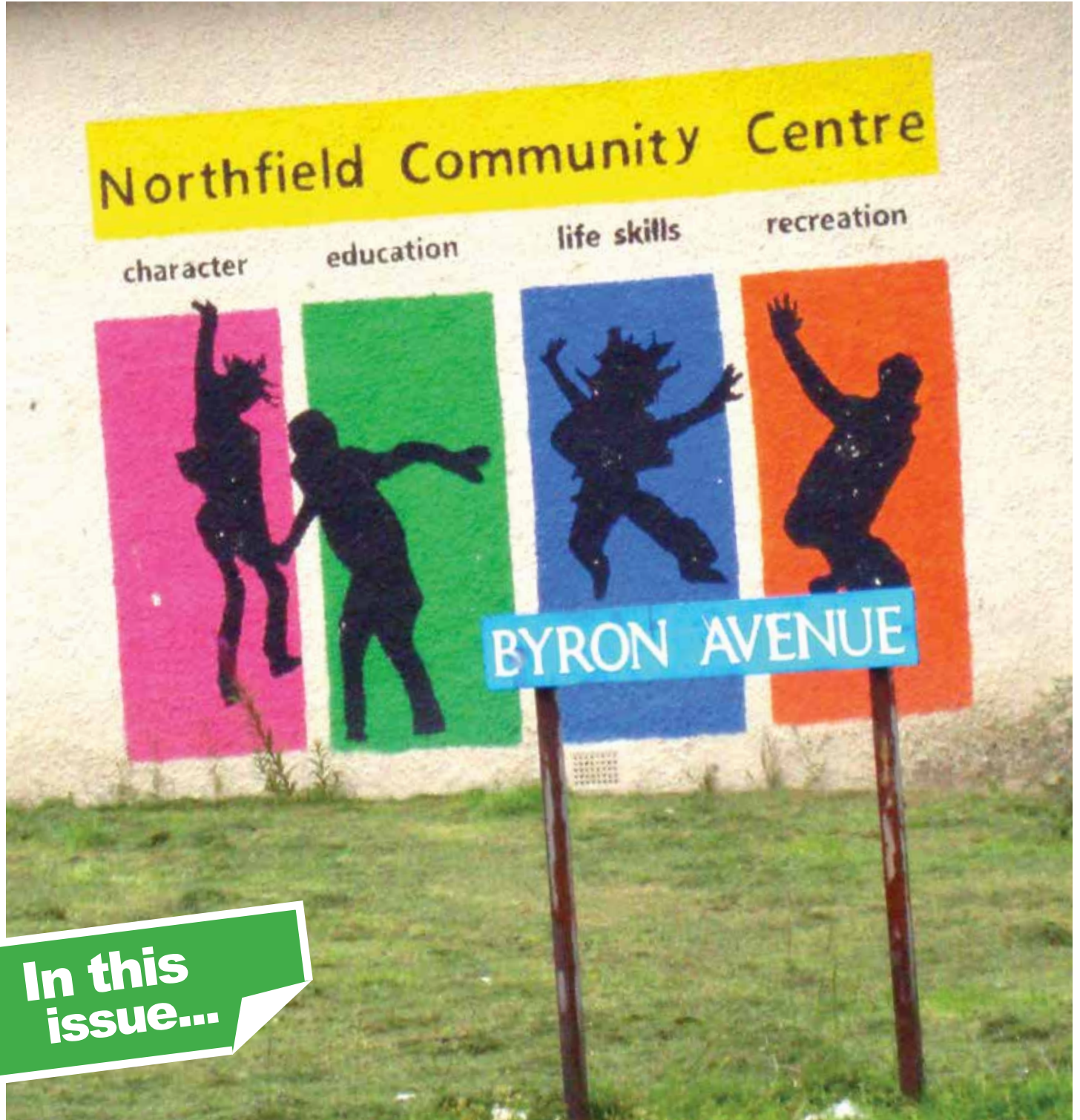


cumming north↑

SummerEdition2012



**In this
issue...**

Bramble Brae
Olympic Rap

Northfield Neep
A Pensioner and his Garden

Cummings Park
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editorial

Hello, and welcome to the Summer 2012 issue of Cumming North. We are striving to publish three editions a year now, so the past few weeks have been hectic as those of you involved with creating the magazine will be aware.

Cumming North is a way for anyone from Northfield or Cummings Park to tell others about what's going on, or as a way to make your own voice heard.

