



SINCLAIR + MACPHERSON

37-39 CASTLE STREET □ INVERNESS IV2 3DY □ TEL 046-3 32251 35604

Peter G. Wild Esq.,
Secretary,
Royal Burgh of Dornoch & District
Community Association,
The Meadows,
Dornoch, Sutherland.

19th November, 1982.

Dear Mr. Wild,

We thank you for your letter of 17th inst., regarding stage curtain rail. I am quite sure that we will be able to advise and cost as required, however perhaps you can give a little more information. The type of material your curtains are made of, also the approximate length of rail you would require.

On receipt of these details, our quotation would follow.

Yours faithfully,

R.F. MacPherson for
SINCLAIR + MACPHERSON
RFM/SMM

Also if you only needed
rail would suffice

as Hand Cranked this is
usually for large Areas.

"The Meadows"
Dornoch.

17th. November, 1982.

Sinclair & Macpherson,
37-39 Castle St.,
INVERNESS.

Dear Sirs,

Further to your past help with the Dornoch Community Association, I write to ask for information regarding curtain track.

We wish to hang moderately heavy stage curtains (about 10' in height) and would be grateful if you could recommend a suitable rail, some indication of cost, fixing materials and methods and availability would be appreciated,

Yours faithfully,

Peter G. Wild,
Secretary.

"The Meadows"
Dornoch.

17th. November, 1982.

Mr. B. E. Wood.
Divisional Education Officer,
Education Offices.
BRORA.

Dear Sir,

I understand that there is a possibility that some stage lighting equipment may be replaced in Golspie and/or Brora. If this is indeed the case and the old equipment is for sale, The Community Association could be interested in purchasing such items.

I would be grateful if you could appraise me of the situation,

Yours faithfully,

Peter G. Wild.
Secretary.

SUTHERLAND DISTRICT COUNCIL

D. W. Martin, M.A., LL.B.
Chief Executive

Telephone Golspie 3192

District Offices,
GOLSPIE,
Sutherland KW10 6RB

Your Ref.:

My Ref.: DWM/DIS

15 November 1982

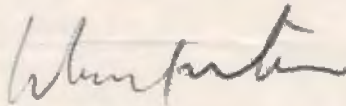
Peter Wild Esq
Secretary
Royal Burgh of Dornoch & District Community Association
The Meadows
DORNOCH

Dear Sir

BEATRICE OIL FIELD TRUST (SUTHERLAND)

I refer to your letter of 8 November and acknowledge receipt of your financial information contained therein. This information will be reported to the Trustees when they resume consideration of your application at their next meeting.

Yours faithfully



Secretary to the Trustees

8 November 1982

D W Martin Esq
District Offices
GOLSPIE
Sutherland

Dear Sir,

The Beatrice Oil Field Trust (Sutherland)

Thank you for your letter of 21/10/82. At our last management committee meeting a review of our current financial position showed the following situation.

Social Club Current - Deposit	£1802:00
Transfer from Entertainments Committee	£1000:00
Balance of Grant to come	<u>£ 334:00</u>

£3136:00

Entertainment Committee Current - Deposit	<u>£ 137:00</u>
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Outstanding Accounts

Exterior Painting	£ 811:00
Electrical	£ 621:00
Plumber	£ 287:00
Surveyor	£ 150:00
Corporation Tax Liability (1981)	£ 180:00
Joiner	<u>£ 343:00</u>
	<u>£2372:00</u>

This leaves a surplus in the main committee funds of £764. Allowing a sum for working capital we have say £600 in hand to put towards a flooring scheme.

The objective in improving the floor is to increase the use to which the main hall + coffee room is put. Considering the coffee room first it looks at present a little spartan and unwelcoming with the original floor boards, patched in places. We propose to cover directly with a heavy duty vinyl and the estimate for doing this is £645.

