



## **CHAT FROM THE CHAIR:**



## **WELCOME TO ALL OUR NEW MEMBERS:**

I attended the New Members meeting in January and Sheila had organised some “get to know you” activities which were enjoyed by all. We hope you are planning to get involved in lots of Groups and ***LEARN, LAUGH LIVE WITH EXMOUTH U3A***. I saw some of you at the eagerly awaited Red Arrows Talk and we were all delighted, I am sure, to have such a talented and amusing speaker.

## **LINK UP TABLE AT THE PAVILION:**

This table in the middle of the room is for people who are new members and those by themselves who would just like to chat and perhaps answer new members queries.

## **GROUPS:**

I know for some members the groups you want to join are full. Your Committee is trying to rectify this. I am happy to say that we are fulfilling the aims of the U3A by providing a wide range of interests and the vast majority organised by our own members, all of whom are volunteers like everyone in our U3A. At a recent District meeting that Sheila and I attended we found that all U3As have this problem of groups that are full. Please read the paragraph below so that at the next District meeting I can boast that we no longer have this problem!

## **NEW GROUPS:**

We need people to start new groups where the existing groups are full. You will know if you are in one of these groups so please think about it. Your group organiser will, I am sure, help you with this and there is all the information you need on the website to start a new group.

Your committee can only go so far in encouraging groups to form, it can't do it for you.

## **THE WEBSITE:**

I think there is everything you need to know about your U3a on the website, so I do suggest that from time to time you explore the content.

## **SAFEGUARDING:**

We are always interested to have articles and photos about group activities in the Newsletter, but please check with your members if they do not want a PHOTO of themselves included. There are important reasons why this might be the case so it is important to identify yourself to the organiser. The Committee takes its responsibilities to the members very seriously. This applies also to its DUTY OF CARE to the members. The reason I decided to follow the advice of the National U3A by sending out their information on the Coronavirus Disease to all members was that so much information has been given through the media that some is confusing. I thought the U3A guide was clear.

**Sandy** - [chair@exmouthu3a.org.uk](mailto:chair@exmouthu3a.org.uk)



### **U3A MONTHLY MEETINGS AT THE EXMOUTH PAVILION:**

**Why not come along to our monthly meetings (usually the second Thursday in the month) held in Exmouth Pavilion, Esplanade Exmouth, EX8 2AZ. You will be most welcome.** U3A members and visitors usually start arriving at around 10:00 when there is the opportunity for a drink and the chance to chat. Our 'Meeters and Greeters' will be on the door and inside the hall to answer any questions you may have. New members are welcome to join our '**Link Up**' table in the Pavilion Café.



Our meetings start at 10:30 with notices and our speakers usually start their presentations at 10:45. Talks usually last from 45 – 60 minutes followed by a brief question and answer session. We have a hearing loop system if needed. If you have any particular requirements or want to find out more please see Christine Chittock, Speakers' Organiser or one of the committee members who will be wearing name badges. **So, enjoy!**

To find out more about future meetings go to:

<https://u3asites.org.uk/files/e/exmouth/docs/speakersforu3amonthlymeetings2019andsomeof2020.pdf>

### **FUTURE MONTHLY MEETINGS SPEAKERS:**

**MARCH 12<sup>TH</sup> 2020: 'The Life of a Wildlife Photographer'** This entertaining lecture spans 35 years of photography and takes us to 5 continents. The questions David is most often asked are about his 'favourites'. What are the photographs you are most pleased with – what is the best place you have visited – which subjects do you most enjoy photographing? As David explains, how can you possibly compare the Queensland tropical rain forest with the desert of Utah; or compare delicate but vibrant sunbirds with the power and majesty of a bald eagle? It may be impossible but, in his lecture, this is what he does! Working his way through his commissions over a span of 30 years, he brings us right up to date with his latest and most exciting project. **David Boag** <http://naturalfocus.co.uk/>