Thank you to those who have submitted articles, worked on designing the magazine and chased up people for articles. Your hard work is very much appreciated!

Anyone who wishes to submit an article for the next issue is more than welcome to do so. If you are involved in anything that you think others in the area would be interested to hear about, please let us know.

If you would like to become involved and live in either Cummings Park or Northfield there are many aspects to creating the magazine which you could help with. Just get in touch and training will be arranged. Please contact:

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Aberdeen International Youth Festival Celebrates 40 years of talent

Aberdeen International Youth Festival (AIYF) celebrated its 40th year in grand style with another showcase of young performers, who held audiences' rapt attention in Aberdeen City and venues all over the north east. The festival, which ran from 1st – 11th August, encompassed the finest young performers spanning the globe, fused with homespun talent of the highest calibre. AIYF's diverse and culturally rich line-up guaranteed something for everyone, from contemporary dance to music theatre, all ages and tastes. Visitors and participants were attracted to the festival by its consistently high standard and this year's 40th celebrations promised events and cultural activities with a celebratory twist.

This year's AIYF parade was one of the highlights of the festival, as The Port Project came to fruition - an arts collaboration

which told the history of Aberdeen through its port. The young participants, who spent the summer training for the event, got to show off their work in a spectacular parade on Saturday 4th August. The project had a number of elements where children from Aberdeen City and Shire participated in various arts activities, involving as many groups as possible, who used circus skills, dance, drumming, music, puppets and large sculptural pieces to enhance their story.

AIYF began its life as a classical music festival in the 1960s in Switzerland and moved to Aberdeen in 1973. Forty years later, the festival has grown and modernised to include even more genres of the youth arts movement including dance, theatre, opera and world music. The spectacular International Variety Gala, at His Majesty's Theatre on Friday 10th August

was a fast paced celebration made up of artists from across the world who participated in the wider festival programme. Every year this proves to be one of the most popular festival shows.

The International Dance Gala, on Thursday 9th August was a dance extravaganza which featured companies from all five continents and is a festival favourite. Now a truly international event, with participants travelling from all four corners of the globe to take part, AIYF is also committed to supporting emerging talent from across Scotland and the rest of the UK. In the last 40 years, AIYF has hosted more than 25,000 young people from around the globe, making it one of the biggest and most successful gatherings of youth talent held anywhere in the world and a platform for young performers everywhere.



HISTORIC NORTHFIELD

Placed on top of the ridge on Brimmond Hill there sits a very interesting war memorial - a table chart made of solid bronze, detailing the surrounding hills. Erected in June of 1917 by the Stoneywood Literary Guild, this memorial marks some of the most intense fighting of the First World War and some of the most appalling losses.

The Battles of the Somme in the previous year and Loos before it were a disaster for Scottish communities; the loss of life was in the tens of thousands a day. This was known as the great falling and the tactics of saturation shelling failed as a third of shells were duds. Also, the German troops were deep underground in far superior trenches with bunkers that protected them from the thousands of rounds that were poured in to their lines - as well as the duds, many of the shells were shrapnel-based and did not penetrate the trenches. When the bombardment stopped, the Germans came out and our men

were mown down as they went over the top and got tangled up in their own barbed wire. This madness went on from June to November in 1916.

A memorial service was held on the summit on the 2nd of June 1917 and hymns were sung and prayers said for the fallen. Many songs have been written about this tragic piece of our history - the Great Falling was so tragic that no communities went unaffected and our community was no different, as local families lost many of their sons and brothers.

The war was to rage on until the eleventh hour of the eleventh day of November 1918.

So when you enjoy your walk over Brimmond Hill, please remember those young men who gave their lives so we can enjoy our liberty - they were our people, our young men resting now in some far off foreign field.

There is a car park at the bottom of Brimmond and a clear path extends to the very top. A bottle of water or a flask is recommended as the climb - although easy - can be tiring for those who perhaps have seen the last flush of youth.

Mike Middleton

Northfield Neep

(A Pensioner and his Garden)

Hi fellow gardeners - what weather we have been having and I'm paying the price for not having sufficient drainage in my containers. However my good neighbour came to my rescue (boring larger holes in my tubs) and my plants soon recovered much to my relief, and I'm now ready to face the flowery future.

As I write this (mid-June) and all thoughts of frost are just bad memories, all set to plant out my summer bedding plants (I'm a canny soul), my daffodils have got the chop and the dying leaves cut down with the bulbs sleeping it off until the spring of 2013. My perennials have enjoyed the rain and promising a nice end to the gardening year.

