



YOUR **FREE** MONTHLY GUIDE TO SERVICES, BUSINESSES AND SOCIAL LIFE OF MORNINGSIDES, BRUNTSFIELD, MERCHISTON AND MARCHMONT

# Financial Illiteracy

**A new report has quantified the shocking extent of financial illiteracy in Great Britain. Iain Nelson takes a look at the findings.**

A major audit of the financial nous of British consumers commissioned from MORI by the Institute of Financial Services (IFS) has revealed the extent of the knowledge gap that exists among British people. Unless tackled this financial ignorance will likely perpetuate falling savings levels and increase the risk of financial mis-selling.

The IFS has launched an A level equivalent in Financial Studies and has found that four in ten people admit to not really understanding financial products such as mortgages and Isas and a third say they lack confidence with their financial affairs.

The report also reveals that eight in ten people could not correctly identify the term APR as the interest rate plus other costs of a loan. Three in ten did not know that products that protect you from unforeseen events are known as insurance products and three in ten also did not know that a standing order was best described as paying the same amount of money to someone on a regular basis.

Shockingly when asked what

return a £2000 investment would give over two years only three in ten gave the correct answer of £160 in simple interest terms.

Gavin Shreeve, Chief Executive of the IFS said: "This report quantifies the financial literacy gap that exists in the UK. Unless tackled this will lead to an over reliance on the state in old age as people continue to be unable or unwilling to determine the right solutions to their own needs."

"We are bringing together key decision makers from government, education and financial services to try and arrive at a blueprint for tackling this issue at a grass roots level. The IFS is one of the leading bodies for the provision of both education and the life-long career support services to the financial services industry and formal financial education to people at large including the 14-plus age group."

Research was conducted by MORI Financial Services on behalf of the IFS between September 30 and October 6 amongst a representative sample of 1920 British adults aged 16 and over.

*Iain Nelson is a freelance management consultant based in south Edinburgh. For more details email: [info@iainnelson.com](mailto:info@iainnelson.com)*

## MORI / INSTITUTE OF FINANCIAL SERVICES RESULTS

Eight in ten of people did not correctly identify the term APR as the interest rate and the other costs of a loan.

Three in ten did not know that a standing order was best described as paying the same amount of money regularly to someone.

28% of people did not correctly identify the role of financial adviser as someone who helps you find the right products to meet your needs.

18% of people did not understand the concept of inflation.

An A-level equivalent qualification

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## PROPOSED RESPONSES

in financial management is to be launched.

Summit called to produce financial literacy solution.

# A Big Year For Edinburgh South

**Mike Pringle looks back on a year of changes in Edinburgh South.**

It is this time of year that we get a chance to look back on the year that has past. It has been a good one for the Parliament and also for South Edinburgh. A number of key changes in the law have happened as well as some great community improvements.

The Anti-Social Behaviour Act passed in June has now given the Council the full range of measures that it needs to deal with the fear and intimidation that many have been feeling in our community. These measures are however a last resort and the Executive is committed to simply remove the boredom that leads many of our young people into anti-social behaviour, by funding after school clubs and sports groups. June also saw a change in the way our councillors will be elected from 2007. At present the largest party on the City Council gets over half the seats from a minority of the vote in the city. The new scheme will elect three or four councillors for larger areas. This could mean that Morningside, Bruntsfield and Merchiston are put together in

one council ward. This puts the power in the hands of the voter and makes sure that votes are not wasted. You will hear more about this in the coming year so watch this space. We also had the very successful opening of the new parliament building, which I wrote about last month. Despite the costs, I hope you agree with me that it is a fitting home for our Parliament.

I have been involved in a number of local campaigns this year including the fight to save Mayfield Post Office, which sadly has now closed. However, I am very pleased that Morningside Post Office won a best Post Office Award, so well done to them. Locally, the Scottish Executive rejected the appeal to build a mobile phone mast on Whitehouse Loan in the Conservation area, after a campaign which I helped local residents mount. Whilst many of us use mobile phones, the masts must be sited sensitively and operators need to be encouraged to share sites. It was also good to see the Open Door get a full refit this year and after 10 years of Liberal Democrat campaigning the council has agreed to seek funding to reopen the South Suburban railway through Morningside. All of

these little things build up to a better community for everyone, but this can only happen when local residents get involved.