The main hall has a similar original surface coupled with a 3" variation from level. This level problem precludes the use for indoor bowls and the rough uneven surface inhibits use for ballroom or similar dancing. Further discussion with our architect has resulted in the following proposal:

To remove existing floor and then infill with concrete subfloor(120sq.m.)	£1200:00
To provide subfloor of chipboard on battons	£ 780:00
Lay, glue and pin hardwood strips	<u>£1260:00</u>
	<u>£3240:00</u>

There are possible lesser options available ie. merely sanding and sealing the floor but these would not fully satisfy our original objectives.

We hope this information is sufficient for you to consider our application for financial assistance and look forward to hearing from you.

Yours sincerely

Peter Wild.
Secretary.

5 November 1982

Mrs H Macdonald : Secretary
Dornoch Amature Dramatic Society
DORNOCH

Dear Hazel,

At our last management committee meeting the committee agreed to offer your Society the use of the small upstairs room for storage purposes.

The rent is £25 per annum. This would be reviewed annually as would the use of the room.

The only condition imposed on the storage is that the contents should be substantially fire proof.

Yours sincerely

Peter Wild.
Secretary.

5 November 1982

A Thomson & Son
Church Street
DORNOCH

Ref. Inv. 0834.

Dear Sandy,

The management committee would be grateful if you could furnish a little more information from your last account of July 1982. In particular we seek clarification on the following points:-

- a) The apportionment of ^{labor}~~cost~~ charges between fitting water heater and reconnection of fire hose.
- b) Your opinion as to how the kitchen was fitted with an unsuitable water heater in the first instance.
- c) Your opinion as to why the water board cut off the supply and if you think we should take this up with them.

We look forward to hearing from you in the near future.

Yours sincerely

Peter Wild.
Secretary.

5th November 1982

REF: LJ/AT

Mr. L. Jamieson,
Secretary : Golspie Community Association,
Main Street,
GOLSPIE.

Dear Sir,

Thank you for your letter of 29th September 1982.
Having discussed your proposals with our management committee we could indeed be interested in some inter association activities.

Two suggestions were for 'Superstars' and 'Its a knockout'.

We look forward to hearing from you when you have heard from other associations.

Yours faithfully,

Peter Wild.
Secretary.

STRACHAN & SON

Phone: FORFAR 66775
and BRECHIN 4802

VAT No. 300 5786 81

162 EAST HIGH STREET
FORFAR
ANGUS

27th November, 1982.

The Hallkeeper,
Social Club,
DORNOCH,
Sutherland.

Dear Sir ,

I will be grateful if you will display the enclosed poster, advertising our forthcoming Sale. Thank-you.

Yours sincerely,

F.A. Strachan

F.A. Strachan (Mrs).

HIGHLAND REGIONAL COUNCIL - EDUCATION COMMITTEE

SUTHERLAND DIVISION

COMMUNITY EDUCATION SERVICE

29th September 1982..... Date Youth Centre.....
LJ/AT..... Our Ref. Main Street.....
..... Your Ref. Golspie.....
.....
Tel. Golspie...3500.....

Mr. P. Wild,
Secretary,
Dornoch Community Association,
The Meadows,
Dornoch.

Golspie & District Community Association

Dear Secretary,

Golspie & District Community Association is at present looking at ways of promoting co-operation and activities between Community Associations in the East Coast of Sutherland.

Would your Association be interested in meeting with other Associations to discuss co-operation and activities? One suggestion is a "top team" general knowledge competition, but there are of course many other possibilities.

I look forward to hearing from you.

Inter-Superstans

Yours sincerely,

A. Japp

Mr. L. Jamieson.

Sec. Golspie & District Comm. Assoc.

Signed in his absence.