I have quite a few berries on my holly bush to compensate for the azaleas shedding their flowers after putting on a lovely show. My veggie plot is looking reasonably good but I had to cover it with fleece to keep out a certain feline creatures desperately searching for a loo to leave a deposit. In the tattie patch I planted second earliest and if the shaws are anything to go by there should be a good boiling of spuds underneath, I have also two bags with three seed tatties in each to

supplement the harvest.

Lettuces - suitably thinned out are – are thriving and my onion sets have remained in the ground (due to the fleece), I planted shallots for the first time and I'm unsure how they will turn out - but I will let you know how they progress. My second year rhubarb have given me plenty of rhubarb crumble to my liking (blooming gannet) in addition to keeping me on the trot (I'll be joining the felines).

In the front garden I am enjoying the benefits of getting another gardener to do my pruning and the perennials are reaping the rewards of his expertise. The azaleas are dying off now but done very well despite the rain and cold weather.

That's about it for this report to you hard-working garden enthusiasts and with a bit of luck I hope to report a successful summer's gardening in the next issue of our magazine - just off to get my slippers on, my feet up, a read of the P&J then my daily snooze.

Hope you all keep well and continue to enjoy your garden.

Mr Northfield Neep.

Councillors Comments



Cnclr Gordon Graham

First of all I would thank all the people who voted for me and returned me as your Councillor. I will work hard to improve or provide new opportunities in the area. I will strive to get more public sessions in Northfield Swimming Pool. I would also like to see the Community representatives given more say in how local services are run and issues resolved.

Fairer Scotland Fund

I recently had the pleasure of attending an awards ceremony for youths who had completed the shmuTRAIN Positive Transitions project, which is funded by fairer Scotland. This is a unique employability and skills development training course for young people aged 16-19 who are not in education, employment or training. Community and digital media is used as an engaging tool to support young people into positive destinations. They are involved in producing and delivering this newsletter and presenting on the radio.

Since 2009 it has supported 76 young people with 46 young people moving on to either employment, education or training.

Listening to the kids and their parents after the ceremony it was clear that this is a worthy project and I would highly recommend it.

I am concerned at the lack of applications for funding from organisations in the Northfield and Cummings Park areas. I would encourage all people who are involved in providing services in the community to apply for funding if they have any ideas that would regenerate or transform our community of provide opportunities that they would otherwise be denied.

Regards
Gordon Graham



Cnclr Scott Carle

It gives me great pleasure to write for Cumming North for the first time since being elected a councillor for the Northfield Ward. Having been brought up in Northfield, it is also a privilege to represent the area on the council.

I have recently attended a number of events in the area.

I attended the Northfield Academy Celebration of Success Awards on the 18th June at the Music Hall. It was great to see the pupils of Northfield showcase their many talents and to see so many pupils do well over the last year and I'm sure all that attended will agree that it was a great night and join me in congratulating all the staff and pupils. I look forward to working with them all in the future.

I also attended the 'Roots of Empathy Babies' celebration event at Manor Park Primary School. The Roots of Empathy programme brought mothers and young babies into the classroom to allow the pupils to observe the relationship between mother and

baby in order to allow them to reflect on their own relationship with others around them.

Again, this event was a great success and the programme itself was hailed a great success. It was good to see the positive effect the programme had on not only the pupils but the mothers, teachers and all involved.

If there is anything you would like to speak to me about or any problems that you would like to raise with me, please get in touch either:

By email:
ScCarle@aberdeencity.gov.uk

Or by phone on: **01224 346622**



Cnclr Jackie Dunbar

First of all can I say how delighted I was to have been re-elected - thanks to everyone for putting their faith in me and giving me the opportunity to continue to serve the communities of the Northfield Ward. I'll be doing just the same as I've been doing for the last five years; working for you - the constituents - and for the area we live in.

Since the election I have been working hard with constituents trying to resolve the many varying issues that appear on my desk, sometimes on a daily basis!

