

**Chairman's Letter**

I am writing this at a time of the four week 'lockdown' after a short spell of blue skies. Sadly the spike in cases brought us to this present position.

Myself, committee and members will meet the challenges of the next few months. We look forward to meeting our U3A friends in more familiar circumstances and returning to the vibrant U3A we are.

This year our A.G.M. will be on Zoom. As per our Constitution we need a quorum of at least 100 members. Please join us on 18 January to make this possible.

With this technology I would ask for your patience and consideration. It is relatively new to us and only one person can speak at one time and more constraints than in our normal meetings. Help is available for anyone unfamiliar with Zoom. Please contact me.

In conclusion, I would like to thank my friends on the Committee who put in so much behind the scenes. If you have fresh ideas and would like to contribute to our management please contact me.

I look forward to seeing as many of you as possible on 18 January, have an enjoyable Christmas and above all stay safe.

*William***IN THIS ISSUE:**

| | |
|--------------------|-------|
| Committee contacts | p.2 |
| Groups news | p.3-5 |
| Puzzles | p.6 |
| AGM agenda | p.7 |
| Annual reports | p.8 |

Orpington U3A website

Please check our website regularly for updates about meetings re-starting

www.u3aorpington.org.uk

Please share the information with other members who don't have online access.

GENERAL MEETING

Monday 21 December
1.45 for 2pm Zoom meeting
with Matthew Sear
a talented
classical guitarist on
'Christmas Music to Cheer Us Up'

THOUGHT FOR THE MONTH

The ballot is stronger than the bullet.

Abraham Lincoln. 1856

ALL TELEPHONE NUMBERS quoted in the newsletter are as dialled from the Orpington (01689) Exchange

THE LAST DAY FOR RECEIPT OF COPY FOR NEWSLETTER NO 139 IS TUESDAY 19 JAN 2021

Please send your contributions to
Mrs Janet Tucker, email: newseditor@u3aorpington.org.uk



**Orpington U3A Officers
Committee & Contacts**

| | |
|--------------------------------------|---------------------------------|
| Chairman | William Sear |
| Treasurer | Mike Winder |
| Membership Secretary | Linda Haward |
| Group Co-ordinators Holmes | Sue Howe Janet |
| Meetings Secretary | Pauline Dawson |
| Business Secretary | Frank Rowe Newsletter: |
| Editors | Sybil Robinson Janet Tucker |
| Distribution Database/Web Manager | Peter Richards Steve Cooling |

London Region U3A is providing a series of winter Zoom talks.
Stephen has sent details (27/10/20) so remember to register if you are interested in any of them.

CAN YOU HELP?

We are inviting nominations for next year's committee.
The A.G.M. will be held on 18 January at 2p.m. on Zoom.
If you could spare a few hours a month to make a contribution to the future of Orpington U3A and have ideas to take us forward at this very difficult time we would be very pleased to hear from you.
It is only by members taking an active part that the organisation continues to develop. If you would like to discuss how you could help please contact me
William (819698)

BEWARE
Straight from the City of London Police fraud team - Extremely sophisticated scam going about this week, involving all banks. You get a message saying a payment hasn't been taken e.g O2, Vodafone, 3, Giff Gaff or EE and to click here. As soon as you touch it your money is gone. They already have all your details and it's the most advance scam the bank has ever seen. Pass this on to everyone please. This is straight from work this morning - the banks are being inundated with calls - thousands flying out of people's accounts! Spread the word to your family and friends!"
Be vigilant !!!!
As confirmed by Martin Lewis this morning! For more details see
<https://www.express.co.uk/finance/personalfinance/1356488/Martin-lewis-money-savings-scam-phone-calls-bank>