SUTHERLAND DISTRICT COUNCIL

D. W. Martin, M.A., LL.B.
Chief Executive

Telephone Golspie 3192

District Offices,
GOLSPIE,
Sutherland KW10 6RB

Your Ref.:

My Ref.: DWM/DIS

21 October 1982

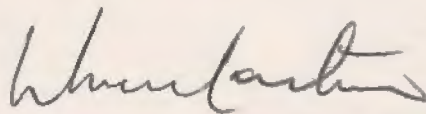
Peter G Wild Esq
Secretary
Royal Burgh of Dornoch and
District Community Association
The Meadows
DORNOCH

Dear Sir

BEATRICE OIL FIELD TRUST (SUTHERLAND)
APPLICATION FOR FINANCIAL ASSISTANCE

I refer to your application for financial assistance from the above Trust, which application was deferred when it first came before the Trustees. A further meeting of the Trustees has now been held when your application was again considered. The Trustees noted that, at their previous meeting, they had agreed to defer your application until you could show that other funds are being raised satisfactorily. The Trustees accordingly agreed to further continue consideration of the matter to await your reply. I anticipate that a further meeting of the Trustees will be held within the next few months and if it is possible for you to reply within that time, it would enable your application to be considered by the Trustees at their next meeting.

Yours faithfully



Secretary to the Trustees

**Clydesdale Bank
Insurance Services
Limited**

Telephone Forres — 73806

98 High Street
Forres
Morayshire
IV36 0NY

If Telephoning please ask for:—
Mr MacKay

Our ref **BRM/KR**
Your ref **150**
Date **11 October 1982**

**The Manager
Clydesdale Bank PLC
DORNOCH**

Dear Sir

Re Dornoch Community Centre

We refer to your previous correspondence in connection with the above and confirm that the G.A. have been on cover since the 2 October. The writer had hoped to call and complete the appropriate Proposal Form but to date this has not proved possible and the writer is now on holiday until Tuesday 19 October. The appropriate Proposal Form is enclosed for your attention as necessary but if there are any problems perhaps you will contact this office following the nineteenth.

Yours faithfully

**B R MacKay
Area Adviser (General)**



Highland

Department of Education
Bryan E. Wood, B.Sc.
Divisional Education Officer
Sutherland Division

Highland Regional Council
Education Offices
Brora
Sutherland KW9 6PG

Telephone (040-82) 382

Please ask for

Our ref BEW/JPB/I.2

Extension No

Your ref

Date

29 September 1982

Mr W B Ashplant,
Chairman, Royal Burgh of
Dornoch & District Community Association,
13 Elizabeth Crescent,
Dornoch.

Dear Mr Ashplant,

Dornoch Badminton Club

I refer to your letter of 30 August 1982 which has been passed to me from Regional Headquarters. Whilst I understand and appreciate the difficulties which face Dornoch Badminton Club, I am sure you will realise that the charges which they are required to meet for the use of accommodation in Dornoch Academy are standard charges which apply throughout the Highland Region.

As you imply towards the end of your letter, the situation in Golspie and Brora is quite different for the reason that the local communities made substantial contributions to the cost of the facilities in those schools and as a consequence enjoy what can sometimes appear to be a privileged position. I regret that I cannot provide any additional financial assistance to one particular club and obviously I can only operate the scheme of charges already agreed by the Education Committee.

Yours sincerely,

Divisional Education Officer

Copy, for information, to:

Mr D W Hill,
Assistant Divisional Education Officer,
Regional Buildings, Inverness.

7th. September, 1982.

"The Meadows"
Dornoch.
Sutherland.
Tel: Dornoch 751 (Evenings)

Indigo Promotions,
P. O. Box. 32,
INVERNESS. LV2 4UU

Dear Sirs,

Thank you for your recent letter. Please find enclosed hall hire charges.
The Main Hall seats 210 and the coffee room 30 - 40. For a dance the Main Hall
would hold about 150. Stage is in 5, 8' x 4' movable sections.

For further information regarding availability, please do not hesitate to contact
me,

Yours faithfully,

Peter G. Wild.
Secretary.

Royal Burgh of
Dornoch and District
Community Association

"The Meadows"
Dornoch.
Sutherland.

The Ship's Wheel,
THURSO,
Caithness.

22nd. September, 1982.

F.A.O. Mr. A. H. Munro.

Dear Sir,

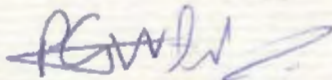
Re: Hire of Hall 11th. September, 1982.

