

Innovative Scottish museum at one with nature

Over 5,000 years of human history are traced across the Kilmartin valley in Argyll, which has a wealth of prehistoric sites. Lauded as Scottish Museum of the Year 1998, Kilmartin House Trust approached us for mortgage finance to assist in the expansion of their environmentally sensitive facilities. Ecology chairman Gus Smith reports on his visit.



Kilmartin is a wonderful place. It lies between Oban and Lochgilphead, a two hour journey from Glasgow, with the Mull of Kintyre to the south, and overlooking the Isle of Jura to the west. Within six miles of Kilmartin village there are at least 150 prehistoric sites, making it Scotland's richest prehistoric landscape.

Kilmartin House is a former manse with a traditional range of outbuildings - described as "a centre for archaeology and landscape interpretation", and they approached us for a mortgage to develop their facilities. This lending has no residential element - something of a rarity in our mortgage book - but, from our literature, they felt that we would be sympathetic to the way they were developing their buildings and appreciate the nature and scope of their operation.

I called at Kilmartin House last autumn while I was in the area and was met by the Trust's finance officer, Richard Adair. I was immediately struck by his enthusiasm for the project, which has won a number of prestigious awards since it opened in 1997. First he showed me round the Visitors' Centre - the former barn - which houses a cafe, bookshop and audiovisual room. This building typifies the care and attention to detail evident in all areas. It has been reconstructed from local stone and timber and, once inside, you have that sense of rightness you only get when materials, craftsmanship and use of space have been thoughtfully and successfully

combined. The "green oak" conservatory is particularly noteworthy. The wood for the frame has come from native, sustainable sources, and, being green oak, has made its own demands upon the structure, which gives it a very natural feel and appearance. The glass is low emissivity, which lets light in but doesn't allow much heat to escape.

The museum itself is unforgettable. It is in the basement of the main building, where the low ceilings and limited space give it an intimate feel very different from the cavernous spaces of many museums, and ideal for exploring and focusing on the everyday lives and



environment of those who have peopled the area over the past 5,000 years. There are not only things to look at, but activities for children, and listening posts where you can hear the recreated sounds of the past - a haunting and evocative experience.

And then there is the way Kilmartin House relates to the local community. It may seem self evident to an outsider that this kind of business, which cherishes and respects the landscape, is preferable to a local industry such as quarrying, but that is not how it may seem to others. Any new business coming into a small rural community is disruptive, to some extent, and there has to be give and take on both sides if there are to be mutual benefits.

A good example of Kilmartin House's awareness of this comes in their catering. It

would doubtless be more cost effective to employ a catering firm, but the meals are home made by local people, using natural, fresh local produce as much as possible, and I can personally vouch for how excellent they are! And if you want to know how local beer tasted hundreds of years ago, you will find it advertised in the Visitors' Centre, where they could quite well sell it, but you are directed across the road to the local shop.

What I found particularly satisfying was that the building practices and techniques so evident at Kilmartin House, are now being employed in other local buildings. I was taken to see a particularly fine example just a few miles away.

It's all a matter of balance, and I think Kilmartin House is getting it right. It makes good use of buildings no longer required for their original purpose, and we are pleased to be lending on them.

Ecology members are welcome to visit Kilmartin House and will enjoy concessionary entrance of £3.10 for adults on production of this newsletter. Children are £1.20. Telephone 01546 510278 for information or visit their website at www.kilmartin.org

the Ecology is...

... a mutual building society dedicated to improving the environment by promoting sustainable housing and sustainable communities. Your investment funds mortgage lending on:

- energy-efficient housing
- ecological renovation
- derelict and dilapidated properties
- small-scale and ecological enterprise
- low-impact lifestyles

AGM 2000 at Slimbridge

For this year's AGM Ecology members descended on the new eco-friendly visitor centre at the Wildfowl and Wetlands Trust's Slimbridge reserve. We were treated to a beautiful day, and our party of 140 were able to take full advantage of what Slimbridge has to offer.

During the meeting members heard that the Society had reached assets of £29 million and had experienced record levels of lending and saving in 1999. Chairman Gus Smith announced that growth was set to continue, as indeed had been the case in the first months of 2000. Therefore the board were actively considering the construction of a new head office on sustainable principles to adequately house us during our next phase of development.