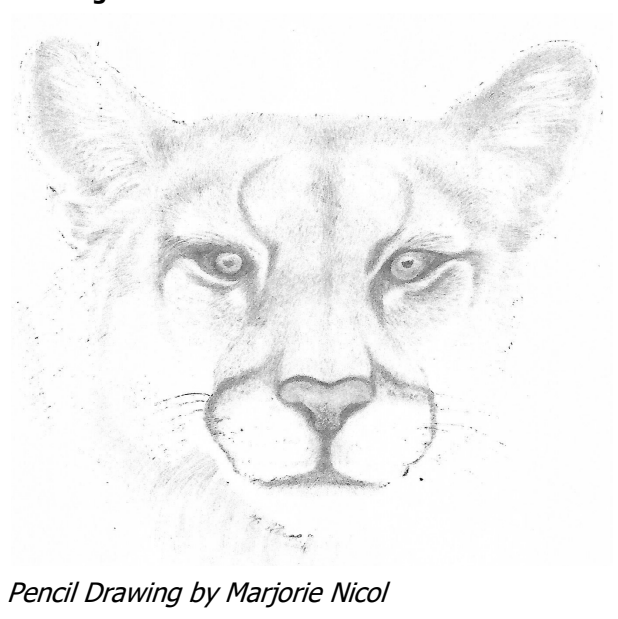
Answers to quiz:
1. Ball 2. San Andreas Fault, 3. Andes, 4. California, 5. Iceland, 6. Romania, 7. Archipelago, 8. Brown, 9. St. Vincent, 10 Hobart, 11. Mountain, 12. Edinburgh, 13. Winchester, 14. Belize, 15. Zambesi, 16. Channel Islands, 17. Venezuela, 18. Columbus, 19. Romney, 20. Canada.

GROUP REPORTS

Not even pouring rain stops **Walking group**. This was on 21 October when government rules, confirmed by the Ramblers association, allowed larger groups to participate in outdoor walks as long as they maintain social distancing.



Painting 1



Pencil Drawing by Marjorie Nicol

COVID AND BOOKWORMS

Spring was an arid time for Bookworms. After meetings in January and February all came to a dead stop in March. I had bought a set of books and distributed them in anticipation of an early return to normality but alas.... July and August with its wonderful weather provided opportunities for us to meet again under covid rules. At these meetings as well as catching up on personal news we discussed and passed on many books we had read.

Then all plans fell apart again so a new strategy had to evolve. We were still able to get books from the library so I became a delivery service. Of course, still no discussions. November was approached from a different tack. As well as library books I made up a bag of 12 books from my own cache and distributed them. The idea was that the first person on the list (made up by me) would remove any books she wished to read and replace them with approximately the same number before delivering them to the next on the list. This seems to have been successful as the bag is now back with me and in a week or so I will repeat the process. Some members kindly scored returned books using our unique system of 1 to 5 which was devised by a late member of the group.

We do not know how long it will be before we can meet again physically but at least we still consider ourselves a group who look forward to resumption of our monthly meetings which began over twenty years ago. Bring it on!! We have Christmas and a flu jab to look forward to so hang in there fellow members.

Beryl Rungay

Science and Technology



After an absence of some months, OSaT has risen from its rather quiet period to what is hoped will be a new beginning - but more of the old.

Many of you will recall that our Group Leader John Mangold has wanted to step back from the managing committee, and that has now taken place although he is going to continue as both a member and as someone willing to help steer us in the right direction. For some time we have been seeking a co-ordinator for the steering committee and I can now say we are delighted that one of us has now come forward to take on the post. We are therefore exceedingly grateful to both John, and to our new leader Viki Worthington to whom we also offer support for a successful period in charge.

Between April and August we had no formal meetings (although there were numerous informal chats about the future of the Group) but in September we were able to hold a live meeting at St Paul's when John Mangold gave short presentations on Tornados and HIV, whilst Viki discussed current scientific and technical news items.

We then decided to operate in the same way as many other U3A Groups by using ZOOM and for our October meeting John Cook gave a comprehensive talk on Electron Microscopy, with John Mangold presenting the very interesting November theme of Antibiotic Resistance. We learned a little bit of history, the current problems, and what is hoped for the future along with a comprehensive guide from John Stephenson on how to set up and then run ZOOM both as a host and a user.

With Viki producing a regular newsletter for the duration of our ZOOM period of operation, we are no longer having our normal 'Science News' and it would seem we are somewhat away from any potential return to our usual venue. Plans for our December ZOOM meeting include a Quiz followed by an informal chat.

If members of Orpington U3A want to know more about any of the topics we have covered or wish to join the group, please feel free to contact Viki Worthington and she will endeavour to answer any questions you may have.