Firstly, I must apologise for the lack of trestle tables on the day of your Sale. As I think you may have heard we thought the Cubs and Scouts were borrowing one or two but did not appreciate they wanted the lot!

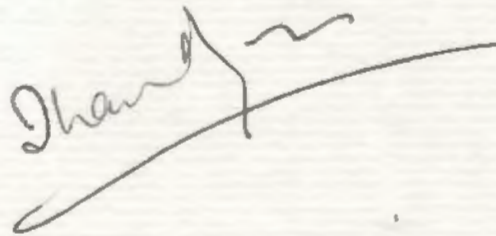
As a result of the inconvenience, the Committee have agreed to reduce the charge to £35. 00 (thirty five pounds) for your hire and trust this is agreeable to you.

We hope you had a successful Sale and look forward to seeing you again,

Yours faithfully,



Peter G. Wild.
Secretary.



FROM SCOTLAND
THE JIMMY CLYDE DISCO
 The Norths No. 1 Disc Jockey
 Voted Scotlands Jimmy Saville
 presently based in **INVERNESS**

From Scotland
THE JIMMY CLYDE DISCO
 The North's No. 1 Disc Jockey
 Voted Scotland's Jimmy Saville
 presently based in Inverness
 Enquiries to - Indigo Promotions
 P.O. Box 32
 Inverness IV2 4UU

enquiries to:

Dear Sir or Madam,

Could you give me the following information on your hall.

Capacity.. Kitchen.. Fund Raising Sales
 Convenient times for Sales etc. Availability
 of Hall. Type of Stage and size, if any.

Could you please tell me if it would be possible to book the hall for the above mentioned functions.

Thanking you and hoping for a reply.

Yours faithfully,

J. Clyde



'ENTERTAINMENT IS OUR BUSINESS' *****
 DANCES - WEDDINGS - PARTIES - STAG SHOWS - BAR - B-O's - DANCERS
 PRIVATE PARTIES - STAFF PARTIES ETC

INDIGO PROMOTIONS COVER THE BRITISH ISLES
 FROM LANDS END TO JOHN O GROATS.

MACDONALD ASSOCIATES DORNOCH

ARCHITECTURAL, LANDSCAPE & DESIGN CONSULTANTS. WEST END, CASTLE STREET, DORNOCH tel 765

JIMMY MACDONALD BSc ARCH (STRATH) CONSULTANTS: F G BLACKETT, D A (EDIN), A R I B A. H FAIRFIELD, BSc ARCH Dip A A S Dip L ARCH

PROJECT:- DORNOCH COMMUNITY CENTRE --- EXTERNAL PAINTERWORK.

CLIENT:- D.C.A.

FORM OF TENDER:- SITE --- CONTRACT.

Dear Sirs

Having examined the drawings and contract documents for the above works, we offer to execute, complete and deliver the whole of the said works in conformity with the said drawings and contract documents for the sum of £511-30

Five Hundred and Eleven Pounds Thirty Five Pence

or such other sum as may be ascertained in accordance with the conditions hereto annexed.

Unless and until a formal agreement is prepared and executed this tender together with your written acceptance thereof shall constitute a binding agreement between us.

We understand that this tender is open for acceptance for a period of three months commencing from the return date of the tender.

SIGNATURE: [Signature]

ADDRESS: 430 High Street
Dornoch, Strathclyde

DATE: 13/4/82

WORK TO EXISTING FABRIC

External Work

Woodwork

Thoroughly wash down, fill, rub down and prepare and apply one coat undercoat and one coat gloss oilpaint to the following:-

Windows in medium panes _____	m ²	30	£8-60	259	00
Frames and associated linings not exceeding 100mm girth _____	"	71	95p	067	45
Do. but over 100 and not exceeding 200mm girth _____	"	16	£1-20	019	20

Prepare and apply one coat primer one coat undercoat and one coat gloss oilpaint to the following:-

