

SCOTTISH ARCTIC CLUB

Newsletter - October 2017

President: Douglas Anderson,
Vice Presidents: Stella Spratley and John Thorogood
Secretary: Ashley Buchan, Treasurer: Chris Calver,
Committee members: Matthew Burke, Chris Gilmore, Elspeth Hamilton,
Cameron Mackay, Susie Ranford

www.scottisharcticclub.org.uk

New members are welcome: the Club is for people of all ages and nationalities who have an interest in the Arctic, particularly if they have already been, or are planning to travel there. See the web site for an application form.

Annual Membership for 2017-2018

The subscription year runs from the **1st September to the 31st August**. All members should pay their subscriptions which remains at the modest price of £5, to the SAC using the subscription form attached to this newsletter whether you are attending the Gathering or not.

48th Annual Gathering and Supper

Saturday 18th November 2017

The Carrbridge Hotel, Carrbridge Phone number 01479 841202.

enquiries@carrbridgehotel.com

The Gathering and Supper will be held on Saturday 18th November 2017, though members are also invited to an informal get-together on Friday evening (complimentary stovies will be provided by the hotel for residents). **Please book your accommodation now**, if you have not already done so and mention the Scottish Arctic Club when booking.

Accommodation and supper costs for residents: the cost of <u>2 nights</u> bed and breakfast with an evening meal on Saturday and lunch of soup and sandwiches on both Saturday and Sunday will cost £104/ person staying in a double or twin room. For dinner, bed and breakfast on <u>Saturday only</u>, the cost will be £79 per person staying in a double or twin room, and will include lunch of soup and sandwiches on the Sunday. There is a £7.50 supplement for those staying in a single room. These costs should be paid directly to the hotel.

Non-residents: If you are attending the Supper, but not staying at the hotel, the cost of the Supper will be £17.50. **This should be paid to the SAC using the booking form, not to the hotel.**

The Gathering, with talks and presentations will be held on Saturday afternoon from approximately 2-5pm, followed by the AGM. For this there will be a charge of £10 per person. This should be paid to the SAC using the booking form, not to the hotel

PLEASE COMPLETE THE BOOKING FORM and RESERVE YOUR ROOM

Payment methods: If you are in the UK and have a sterling bank account, we prefer that you pay by cheque. However, we do offer payment by bank transfer straight into the Club's account. Our bank details are:

Bank: Bank of Scotland, Coupar Angus Branch Address: Union Street, Coupar Angus, PH13 9AE

Sort code: 80-06-18

Account number: 00835858

Reference: please use your name as a reference.

Cheques are payable to "Scottish Arctic Club".

If you do not have a sterling account, we are happy to accept cash at the Gathering.

If you are NOT attending the Gathering please pay your subscription of £5 (plus any donation to the Expedition Fund you may wish to give) by cheque to the secretary, or bank transfer, prior to the 11th November. Your membership will not lapse after 2 years as was normal; instead it will continue in anticipation of attendance in the future and payment of arrears.

Displays at the Gathering

We have display boards and would encourage members to share their maps, photographs, paintings or any other items on display. It's an opportunity to blow the dust off the albums and select a few photographs from past expeditions. Unfortunately, Glacier Books will not be present at this year's Gathering.

Spring Meeting at Attadale, 12th – 19th May 2018 Kathleen Cartwright

As mentioned in the last newsletter we are planning to return again to the cottages at Attadale, Loch Carron next May for the Spring Meeting. Over the past few years it has proved to be a very popular venue with plenty of opportunities for walking, kayaking, climbing, exploring, enjoying the magnificent gardens, etc to suit all interests. The dates are Saturday 12th May to Saturday 19th May.

Members who are interested in attending for a few days or the whole week are asked to make a provisional booking with Kathleen Cartwright (<u>arcturus@btinternet.com</u>) or contact her for further information.



Photo by James Barton, taken in Attadale on 18th May, 2017.