On this last EH10 issue of the year I want to wish you all a very happy Christmas and a peaceful New Year.

**All of these little things build up to a better community for everyone, but this can only happen when local residents get involved.**

It has been a privilege to serve you this year as your MSP. Hundreds of you have contacted me over individual cases and others have leant their support to the work I have been doing in the Parliament. I hope in the year ahead more of you will continue to write, email and come to my surgeries and I will always do my best for the people of South Edinburgh.

*Mike Pringle MSP, The Scottish Parliament, Edinburgh, EH99 1SP Tel: 348 5788 email: mike.pringle.msp@scottish.parliament.uk*

# Food Glorious Food

**After eating and cycling her way through Asia, Edinburgh-based food writer Nell Nelson has returned home and is ready to start reviewing.**

Nell Nelson is a Scottish food and travel writer based in Edinburgh. She has just returned to her homeland after living in Hong Kong for ten years, where she not only ate and wrote her way round Hong Kong but also Cambodia, China, India, Korea, Laos, Thailand, Vietnam and beyond.

While working in Hong Kong, she wrote a weekly food column for *The South China Morning Post* for five years, edited a quarterly food magazine *Asian Home Gourmet* for two

years and contributed to many food websites as well as writing food and travel articles for local and international publications. In December 2000, she published a cookbook entitled *Eat Cook Hong Kong*. The book lives up to its name – Nell ate, and then cooked, her favourite dishes in Hong Kong and the region.

In May 2003, Nell left Hong Kong for Sydney on a six-month cycling-gourmet tour: cycling across Asia and collecting recipes through nine countries. She is planning to write a travel/cookbook about her adventures called *Out of*

*the Wok onto the Barbie.*

Nell is keen to eat and write about all aspects of Scottish and European cuisine and is available for writing and editing projects. She has also kindly agreed to act as resident food writer for EH10. If you have a restaurant or cafe in the EH10 area and would like to see a review published then all you have to do is contact Nell.



*For more information call Nell Nelson on 07796 298163, email her at nell@nellnelson.com or visit her online at www.nellnelson.com.*

## Link To The Past

**Jill Powlett Brown explains the work of the Morningside Heritage Association.**

As its name suggests, the aim of the Morningside Heritage Association (MHA) is to bring together people within the community who have an interest in the heritage of this Edinburgh suburb, and in local history in general.

The MHA put together a programme of talks which run once a month between October and April, and also offer a programme of summer visits to places of interest in and around the Edinburgh area. Meetings are held in the Old Schoolhouse, itself a fascinating link with early 19th century Morningside.

The MHA has published two volumes of *Morningside Memories*, the first covering the period leading up to the Second World War and the

second moving beyond 1945 to the present day.

In recent weeks an MHA member has been offered a fascinating collection of approximately 200 black and white photographs charting the history of the 36th Morningside Scout Troop between 1925 and the mid-1950s, which he is painstakingly cataloguing. If anyone has any information to offer on the troop, please do let us know.

We are keen too to develop closer links with local organisations within the community and we welcome new members – think how much you could learn about your local community for only £8 a year.

I am also interested in tracing sources for my own doctoral research – into the lives of women living and working in Morningside in the 19th century. Morningside can claim a "concentration of femininity unique

in all Scotland" throughout the 19th century, and I'm fascinated to know why. In particular, I am interested in Flora Henderson, who was the cook



at Falcon Hall between at least 1851 and 1873; and in the Denholm family who ran the blacksmith's forge which stood on the site of the Library. I'd love to hear from anyone who may be able to share information with me.

*Jill Powlett Brown can be contacted at [jillpowlettbrown@hotmail.com](mailto:jillpowlettbrown@hotmail.com) (0131 446 0248 evenings).*

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t: 0131 447 3108 f: 0131 447 5812 e: [info@eyecontactedin.com](mailto:info@eyecontactedin.com) [www.eyecontactedin.com](http://www.eyecontactedin.com)



## art to order

For the art-lover in the family why not consider commissioning an original oil painting. Outrageous Art in Bruntsfield will create an original piece to fit in with the decor in your home. They provide a free consultation service in your own home allowing you to decide on the style, size and colour of the painting. Outrageous Art also provide copy paintings of your favourite masterpieces and can produce paintings from your favourite photographs.