General surfaces _____	m ²	2	£3	006	00
Doors fully glazed in medium panes _____	m ²	5	£4	020	00
Full height glazed in medium panes _____	m ²	1	£4	004	00
Louved ventilators _____	m ²	1	£4	004	00
Frames and associated linings over 100 but not exceeding 200mm girth _____	"	17	90p	015	30
Eaves soffit boarding, barge boarding etc. exceeding 300mm girth _____	m ²	51	£3-60	183	60

Metal Work

Thoroughly clean out, rub down, touch up with primer and prepare and apply one coat undercoat and one coat gloss oilpaint to existing:-

125mm Half round gutters _____	m	56	£1-20	067	20
Lead pipes _____	m	30	£1-20	036	00

Prepare and apply one coat primer, one coat undercoat and one coat gloss oilpaint to new:-

Large pipes _____	"	4	£1-20	007	20
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Protection

Allow for protecting all work in this section of the Bill _____

Sum 030 00

Amount of WORK TO EXISTING FABRIC carried to Abstract _____

£ 717 95

prepare and apply one coat primer one coat undercoat and one coat gloss oilpaint to the following:-

Doors glazed in medium panes _____
 To timber fascia board over 200 and not exceeding 300mm girth _____
 To frames not exceeding 100mm girth _____
 Do. but over 100 and not exceeding 200mm girth _____
 Do. but over 200 and not exceeding 300mm girth _____

m ²	2	L1	L008	00
m	37	L1	037	00
m	23	90P	018	40
m	10	90P.	009	00
m	1	L1	001	00

Protection

Allow for protecting all work in this section of the Bill _____

Sum			020	00
To Collection	£		093	40

Please note that where primer has been applied to timber by joiner - you are to satisfy yourself that it is acceptable - lightly rub down and apply your undercoat.

Please report whether or not you are applying a primer coat in your returned estimate.

Handwritten notes:
 Please to be done
 ...
 ...
 ...

Handwritten notes:
 ...
 ...

3rd. October, 1982.
"The Meadows"
Dornoch.
Sutherland.

H. M. Inspector of Taxes,
Girnigoe St.,
WICK,
Caithness.
Yr. Ref: 936001288

Dear Sirs,

As requested, please find enclosed herewith the completed corporation tax return for 1981. The large amount of interest in that year accrued from our deposit of money raised for the extension and improvement of the Association premises.

We expect you have been notified that the Association has now been registered as a charity for tax purposes. Although this is from 15th. September, 1982 we are sure you understand that this is a relatively new Association trying to make limited funds go a long way and we would therefore appreciate any help or advice that you are able to give. In particular, we have enclosed a copy of our accounts for 1981 and would be grateful to know if there is any expenditure which may be offset against income as itemised in Part 3 of the return.

Yours faithfully,

Peter G. Wild,
Secretary.

ENCS.



JS
Inland Revenue
CLAIMS BRANCH

Trinity Park House South Trinity Road Edinburgh EH5 3SD
Telephone 031-652 6265 ext 2301

Mr Peter G Wild
The Meadows
DORNOCH
Sutherland

Your reference

My reference

ED 370/82/GWM
Date

23 September 1982

Dear Sir

ROYAL BURGH OF DORNOCH AND
DISTRICT COMMUNITY ASSOCIATION

Thank you for your letter of 17 September.

I have pleasure in confirming that the above body has been accepted as a Charity for tax purposes with effect from 15 September 1982. Relief from tax afforded to Charities under Section 360 Income and Corporation Taxes Act 1970 is, of course, dependent upon the fulfilment of the conditions of that Section - in particular, that the income is applicable and applied to charitable purposes only.

I am informing HM Inspector of Taxes Wick District accordingly.