Bob Trott

Art Appreciation 1

We had a successful meeting in the garden in September when we discussed angels in Art.

As we have missed going to the Raphael Exhibition I had hoped to be able to show a video of his works at my house in two separate groups of '6 and 6' but the new regulations rule out this for the time being. However Beryl has come up with a good suggestion - 'famous pictures of London' an excellent topic. I thought of one from the C17th what is the earliest you can think of? Please keep to Greater London (which rules out Shoreham and Samuel Palmer for those of you who are fond of him).

This will keep us going until 14 December meeting when I will phone round to see if we could get together to discuss the London pictures in '6 and 6' groups, have a mince pie etc. - but this depends on the Government restrictions at that time.

Sylvia Jones

Gardening Made Easy



Despite the restrictions, and making full use of the beautiful spring and summer, the Gardening Made Easy Group has continued to meet up at a safe distance each week in bubbles of six in gardens. This continued through until the present lockdown. Members learn from each other. Each bubble sends photos which I send to the whole group as a Quik video. During lockdown members keep in touch by sharing photos of autumn scenes and helpful hints. If you would like to join a bubble group please let me know.

Pauline Dawson

Bookends

It is difficult to write much about the Bookends Group at the moment, as we haven't been meeting up obviously, but have continued to read on our own. We are planning to have our first Zoom meeting at the end of this month, based on *Lady in Waiting* by Anne Tennant, who was Lady in Waiting to Princess Margaret. This will be our first non fiction book in a long time. Members hadn't all read the book in time for last month. Some have been unwell.

I have just read a book called *Eudora Honeysett is quite well Thank You* by Annie Lyons. It's about an eighty five year old who has had enough of things and decides to call a clinic in Switzerland in order to take her life into her own hands. But a ten year old girl, Rose, arrives on her doorstep and everything changes. She does things she's never imagined doing before and starts to wonder if she really is ready to give up on a life where she's only just begun living. I would thoroughly recommend this as a feel good book in these trying times.

Vicki Childs

Androids

We have in the past spoken about photos and enhancing and cropping them, Google has changed their app slightly so that you can automatically enhance them and give them a warm or cold hue and crop and straighten them.

Pauline was sorting through her photos and came across the one on the right. Though of great sentimental value, it had a crease through the middle and needed some TLC to bring it back to its former glory.

I took a photo of it and sought the skills of Maurice, a fount of all knowledge in these matters. With the aid of photoshop and some time he produced the attached which I hope you agree is a great improvement

If you have any Android nuggets of wisdom, please let me know and we can share them with the group.

William

Security, your Android Phone and why it's important

Like many people today I have a number of financial apps on my phone. I have two for internet banking, Google Pay for contactless payments with my phone and PayPal. In the current climate cash is becoming less welcome, so I also have a number of parking applications so I don't have to rummage around for small change when parking. Then there's the ever popular Amazon for online shopping.

So you **really** need to trust that your phone is secure and it identifies your phone and the banking and other apps I use need to know that it's really me and I'm using my own phone. You can see from this overview that security is a chain and each link has to be strong.

At the start of the chain, modern smartphones have a cryptographic security chip built in. Google uses its own Titan M chip, if you have an iPhone it uses something called Secure Enclave, other phones use ARM's TrustZone. All these provide means of making sure that your Android operating system hasn't been compromised in any way and also provide a unique secure identity for any app that needs it.

The chips also store your phone login credentials, fingerprint, pin code, password or face recognition. The data on your phone is encrypted and the decryption key is stored in the security chip.

Compare this to yester year when a cheque could be endorsed to a third party, your signature was there for all to see along with your sort code and account number!

Of course if you only use your phone for texts and phone calls, you might not need all the security but in the world of cyber crime for me it's very important.

Maurice Childs

London Explorers – London Walks

Message from Kim, our Blue Badge Guide

'I want to thank the members of the group who kindly donated their refund for the walk booked for April, it is much appreciated. At this difficult time it is unlikely that I will be working for the remainder of the year but am hopeful that we will be able to meet again next year. I wish you well and keep safe
With best wishes, Kim'

For the members due a refund from the walk cancelled in April, I will make all refunds when we are able to meet again at the Crofton Halls. If you would like the refund before that date, please call me to arrange.