## cool classics

Stuck for a gift for the man, or indeed woman, who has everything. Why not hire a classic sports car for the day. Caledonian Classics have a range of classic cars than can be hired out for one or more days. Choose from an E-type Jaguar, an MGB roadster, a Jensen Healey or a Volkswagen Karmann Cabriolet. For more information telephone Sandy Stewart on 1259 742 476 or visit [www.caledonianclassics.co.uk](http://www.caledonianclassics.co.uk).



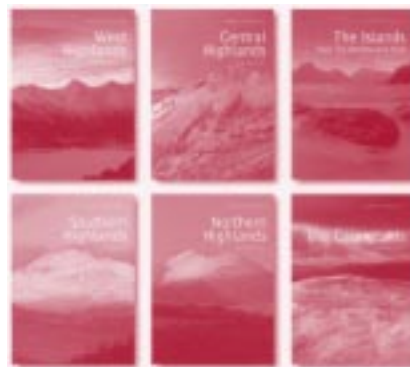
## arts and crafts

For a truly personal gift why not commission a piece of contemporary furniture from the Kiroh Gallery in Marchmont. Furniture is made to order from native hardwoods. Kiroh offer a free design service and are happy to discuss individual requirements for any kind of furniture. Kiroh also have a selection of handmade designer mirrors in a range of sizes. As with the furniture the mirrors are made from locally grown Scottish hardwoods. Prices start from £18 with no need to order on smaller sizes.



## wine list

Not sure what to get the wine connoisseur in the family? Cocksburns Wine Merchants in Morningside Road have created wine wish lists, which work in the same way as a wedding list. Customers register their wine preferences with Cocksburns and their friends and family can buy a bottle from the list safe in the knowledge that they have made the right choice. Cocksburns also have special offers on Veuve Cliquot and Trebbiano, an Italian white wine, while stocks last.



## take a hike

These pocket-sized walking guides make great stocking fillers and are perfect for anyone interested in escaping the city for a bit of post yuletide perambulation. With six guides to choose from there should be something to satisfy any keen hiker. Pocket Mountains walking guides cost £5.99 and can be ordered direct from the publishers. For more information Telephone 01506 500 404 or visit them online at [www.pocketmountains.com](http://www.pocketmountains.com).

## chocolate box



Coco of Bruntsfield have created a range of Christmas hampers for the chocolate lover in the family. There are three hampers to choose from *A Nutcracker Feast* for lovers of chocolate with almonds, hazelnuts, noisettes and peanuts, *A Romantic Christmas* for indulgences including pink champagne truffles, rose chocolate and mistle toe, and *A White Christmas* for lovers of white chocolate, including white chocolate with Italian raspberries.



## green & black christmas

For the organic chocolate lover why not buy Green & Black's recipe book containing 100 decadent and delicious recipes available from The New Leaf in Marchmont. The New Leaf also stock Christmas blend essential oil and lovely hand made beeswax candles.

## Christmas curios

Kelly's Curios in Marchmont has a selection of small gifts that would make great stocking fillers for children including this small Christmas tree, gold rose candles, beaded coathangers and a talking kitten clock.



CERAMICS WORKSHOP

## be creative

Create an original and unique gift for someone at Doodles Ceramic Workshop in Marchmont. Splash, splatter, daub or dot your design on to a piece of unglazed ceramic pottery of your choosing. Once glazed and fired you will have a unique and personal gift. Doodles cater to individuals as well as groups.



## have a break

If you know someone who is rushed off their feet this Christmas why not treat them to a night at Kennels Cottage bed and breakfast near Dollarbeg. Surrounded by secluded gardens this is a great place to relax and unwind after the Christmas rush. For details Tel: 1259 742 476 or visit [www.guesthousescotland.co.uk](http://www.guesthousescotland.co.uk).