Yours faithfully

J. Morrison

HM INSPECTOR OF TAXES

Telephone Forres - 73806

98 High Street
Forres
Morayshire
IV36 0NY

If Telephoning please ask for:-
Mr MacKay

Our ref **BRM/KR**

Your ref

Date **23 September 1982**

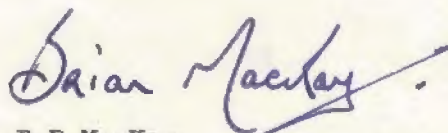
The Manager
Clydesdale Bank PLC
Dornoch

Dear Sir

Re Quotation - Dornoch Community Centre

We refer to our letter of the 22 September in connection with the above and have now heard from the Municipal Mutual with regard to their quotation. Based on the same sums insured as were forwarded to General Accident, Municipal Mutual would quote a premium of £297.06 and you will see therefore that the General Accident quotation is, as anticipated the most competitive. We look forward to hearing from you as to whether or not we are to arrange cover on behalf of the Community Centre in due course.

Yours faithfully



B R MacKay
Area Adviser (General)

Commercial Union Assurance

15 BRIDGE STREET
INVERNESS
IV1 1HH
Tel. 36401

Renewal Notice - Payment Slip



MR PETER WILD
SECRETARY
ROYAL BURGH OF DORNOCH
COMMUNITY ASSOCIATION
THE MEADOWS
DORNOCH

Branch No. 117
Policy No. UP950730503
Date Due. 02.10.1982
Agent No. 26204AW
Amount Due. £424.16

CD/CR

FOR USE BY POLICYHOLDER

Blank lines for policyholder notes or comments.

Tick if receipt required

POLICY DETAILS: COMPACT

Blank lines for policy details.

Blank lines for agent details.

PAYMENT ADDRESS: (If not as above)

ARTHUR & CARMICHAEL
CATHEDRAL SQUARE
DORNOCH
IV25 3SW

AGENT'S NAME (if not as shown under Payment Address)

C G N 1-9

XYZ

Payment by
ACCESS/BARCLAY/TRUST
CARD

bank giro credit



If you have a valid Access or Visa credit card, and are aged 18 or over you may wish to use it to pay your premiums

Please enter the account no. to be debited and return to the 'Payment Address' shown overleaf.

ACCESS

VISA

Date

Code Number

62-10-07

£20 Notes & above

£10 Notes

£5 Notes

£1 Notes

50p

Silver

Bronze

Total Cash

Cheques
P O's etc.,

£

Cashier's Stamp
& Initials

Paid in by

Bank NATIONAL WESTMINSTER

COLLECTION ACCOUNT

Credit Account COMMERCIAL UNION
ASSURANCE
BANK GIRO ACCOUNT

Account Number 03303314

Please do not mark or write below this line

Fee

No. of
Cheques

Signature: _____

Date: _____

PLEASE DO NOT SEND YOUR
CARD

CU Credit Application

To calculate your Deposit and Instalment payments:—

1. Enter here your yearly premium £
2. Divide by 5 and enter the result here A
This is your DEPOSIT payment.
3. Enter your MONTHLY SERVICE CHARGE here B
If your yearly premium is £200, or less, your monthly service charge will be 50p. For premiums over £200, the monthly charge is 25p for each £100 (or part £100) of the yearly premium.
4. Add A and B together to give INSTALMENTS of
(four instalments are payable by Direct Debit).

Declaration

Please arrange for the above premium to be payable by CU Credit. I We understand that in the event of a default in payment, the full amount of the premium remaining outstanding will become immediately payable and, if not received, the Company may cancel the policy/ies by sending seven days notice by post to my our last known address.

In the event of any policy being for motor insurance, I We undertake to return the Certificate(s) of Motor Insurance upon cancellation of the policy.

Full Name _____

Signed _____ Date _____

PLEASE REMEMBER TO ENCLOSE YOUR DEPOSIT PAYMENT

Direct Debiting Mandate

To
The Manager _____ Bank Limited

(Full Postal Address) _____

CU Reference Number (for office use only)

I/We authorise you until further notice in writing to charge to my/our account with you on or immediately after the _____ day of every month for a period of four months, the sum of £ _____ by Direct Debit at the instance of Commercial Union Assurance Company Limited.