**APRIL 9<sup>TH</sup> 2020: 'Exmouth Coast Watch'** Exmouth Coast Watch is one of the 50 strong network of National Coast Watch Institution (NCI) lookout stations around the UK's coasts. They work with the Coastguard and the RNLI by keeping watch over the estuary and beach 7 days a week in the summer and every Friday, Saturday, Sunday and Monday in winter. NCI stations form a national volunteer service that keep a visual watch for people on the water and the beach who may get into difficulties. John Cox and Hugh de Souza will take us through the very important work of Exmouth Coastwatch. **At 11:45 there will be a 'draw' for a magnificent quilt donated by our U3A Quilting Group.**

**John Cox Hugh de Souza** <https://exmouthcoastwatch.co.uk/>

**MAY 14<sup>TH</sup> 2020: Annual General Meeting (AGM) and 'The River Otter, Past, Present and Future'** The River Otter catchment was predominantly shaped after the last glaciation, with the river form subsequently altered by human hand, starting with the monastic monks in the 10<sup>th</sup> century. Rich in wildlife and the location for the first free-living beaver trial in England, the river is much loved locally, but faces significant management challenges related to climate change and pollution. This talk will highlight aspects of its colourful history and what the future might hold for one of Devon's best loved rivers. **Dr Sam Bridgewater** <https://www.pebblebedheaths.org.uk/about-us/>



### **REPORT ON FEBRUARY'S MONTHLY MEETING'S RED ARROW TALK:**

To secure Phil I booked him 15 months in advance and he did not disappoint. His presentation contained plenty of information, a variety of photos from many different angles, video capturing the atmosphere and skill of the Red Arrows, fascinating maps and plans and informative archive material.

Phil employed an interactive approach with plenty of questions for the audience and his humorous approach kept us all entertained. Taking us through the history of air displays we learnt about 'Air Pageants' in early twentieth century Hendon. We were shown the Black Arrows of the 1950s, a forerunner of the Red Arrows and learnt about their amazing 22 'Hunter' Loop formation in 1958 at Farnborough.

Incredible facts were a feature of Phil's talk, keeping us interested and often astounded. Apparently a barrel of red dye costs £1900. With regard to formation, Reds 1 to 5 are known as 'Enid' after Enid Blyton, author of the Famous Five books. Whilst Reds 6 to 9 are known as 'Gypo', the nickname of one of the team's pilots back in the 1960s.

We were in no doubt about the need for thorough training, concentration, dedication, skill and bravery. A strong team approach is vital and Phil told us about the 'Circus'; engineering technicians servicing aircraft before and after every display and flying in the passenger seat to and from display airfields.

Throughout, Phil provided us with a variety of enthralling material, well placed throughout the talk to help us understand how the amazing displays come about, so we saw the detailed plans for a number of air displays, including local ones such as Teignmouth. We learnt about the mastery required for the different shapes we marvel at in the skies such as the beautiful 'diamond' and the perfect 'heart' formation.

Despite dreadful weather a record 240 were in the audience and many gathered round the merchandise table to buy gifts and chat to Phil. Phil was thanked for making the two and a half hour journey to Exmouth with rain lashing down, flooded roads and strong winds. We were certainly glad that he persevered with his journey and were relieved to see that the weather had improved for his journey home.

Our heartfelt thanks from Exmouth and District U3A for a wonderful talk.



*Review and Photos by Christine Chittock, Speakers' Organiser*



## REVIEW OF CYBERCRIME AWARENESS TALK

Budleigh Salterton Public Hall, 24 Feb 2020

The Hall was full. Lots of members and visitors, some from as far away as Honiton, braved the wind and the rain to learn how to protect themselves from Cybercrimes. Two excellent speakers were there to show them how!

Laura Cowie, of Devon and Cornwall Police, Digital Capabilities Unit, introduced herself as the first to occupy this new post and told us that the hierarchy led all the way up to GCHQ.



