

Financial Life Planning in Retirement

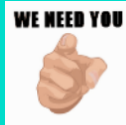
The speakers at the November meeting were Steve Marker and Emma Jones from Hansford Bell, Chartered Financial Planners, Tavistock.

Their subject was Steve started by speaking about the recent changes in the Regulations for Financial Advisers, ie no commissions, minimum qualification levels raised, and others.

What is Financial Life Planning, it covers 4 main areas. 1: Life Planning Stage, 2: Financial Planning Stage, 3: Financial Advice Stage ,4: Regular Reviews 6 months/annual. Their advice in the Life Planning Stage was to prepare Goals (bucket list). If it all's ends what would you regret not doing. Or if you had 5 years to live what would you do. Or if you had 24 hrs to live what would you regret not doing! And to have the conversation with your partner.

The advice in the Financial Planning Stage was to analyse existing finances, wants, needs and goals, the stress test. Do a cash flow chart, income, expenditure, total assets, net worth, money for care and a disaster scenario. The Financial Advice Stage consisted of, how much is enough, Care cost Planning, estate distribution, Inheritance Tax Planning and wills. Also the facts about gifting money, £6000 per couple per year, £5000 for a wedding etc. Regular Review Stage was to keep on top of your finances. Emma then talked about Equity Release and how you could release funds tied up in your property. It was a very interesting talk, it showed us that Planning is very important in later years.

Have you volunteered yet?



WE NEED YOU

AND YOU

AND YOU

AND YOU

Many on the committee will be leaving next year and we need some 'new blood' with fresh ideas.

Please think seriously about becoming a committee member. If you would like to come along and see what we do and how it works we would be delighted to see you at a committee meeting.

FIND US ON FACEBOOK

See pictures, comments of our activities and copies of the Newsletter

Search for Callington U3A within Facebook and apply to join
This is a closed group open to members of Callington U3A only



HAPPY CHRISTMAS
AND
BEST WISHES FOR 2018



Editor - Wendy Fader - contact wendykfuk@yahoo.co.uk or 01822835985

The next newsletter will be available on 8th January. All contributions for the newsletter to be with the editor by **Wednesday 27 December**, at the latest, please.

If you are interested in joining us at the Callington U3A, go to www.u3asites.org.uk/Callington or come along on the first Monday of the month at 10.00 a.m. in Callington Town Hall



CALLINGTON NEWSLETTER

December 2017



Study Day : The Tamar Valley - Past Present and Future.

An audience of 120 gathered for this full day event at Callington Town Hall on October 25th.



The Study Day started with a very interesting BBC DVD entitled Tamar Valley Voyage, from The Great British Story series. It followed the life of the valley from the Roman Hill Fort at Calstock, to the present day. It gave us a picture of how the valley was exploited for its minerals such as tin, copper, arsenic, lead, feldspar, silver, tungsten as they came in and out of use for over 2000 years. It taught us about how unique the Cornish language is. And the history of the civil war with the battles of Horsebridge and the fight for the tin. It concluded that valley today has one of the finest areas of outstanding natural beauty.



We had 4 speakers scheduled throughout the day, the first was Rick Stewart the Mine Manager at Morwellham Quay. He told the story of how the River was the highway to transport minerals. The first evidence of mining on the Bere Peninsula was in 1290 for lead, silver, tin, copper and chalcopyrite this was not shaft mining, but Stream Panning. Shaft mining began in the Mediaeval times, they wanted the tin, as copper was valueless until they discovered how to achieve the temperature with coal to smelt it in 1688/9. During the eighteenth to early twentieth centuries, a period of major industrialisation which impacted significantly on the predominantly rural landscape. The populations of villages and towns such as Gunnislake, Drakewalls, Luckett and Tavistock increased dramatically during the nineteenth century as a result of the burgeoning mining industry. Copper mining and arsenic production in particular were to dominate the fortunes of the Tamar Valley through into the twentieth century. Devon Great Consols was at one time the largest copper producer in Europe and, later in its productive life, able to supply half the world's demand for arsenic. If you wish for more information go to www.cornish-mining.org.uk