## Next Month In EH10

After the excesses of the festive season, EH10 is planning an issue geared to helping readers relax and recover from stress and over indulgence.

The January issue of EH10 will be all about health and fitness

including healthy eating, healthy living, relaxation and exercise.

If you run a business in the EH10 area and would like to be included in this issue as an advertiser, contributor or as the subject of an article then telephone: 0131 332 1734 or email [info@eh10.co.uk](mailto:info@eh10.co.uk).

### LISTINGS

#### Caledonian Classics

Tel: 1259 742 476  
[www.caledonianclassics.co.uk](http://www.caledonianclassics.co.uk)

#### Cockburns Wine Merchants

382 Morningside Road  
Tel: 446 0700

#### Coco of Bruntsfield

174 Bruntsfield Place  
Tel: 0131 228 4526  
[www.coco-chocolate.co.uk](http://www.coco-chocolate.co.uk)

#### Doodles Ceramic Workshop

29 Marchmont Crescent  
Tel: 229 1399  
[www.doodlesscotland.co.uk](http://www.doodlesscotland.co.uk)

#### Kennels Cottage

Tel: 1259 742 476  
[www.guesthousescotland.co.uk](http://www.guesthousescotland.co.uk)

#### Kelly's Curios

21 Strathearn Road  
Tel: 447 4656

#### The Kiroh Gallery

58 Warrender Park Road  
Tel: 229 2676  
[www.kiroh.co.uk](http://www.kiroh.co.uk)

#### The New Leaf

20 Argyle Place  
Tel: 228 8840

#### Outrageous Art

17-19 Barclay Place  
Tel: 477 2933

#### Pocket Mountains

Tel: 01506 500 404  
[www.pocketmountains.com](http://www.pocketmountains.com)

# Food For Thought

**The Christmas season is here bringing the usual temptations. However, there is still a glimmer of hope. EH10 takes a look at the delights and health benefits of real chocolate.**

Coco of Bruntsfield is an exclusive chocolatier right in the heart of EH10, offering organic chocolates and a varied Fair Trade range.

With Christmas fast approaching Coco have a host of temptations for the true chocolate connoisseur including Valrhona Grand Cru bars, organic marzipan, violet creams and whisky truffles, exclusive hampers in distinctive blue and white boxes, gold, frankincense and myrrh, cranberry and nutmeg chocolate bars and fresh organic orange peel from Spain half dipped in Valrhona Grand Cru for elegant table displays that can

be eaten along with the after dinner coffee.

With so much to choose from Coco have thoughtfully provided customers with a café space where they can relax with daily newspapers, magazines and Valvona and Crolla mince pies while deciding what to buy. There is a wide selection of hot drinks including hot chocolate (flavoured with black pepper,

**With its great selection of fine chocolates and decadent versions of classic recipes Coco is the perfect spot to stock up on stocking fillers.**

cinnamon or nutmeg), tea and coffee and even warming winter liqueurs and whiskies.

With its great selection of fine chocolates and decadent versions of classic recipes Coco is the perfect spot to stock up on stocking fillers and a great place to stop and relax after a hard day Christmas shopping.

For more information visit Coco of Bruntsfield, at 174 Bruntsfield Place Tel: 228 4526 or visit the website at [www.cocochocolate.co.uk](http://www.cocochocolate.co.uk).



## REAL CHOCOLATE FACTS

### Antioxidants

Real chocolate is rich in antioxidants and has been noted to contribute to the prevention of cardiovascular disorders.

### Cholesterol

Real chocolate contains cocoa butter which helps to reduce cholesterol.

### Calories

Real chocolate has one tenth of the calories of mass-produced chocolate, which squeezes out the expensive cocoa and cocoa butter in favour of cheaper ingredients like sugar, vegetable fat and powdered milk.

### Sugar

Real chocolate is low in sugar and has a low glycemic index, making you feel full for longer and keeping your blood glucose levels steady.

### Flavonoids

Real chocolate is rich in flavonoids and other chemical compounds known to boost the production of nitric oxide which is crucial for regulating blood pressure.