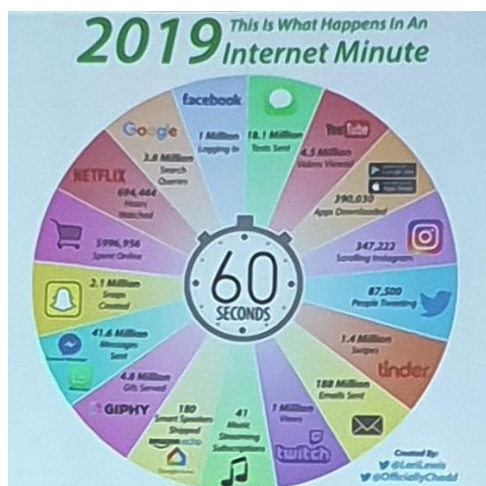
**Photo: Christine Chittock**

So, what is Cybercrime? Crime facilitated by the internet. There are two main types – Cyber Enabled, which comprise mainly traditional crimes made easier by the internet, and newer crimes – Cyber Dependent - which depend on the existence of the internet and networks. Characteristics include:

- Criminal need not be present at the scene
- Can commit multiple offences at the same time
- Often international
- Low risk, high reward.

To illustrate the scale of such crime, attention was drawn to examples of companies which had not looked after customer data, had it stolen and had been fined hundreds of thousands of pounds as a result.

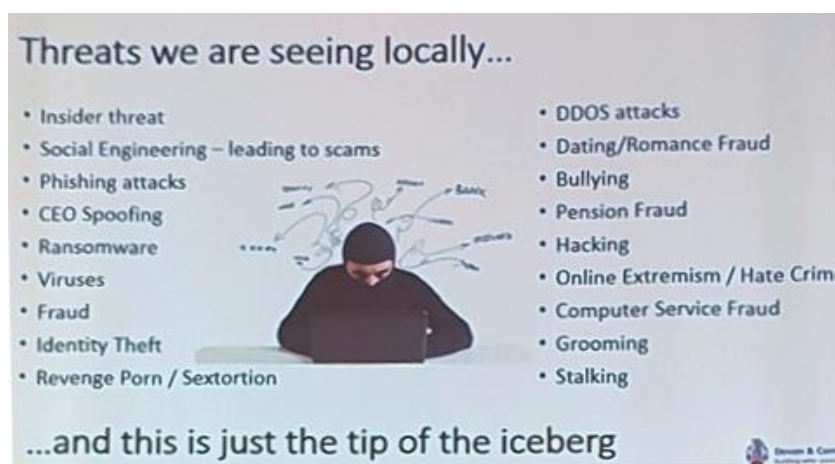
A pie chart was presented showing what happens on the internet in the space of just one minute. For example, Google has 3.8 million searches, Facebook has 1 million logons, Instagram has 87,000 scrolls and nearly 400,000 apps are downloaded! That's a lot of internet use in just 60 seconds.





Most people probably think that it's only their computer or phone that might be targeted. They'd be wrong. Home networks can have an increasing number of devices connected, such as doorbells, baby monitors, smart speakers, smart watches and smart meters. Before long we'll have connected significant numbers of fridges, washing machines, central heating controls and even cars. So we need to be aware that personal data can be associated with all of these and we need to be sufficiently aware that we don't let any of this leak unnecessarily. (There's a story, probably apocryphal, that someone was talking about their painful frozen shoulder within hearing of Amazon Alexa and a shoulder of lamb turned up in their internet shopping!)

Locally, in September 19, Devon and Cornwall police had 682 reports of Cyber Crime, including dating sites (someone gained your confidence and begged for money – it and they then disappeared of course), Scam phone calls, extortion (pretending to have compromising photographs and demanding money to keep them private) and general Banking Scams.



Perpetrators of Phone Scams will try to panic you into believing that you're owed money, or you owe money, or any other way of getting you to reveal your bank details. They're persistent and often appear legitimate. Don't be taken in and put the phone down. No reputable organisation will contact you by phone asking for your details and to move money. Just hang up.

Important ways to protect yourself online:

1. Use strong passwords and a lot of characters, include Caps, numbers and special characters. Here's an example that you'll never remember: **MfcwaSsj410wihf12m!** Well you might if you read **'My first car was SJ410 which I had for 12 months!'**
2. Install computer security software – virus protection, firewall. (There are free versions which are just as good as paid for ones.)
3. Download software updates.
4. Be vigilant and don't just trust that people are who they say they are!