Our next speaker was Joe Lawrence who talked about The Shamrock a Tamar Sailing Barge. It was built in the Stonehouse yard of Frederick Hawke as a Ketch rigged Tamar sailing barge in 1899. After a long varied working life she ended up being used as a scrap iron store in Hooe Lake, Plymouth. She was acquired by the National Maritime Museum and, in conjunction with the National Trust, taken to Cotehele Quay in 1973 as a restoration project. The restoration project restored Shamrock to as she was after being converted to a coastal vessel in the early 1920's and was completed in 1979. She now has the distinction of being the last working ketch-rigged Tamar Sailing barge. She was named after the unsuccessful Irish challenger for the 10th America's Cup Race in 1899. She is considered to be the most advanced Tamar sailing barge ever built - it was a conscious effort to design a vessel which would carry the maximum cargo for her size on the minimum draft and at the lowest operating and maintenance costs. Shamrock is now permanently berthed at Cotehele Quay, a National Trust property, and still has occasional trips up and down the river.

A delicious lunch was served at 12.30 with background music from Poldark.



Our third speaker was Bruce Hunt who spoke to us about The Railways in the valley from about 1862. He had some photos of plans and building works. As the mining, quarrying, and brick making declined, fruit and flower growing was on the up. Market Gardens producing Daffodils, Double whites, Irises, Primroses, Pittosporum, Holly and lots more, also Strawberries, Tomatoes, Runner Beans and Cider Apples. Glasshouses where popping up all over, in 1949 it was recorded 138,228 boxes of flowers and 240,564 boxes of fruit, were sent by train throughout the country. Tourism started in 1930s with boat trips, picnic groups, railway holidays, but when Beeching cut the railways it all changed. Tourism is still the main industry for the area. Go to www.brucehunt.co.uk to see some great pictures.



The Final speaker was Corrina Woodall from the AONB. Her theme was Wildlife, Tamar Trails and the upkeep of the valley. She also spoke of the management, heritage, and work with other bodies to achieve their goals for the future. She spoke of the different habitats, Marshlands fresh and salt, Mudflats, Reedbeds and marine conservation. Special protection for old Orchards, Woodland and Bocage (mediaeval hedged landscape) Moorland, Heathland, and Acid grassland. Also protection for wildlife like the Greater Horseshoe Bat, Heath Fritillary Butterfly, Dormice and some fish. They can also advise on planning permissions. They Maintain the 25 km of Tamar Trails. Heralds of Spring is a project to record daffodil species. They always need volunteers, please go to www.tamarvalley.org.uk for more information.

Also on show was the Callington Model Railway and a book stall with local interest books. Thanks to Michael Farr for being the MC for the day. Also thanks to U3A members from Saltash, Launceston, Liskead, and Gunnislake who also attended.

If you are interested in joining us please go to u3asites/Callington for information on groups and events.



Next month on 8th January
Steve Lilley, Fitness and First Aid.



CONTACTS

Officer contact numbers

Chair	Carol Dowell	382158	Secretary	Jo Earl	532024
Vice-chair	Gillian Brown	01822 832533	Treasurer	Ian MacDonald	351221

Phone numbers without dialling codes are for the 01579 area

GROUP NEWS

Groups - the **contact person** is available on the website, from the Secretary or at monthly meetings

ALLOTMENTS

There is one vacancy on one of the shared allotments. 10 x 15 feet.
Contact Ann Martin

ART

We meet at the Old School, Stoke Climsland on alternate Thursday mornings from 10am - 1pm. We do not meet in December. Next meeting Thursday 11 January. Contact 01579 382187 for further information.