One of the issues that was recently raised with me was fly-tipping - an ongoing problem. It was suggested that the reason for so much of it happening may in fact be down to the cost of contacting the council using the 0845 number to arrange for a pick up (for Council tenants the charge for the collection of the first four items is covered by the housing service). A lot of folk nowadays no longer have landline telephones and only have mobiles. This was proving to be very expensive when trying to call the council to arrange a pick up. I spoke to the council regarding this and asked if it would be possible for folk to text in their details for an uplift of bulky items. Unfortunately I was told this was not possible as the council does not have the facilities to be able to receive texts, but they have published alternative 01224 numbers on the council website along side the 0845 number so that the cost to

mobile phone users is reduced. I have provided some of the numbers below, for a full list please visit the council website on www.aberdeencity.gov.uk
 General Enquiries - 01224 522000 or 08456 08 09 10
 Environmental Services (including Grounds, Roads & Street-lighting and bulky uplifts) 01224 219281 or 08456 08 09 19
 Housing Repairs 01224 219282 or 08456 08 09 29

If you would like to talk to me regarding an issue you think I can help you with then please do not hesitate to contact me, by telephone on **01224 522522** or **07733 300570**, by email on jdunbar@aberdeencity.gov.uk, or by coming along to one of my surgeries. If you want to see me face-to-face and don't want to wait for a surgery then please feel free to give me a call and I will be happy to meet you out with surgery times.

Charity Bus Unveiling

On Saturday 23rd June at Sheddocksley Baptist Church, local disabled charity Future Choices unveiled their new wheelchair friendly minibus with the help of Dame Anne Beeg MP who was the special guest to cut the ribbon. Lewis Macdonald & Richard Baker also attended as did Paul O'Connor MBE from Inchgarth Community Centre.

Future Choices launched the Cash for Cans appeal in February with the aim of collecting empty drink cans, which they exchanged for cash to allow them to purchase a

second-hand minibus. Over 15,000 empty drink cans have already been exchanged for cash at John Lawrie Aberdeen Ltd, who recycle the aluminium cans, generating over £1000 so far. Although the charity has now bought the minibus, they still need donations of empty drink cans to cover the running costs of the bus.

Future Choices Chairman David Forbes said: "Without the help and support of the Aberdeen community and oil companies, this appeal would not have been successful".

"Having access to the minibus will greatly increase the range of activities offered by the charity, allowing for a much-wanted lunch club to be set up and day trips to be planned"





Cummings Park Community Flat

The Community flat is jointly funded by Aberdeen City Council and Fairer Scotland.

The staff and management committee members make every attempt to be inclusive and welcoming. A range of activities is offered to adults and young people including opportunities for volunteering. We encourage community involvement and participation helping to increase skills and creativity.

The flat held its first Annual General Meeting in January 2012. A constituted management committee with 9 members welcome new people. As part of Community Learning and Development we work in partnership with local organisations and agencies with the purpose of helping individuals and the community to access knowledge, skills and learning opportunities.

Since August 2011 the flat has offered activities such as digital photography groups where people learned about their cameras and had the opportunity to go 'out and about' and take photos. Some of the photos were included in a photo launch in the flat where our younger and older generations had the opportunity to learn from each other. The photos were later displayed in the Lemon Tree courtesy of Community Arts.

A six-week Health in the Community class was provided by Pathways and was well received, inspiring the now established 'This Weigh In' group supported by volunteers.

NHS enabled us to provide a Rehis food and hygiene course where members of the community, management committee and school councils had the opportunity to gain the certificate.

Smoking Cessation support sessions encouraged people to give up smoking.

Further health-related activities will follow as ideas come in and The Healthy Hoose is going to facilitate a health information group during the summer break. Community Learning and Development tutors and volunteers have supported learners with basic computing skills, adult literacy and healthy cooking.

The Management Committee has invited community members to celebration activities such as an open day, a festive 'get together' and our recent queen's jubilee celebration.

The day was a great success and almost 70 people signing the register. The management committee would like to thank Aberdeen City Council Jubilee Fund, the Cummings Park Community Centre, the Byron Baker and all who helped on the day.

The Easter programme enabled parents and children to 'learn through play'. The group was small but the people involved had fun.

The homework group gave families an opportunity to be in an environment which encouraged the completion of homework tasks without distraction. There was an opportunity for parents to recognise some weaknesses in their own learning. We supplied a tutor and Bramble Brae kindly supplied a pupil support worker to encourage the young people.

The debate group gave members of the community an opportunity to air their views on all sorts of issues important to them in a fun and relaxed atmosphere.

Nescu Credit Union gives people in the area an opportunity to save, borrow on savings or buy certain white goods. People have found that they are more likely to save if they have a regular saving point - you may save as much or as little as possible (see below for times).