Summer Solstice Meet, 23/24 June 2017 Stella Spratley

I have very much enjoyed the summer solstice meets for the past two years and I'm very grateful to Myrtle and Hugh Simpson for hosting us, and to everyone who has contributed food. And drink. I'm happy to organise another meet next summer. This is your chance to let me know what you would like such an event to involve. The past two years we have had a Saturday evening BBQ, followed by slides or a film. Some people have stayed locally and others have camped at Myrtle and Hugh's. All very sociable. In the past I believe that summer solstice meets have involved walking, before the eating and drinking. If anyone has any suggestions as to what they would like to do, please let me know. Similarly, volunteers to help out gratefully received.

Stella (spratley42@hotmail.com)

Arctic Landscape Exhibition Ellis O'Connor

Ellis O'Connor is a SAC member and visual artist from Scotland. Practicing in a variety of mediums including drawing, painting, printmaking and photography, Ellis aims for her work to engage its viewers in the relationship between human activity and environmental change.

Often working on large scales and building up layers of paint or ink which mimic geomorphic layers, she wishes to confront viewers with sublime imagery that may evoke a change in awareness or sense of individual responsibility for environmental issues.

Ellis's current exhibition of works made from the Arctic Landscape that are on show in the Resipole Studios in Ardnamurchan until the **22nd of October**. http://www.resipolestudios.co.uk/exhibition-2



Picture by Ellis O'Connor

Iulissat Icefjord: Greenland's only UNESCO World Heritage Site

Greenland's only World Heritage Site is the Ilulissat Icefjord at 69°N, a 50 km long fjord filled with icebergs. Although the fjord is over 1200 metres deep over much of its length, at its mouth it is only 200 m deep and the large icebergs become stranded before melting or being pushed from the ice behind allows them over the threshold into the Davis Strait. After at least a year in Kangia Fjord, the giant icebergs then start a journey initially north along the Greenland coast then south down Baffin Island and Labrador before entering the Atlantic Ocean off Newfoundland some 3 years later.

Ilulissat is Greenland's third largest settlement with 4000 people and is the main tourist destination with cruise ships arriving on a daily basis through the summer tourist season. Its name is greenlandic for icebergs. From here numerous small boat excursions take visitors to the ice front and to see whales which feed close to the front. Halibut fishing from small boats at the mouth of the fjord, or over the ice in winter, is common but within the fjord access is difficult and the stocks are thus protected. The main employer in the town is Royal Greenland A/S fish processing factory which deals with halibut and prawns.

From the inland ice the ice tongue of Sermeq Kujalleq has a length of 6 km at the head of Kangia fjord and it has retreated some 25 km over the past 150 years. It is flowing seaward at about 6.9 km/year and the ice production into the fjord is about 35 km³/year, the highest of all west coast glaciers. Some of the icebergs at the mouth of the fjord tower 100 metres above the sea surface where whales feed as the fresh and salt water mix.



Looking ESE across Kangia Fjord from near the abandoned village of Sermeriut. Icebergs of all sizes fill the fjord with only a few patches of ice-free water.



Icebergs can tower 100 metres above the sea and show signs of repeated tilting.



With clear blue skies and sparkling white ice the icebergs at the mouth of the fjord Show stunning reflections in the still water.



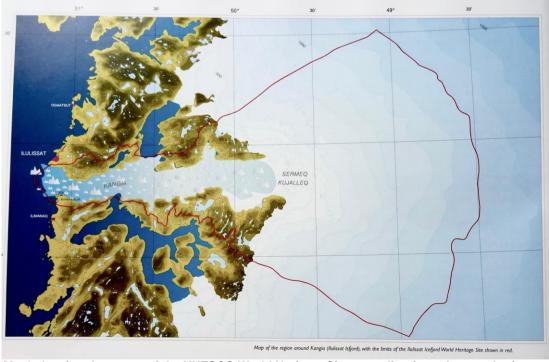
A humpback whale dives for food showing its tail flukes against an iceberg at the mouth of llulissat Icefjord.