Answers to questions can be summarised as follows:

Best not to accept strong passwords offered by sites. You don't know who already knows them – use your own.



What about Password Managers? Dubious as all your eggs are then in one basket.

Websites that ask for your permission to set 'cookies' (small text files which record details of your visit, pages looked at, perhaps your IP address which identifies your computer etc.)? Your choice, but you can accept which is easier, and then routinely delete your cookies. Your browser settings allow this e.g. Delete/clear your browsing data/history.

And finally, let people know if you've been defrauded – Action Fraud, Police etc. The authorities can only act if they know what's happened.

### Reporting fraud and cybercrime by phone:

You can report fraud by speaking directly to specialist Action Fraud advisers by phoning 0300 123 2040. They will also be able to give you help and advice about fraud.

We were left with this quotation: **"There are two types of Organisation - Those that have been hacked and those that will be hacked."**

The second half of the talk was given by Janet Quinn of Devon, Somerset and Torbay Trading Standards. She deals with Doorstep callers, Rogue Traders, Food Safety and Weights and Measures. The format of her presentation consisted of answers to a predefined set of questions.



*Photo by Christine Chittock*

**Q.** What should you do about doorstep callers or phone cold callers?

Send doorstep callers away. Preferably have a Trading Standards 'No Cold Callers' sign at your door. (These were available at the talk.) Ignoring these is an Offence.



*Photo by Maurice Chittock*



Don't answer phone calls if you know they're scam callers. Use the Telephone Preference Service to try to stop such calls, but this needs to be renewed, say yearly. Ignore and put the phone down. Internet Providers will never call you about losing your service. (A personal story: Callers often claim to be from BT. I ask "Where are you calling from?" '15 Newgate St, London.' (Anyone can find the address of BT HQ online.) "What can you see out of your window?" They're stumped, mainly because they're not there. I've worked in Newgate St on many occasions. You can see St Paul's Cathedral!) Nor will your bank ask you to move money!

**Q.** Promises of money, lottery prizes, tax refunds etc.

Put the phone down. You don't get something for nothing and especially if you've never even bought a Spanish Lottery ticket!

**Q.** Card through your letterbox claiming, variously, that they have spare asphalt - do you want your drive resurfacing, noticed a roof tile missing, will prune trees etc. then call later. They may only have a mobile phone number and a van with no information/identification on the side – a real giveaway.

Don't accept. They may give you an estimated cost but this is meaningless. They often find 'extra work that needs doing' – it doesn't. Only a firm written Quote for itemised work is valid. If you really need work doing, get other quotes from reputable traders. Use Trading Standards Approved Traders lists.

Be aware of Cancellation rights. If traders are in your home and you agree to work, you have, by law, a 14-day cooling off period. They will try to pressurise you to accept straight away, because they know this too. Hold your ground and say no.

**Q.** What about Airbnb and airlines which go into liquidation? You turn up at a cottage and find that the owner never lets their accommodation!

Don't ever pay direct. Only pay through Airbnb. They hold your money and only pay the owner after your stay. Pay by credit card if over £100. The Credit Card company is then liable. Take out travel insurance before you book.

**General:** Call blockers can help but use the Telephone Preference Service or set up blocking via your telephone company. Some call blockers are scams, especially those that charge.

Trading Standards work with the Police and recommend approaching the Citizens Advice Consumer Service. Sign up to Trading Standards Newsletter online. Current scams are listed.

After useful, detailed and interesting talks by two excellent speakers, there was a lot to take in and it may seem overwhelming. The following seems to be a good summary:

We are not helpless in the face of all of this fraud. Our main protection is to be vigilant but also cynical and untrusting. The latter two go against our better nature, but criminals rely on our better nature to succeed! It's easy to be paranoid but better just to be careful and not fall for well known scams. Put the phone down and close the door!