There is an active evening youth group available for young people from primary 7. New members are welcome to join in the fun. Arts, crafts, projects, trips, awards and a residential have all been part of the programme. New members always welcome.

The ladies' group offers stability, conversation, inclusion and activity. The longest established group has supported many ladies in all sorts of issues. Discussion

through craft has proved beneficial and this group had a fun day as they attended the golden games and are now joining the sports village for regular sessions of bowling.

Fresh fruit and vegetables are available to purchase every Thursday and Friday from 12pm. Alison will help with your purchase and will take orders for the following week.

The flat is for the benefit of the community, so if you would like to see a service not already offered please let us know.

Volunteering has lots of benefits - you can make a difference to people in your community, improve your job prospects, gain skills, experience diversity, build relationships and gain opportunities for training.

The list of things that you gain from helping others is not exhaustive. Come and talk to us about the kinds of things you would like to do.

If you would like to take part in any of our classes or activities or you would like to support the flat by volunteering your skills please come along and talk to Donna or Kathryn or call us on 01224 681357



Dynamic Youth Award

The young people aged between 11-14 years who attend the Cummings Park flat have achieved a 2 star Dynamic Youth Award for over 30 hours commitment, by organising and taking part in a weekend residential at Cromdale, participating in outdoor activities. They decided which activities to do, what food they would like and when we left they shared out the chores between themselves to leave Cromdale the way they found it.

Cummings Park is a regeneration area and the young people benefited from learning new skills, making packed lunches, making their beds and being able to encourage others as part of a team.

The group started off with very little in the way of resources but always manage to come up with innovative ideas. They have made paper-mache bankies - thinking of their own design with no help from their workers - taken part in healthy cooking and deciding on the menu between them. They went on trips away from the flat to Huntly Falconry Centre and Macduff Aquarium where they saw and learned all about the birds/fish/marine life and we had a quiz when we returned.

The young people decided on where and when to go, how we would get there and they paid for it themselves.

A few of the young people have poor literacy skills and through the planning of the programme, taking part in quizzes and writing down recipes, resources and filling out forms, they have managed to improve on these issues and now don't need as much help with literacy.

The young people who were involved in the residential are also encouraging others to take part in their group and are promoting the fact that they can achieve a lot by making new friends, taking part and learning new things and overcoming challenges set for them.

The young people have developed a range of skills such as an increased confidence, language and communication skills as well as working better as a team.

All these new skills have been identified by peer assessment statements as part of the Dynamic Youth Award process. These awards are credited at level 3 on the SCQF.

Sara Duncan - Youth Worker.

Bramble Brae Primary 5 & 6

OLYMPIC RAP

We made up some Olympic raps for our school sports week and performed them in the gym hall at the opening ceremony. We had to run around the gym hall with the flags of our Olympic country. We were very lucky because Samantha Watt - a torch bearer - came in to lead us round with her official Olympic torch.

P5 OLYMPIC RAP

*Olympic, Olympic,
Olympic games,*

*On your marks, get set, go,
go, go!*

*All together, the games
are 26,*

*We've been doing this
since 776,*

*From Greece to the country
where it's going to be,*

*The Olympic flame will
come and be seen.*

*2012 lovely London's
where it's at,*

*We hope you've enjoyed our
OLYMPIC RAP!*



P6 OLYMPIC RAP

*Olympics are in London,
In 2012,
We're all very excited,
To see the torch be held!*

*Olympics, Olympics,
We can do the Olympics,
We can jump, we can try,
We can even touch the sky!*

*Bronze! Silver! Gold!
We'll win,
Everybody try their best,
And we'll all grin!*

*Olympics, Olympics, we can
do the Olympics,
We can jump, we can try,
We can even touch the sky!*

*Football, swimming,
and high jump too,
Hammer throw and running,
Are fun to do!*

*Olympics, Olympics we can
do Olympics,
We can jump, we can try
We can even touch the sky!*

*We will cheer,
We will chant,
OUR OLYMPICS
WON'T BE PANTS*

*We will cheer,
We will chant,
OUR OLYMPICS
WON'T BE PANTS!*

SUMMER READING CHALLENGE 2012

STORY LAB has a special theme linked to the Olympic and Paralympic Games, with all participants from their Local Library receiving a medal and a certificate. The challenge is aimed at 4 - 12yr olds.

SIGNING UP - On signing up children receive fridge magnets, a bookmark and a story lab medal.

There are then more goodies to be had when they visit.