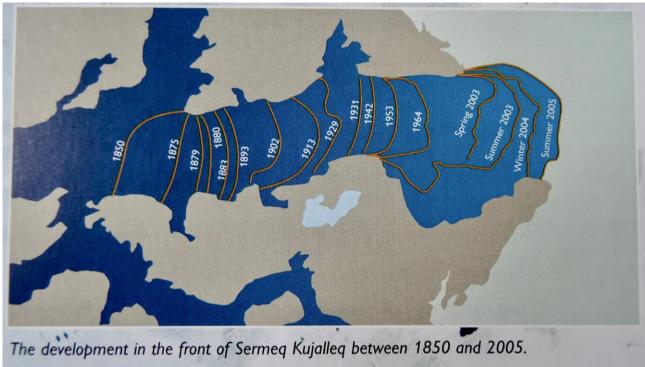
Looking towards the centre of town this view shows the ice-sculpted mounds of gneiss on which all the buildings are founded.



From the high point of a local walking trail the view down to the harbour shows the bare gneiss exposures, which are covered with tethered sledge dogs, part of the town, icebergs off-shore and 50 km away in the clear air is Qeqertarsuaq (Disko Island).



Map* showing the extent of the UNESCO World Heritage Site extending from the mouth of Kangia Fjord up onto the inland ice.



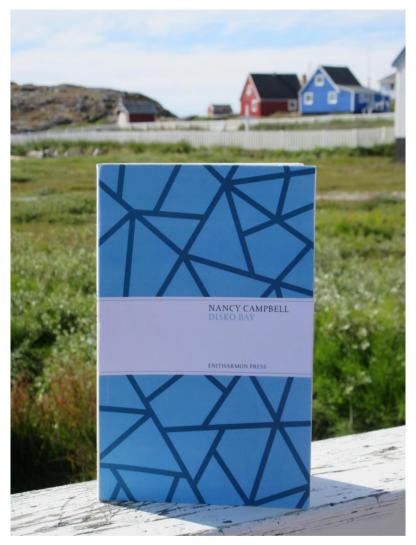
Map* of the inner part of Kangia Fjord showing the extent of the retreat of the ice front from 1850 to 2005.

^{*}Figures from Bennike, O., Mikkelsen, N., Pedersen, H.K. and Weidick, A. (eds) 2006. Ilulissat Icefjord. Geological Survey of Denmark and Greenland (GEUS).

Nancy Campbell's Book, Disko Bay Shortlisted

SAC member and poet, Nancy Campbell has had her book, *Disko Bay* shortlisted for the Forward Prize - in addition to the Michael Murphy Memorial Prize - for the best first collection of poetry published in the UK and Ireland in the last two years. The book was completed during a writer's residency at Ilulissat Kunstmuseum in 2015. Nancy's travel costs were covered with the help of a crowdfunding campaign, which some SAC members kindly and generously supported.

More about the book here: http://enitharmon.co.uk/product/disko-bay-nancy-campbell/



'Disko Bay', by Nancy Campbell

Book Review Jim Gregson

THE ARCTIC GUIDE - Wildlife of the Far North

Sharon Chester. Princeton University Press, 2016 ISBN (pbk) 978-0-691-13975-3

Members with any sort of interest in Arctic wildlife are recommended to look out for this book. Together with Richard Sale's volume "A Complete Guide to Arctic Wildlife" (publ.Helm)- which contrary to its title does NOT include coverage of Fishes, Lizards and Frogs, Insects and Flora, ALL of which appear in The Arctic Guide- this lovely book will provide a comprehensive and magnificently illustrated guide to the entire Arctic regions centred on the North Pole. There are maps to help reach a sound definition of the "Arctic", and in all of the species accounts there are clear distribution maps. Account is also taken of species that appear to be moving north into higher latitudes in the wake of arctic warming.

Each species in the various taxonomic orders is given its common English name and its scientific name. Very interestingly the species names are also given in German, French, Norwegian, Russian, Inuit and Inupiak thus making the guide even more useful. There is an exhaustive glossary of terms used in the species accounts, a selective bibliography and a list of relevant websites.