BAKING

Thank you to Les for hosting our baking meeting with a Religious theme this month. Our bakers searched far and wide to come up with recipes with some form of Religious connection. We had a special banana bread made for the Dalai Lama's breakfast when he was visiting San Francisco, Christmas bakes from Italy, Latvia and Poland, pastries to celebrate Hanukkah, Romanian Easter bread, Samosas for Divali and cakes for St Catherine. At the end of the session we may have fed our souls but our stomachs were pretty full as well!

Our Christmas meeting is at the Wheelleys' on December 13th at 11.30. Our group is full at the moment but if you would like to be put on our waiting list please contact Jenny Wheelley on 351662

BARN DANCING

We meet on first Thursday each month. The next session will be on 4 January, 10.30 a.m. in the Methodist Church. All very welcome. Contact Wendy Fader 01822 835985

BOOKWORMS

We had our usual meeting recently, at which we discussed our latest book, "The Kashmir Shawl" by Rosie Thomas. This was generally well received by us all, a tale of a Granddaughter attempting to trace the life of her Grandmother who had been in Kashmir with her Welsh Methodist minister husband living in the remotest areas of the country and trying to convert the local peasants to Christianity. Without giving the whole book away The book alternates between their two stories and has some detailed insights of the production of the intricate and time consuming craft of shawl construction. The ending we felt was slightly contrived, but didn't detract from our overall enjoyment of the book. We will definitely read some of her other books if they become available.

There is some concern over the future of our Library in Callington, and we would urge you to support it in any way you can. There is a questionnaire available from the Library which asks for your views

BRIDGE

Meet on Tuesday evening in the Methodist Church. New members welcome. Call Hilary on 350360

CORNISH CULTURE

Our next meeting is 11th December at The Royal, Horsebridge for our Christmas lunch.. Contact Anita and Tony Bowden 01579 350668

CRIME FICTION

At our last meeting at Lucy's, 11 of us met to discuss our recent Crime Fiction reading. Many were familiar names - Donna Leon, John Grisham, Michael Connelly, Fred Vargas, but also less familiar - Jane Harper (recent winner of the Crime Writers award for 'The Dry'), Andrew Cartmel, Camilla Grebe, and Andrea Maria Schenkel and many more. David supplied the teatime treats of a toffee apple cake and a banana loaf. If you are interested in joining us to discuss or learn more about crime fiction, please contact *David Seward 384631*

FAMILY HISTORY

No meeting in December but please use any holiday time with family to ask QUESTIONS! Contact Eileen 01579 350639

FLOWER ARRANGING

No meeting in December

FOOD AND WINE

This group will be holding a 'Secret Santa Lunch' at the Weary Friar Hotel in Pillaton on Tuesday 12th December at 12 noon. This will be a two or three course meal (£14.95 or £19.95) with several choices. If you have not already booked please get in touch with me as soon as possible as I need to inform the restaurant of your menu choices. The 'Secret Santa' bit means that everybody brings a small wrapped gift of something edible which are collected and redistributed so that all take away something from Secret Santa! All are welcome.
(maire_warwick@btinternet.com or 01579350711).

GAME ON

The group will be starting again in the Autumn. Contact Lucy Thomas 01579 350018

GROUP NEWS CONTINUED

HUMOUR

No meeting in December. We will be meeting up again in January. Contact Helen Redden 01579 382612

ITALIAN

We are currently full with 8 members meeting in our homes.

JAZZ APPRECIATION

At our November meeting, 7 of us met at Christine's for another members' choice session. These ranged from trad jazz of the California Ramblers and Chris Barber's band through big band music of Ted Heath's Orchestra, piano jazz of Erroll Garner and Herbie Hancock, vocals from Ella Fitzgerald and Diana Krall to some new names - Fraser Weeks on guitar, vocals by Greta Keller and a modern jazz group, Electric Sphere. Our next meeting will be on Wed 13th December at Christine's, a members' choice, perhaps with Christmas jazz! If you are interested in joining us, contact *David Seward 384631*.