Visit 1 - two books, storymaker and sticker

Visit 2 - four books, wristband and sticker

Visit 3 - six books, model and sticker

Middlefield Parish Church

A word from Rev Anita van der Wal...

Do you ever have that strange experience when you pass a certain building or signpost for weeks, maybe even years then all of a sudden think, is that new, I have never noticed that before? And with great embarrassment you have come to the conclusion that the building is older than you or that signpost has been there for ages.

I have to admit I am not a stranger to these experiences. It often happens when I am out and about in the car.

All of a sudden my eye catches something that I hadn't seen before while that must have been there for a long time.

I think of these experiences when I hear people asking if the church is still open, and I have to say this question doesn't surprise me. Seen from the Manor Avenue, the church is up the hill hidden behind a fence (which is sadly necessary) and a garden. When you come through the gate there is the manse on the left and the old church on the right. At the moment a church family is living in the manse and a few years ago the old church was sold to a builder, so what is going on in the church through the week is not really visible from the Manor Avenue. The entrance that leads to the church sanctuary is only used when services are held in the church.

Although we are not a big congregation we are very much alive, not only on a Sunday but also through the week, inside the building but more often outside

in the community. The church is not only open for those who are regular attendees. It is there for everyone who would like to use it.

If you would like to come to our Sunday services, they start at 11.00am on a Sunday morning. At the same time there is also a Sunday Club for nursery and primary school children.

On Tuesday there is the Friendship Group from 1.00pm to 3.00pm. After some time of devotion there is a varied program of speakers and activities. The afternoon is closed with a cup of tea and home bakes. Everyone is very welcome to attend.

But if you just want to experience some peace in our garden or you would like to speak to the minister, please feel free to do so. As a church we would like to be part of your community, and we hope that the community will see the church as part of the area you all live in.

With every blessing,
Rev Anita van der Wal

Middlefield Parish Church of Scotland, Aberdeen
75 Manor Avenue,
AB16 7UT
01224 682310

Minister:
Rev Anita van der Wal
01224 865195

Outreach Worker:
Sumtende Chaba
01224 682310

Session Clerk:
Linda Forbes
01224 691165



Auchmill Golf Club

Jackie Reid Day

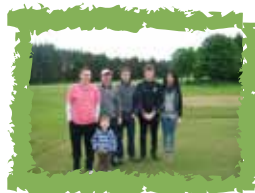
Jackie Reid was a popular member of our ladies golf section, but sadly Jackie passed away with cancer in January 2011. Jackie loved her golf and liked nothing more than having a day out playing golf then socialising having a wee bevy with the girls. In memory of Jackie we have an annual fundraising competition for breast cancer called Jackie's Day, which is now in its second year. This year it was held on Sunday 10th June and was a great day with 16 groups of three teams comprised of one

lady and two gents playing golf. All of Jackie's family participated, including her grandson wee Cooper. There is a memorial bench at the 9th hole in honour of Jackie - of course everyone had a wee rest and a little nip as Jackie would have loved it. Allan Mackie. Pauline Duncanson and Keith Donaldson were this year's winning team.

A total of £914.50 was raised for breast cancer care and they were able to add £228.63 from gift aid.



Happier times - Jackie with friends, Yvonne Sellar & Sheila Donaldson



Jackie's family Lee, John, Stephen, Ryan, Natalie and of course wee man Cooper



Lynn, Hamish, John, Stephen



Winners, Allan Mackie. Pauline Duncanson and Keith Donaldson

Auchmill Golf Club Playing a leading role in the North East Golf

Auchmill Golf Club had a hectic few weeks during which we have supported the following golfing activities:-

- * Off the tee trophy Monday 2nd July & Sunday 8th July
- * Paul Lawrie North East Boys stroke play championship played on 5th July
- * Paul Lawrie North East Boys Under 14 Championship played on the 6th July
- * The semi-final and final of the North East Boys match play championship 6th July
- * Our own Club Gala 30th June

This was the biggest few weeks in our club history with some of the top names in golf using our facilities.

Club Captain Mark Albiston would like to thank the clubhouse staff, ground staff, caterers, members of the Club Council and individual members who gave up their time to help the cause - all deserve praise for their assistance and the way they represented the club. This was an example of how well our team can work together for the good of the

Cumming North Sport

The Byron football club

Ayr Trip

Two of the teams were off down to Ayr this year to take part in the International Tournament. No trophies but a good time had by all, except one poor Connor Ross who got a very bad knock putting him out of the game for some time. We wish him a speedy recovery.