The author is billed as a naturalist, wildlife photographer, illustrator and author of several other natural history titles. One can only conclude that she knows her stuff. The design and layout of the book, plus the quality of the illustrations make this book a visual treat as well as a valuable compendium of information and knowledge. Well worth a place on the bookshelves of anyone with a keen interest in the Arctic regions - although perhaps just a touch heavy to carry as a field guide?

August 2017

Important Cooking News from this Summer's Voyage Douglas Anderson



Leif Anderson hits on smoked salmon carbonara cooked up while we stuck solid in 9+\10ths waiting for the ice to do something useful.



Later Arctic sushi rolls made in camp.



The finished article.



Stephen (our Arctic master chef) looking a bit concerned (perhaps worried about how the Carbonara is cooking) takes a selfie looking back on our track from Depot Fjord as Leif tries to shove through impassable (almost but not quite) ice in heavy rain gaining just 20 miles for 20hrs sailing.

Other items of interest

Posthumous Freedom of Orkney for Arctic Explorer, John Rae: http://www.bbc.com/news/uk-scotland-north-east-orkney-shetland-41460172

Contributions

The club got a fantastic response to a request for items for this newsletter - thank you to all who contributed! This newsletter is YOUR newsletter so it requires YOUR articles to make it interesting and informative to members. Yes, it also serves to allow the Committee to keep you informed of events and administrative matters but that is not its primary purpose.

Secretary: Ashley Buchan
Club email address - sacsecretaryia@gmail.com
Web site: www.scottisharcticclub.org.uk
Club's official postal address: c/o Royal Scottish Geographical Society,
Lord John Murray House, 15-19 North Port, Perth, PH1 5LU
Secretary's address: Flat K, 2A Dean Path, Edinburgh EH4 2BA

Scottish Arctic Club

34th Annual General Meeting

Agenda for the AGM to be held at the Carrbridge Hotel, Carrbridge on Saturday 18th November, 2017

Apologies for absence

- 1. Minutes of the AGM of 19 November 2016 (previously circulated, but also copied below)
- 2. Matters arising
- 3. The President's Annual Report
- 4. Membership Report (to 31 August 2017)
- 5. Treasurer's Report (to 31 August 2017)
- 6. Scottish Arctic Expedition Fund (SAEF)
- 7. SAC website and social media
- 8. Election of new committee members
- 9. Spring meeting: Attadale 13-20 May 2017
- 10. Summer Solstice Meeting: 24-25 June 2017
- 11. Annual Gathering and Supper 2018: venue and date
- 12. Activities on Sunday 19 Nov.
- 13. Any other business



SCOTTISH ARCTIC CLUB ANNUAL GENERAL MEETING

Minutes of the AGM held at the Ben Nevis Hotel, Fort William on Saturday 19th November 2016 at 5.45 pm with John Peden, President, in the chair and 61 members present

Apologies were received from: Susan Aikens, Andrea & Douglas Anderson, Anne & Chris Bartle, Matthew Burke, Felix Butschek, Nancy Campbell, John Darlow, Kirsty Drummond, Sandra & Jim Gregson, Cameron Mackay, Jenny Newall, Rod Pashley, Pat Sellar, Iain Smart, Jinty Smart, Fraser Sutherland.

The President welcomed members to the AGM and stated that there were a number of items for which it is important to hear the views of members.

- 1. **Minutes of the AGM of 21**st **November 2015**, which had previously been circulated, were proposed as an accurate record by Kathleen Cartwright and seconded by Eve Gilmore.
- 2. Matters arising

There were no matters arising.

3. Annual Report and Accounts

John Peden summarised activities over the past year. He noted that 15 members attended the Attadale Meeting in May and thanked Kathleen Cartwright for, once again, dealing with the organisation of it and for the significant contribution it makes to the Expedition Fund. The Summer Solstice Meeting was re-introduced this year and hosted by Myrtle and Hugh Simpson at Farletter on Spey-side. He thanked Stella Spratley who had organised the event which attracted 17 people for the barbecue on the Saturday night.