Following the formal business, the board and management were questioned in Open Forum on a wide variety of topics covering our operation and development. These included our preparations for the possibility of Britain entering the Euro, an ethical approach to setting interest rates and our attitude to lending on contaminated land.

Before the Open Forum, we heard from borrower Jeremy Harris who described his painstaking renovation of a property in Herefordshire. The question of car use in otherwise ideal rural settings was raised by one member, but Jeremy's children mostly cycle to school! We hope such presentations will be a regular feature of future gatherings.

New Directors

The Society has recently appointed two new directors. Pam Waring, our secretary and finance manager, adds her intimate knowledge of our finances to the board, while David Black brings over 20 years experience of housing association finance and operations. Chairman Gus Smith, welcoming them to the board, has warned them that it can be 'turf at the top'!



Home maintenance

A recent Joseph Rowntree Foundation report highlights a £37 billion backlog of home repairs across the country and argues that action is needed now to prevent the national repair bill from getting worse. Homeowners have to be persuaded to invest in maintaining their properties.

Given the work that Ecology borrowers put into their homes, we do not anticipate them having too many property problems. We are always willing to consider further advances, however, for property maintenance or improvement whenever it is required. The interest rate we charge will be the same as for your main loan. Borrowers with other organisations could approach their existing mortgage lender for a further advance, as this will usually be the cheapest option for a loan to finance property maintenance.

If you have not done so, it is always sensible to set up a savings fund to pay for property up-keep. Regular maintenance avoids wasteful replacement works and is therefore less damaging to the environment. You know that every few years you should paint the external woodwork, clear and paint gutters, overhaul the roof, etc. Our **Eco-60 Account** could be an ideal 'building fund' account. With a £500 minimum opening balance you can then save monthly by direct debit. Withdrawals are on 60 days notice, or by return with 60 days loss of interest.

AECB Guide to Greener Building

The Association for Environment Conscious Building looks at buildings and the sun



Most of us know that the sun is our most valuable resource. It can be used to generate power (photovoltaics and solar water heating) and for passive solar heating which is easily achieved by careful design of large glazed areas on south elevations of buildings. Solar buildings use materials that absorb and store the sun's heat, eg concrete, ceramic tiles and masonry.

How many of us know that sunlight has also been used as a medicine for thousands of years? In 1877 it was discovered that sunlight has a bactericidal effect (it kills bacteria), even if passing through glass. This was an invaluable discovery in the late 19th/early 20th century, particularly relating to the prevention of diseases such as tuberculosis. Sunlight therapy was a popular treatment for many conditions. Exposure to sunlight speeds up the elimination of toxic chemicals from the body. During this time well ventilated, sunlit buildings became popular (solar architecture). Then designs changed again when antibiotics were

discovered. Hygiene, heating and sunlight penetration ceased to be priorities for designers. Buildings tended to be designed for comfort rather than health and there was a greater reliance on artificial lighting. During the 1970s solar architecture was re-introduced for the purposes of energy conservation rather than health. Few buildings today are designed with sun-lit spaces for therapeutic and health purposes. Instead we are frequently reminded of the thinning of the ozone layer and consequential health risks to our skin associated with too much exposure to sunlight. Yet there is growing evidence that low levels of vitamin D, caused by a lack of sunlight exposure, may pose a greater threat to public health than skin cancer.

The idea that buildings admitting sunlight are healthier than those that exclude it is a very ancient one. Historical evidence and contemporary research suggests that passive solar architecture can prevent serious illnesses and save energy. Sunlight on the

exterior of buildings can also have a positive effect on the health of the occupiers. Moist areas dry quickly on walls exposed to the sun and wind so avoiding moulds and fungi. If a building faces SE or SW the walls will be sunlit through each season. We would like to see a move back towards buildings that are designed to let in the sun - for both health and environmental reasons. If you are planning a new building or an extension to an existing building - let the sun in!

Useful information

Books on the subjects mentioned above are available from the **AECB Book Service**, tel: 01730 823311 including an excellent new publication, *The Healing Sun* by Richard Hobday, £9.95.

The Real Green Book 2000 (lists suppliers of renewable energy systems including photovoltaics and solar water heating systems) free from AECB, PO Box 32, Llandysul SA44 5ZA - send A5 SAE 54p.

Mortgage Round-up

The money we use to grant mortgages comes from our saving members - this feature shows just some of the current projects your money is being used for.