Ann Downes



Books I've Loved

This group is intended to be an antidote to lockdown, no meetings are necessary and no pressure to read a particular book, or any book from the list. The aim is to introduce books and authors to members that they may not have read and provide a Winter busting catalogue of good reading to carry us into Spring.

Members or non-members are asked to nominate their ten favourite books, preferably novels written in this or the last century, so no Classics, whose authors everyone will already know. Again preferably not non-fiction, although a number have crept into the lists like 'Hare with Amber Eyes' which is such an extraordinary account, that it reads like fiction.

At the moment we have a hundred titles and member's comments have been very favourable, *All the light we cannot see* by A. Doerr has delighted some, 'didn't want to reach the end' said one reader, *Death at la Fenice* by D.Leon, about a Venetian detective was well received, plus *Restless* Wm Boyd, *The Improbability of Love* H.Rothschild,

Where the Crawdads Sing D.Owens, *Harvest* Jim Crace, *Saturday* Ian McEwan, *A Gentleman in Moscow* A Towles, *Behind the scenes at the Museum* Kate Atkinson.

Nevil Shute was the author that many nominated as a favourite, his most famous book was, of course, *A Town like Alice*.

One of our members Carol has been a great help with the group, finding many of the recommendations in local charity shops and also letting a handful of us meet in her garden to share her finds and exchange books.



Women Achievers

'Anything you can do I can do better....' (song from the musical 'Annie Get your Gun')

Having journeyed from Biblical times to the 19thC, studying the outstanding achievements of so many women, we have been temporarily halted in the sidings by the Covid 19 virus. So while we wait to progress further, here is a list of just some of the women in my lifetime, who have outperformed everyone in this country and, in many cases, in the world.

Helen Sharman CMG, OBE, Hon FRSC. Chemist. The first British astronaut and first woman in the world to visit the MIR space station.

Dame Ellen McCarthur DBE and Knight (Chevalier) of French legion of Honour. In 2005 broke the world record for the fastest solo circumnavigation of the world. She has broken other records, but retired in 2010 to work for the charity foundation in her name.

Rosalind Franklin. Best known for her contribution to the discovery of the molecular structure of DNA. Later led pioneering work on the molecular structure of viruses. After her death one of her team carried on her work and received the Nobel prize for Chemistry.

Dame Evelyn Glennie. World's first solo multi-percussionist. Deaf since aged 12, she feels the music through her body, playing in bare feet. She has made forty solo CDs.

Jaqueline Du Pre. Born 1945. Acknowledged as the greatest cellist of all time. Made her formal debut in 1961 at the Wigmore Hall and a year later performed Elgar's Cello concerto at the Proms, with Sir Malcolm Sargeant conducting. She owned two Stradivarius cellos, one made in 1673 the other in 1712.

Baroness Jennie Lee a Scottish Labour MP who won her seat in a by-election aged 25, at a time when only women over 30 could vote, and was youngest ever female MP. As Minister of Arts she created the Open University, where enrolment was open to all, with no educational qualification or entrance exam required. The OU is the UK's largest academic organisation and a world pioneer in distance learning. It has taught over 2 million students worldwide.

Elizabeth David 1913 – 1992. Universally hailed as Britain's foremost writer on food and cooking. Having spent years abroad in France, Italy and Greece, she was appalled at the dire standard of food served in 1950s England. Her first book *Mediterranean cooking* was a great success and together with later books, introduced a whole new range of ingredients to British cooking, such as pasta, olive oil, saffron, aubergines, parmesan cheese, peppers etc.

Virginia Woolf. 1882 to 1941. The most important modernist writer of 20thC. She pioneered the use of stream of consciousness, used later by James Joyce and Marcel Proust. Her books include *To the Lighthouse* *Orlando* and *Mrs Dalloway*.

Lilian Baylis. Theatrical producer and manager. She revived the failing Old Vic, producing many works by Shakespeare and this eventually became the forerunner of the National Theatre. Sadler's Wells theatre was derelict at this time and she led a successful campaign to re-open it, eventually becoming the base for the Royal Ballet and Birmingham Royal ballet.