The President stated that only one grant of £200 was awarded this year to Kirsty Black, a student at the Scottish Association for Marine Science, for her exchange to UNIS in Svalbard where she is at present. However, at the Gathering earlier today we had presentations from 4 people awarded grants in 2015 and 2013. Although three applications were received, one had no Scottish connections and was not eligible, and one withdrew her application. The Club recently achieved charity status for the Expedition Fund, now called the Scottish Arctic Expedition Fund, and the eight trustees met for the first time this morning.

The President invited the secretary to present his membership report, see below, and the treasurer his report, also see below.

In closing, the President thanked Chris Gilmore for organising the talks, once again, providing the equipment and introducing the speakers and keeping them to time. He thanked the secretary who demits office at this meeting for the three newsletters distributed

this session, for helping to guide the application to the Office of the Scottish Charity Regulator (OSCR) for charitable status and for his work for the Club over the past 6 years

4. Membership Report

The Secretary, Iain Allison, reported that the membership dropped slightly over the session and at 31st August stood at 148. There were three deaths during the session: George Downie, Margaret Smart and Jean Stenico. Twenty members have lapsed for failing to pay the subscription for the past two years. The Secretary's report is appended to these Minutes.

5. Treasurer's report

The Treasurer, Chris Calver, tabled his accounts for session 2015-16. As only one grant was awarded this year the balance has increased and at 31 August stood at £11,539, an increase of about £3,500. He further commented on some of the figures in his accounts. The President thanked him for keeping the Club's finances in good order.

6. Scottish Arctic Expedition Fund

Having now achieved charitable status for our Expedition Fund we may now claim gift aid on donations and, it is hoped, we may attract further donations. Although there will exist the same close relationship between the Expedition Fund and the Club, the Scottish Arctic Expedition Fund (the trust) is a separate body with its own constitution. It is anticipated that there will be no conflicts of interest with some members of the trust being members of the Club's management committee. Currently three members of the committee, the President, John Peden, Secretary, Iain Allison, and Treasurer, Chris Calver, are *ex officio* members of the trust as is the Immediate Past President of the Club, Mike Lea. In the earlier Committee Meeting, it was agreed that the Club retain a balance of about £3,500 and remit the balance of the Club's funds to the trust for the awarding of grants which will, from now on, be entirely the responsibility of the trust. If any application for a grant is rejected by the trust, the Club may consider awarding a separate grant if it is deemed appropriate; hence the balance retained is higher than needed solely for the administration of Club business.

Anthony Walker queried the need to have two organisations. In reply, the President stated that the limitations imposed by OSCR required the Expedition Fund to be separate from the Club's more social remit. The President read out the 'Purposes' from the trust's constitution:

Purposes

The organisation's purposes are:

- 1. The advancement of education in matters of travel and research in the Arctic.
- 2. The advancement of science in Arctic regions through awareness of the fragile Arctic environment, its habitats and ecosystems.

In furtherance of these purposes, the organisation will award grants to individuals or small groups participating in expeditions to the Arctic which fulfil one or more of our charitable purposes above.

Preference will be given to applications from young people under the age of 30 who are Scots or who have strong Scottish connections or are resident in Scotland.

Jean Balfour proposed a vote of thanks to the President and others on the committee who had worked to achieve this successful outcome.

7. SAC website and social media

The website is being kept up-to-date and members are encouraged to notify items for inclusion. The Secretary commented that the Club had recently gained a new member via the Club's Facebook page. A member commented that she could not find it on Facebook; however, it does exist! The President stated that Facebook and Twitter would be used to publicise the Expedition Fund awards and seek applications for 2017.