Girls Football

In more news the club is branching into the world of girls football. Although some of the teams have had girls playing for them, this will be all-girl teams. They are looking for girls born in 1998-99 for the under 15s and 2000-02 birthdays for the under 11s.

New Website

Byron also has a new webpage where you can find lots of info, fixtures, player profiles and of

course club news. Visit www.clubwebsiteuk/byronboysclub

And last but not least the next big club fundraiser is on the 28th of September, at the Sunnybank Social Club. Come along and see the comic talents of John Magruvie and Hairdressers to the Stars, Patrice.

Tickets £12 inc buffet. Contact: Gail 07709-157-179 or Jennifer 07852-932-527 for tickets.

And finally we would like to thank all sponsors, coaches, managers, secretaries and parents/carers for their continuing support. We look forward to another busy season.

Contact details for teams can be found on the web site. To enquire about joining one of the girls teams, call 07944-814-555.

And inally we would like to thank all sponsors, coaches, managers, secretaries and parents/carers for their continuing support. We look forward to another busy season.

Contact details for teams can be found on the web site. To enquire about joining one of the girls teams, call 07944-814-555.

British Boxing Champion

The Byron Boxing club now boasts a British champion after Billy Stuart won the title at the British Championships at the weekend. Three other boxers also made the finals but unfortunately all were beaten and came home with Silver medals - but all-in-all a great achievement for Byron Boxing Club.

The boxing club has been closed for the holidays but is open again now - and they are looking for new members for boxing and their females fitness classes.



Dance Classes

Interested in learning Highland Dancing, Tap or Cheerleading?

Well why not come along to the Cummings Park Community Centre on Saturday the 25th of August from 9:30am onwards.

For more information please contact Irene on 01224 780186.



YRP VIENNA VISIT

On the morning of the 24th of June six Young People from the Youth Radio Project (YRP) at SHMU set off for their journey to Vienna. We travelled to Austria via two planes from Aberdeen and on the first day in Vienna we visited a castle on the outskirts of the historic city. In the first two days we met young people from Vienna, Italy, Romania and Poland, took part in lots of team building activities and got to know each other. On day three we were put into the media groups in which we would be working for the next few days. Later on in the evening some young people started a jam and rap session that was recorded for the media projects.

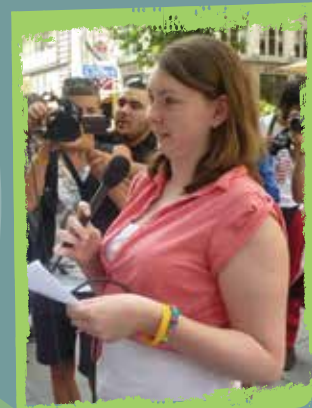
During the morning the following day we discussed questions we were going to ask the public of Austria on the main theme of the project, which was stereotypes of young people. We then had a visit to the Viennese parliament where we recorded interviews for the media projects with **Tanja Wehsely**, who is the chairwomen of the Youth Centres in Vienna.

There were trips to a TV studio, radio studio and community newspaper, where everyone

participated in a recording at the TV and radio studios. On Thursday the group went out into the streets of Vienna to ask the public questions, as part of the lead up to the final media projects the group were to put together at the end of the week. This visit has had a positive impact on me in terms of my confidence; it has also made me think about what I want to do with my life.

The project is EU-funded, with top-up funding from the Fairer Scotland Fund and Aberdeen City Council Youth Activities Grant.

Written by LIAM YEATS



North East Scotland Credit Union:

a community credit union in action –

There has never been a better time to get involved in your local community credit union. In these uncertain financial times Nescu is a safe-haven for your money and a place to begin a savings account.

Nescu in a nutshell:

It is a financial co-operative wholly owned and operated by its members for their benefit. In simplistic terms Nescu members all save small amounts of money into one large pot of money, which is then lent out to members at a low rate of interest. The interest from all loan repayments is then put back into Nescu funds and helps pay for the administration of Nescu; at the end of the financial year (September) any profit, after expenses, is then shared amongst the members in the form of a dividend. There is no interest paid on adult savings only the dividend.

This is the really boring bit, but necessary:

All monies are protected through the FSA compensation scheme up to the value of £50,000 per member - as the maximum you are legally allowed to save with a credit union is £10,000 you can see that your savings are always protected. Nescu also offers a death benefit scheme that pays up to £2,000 on top of your savings to your nominated beneficiary.