Dame Elizabeth Anionwu. Nurse, Sickle cell and Thalassaemia specialist, Healthcare Administrator and Educator. Emeritus professor of Nursing, University of West London. Some of you may remember her inspiring talk to us at a General Meeting several years ago.

Alan Jarvis

Solution to Cryptic Crossword No. 72
Across
1 Cite, 3 Idleness, 9 Mollusc, 10 Expel, 11 Representing, 13 Supine, 15 Tiller, 17 Continuation, 20 Whirr, 21 Release, 22 Preclude, 23 Lens.
Down
1 Comprise, 2 Tullip, 4 Docket, 5 Electrically, 6 Empanel, 7 Sole, 8 Supernatural, 12 Grinders, 14 Provide, 16 Inured, 18 Inane, 19 Swap.

QUIZ FOR FRUSTRATED TRAVELLERS

- On which island is the resort of Kuta?
- Which fault line runs through San Francisco?
- What is the world's longest Mountain range?
- What is the 3rd largest US state after Alaska & Texas?
- Which country has IS as its international registration letters?
- Where is Transylvania?
- What is the name for a sea of islands?
- What colour is the Bakerloo line on the London underground map?
- Which west Indian island has a volcano called Soufrière?
- What is the capital of Tasmania?
- In Austria what is the Grossglockner?
- Where are Waverly & Haymarket stations?
- What is the administrative centre of Hampshire?
- How was British Honduras subsequently known?
- On which river is the Kariba dam?
- Herm belongs to which group of islands?
- Which South American country was named after Venice?
- What is the capital of the US state of Ohio?
- Which of the Cinque ports has six letters in its name?
- Which country has the longest coastline?

Answers on page 2

Golf

The Pandemic has curtailed our year again, only this time we have not been allowed to play. Although this may still be allowed from 3 December onwards. So keep your eyes open for news in general and e-mails.

In the meantime we have been able to complete one of our competitions with Ray Langston having been awarded the Magpie Masters trophy. This is because, we will for obvious reasons, be unable to hold our customary Christmas lunch and presentation.

It remains to be seen whether we can hold one more Stableford competition round before the new year.

We are now all hoping to be able to play throughout 2021.

John Morris (835805)

SUDOKU

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| 2 | 7 | | | | | 4 | 8 | |
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| 4 | | | | | 6 | | 2 | |
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| | | | | | 1 | 7 | 3 | |

CRYPTIC CROSSWORD no 72

Submitted by Cryptic Crosswords 1

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| 20 | | | | | | 21 | | | | | | |
| | | | | | | | | | | | | |
| 22 | | | | | | | | | | 23 | | |

Across

- Quote sense in speech (4)
- Senile DS makes for a period of inactivity (8)
- Perhaps a clam needs a short time with a confused scull (7)
- Force and drive out what was firstly played exceptionally loudly (5)
- Symbolizing giving again (12)
- Spine you heard held to be lying on the back (6)
- Way of steering an agricultural worker (6)
- Agitating union action with little time for persisting (12)
- We hear it rapidly records starts as the sound of something in motion (5)
- Free for hire again? (7)
- Is the rep clued up to make impossible? (8)
- Perhaps glass necessary to make a spectacle in a French town (4)

Down

- Consist of a copper returning teacher held to advance towards (8)
- A bulb perhaps is lit up? (5)
- Said to cut a film in the calendar of actions waiting (6)
- An exceptionally tense friend shows how a charge may be produced (12)
- Fish swallows a politician and an order of selecting persons to serve in court (7)
- Take the lead from someone only liking exercises on foot (4)
- Make a perusal turn relating to the immediate exercise of divine power (12)
- Manufactured rigs rend teeth perhaps (8)
- Supply something required from a Public Relations video (7)
- Hardened by habitual exposure at home when river copper follows (6)
- Crazy Annie lacking sense or substance (5)
- Some will always promise initially to make an exchange (4)

Answers on page 5

Orpington U3A Annual General Meeting Agenda

To be held on : Monday 18 January 2021.

This meeting being held on Zoom further to Covid restrictions

Acceptance of Minutes of previous AGM, held on January 21, 2020. see below

Chairman's report, acceptance of report previously submitted

Treasurer's Annual Finance Report

Group co-ordinators report

Election of Officers to Committee

Chairman: William Sear, Vice Chairman: Pauline Dawson, Treasurer: Mike Winder, Business Sec, Frank Rowe, rest of committee can be elected en-bloc.