**Ian McLaughlin, U3A Committee Member, 24 Feb 2020**



### **MEMBERSHIP RENEWAL UPDATE:**

By now, every member should have received an email or letter reminding you to renew your membership by or before 31<sup>st</sup> March (if you haven't – contact me urgently!). Already many of you have responded and forms, cheques and cash have been flooding in, to the tune of 15-20 envelopes every day. It is quite a logistical exercise to organise, recording payments, checking computer records for accuracy of everyone who returns a renewal form, and then updating the financial records. Happily, a good team has volunteered to help me!

I have also sent out Standing Order forms. This is possibly the easiest payment method for us to operate, as we have no cash handling problems or cheques to check (sorry!) and take to the bank. It can also be the easiest for you – one form sent to your bank (by yourself – not me!) and that's all for as long as you want to be a member.

However, it recently took approximately 4 ½ hours to process 63 renewals. It's not the straightforward ones which take the time – it's the ones which have problems, usually an inaccurately written cheque or a missing self-addressed envelope! We now have 995 members, but add in the fact that we had 19 new members last month alone and you can estimate for yourself the scale of the operation!

All of this has not been undertaken lightly. There are two basic reasons why I decided we needed an annual renewal form. The first is the Data Protection regulations. Some have suggested it is not necessary to reconfirm your consent every year, but there is conflicting advice on this. The second reason is to ensure the contact details we have for every member are accurate – many times, people move home or change email address and telling the U3A is rarely a priority!

So please be patient. If you want your query resolved, another form sent, or a reply to your email it may take a few days for me to get to it in my "in-tray". But of course, if you could lend a few hours of your time to help with any of this, it would not only help me, it would help yourself and all the other members of our wonderful U3A!

***Maurice Chittock, Membership Secretary.***







## **ANNUAL GENERAL MEETING 2020**

To all members of Exmouth and District U3A

Dear Member,

Under our constitution we are required to hold an Annual General Meeting (AGM) each year and all committee members are required to seek re-election. This year there are vacancies for the speakers' organiser and the monthly meeting co-ordinator and there is space for others to join.

The timetable for this year's AGM is as follows:

1. March newsletter - send out nomination forms for election of committee members.
2. April newsletter - send out formal notice of AGM with draft agenda.
3. Closing date for receipt of nominations - 15 April
4. Closing date for receipt of any motions for consideration at the AGM - 15 April
5. May newsletter - further information regarding the nominations and agenda.
6. AGM – 14 May 2020 starting at 10.30 am. Financial information will be circulated before or be available at the AGM.

**Nomination forms are included at the end of this letter.** All nominations must be proposed and seconded and all persons nominated must sign to say that they are willing to stand and that they are not disqualified from holding office as a trustee. Nomination forms should be handed to me or sent to arrive at the address below by 15 April 2020.

You are reminded that our financial year ends on 31st March 2020 and that subscriptions become due from 1 April 2020. Subscriptions received in advance of that date will run until 31 March 2021. Please renew promptly in order to assist in keeping our membership list up to date.

You are also reminded that only paid up members may make nominations, stand for election, or vote at the AGM.

Yours sincerely,

***Keith Phillips - Secretary***

Exmouth and District U3A  
13 Bapton Lane,  
Exmouth,  
EX8 3JS



## **FORTHCOMING SOCIAL COMMITTEE VISITS & EVENTS 2020:**

Thank you to all who completed surveys on the sort of social events you would like. These have helped us plan a yearlong calendar of events. These are listed below. We will only take bookings two months in advance of any event. Bookings can be made at our monthly meetings or via instructions on our web site.

If you would like to join any of these event's, please complete a booking form and hand it to one of our committee members. Bookings will only be accepted with full payment. We don't offer refunds, but wherever possible unused tickets will be allocated to the waiting list. Cheques need to be made out to the **Exmouth and District U3A**.

**Send with a SAE to: Mrs C Dawson 2, Windsor Square, Exmouth. EX8 1JU**

**Health and safety issues.** With every event we research issues of Health and safety in order to support our members. Any particular issues are listed against each event. However, U3A members must take into account their own capabilities before joining any excursions, trips, walks, etc. In addition, members must wear or carry suitable apparel and walking aids to meet all weather ground conditions. If you have any concerns or queries, please speak to a committee member before you book.