## Marchmont Gallery

Picture Framer

56, Warrender Park Road  
0131 228 8 228

### Quality Picture Framing

We are happy to quote and give advice on all your framing requirements.

The gallery also has original works by Scottish artists and a wide range of hand-crafted gifts including ceramics, glassware and jewellery

### December opening hours

Sun, Mon, Tues  
12.30pm–5.30 pm

Wed, Thurs, Fri, Sat  
10am–6pm

## COCKBURNS WINE MERCHANTS

382 Morningside Road



Party Wines  
Fine Wines  
Gift Vouchers

BUY BY THE BOTTLE  
OR BY THE CASE -

FANTASTIC DISCOUNTS  
AVAILABLE!

## Road To The Isles

If you want to escape the cold weather but don't have the time or the money for a trip abroad why not consider the milder climes of the west coast of Scotland. EH10 takes a trip to the highland village of Plockton.

The north west coast of Scotland has a romantic history but these days people visiting the area are more likely to be interested in climbing, walking, cycling and sightseeing. Commanding mountains including the Cuillin ridge and the peaks of Kintail attract walkers and climbers from around Europe. Sea fishing and other water sports are catered for on Skye, Raasay and the mainland and wildlife cruises sail from nearby locations affording visitors the chance to spot sea otters, seals, golden eagles and even sea eagles.

After passing through imposing and atmospheric Glen Coe the road to Plockton takes you to photogenic Eilean Donan Castle (below). Although the island has been a fortified site for at least 800 years, the present building largely dates from the early 20th century. The original castle was destroyed by the Royal Navy following an abortive Spanish-Jacobite invasion in 1719. Today's castle was re-built between 1912 and 1932 by Farquhar Macrae of Auchtertyre for its new owner, Lieutenant Colonel John MacRae-Gilstrap and was funded by MacRae-Gilstrap's American heiress wife.

Nestling in a sheltered bay of Loch Carron, Plockton is a perfect highland



retreat offering picture-perfect views, comfortable accommodation and good food. Once a simple highland community making a living from fishing and crofting, it is now a well-visited National Trust conservation village.

To the south of Plockton is Kyle of Lochalsh and the bridge to Skye and to the north is Lochcarron, a small lochside village near Glen Carron, a magnificent corridor of glacier-carved Munros. The village is a centre for touring and walking in the Rassal Ash Wood and surrounding hills where red deer, roe deer, wildcats and even pine martens can be found.

From Lochcarron the road goes west to Applecross taking you over the Bealach nam Bo – the Pass of the Cattle. On a fine day this is a stunning drive offering panoramic views to Skye and the south.

Whether you are a walker, a climber or a nature lover, Plockton is a great base to explore this area and a great place just to relax and admire the scenery.



### WHERE TO EAT

**Seafood Restaurant** offers seafood and more.

**Off the Rails** serves fresh local produce in an unusual setting.

**Plockton Inn** specialises in local seafood.

**Haven Hotel** specialises in Scottish gourmet cuisine.

**Haybarn Deli & Café** has a wide range of natural and organic food, to sit in or take away.

**Plockton Hotel** offers local seafood and Highland beef and game.

### WHERE TO STAY

**Plockton Inn**  
Tel: 1599 544 222  
email: [booking@plocktoninn.co.uk](mailto:booking@plocktoninn.co.uk)  
[www.plocktoninn.co.uk](http://www.plocktoninn.co.uk)

**Haven Hotel**  
Tel: 1599 544 223/334  
e-mail: [reception@havenhotelplockton.co.uk](mailto:reception@havenhotelplockton.co.uk)  
[www.havenhotelplockton.co.uk](http://www.havenhotelplockton.co.uk)

**Plockton Hotel**  
[www.plocktonhotel.co.uk](http://www.plocktonhotel.co.uk)  
Tel: 01599 544274

*NB there is a wide range of b&b accommodation as well as self catering options, a campsite, a caravan park and a bunk house.*

### LINKS

[www.plockton.com](http://www.plockton.com)  
[www.skye.co.uk](http://www.skye.co.uk)

## Cockburns Wine Merchants

### 382 Morningside Road

Buy 12 bottles of wine (selected lines) and get the cheapest 2 free or, if you don't need a whole case, join the free wine club and receive 10% off a bottle of wine.