In the absence of new nominees to the Committee the attached have agreed to stand for re- election

| Post | Nominee | Proposer | Seconder |
|----------------------|----------------|-------------|-------------|
| Group Co-ordinator | Susan HOWE | M. WINDER | S. ROBINSON |
| Group Co-ordinator | Janet HOLMES | P. RICHARDS | L. HAWARD |
| IT / WEB | Steve COOLING | J. HOLMES | L. HAWARD |
| Committee | Peter RICHARDS | F. ROWE | J. HOLMES |
| Newsletter Editor | Sybil ROBINSON | S. HOWE | F. ROWE |
| Membership Secretary | Linda HAWARD | F. ROWE | P RICHARDS |

Examiner of Accounts: , Ken Cridland: to be nominated and elected
Any other business.

Conclusion of meeting with time and confirmation of number in attendance.

Minutes of Annual General Meeting Monday, 20th January, 2020 @ 14:30 at Crofton Halls, ORPINGTON

Apologies for absence of committee members: nil

Minutes of previous AGM: Prop: Roger Howe; 2nd: Jean Pemberton

Chairman's Report: Prop: Dawn Pearson; 2nd: Judy Manning

Points raised for future:

Buff meetings to be held every other month initially.

BR6 coffee mornings are successfully continuing

New U3A Orpington website online

Treasurer's Report (1/12/2018 – 30/11/2019):

c£1,000 more than previous year (2x laptops + Beacon £1.220)

Beacon to include PayPal payment

TAM: if printed version not read, use online version

"Beacon" now online for future membership payments

Membership fee to remain at £10 pa until 2021

Accounts: Prop: Val Westwood; 2nd: Ken Bulham

Examiner of Accounts: Ken Cridland: Prop: Val Westwood; 2nd: Frank Rowe

Election of Committee Officers:

| Post | Nominee | Proposer | Seconder |
|----------------------|----------------|-------------|-------------|
| Chairman* | William SEAR | J. HOLMES | L. HAWARD |
| Vice Chairman* | Pauline DAWSON | W. SEAR | J. HOLMES |
| Business Secretary* | Frank ROWE | S. ROBINSON | P. RICHARDS |
| Treasurer* | Mike WINDER | L. HAWARD | S. HOWE |
| Group Co-ordinator | Susan HOWE | M. WINDER | S. ROBINSON |
| Group Co-ordinator | Janet HOLMES | P. RICHARDS | L. HAWARD |
| IT / WEB | Steve COOLING | J. HOLMES | L. HAWARD |
| Committee | Peter RICHARDS | F. ROWE | J. HOLMES |
| Newsletter Editor | Sybil ROBINSON | S. HOWE | F. ROWE |
| Membership Secretary | Linda HAWARD | F. ROWE | P RICHARDS |

* Chair, Vice Chair, Treasurer and Business Secretary were voted on individually.
The other officers were voted for en bloc.

Group Co-ordinators: New and proposed groups include: *Beginners Bridge, Gardening Made Easy, Dressmaking & Quilting, Backgammon, Quiz, Digital Photography, Scrabble 3, MOTO (Members On Their Own), Makers of History, Board Games, Local History, Meditation & Mindfulness & Concert Group Events.*

Initiatives: committee members are visiting all interest groups to talk about U3A and received "robust questioning".

AOB: Q: With increasing membership there are parking problems at Crofton Halls?

A: Suggested car-sharing?

Meeting closed at 2:55 pm

CHAIRMAN'S REPORT

I would like to take this opportunity to report back on the last twelve months of Orpington U3A. It is hard to think back to pre-March with an excess of 200 attending our Monday general meeting, BR6 and The Buff attracting 30+ and the advent of new groups, Bridge for Beginners, Gardening Made Easy being just a few.

With the advent of the virus, all our lives changed. I am pleased to say that in part, Orpington met that challenge with groups meeting outside, Zoom meetings and Group leaders keeping in touch. Sadly with some groups it was physically impossible to carry on as before.

We, the Committee, aware of the strain of the above have decided to keep the membership fee at £10 for existing members for 2021, and £12 for new members. The subscription of £10 has been at this level since 2014, one of the lowest in the country.