MUSIC APPRECIATION AND OPERA

No Opera at home in November as some of our group saw Madam Butterfly at the State Opera House Vienna
The next opera day will be our Christmas Meeting which we will share with Music Appreciation on December 7th
Meeting are held at 28 Trelawney Road usually on the 3rd Tuesday of the month. Contact Carol Dowell 01579 382158

NEEDLEWORK



One of the highlights of the Needlework Group's year is making Christmas decorations. Viv de Lang very kindly leads us at this session and prepares all that needs machining as well as providing all the accessories. We then put them together. This year we have made bunting with a

Christmas theme and had great fun doing it. We now look forward to decorating our homes in the festive season with what we have made. Many thanks to Viv.

PHILOSOPHY

We meet as usual on the last Thursday of the month, at 10.00 in the Committee Room at the Town Hall. Contact Doreen Johnson 01579 343152

PLAY READING GROUP

Meet at 2.00 p.m. in the library on the first Thursday of the month. Contact Jean Rose 01579 350029

POETRY

We enjoyed a very mixed selection of poems from Asia including local poets from India Japan and Malaysia many we thought may have lost something in the translation finishing with 'The Road to Mandalay' by our own Rudyard Kipling. The next meeting was on December 1st when the subject was seasonal poems Contact Pat Ferguson 01579 384402

WALKING GROUP 1

New members always welcome.. Contact Doreen Johnson 01579 343152.

SCRABBLE DAYS OF CHRISTMAS



ON THE TWELFTH DAY OF CHRISTMAS
MY TRUE LOVE GAVE TO ME
TWELVE **E**'S A DRUMMING
ELEVEN **P**POINTS A PIPING
TEN A **Z** IS LEAPING
NINE **A**'S A DANCING
EIGHT **O**'S A MILKING
SEVEN **T**ILES A SWIMMING
SIX **T**'S A LAYING
FIVE "MERRY" **V**OWELS
FOUR **T**ILE RACKS
THREE **D**ICCTIONARIES
TWO **B**LANK TILES
AND A **S**CRABBLE BOARD IN A PEAR TREE.



By: Lesley Cheetham

SCRIBBLERS

At our November meeting our task had been to write stories containing 9 specific words which we had arrived at via a fancy set of picture dice belonging to Barbara. All sets of words were different but, of course, some crossed over, in particular the words 'castle' and 'shadow'. This brought about a sub-theme of mysterious and sometimes ghostly events!
We are not meeting in December but will be back on track in January having written stories inspired by Cezanne's painting, 'The Card Players'. Next meeting January 18th, 2018. Where has this year gone? Merry Christmas everyone on all of us.
Contact Penny Beech 01822 834756

SINGING FOR PLEASURE

We meet at the Methodist Church from 3.30 to 5 p.m., On the second and fourth Monday of the month. Why not come along and give it a try. Contact Ros Bunkum 01579 383171

STROLLERS

The weather was much kinder to us in November and it was a beautiful day when we went to Looe by train from Liskeard. We had a nice morning strolling around the town and managed to fit in not only coffee but a light lunch before catching the train home. Our next outing was Calstock to Danescombe, stopping at the boatyard on the way back, where Anne and Mary made us tea and coffee in the honesty cafe. Our next trip was to Saltash. Although the weather was a bit dull it was not raining and we were able to cross the Tamar on the footbridge followed by coffee on the quay. Our last stroll in the month, weather permitting, was at The Meadows in Tavistock. Contact Pauline Husband 01579 350379

TABLE TENNIS

We restarted the group and are very pleased that we had 19 at the November meeting. This was more than we hoped for and means we can continue into next year. Our December meeting is on the 14th. Hope to see you there. Ray Geatches. 350638.

WALKING GROUP 2

Meet on Tuesdays at 9.30 a.m. in Callington Free Car Park. All welcome. Contact Lucy Thomas 01579 350018