8. Committee

Those demitting office today are: John Peden, President, Douglas Anderson, Vice President, Iain Allison, Secretary, Chris Calver, Treasurer, and Jenny Newall. The President thanked them for their service to the club over the past three years. The treasurer may be re-elected and is willing to stand. The President asked for nominations from the floor with no response. Nominations from the committee are: Douglas Anderson as President, Ashley Buchan as Secretary, Stella Spratley as Vice President and Elspeth Hamilton as an ordinary committee member. All four were duly elected.

9. Spring Meet

The president thanked Kathleen Cartwright for organising the Attadale week once again and also for the large donation to the Expedition Fund which accrues from it. Attadale has proved to be so popular that it was booked again for 2017; the dates being Saturday 13th - 20th May. A sign-up sheet will be circulated later in the evening.

10. Summer Solstice Meeting

Stella Spratley has volunteered to organise another Summer Solstice event for the last weekend in June (Friday 23rd to Sunday 25th June) at a venue to be confirmed.

11. Annual Gathering and Supper 2017

The President noted that in the past the Club oscillated the Annual Gathering & Supper between the 1st and 3rd weekends in November. The committee had earlier decided to try to change to the first weekend for 2017 and also, having been in Fort William for the past 4 years, to find a different venue. However, the views of the membership are important and discussion was opened to the floor.

The Swallow Hotel (now called the DoubleTree), Dundee and the Carrbridge Hotel were mentioned. There were various voices of support for Carrbridge and one firmly against Dundee. There was also support for staying with the Ben Nevis Hotel as it is excellent for the Club's purposes in all ways and especially the low cost if we are to encourage younger members to attend. In a show of hands there was about 2:1 in favour of investigating an alternative venue for 2017 but to book the Ben Nevis Hotel for 2018. A member proposed that the Club should start booking 2 years ahead as this is now common for organisations. A member queried why the first weekend was chosen and many voices rejected any suggestion of the 4th weekend.

12. Sunday morning walk

Liz Patterson agreed to lead a short walk for Sunday morning from Kinlochleven to Loch Eilde Mor, leaving at 10 am. Members wishing to go should meet in the foyer.

13. Any other business

13.1 Archives The President noted that the Secretary had deposited the Club's archives, comprising minutes of meetings, details of the library and its incorporation in that of the Royal Scottish Geographical Society, newsletters etc., with the University of Dundee. They are therefore now accessible to all members.

13.2 Duncan Winning proposed a vote of thanks to Chris Gilmore for masterminding the excellent audio-visual presentations and for keeping to a very tight schedule.

The meeting closed at 6.30 and 83 members and guests sat down to the Supper at 7.30 pm. SAC Membership Report

Membership	at 31	August	2016	(2014-
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		15)
Number of members:	148	(161)
Number of new members*:	11	(15)
Number of lapsed members [‡] :	20	(17)
Number who resigned:	1	(2)
Number of deceased members:	3	(1)

New members

Julia Allison

Sam Black†

Susannah Bolton†

Felix Butschek†

Kim Crosbie

Joshua Key†

John Lindle†

Patricia McCormack†

Benno Rawlinson†

Ian Stevens†

Emily Turner†

Deceased member

George Downie Margaret Smart Jean Stenico

Lapsed members (length of membership)

Anna Bidgood† Craig Mathieson (8 years) Robert Burton (>14 years) Alexandra Messerli†

Gemma Faith (1 year) Esme Moore†

Kenneth Hay (13 years) Glenn Morris (4 years)

Matthew Hay (1 year) Craig Mushet†

Rosie Houlding† Ruaraidh O'Brien (>14

years)

Andrea Ingram† Sylvan Rackham†
Edward Lavender† Bill Skelson (1 year)
Katie Lumsdaine† Noel Williams (6 years)

Peter Macdonald (8 years) Duncan Mackay (1 year)