So why a credit union:

Well it is easy to join and if you need help filling in forms our staff are only too pleased to assist. It is local and keeps all money in the local system (no fat cat directors taking a share of the

profits) which helps to sustain local businesses because you will tend to spend your money locally.

You have to save with Nescu for eight weeks before being entitled to apply for a loan – this shows Nescu that you are committed to saving, planning for the future by saving and that you can afford regular weekly, fortnightly or monthly payments. The minimum saving we ask you to commit to is £1.00 per week – the price of a can of juice!

All loans are granted after careful consideration - you must fill in a loan application form with an income and expenditure table and Nescu may ask you to come in for an interview, especially if it is your first loan. The maximum you can borrow is three times your savings as Nescu does not believe in indebting people beyond their means. Loans for holidays and Christmas are expected to be paid within 10 months to allow you to continue saving for another couple of months before applying for next year's loan. You can also save and take out your own funds then simply start saving for the following year immediately.

We also offer a Junior Savers scheme whereby the kids can join, either at their local school if we have a collection point set-up or through a local collection point or the main office. Please see our website at www.nescu.co.uk for lots more information and downloadable forms.

If you feel you would like more information then why not give us a call on 01224 899-688 and arrange to speak to us or to receive an application pack.

We are now at 7 Finnan Place, Aberdeen, AB11 8RG and would be delighted to welcome you as a member.



WHITE GOODS STORE COLLECTION POINT

32 Menzies Road • 01224 891268

**Fridge/Freezer
Washing Machine
£499**

**Available to BUY
separately or as a pack**

JOIN US AND SAVE

OPENING HOURS ARE:

**Monday, Wednesday,
Thursday - 11:00am-2:00pm**

Tuesday - 1:00pm-2:00pm

Friday -11:00am-1:00pm

NESCU is governed by the Financial Services Authority with savings protected by the Financial Services Compensation Scheme.

www.nescu.co.uk

COMMUNITY CONTACTS

Alcohol

Alcoholics Anonymous **0845 769 7555**
Drinkline **0800 917 8282**

Benefits

Benefits Agency Advice Line **0800 587 9135**

Crime

Crimestoppers **0800 555 111**

Drugs

FRANK – National Helpline **0800 776 600**

Dentist

Emergency - G-Dens **01224 558 140**

Doctors

NHS 24 Emergency **08454 242 424**

Electricity

If you have a Power-Cut **0800 300 999**

Family Planning

Square 13, Support & Advice **01224 642 711**

Gas

Gas Emergency **0800 111 999**
Gas Emergency with a Meter **0845 606 6766**

Housing

Emergency Repairs **01224 480 281**
Call Centre Emergency **0845 608 0929**

Police

Non-Emergency **0845 600 5700**

Samaritans

Need to talk **01224 574 488**

Social Work

Social Work Duty Team **01224 765 220**
Emergency Out-Of-Hours **01224 693 936**

Young Carers

Support & Information Service **01224 625 009**

Water

Scottish Water Emergency **0845 600 8855**

Alkohol

Anonimowi Alkoholicy **0845 769 7555**
Problemy z alkoholem **0800 917 8282**

Zapomoga

Agencja doradztwa w zapomogach **0800 587 9135**

Przestępstwa

Przeciwdziałanie przestępstwom **0800 555 111**

Narkotyki

FRANK – narodowa linia pomocy **0800 776 600**

Dentysta

Nagle wypadki **01224 558 140**

Lekarze

Nagle wypadki **08454 242 424**

Elektryczność

W wypadku odcięcia energii elektrycznej **0800 300 999**

Planowanie rodziny

Square 13 wsparcie i doradztwo **01224 642 711**

Gaz

Nagle wypadki **0800 111 999**
Nagle wypadki w związku z licznikiem **0845 606 6766**

Pomoc mieszkaniowa

Nagle naprawy **01224 480 281**
Centrum pomocy **0845 608 0929**

Policja

Zgłaszanie przypadków nie wymagających nagłej interwencji **0845 600 5700**

Samarytanie

Telefon dla potrzebujących rozmowy **01224 574 488**

Praca społeczna

Dyżur pracowników społecznych **01224 765 220**
Nagle wypadki poza godzinami pracy biura **01224 639 936**

Pomoc w karierze

Wsparcie i informacje **01224 625 009**

Woda

Nagle wypadki **0845 600 8855**