Date of first payment on or within one calendar month from* _____ 19 _____

Name of account _____ Signature _____

Bank Account Number _____ Date _____ 19 _____

Commercial Union Assurance

Ways to pay your premium

15 BRIDGE STREET
INVERNESS
IV1 1HH
Tel. 36401

Renewal Notice



MR PETER WILD
SECRETARY
ROYAL BURGH OF DORNOCH
COMMUNITY ASSOCIATION
THE MEADOWS
DORNOCH

Branch No. 117
Policy No. UP950730503
Date Due. 02.10.1982
Agent No. 26204AW
Amount Due. £424.16

CD CR

Dear Policyholder,

Your policy is due for renewal on the above date for twelve months. To ensure continued cover, premium should reach the payment address by that date. You will find notes on "Ways to pay your premium" overleaf for your guidance.

Please check that your address and postcode shown above are correct and complete. If not, please state correct details when remitting your premium. There is a space provided on the "Payment Slip" attached to notify any alterations in cover you require, or assistance you need, at the same time.

Please read carefully any notice enclosed, and the "Important Note" overleaf regarding any change in the nature of the risk.

Yours faithfully,

Commercial Union Assurance

POLICY DETAILS: COMPACT

IMPORTANT NOTE

PAYMENT ADDRESS: (If not as above)
ARTHUR & CARMICHAEL
CATHEDRAL SQUARE
DORNOCH
IV25 3SW

AGENT'S NAME (if not as shown under Payment Address)

Enclosures
* 'Renewal'
* Notice to Policyholder

C G N 1-9

Ways to pay your premium

- 1. In person or by post to the Payment Address, or, when none is shown, to the Commercial Union address at the top of the Renewal Notice. We recommend postal orders or cheques be crossed "A/c Payee".** Clearance of your cheque acts as an acknowledgement. If you still require a receipt please tick the box adjacent to the Payment Address space on the Payment Slip. Please ensure that your payment is accompanied by the Payment Slip.
- 2. CU Credit**
Complete the application form and Direct Debiting Mandate on the back of the Payment Slip and return the entire Payment Slip with the Deposit premium to the Payment Address, or when none is shown, to the Commercial Union address at the top of the Renewal Notice. If you wish to pay CU Credit instalments through National Girobank please ask your insurance adviser or CU for a Debit Mandate.
- 3. Bank Giro**
Complete the form on the back of the Payment Slip, detach, and take to any bank.
- 4. Access, Barclaycard or Trustcard**
Complete the relevant section on the back of the Payment Slip and return the entire Payment Slip to the Payment Address, or when none is shown, to the Commercial Union address at the top of the Renewal Notice.

PLEASE NOTE: It sometimes takes ten working days for payments to reach us, particularly if you pay by Bank Giro. Please make due allowance when paying premiums. This is especially important for renewal of motor policies to ensure you receive your new Certificate before the present one expires.

CU CREDIT – A way to spread your premium over 5 payments

Available for most personal and commercial insurances, for those aged 18 or over, having a bank account on which direct debits can be drawn.

With CU Credit, you pay 1/5 of the total premium before renewal date and the balance by four instalments at monthly intervals by Direct Debit through your bank.

To cover the cost of administration, there is a small charge: £2 for a premium of £200 or less; over £200, the charge is £1 per £100 premium (or part of £100)*. This is the total cost of CU Credit. There is no extra hidden interest charge to pay.

To take advantage of CU Credit, complete the Direct Debiting Mandate and Declaration on the back of the Payment Slip and send with your 1/5th deposit premium to the Payment Address, or, when none is shown, to the Commercial Union.

You may be assured we cannot vary the amount entered in the Mandate. This is because it is a 'fixed', not a 'variable' Mandate. Also, we confirm we will not approach your bank for more than the four instalment payments to which we are entitled.

You can, if you wish, add all your CU policies together (other than life policies), and pay for them at the same time through CU Credit, provided they are due for renewal on the same day. If this appeals to you, please tell us or your insurance adviser, and the necessary arrangements (such as arranging a common renewal date) will be made.