† - awarded grant

^{† -} awarded grants, so first year subscription paid by Club

Resigned members

Victoria Slaymark

Iain Allison, Secretary

17 October 2016 (revised 18 Nov 2016)



SCOTTISH ARCTIC CLUB

2017/2018 Subscriptions

NAME(S	6) : (Print)				
(if different from las	st year) Tel		email		_
	SAC Mem	nbership Sı	ubscription		
Membership subscription	ons for 2017/2018 @	£5/person (no	t eligible for Gif	t Aid)	£
Contribution to Scottish	Arctic Expedition Fu	ınd (eligible for	Gift Aid)		£
			Т	otal	£
Having recently acquired on your donations to the					im gift aid
	Charity Gi	ift Aid Decla	ration		
Boost your donation by 2	25p of Gift Aid for ev	very £1 you do	nate		
Gift Aid is reclaimed by ax year. Your address is			-	ou pay for th	he current
In order to Gift Aid your	donation you must t	ick the box bel	ow:		
	l my donation of £ he past 4 years to:		and any donati	ions I make	in the future
	Scottish Are	ctic Expedition	n Fund		
I am a UK taxpayer and the amount of Gift Aid cany difference.	<u>-</u>	-	-		
My Details:					
Γitle F	rst name or initial(s)				
Surname				_	
Full Home address					
				-	
Postcode				_	
Please notify the charity or no longer pay sufficie	if you: want to canc	el this declarat	ion, change you	r name or ho	ome address

SAC Newsletter October 2017

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask

HM Revenue and Customs to adjust your tax code. Form copied from HMRC website

Data Protection Act

One of the aims of the Club is to provide a network of like-minded people who can exchange information and support each other. This means opportunity is needed to contact individual members - and not all can attend the Annual Gathering and Supper or other meetings. We circulate the membership list once a year but as this falls within the DPA and as it is some years since your permission was expressly sought to pass on your details we wish to repeat the exercise.

The list will only be used within the SAC; it is to facilitate communications between members and is NOT for commercial purposes. Should there be an outside inquiry and we were aware of a member or members who could help, we would contact the member first and NOT pass on personal details.

If your details in the membership list tick this box	t which was distributed in January 2017 are correct please just
If amendments are required, please Please write legibly	complete below:
NAME	
Address	
Tel No	Email
If your 'Specific Arctic Interests' requ	uire to be updated, please add brief details below
If you are NOT WILLING to be inclu please opt out by signing below:	ded in SAC membership list for circulation within the Club, then
NAME	Signed
It will be assumed that those not ret	urning their forms are agreeing for inclusion by default thereby

fulfilling the intention to share relevant information.



SCOTTISH ARCTIC CLUB 2017 Supper Booking Form

NAME(S): (Please print)	
(and only if different from last year) Tel email	
Annual Gathering & Supper Friday 17 th - Sunday 19 th November I/We would like to book the Gathering for	£
people @ £10 each	
Name of Guest(s) if any	'
Seating arrangements will be STRICTLY 'pot luck'. However, if you particularly want sit with your partner and/or guests please let us know. Delete below as appropriate:	or need to
I/We are happy with random seating. OR I/We would like to sit with:.	
I/We have booked Accommodation and Supper for people directly with the Hotel	Yes / No
I/We would like to book the Supper (no hotel accommodation) for people @ £17.50 each	£
Please let us know any dietary requirements	
Total of Cheque made payable to Scottish Arctic Club or by bank transfer to the SAC's account	£
Friday evening informal get together: If you will be there for the Friday evening we to be included in communal tables for supper in the hotel at approximately 7.30 pm? Yes, there will bepeople	ould you like
Presentations at the Gathering (2 - 5 pm, Saturday 18 th November): I would like to talk about (Please indicate who will be the presenter for any one expedition).	
I will bring a digital presentation for Mac/PC or slides (delete as appropriate) and I will Chris Gilmore to discuss equipment and pre-testing. [Chris.Gilmore@glasgow.ac.uk, 9637].	
Note that presentations will normally be 10 minutes long	

Please return form and cheque by 3rd November 2017 to: Ashley Buchan,

Flat K, 2A Dean Path, Edinburgh EH4 3BA (Tel 07772 920402, email: sacsecretaryia@gmail.com)
Form may be completed and returned electronically if payment is made by bank transfer