**April: NO TRIP RUNNING DUE TO EASTER HOLIDAYS**

**18<sup>th</sup> May 2020 Delamore House £27 per person.** Each year Delamore house opens its gardens and house to over 200 artists. We have organised entrance to the show and a soup/ roll light lunch. They have a lovely little café, which sells amazing cakes. The art-work and sculptures are spread out across the gardens and most items are for sale. The whole exhibition is only open in the month of May.

**Health and safety issues.** The gardens can be slippery in wet weather. We have booked an indoor spot for our light lunch. Wheel chairs can used manoeuvred around the grounds.

**1<sup>st</sup> June 2020. Cost TBA. Abbotsbury Swannery.** At this time of year there are many cygnets and our plan to visit around the birds/ swans feeding time. There may be time to stop off at West Bay for some light refreshment as part of our trip.

**Health and safety issues. TBA.**

**15<sup>th</sup> June 2020 A trip with Stuart Line cruises from Exmouth to Exeter Quayside. Costs TBA.** We will book a coach to come home. There will be time to enjoy the quayside, have lunch, or to walk into the city centre. The coach will meet us at the climbing wall centre at the quayside. This river trip is based on the tide times and the Swing Bridge is opened for us. It's amazing to see the technology in use.

**Health and safety issues.** There are steps to get on/off the boat. The quayside is mostly on the flat.

**Cream tea at Badgers Holt on Dartmoor. Date planned 29<sup>th</sup> June 2020. Costs TBA.**

We are aiming for a whole day out, looking at some key sites on Dartmoor and building in a cream tea at the lovely Badgers Holt. This is where the East and West Dart rivers meet and is a lovely spot.

**July TBA on costs and exact dates. We are planning a whole day at Castle Drogo.** The day will include a tour guide and time for lunch. We won't book lunch, but encourage members to bring their own



lunch or make their own choices for eating. There may be an opportunity to visit Fingle Bridge for light refreshments.

### **July. Parterre Perfume Farm (near Dorchester) Date and costs TBA**

This is planned as a whole day trip with lunch in their award-winning restaurant. There is also a gift shop there.

### **September - Mayflower celebrations in Plymouth sept 10-14 main event on 16<sup>th</sup> Dates and cost TBA**

We are exploring the best date/ time to access some of these celebrations. We will keep you informed.

**Vineyard trip.** We are exploring a suitable vineyard to visit. This trip will include lunch and wine tasting.

### **October - 23-25 the Dartmouth Food Festival / Visit Bodmin Jail. TBC,**

Thanks

*Lyn*

## **NEWS FROM THE GROUPS:**

### **THE CREATIVE WRITING GROUP:**

*Lin Ashby*, a member of the Creative Writing Group, spent Xmas & New Year in Sydney & was very moved by the plight of Australians affected by the devastating Bush Fires. She shared her thoughts with the Creative Writing Group with this poem:

*A heavy snake writhing in his gloved hands*

*As he struggles to maintain his stance, his grasp.*

*Above his head the steam and water obscure his view,*

*The brittle vegetation crunches beneath his boots.*

*His smoke smeared face invisible behind the mask and yellow helmet.*

*He s a hero, a volunteer, thirty-eight days without a break,*

*Rest and sleep unlikely soon,*

*Family far away,*

*A job still, in the future?*

*Grave danger all around,*

*But on his face, if we could only see it,*

*A manic smile, a licking of the lips,*

*Firefighter or arsonist?*





**EXMOUTH AND DISTRICT U3A**

ANNUAL GENERAL MEETING 2020

NOMINATIONS FOR OFFICERS AND COMMITTEE MEMBERS 2020/21

I wish to nominate (NAME) .....

To serve as.....

Nominated by .....

Membership number .....

Seconded by .....

Membership number .....

I agree to be nominated and declare I am not disqualified from serving as a Trustee.

Signed..... Membership number.....

**Please return the completed form by 15 April 2020 to the Secretary, Keith Phillips, 13 Bapton Lane, Exmouth, EX8 3JS**

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