Guardian readers may have spotted a feature in mid-June on Ecology borrowers Lynne Curry and Martin Whitfield, and their renovation of two old mills (below). On an island in the middle of the river in Frome, **Somerset**, the mills had been derelict for many years and were a local eyesore. Lynne and Martin plan to live in one renovated mill, operate Martin's cycling map business from adjoining buildings and run a B&B in the second mill. 13 months into the renovation they are very, very happy. It will be a car free site with access to the island by footbridge only. The waterwheel has been fully refurbished and will be used to generate their electricity in due

course. Martin has promised to write a full report for our next newsletter!



Other recent cases include previous borrowers approaching the Society to purchase 7 acres of land in an area of outstanding natural beauty in **Dorset** (above). Their intention is to manage the land on a non-profit making basis. The sole aim is to plant trees, mostly native, which will then increase the ecological diversity and encourage wildlife. One of the borrowers is closely involved with the Soil Association Organic Certification Scheme.

We are always keen to help existing members with ecological building projects. We were very pleased to be asked by two

savers if we could lend to build a timber frame/timber clad home. They already owned the site in **Hampshire**, where they have been growing organic vegetables for several years. They provide a box scheme for over 180 families. The land has an Agricultural Restriction and a further Section 106 Agreement, which restricts the land usage to agricultural purposes.

When we were asked to help a family renovate a mid-terrace house in **Berwickshire**, which they already owned, we were happy to offer a mortgage to make it habitable. The valuation revealed evidence of damp, timber defects, woodworm, plaster repairs, poor kitchen facilities and some external defects. The Society was able to release funds upfront to enable the borrowers to carry out all the necessary works.

We have granted a mortgage on a mixed residential/commercial property in **Carmarthanshire** (above). This proposal was from a sitting

tenant who wished to purchase the property so that she could continue with her Art & Craft Gallery/shop. This provides an outlet for local craftspeople in the giftware industry. The business has been running for a few years and our borrower was awarded the prestigious Dyfed Young Business Person of the Year 1999. The mortgage was also needed to renovate a run-down cottage to the rear for residential purposes.

We are eager to encourage people who want to work from home. When we were approached to lend on an established commercial/residential property in a **North Yorkshire** village we were glad to provide support. The property required improvements such as drainage, re-wiring, new window, lining external walls, insulation and plastering. These works will enable our borrowers to extend their business floorspace, thus increasing their capacity and employing more local people.



Signatures please!

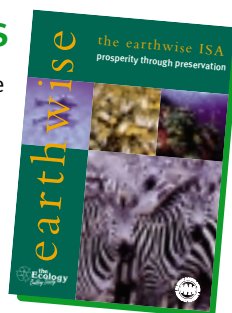
In order to make our savings accounts secure and to avoid fraud, all account instructions (withdrawals, changes of address, changes of name, etc.) must be made in writing, by post, and must be signed. This is so that we can verify your identity against the signature card on your account file. Emailed instructions cannot be accepted because there is no guarantee that the sender is the legitimate account holder.

You do not require a paying-in form when you are sending us a cheque in the post, simply ensure that it is made payable to yourself and write your Ecology account number on the reverse. It is helpful if you also send your passbook (where issued) although this is not essential.

Happy Earthwise Investors

Ecology members who invested in the Earthwise equity mini ISA last year are looking pleased. The Family Charities Ethical Fund, in which the Earthwise Equity ISA invests, has been showing healthy returns recently. As at 3 July 2000 the growth rates were:

1 year	3 years	5 years
20.97%	69.70%	130.83%



Source: Standard & Poor's Micropal. All figures based on offer to bid basis with net income reinvested. Please remember that past performance is not necessarily a guide to the future and that the value of the Earthwise Equity ISA can fall as well as rise.

For information on the Earthwise ISAs please use the coupon overleaf.

Book Review

Lifting the Lid

If you are concerned about water conservation, recycling of nutrients, or you are not connected to mains sewerage, then this book is a must for you. Others may find it challenging.

The writers both work at the Centre for Alternative Technology and have a wealth of relevant expertise and experience.

They examine a wide variety of alternatives to the "porcelain standard", including case studies with comments from actual users, including Jeremy Harris and Claire Adamson who informed and entertained us so well at this year's AGM.