CU Credit is not available for policies providing cover for less than 12 months, 'Collective' policies (i.e. policies shared among several insurers, not just CU), nor Court or Government Bonds.

* This charge represents interest at an annual percentage rate of, for example, 6.2% on a premium of £200. For lower amounts of premium, because of the £2 minimum charge, the rate rises, e.g. 12.6% on a premium of £100.

With CU Credit, what happens if . . .

...you change your policy mid-term?
Any extra or return premiums are normally dealt with separately from your CU Credit arrangements.

...your policy is cancelled?
A refund of premium will be made depending on the amount you have paid already and the period for which your insurance has been in force. (Normally, there will be no refund if cancellation is within the first month.)

If the policy is cancelled on your instructions, the refund may be calculated at our Short Period Rates.

...your motor insurance is cancelled?
In addition to the considerations above, any Certificate of Motor Insurance must be returned to us.

...an instalment is not paid?
First, we write and tell you. If payment is not made after that, we have the right to cancel the policy on 7 days notice by post.

...you make a total loss claim under the policy before all instalments are paid?
You remain liable to pay any outstanding instalments.

IMPORTANT NOTE

This renewal invitation is provided on the basis of information you have already given us.

If that information is affected by any change of circumstances or additional facts known to you, you should tell us.

If you have any doubt whether or not you should disclose it, please give the information to your insurance adviser or CU office.

This is for your own protection, as failure to tell us may mean that your policy does not provide you with the cover you require, or perhaps may invalidate the policy altogether.

You should always refer to your policy (and any Certificate of Motor Insurance) for details of your policy cover, benefits and limitations.

**Clydesdale Bank
Insurance Services
Limited**

Telephone Forres - 73806

98 High Street
Forres
Morayshire
IV36 ONY

If Telephoning please ask for: -

Mr MacKay

Our ref BRM/GC

Your ref

Date 22 September 1982

The Manager
Clydesdale Bank PLC
DORNOCH

Dear Sir

Re Quotation - Dornoch Community Centre

We refer to recent discussions in connection with the above and confirm that following a restructuring of their rates, General Accident this year would require a premium of £286.51 for the cover as outlined in our letter of 5 October 1981 apart from the Trade Fixtures/Fittings figure having been increased from £5,000 to £6,000.

We have also supplied details to the Municipal Mutual in Aberdeen, but to date they have not provided us with a quotation. We will forward to you details of their quotation once it is received, but we would be surprised if in fact it is as competitive as the General Accident quote.

Yours faithfully

G. Campbell

for B R MacKay
Area Adviser (General)

C Wood

Please accept this quote.

C Wood (Rec)

THE MEADOWS
DORNOCH
SUTHERLAND

Inland Revenue
Claims Branch
Trinity Park House
South Trinity Road
Edinburgh EH5 3SD

17 September 1982

Your Ref: ED/370/82/GWM

Dear Sir

Further to my letter of 17 August, the Association has now adopted a revised Constitution which we hope now meets the requirements of charitable status.

Please find enclosed a signed copy for your perusal.

Yours faithfully

Peter G Wild
Secretary

Encl.



Highland

Department of Education
Director
C. E. Stewart.
B.Sc., Ph.D., A.R.C.S.T., A.R.I.C.

Highland Regional Council
Regional Buildings
Glenurquhart Road
Inverness IV3 5NX

Telephone (0463) 34121
Telex No. 75313

Please ask for

Our ref DWH/MM

Extension No

Your ref

Date 2.9.82.

W. B. Ashplant, Esq.,
Chairman,
Dornoch and District Community Association,
13 Elizabeth Crescent,
DORNOCH.

Dear Mr. Ashplant,

I refer to your letter of 30th August to the
Director of Education, which has been passed to
me for attention.

I am currently investigating the matter and
will be in touch as soon as possible to advise you
of any assistance we may be able to offer.

Yours sincerely,

Assistant Divisional Education Officer.