Though our accounts show a healthy reserve we are subject to third party increases beyond our control, we have an increase to £4 for each member to the Trust, payment for Beacon our online management tool and inflationary trends across the board, sadly our membership numbers, as with other U3As are under pressure and we face static costs with reduced membership income.

You will find a further explanation on expenditure and income attached to the Treasurer's Report.

This year our A.G.M., as previously mentioned, will be on Zoom, as per our Constitution we need a quorum of at least 100 members, please join us on the 9th January to make this possible.

With this technology I would ask for your patience and consideration, it is relatively new to us and only one person can speak at a time and more constraints than in our normal meetings.

William Sear

GROUP COORDINATORS REPORT

Seeking inspiration as to what to write at the end of such a difficult year, I reread my last year's report. It is hard to remember back to those initiatives we had begun – Committee members visiting groups and Chairman's Teas for Group Leaders - and to the excitement we had felt about new groups that had started. However, what struck me the most was how little had really changed. Our groups are still there, led by our indefatigable Group Leaders who give their time, energy and commitment to ensuring that our organisation continues.

With this in mind, the Committee decided to conduct a survey of Group Leaders as a 'where are we now?' exercise, to help us understand the factors affecting the future of our U3A, including how to assess next year's potential membership and costs. The feedback has been overwhelmingly positive, with those groups who have been able to carry on in some form continuing to do so whilst adhering to the regulations sent out by National Office. Some groups have met for walks under the 'rule of six'; many groups are meeting via zoom; members of groups have been phoning each other or exchanging emails; one Group Leader has made a newsletter of jokes, recipes etc.; another is making short videos of photos sent in; one of the book groups is rotating a sack of books from which to choose and add to; a few groups are holding quizzes or competitions; and several have managed to meet in their gardens whilst the weather was good. Of course, we realise that these options are not suitable for all groups, but we are pleased that so much communication between our members is taking place in a time when it is easy to feel forgotten.

During our monthly Committee meetings, held via Zoom, we are constantly discussing the future and what will happen when we get back to the way things used to be. We remain very optimistic that our membership will increase once again as people look for something interesting to both entertain and inform them, bringing in new ideas to invigorate our changing organisation.

It only remains to say that Janet and I hope that you and your loved ones keep well and look forward to seeing you all in the not too distant future.

Sue Howe and Janet Holmes

TREASURER'S REPORT

A copy of the Summary of Accounts for the period 1/12/ 2019 to 12/11/ 2020 is available on the website or from the Treasurer. The early closure was to allow the report to be published in the December Newsletter.

The unusual circumstances of 2020 have resulted in our bank account showing a surplus of £1233, leading to a total reserve a few pounds short of £14000. Savings on hall hire and speakers accounted for most of this surplus whilst there were also significant reductions in administration costs, catering and National Conference expenses. These savings are expected to continue into 2021, however the major expenses, (Third Age Trust subscriptions, TAM Mail, Beacon, News printing and post), will remain and are expected to increase. In particular, the Trust subscriptions are based on the previous year's membership which in 2021 will be a cost of at least £3450.

Credit card subscription payment via Beacon and Paypal has proved very successful this year with 235 transactions completed. This has greatly reduced the number of visits to the bank to deposit cash and cheques.

As stated in previous reports, areas for potential cost savings remain as follows:

1. Gift Aid; The Gift Aid claim accounts for around 12% of our income.
2. Email; Opting to receive the newsletter by email will help to limit costs and it also arrives faster.
3. Third Age Matters. If you never read the magazine mailed by the Third Age Trust and it just ends up in the recycling bin, let one of the Committee members know and we can then remove your address from the Trust's mailing list and save over £2 per address.

After three years of deficits, and with 2020 originally expected to follow suit, it had been planned to increase the membership subscription to £12 for 2021 in order to cover for possible reductions in membership numbers. However, the Covid turn around in our finances means that we are able to maintain the subscription level at £10 until February 28/2/ 2022 for current members. The subscription for new members joining after the 1/12/2021 will be £12.

Finally, I would like to thank Ken Cridland, who kindly volunteered to examine the accounts.

D.M. Winder