## I J Mellis Cheesemonger

### 330 Morningside Road

Thur - 10% discount for pensioners - cheese, cold meats and bacon counter.

## Caroline Scott

### 107 Charterhall Grove

10% off 10 shirts laundered for new customers for first month. Tel: 0781 490 6355

## Coco

### 174 Bruntsfield Place

Free tea or coffee. Buy 7 hot drinks and get the 8th free. Cards available from Coco.

## The Merlin

### 168-172 Morningside Road

Thur - 2 cocktails for £5.  
Mon - 2 meals for the price of 1, from 6-10pm. (Applies to main plates only, highest price meal charged.)

## The Golf Tavern

### 30 Wright's Houses

Receive a complimentary pint of Guinness, a Bloody Mary or a Virgin Mary when you order a Scottish, vegetarian or American breakfast, Sat & Sun, 10am-7pm.  
Snapfax Deals - Sun-Thur 20% off all day. Fri & Sat 20% off 'til 11pm

## The Waiting Room

### 7 Belhaven Terrace

2 breakfasts for £8, Mon-Fri 10am-12pm. Shooters 2 for 1 on Fri & Sat. House wine £5.95 4-8pm. Large nachos & wine £10 all week. Thur - Mexican Night. Sol £2 a bottle. Tequila 2 for 1.

## The King's Bar

### 69/74 Bruntsfield Place

3 for 2 drinks with Snapfax.

## PUB QUIZ NIGHTS

### The Argyle Bar - Sun 8.30pm

15-17 Argyle Place (The Hide)

### The Auld Toll - Tues 8.30pm

37-39 Leven Street

### The Golf Tavern - Wed 8pm

30 Wright's Houses

### The King's Bar - Sun 8.30pm

69/74 Bruntsfield Place

### The Links Bar and Hotel - Tues

and Sun (sports quiz)

4 Alvanley Terrace

## LIVE MUSIC

### The Auld Toll - live jazz every Sat,

9pm, 37-39 Leven Street

### Cafe Grande - live jazz middle and

last Sun, 8.30pm, 184 Bruntsfield

Place

## OPEN MIC

### The Golf Tavern - Tues 9pm

30 Wright's Houses

## MERCHISTON COMMUNITY COUNCIL

Meetings take place in the Eric Liddell Centre at 7pm on the third Tuesday of the month.

## ERIC LIDDELL CENTRE

15 Morningside Road, Edinburgh, EH10 4DP



Fundraising Events Tickets and Information: 0131 447 4520  
elc@ericliddell.org

## Charity Bridge Tournament

Monday Day & Evening Event:  
12pm-3pm or 6:30pm-9:30pm  
31st January 2005  
At the Eric Liddell Centre

Table price: £30 (including refreshments) Prizes and raffles

For Tickets & Information contact Sue Caton direct on: 0131 332 4196 or 0777 3991 574

## Kiroh Christmas Show

November 17 - December 24



Selection of work by artists including Eleanor Adair, Benjamin Prosser and Robin Livesey. On show a variety of work including painting, drawing, ceramics, prints and sculpture. Handmade contemporary Scottish furniture also on display.

Wed-Fri 11am-7pm, Sat 10am-5pm, Sun 11am-5pm.

Tel: 0131 229 2676, email: info@kiroh.co.uk, website: www.kiroh.co.uk

## THE MORNINGSIDE HERITAGE ASSOCIATION

Annual General Meeting  
16 December

**Speaker:** Chair's Choice

**Venue:** The Old Schoolhouse, 145 Morningside Road (just across from Safeways)

**Time:** 7pm

Tea and Coffee will be served at the end of the meeting. Visitors and new members are all welcome (a contribution of £2 is requested).

## CHURCH HILL THEATRE

Morningside Road

## California Suite

1-4 December, 7.30pm  
www.theedinburghmakars.com

## The Student Prince

9-11 December, 7.30pm  
Tel: 0131 228 1155

## Dick Whittington

15-23 December, 7pm  
Tel: 0131 668 2019  
www.ept.org.uk