There is no attempt to gloss over the difficulties that some alternative systems throw up and this is one of the book's strengths. Though essentially practical - it includes technical detail for those who want it and a couple of plans - it is never dull and engages in the psychological debate around human waste disposal. It is thorough, informed, authoritative but never preachy, and sometimes witty. Thoroughly recommended.

Lifting the Lid - An ecological approach to toilet systems

Copies of the book (£10.00 + £1.75 p&p) and the CAT mail order catalogue are available by calling 01654 703409.



European Car Free Day

Friday 22 September has been designated European Car Free Day, and is being co-ordinated in the UK by the Environmental Transport Association. Inspiration to join the European day came from the fantastic results achieved by the French and Italians in 1998 and 1999, where car-free areas were established in many towns and cities and background noise levels fell by 50%. Many members of the public could not believe how tranquil their city could be and how lovely it was to hear the birds.

Closing the streets is a job for local highways authorities. The ETA has sent details of Car Free Day to every council in Britain. You can help by urging your local authority to take up the challenge, and could offer to help organise appropriate events in partnership, so that positive use is made of the reclaimed street space. Details of the campaign are at www.eta.co.uk and www.22september.org

OxBoxx Scheme

Moving house usually means a good clear-out. A simple way to reduce your workload is to ask your removal company if they participate in the OxBoxx Scheme, run by members of the British Association of Removers (BAR). Any goods you no longer require can be put in boxes labelled for Oxfam and the removal firm then delivers them to the nearest Oxfam shop for you. This saves time and energy - which are both at a premium when you're moving house. If your removal firm is not part of the OxBoxx Scheme you could ask them to join! Details are available from BAR on 020 8861 3331.

More than one newsletter?

If your household receives more than one copy of the newsletter please pass on any spares. To stop multiple copies you can write to us with the name of each person in your household with an Ecology account. We will then endeavour to stop unwanted copies being sent.

Please display our new poster

Many members have kindly requested Ecology posters in the past, to display at their office/shop/school/library/church, etc. We have recently produced a new A3 size poster (42cm/16 inches wide x 30cm/12 inches high approx) which we would be happy to send out on request. Please use the coupon below or email us on info@ecology.co.uk. We will send two posters, to get most use out of the mailing tube and postage costs. If you require more than two posters call George Penaluna on 01535 637757.



Bill's gas bill bounty

Ecology member **Bill Crowther** switched to an Ecology Earthsaver remortgage in 1997 when his former lender went plc. Our Earthsaver remortgage is granted on condition that energy saving measures are undertaken to increase a home's energy efficiency. Bill installed a new energy efficient condensing boiler, along with improved insulation. Having recorded his gas usage since 1997, he is pleased to have seen a reduction of over 23% in his gas consumption, from 31,157 Kwh in 1997 to 23,929 Kwh in 1999.

"As well as this cost saving," says Bill, "our home feels warmer and odd problems, like bleeding radiators, have been cut out. Another bonus of switching is 'doing business' with people whom you feel are on your side of the fence!"

Details of the Earthsaver Remortgage are available by returning the coupon opposite.

Thought for the summer

The best things in life are not things.

Further information

For further information about our services please e-mail us on: info@ecology.co.uk or return this coupon to:

Ecology Building Society
FREEPOST, 18 Station Road, Cross Hills
Keighley BD20 5BR

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|---|--------------------------|--|--------------------------|
| Eco-60 savings account | <input type="checkbox"/> | Mortgages: general | <input type="checkbox"/> |
| Eco-Instant savings account | <input type="checkbox"/> | Mortgages: self-build | <input type="checkbox"/> |
| Earthwise tax-free cash and equity mini ISA | <input type="checkbox"/> | Earthsaver remortgage | <input type="checkbox"/> |
| Earthwise tax-free equity only maxi ISA | <input type="checkbox"/> | Two Ecology posters | <input type="checkbox"/> |
| Charity Deposit account | <input type="checkbox"/> | Standard order form for regular saving | <input type="checkbox"/> |

Are you an existing Ecology member or have you received information from us in the past? Yes No

Name

Address

Postcode

NL20

The Ecology Building Society is an Introducer firm in respect of investment business of members of the Family Assurance Friendly Society Group which are regulated by the Personal Investment Authority and/or IMRO.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Further details and written quotations on request. All mortgages subject to status, first charge on the property and satisfactory valuation.

The Society does not necessarily endorse any third party service or product mentioned herein.

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