



**Issue No.15 Post Pandemic Newsletter August 2023**

Hello everyone and welcome to the August Newsletter.



Photo courtesy of Roger Jennings, Group Leader, Photography Group, July 26<sup>th</sup> The Coronation Channel , Spalding

**Follow up to Interim Newsletter 14a**

You will remember that that you received an interim Newsletter from me mid-month outlining the parlous state of our u3a Committee and that unless the key positions were filled before, or at, the next AGM there will be a strong possibility that our u3a will be no more.

You were all invited to attend the Committee Meeting held on July 21<sup>st</sup> at The Market House but only two members made the effort to attend. I was there so that I could report to you the outcome of Jim Stalley's emotional plea for your involvement.

One of our newest members, Mary Melton, has put her head above the parapet and volunteered to take on the role of Secretary. Mary will be helped to take on this role by the present incumbent Maureen Sinclair-Currie.

As you know there are three key positions on our Committee, Chair, Treasurer and Secretary. Paul Reeve has agreed to stay on as Chair and with Mary joining the Committee this now leaves the Treasurer's position vacant as Lesley Ford, the incumbent at present, is planning to move to Cheshire.

Now I am asking you to consider what you can do for your u3a? Can you take over as Treasurer? There is no previous experience necessary. Not only will you be supplied with a modern Laptop, a printer (with all consumables) but the Committee will organise a handover and tuition period so you will not just be "dumped on".

One of the most important plans that our u3a has and is developing is the re-invigoration of our Website. New member, Tony Dyer, has taken on the role of Website Administrator and with your input via the Interest Group Leaders we can have an active, current and interesting Website that serves not just the members, but with the right communication and promotion, the wider local community. The hope is that this will lead to more new members joining us and in turn becoming the lead Committee members of the future.

In order to do this properly we also need an Interest Group Co-ordinator. Maureen provided the job description and this was included in the previous Newsletter but, with no apology, here it is again. Can you do this?

### ***Interest Group Co-Coordinator***

*The interest group co-ordinator must keep the interest group forms up to date (these are kept on a memory stick). If there are any alterations then these must be notified to the group leader and added to Beacon. It is important all the group information is kept up to date. It is also recommended that the interest group leaders be invited to a meeting a couple of times a year in order to voice any concerns and have general discussion about their groups."*

### **Interest Group News**



### **SWIG June 2023 Report**



#### **SWIG 1 Newsletter Report for meeting held at Jim's 30th June 2023**

Firstly, thank you to Jim for hosting a lovely evening. Jim decided to introduce us to lesser known wines from countries maybe not usually attributed to wine production. We were two ladies down on this occasion and they were both missed (and missed out on some good wines).

The first wine was a Hardy's Australian Pinot Grigio 2022. This was a fresh crisp wine from South Australia and is attributed to some of the most affordable and quaffable wines that are blissfully simple. A great wine for a summer afternoon. This wine did not really fall into the lesser known wines but was a nice wine to start our evening. It scored an overall 7/10. Bought from Bookers at £6.00.

Our second wine, Finca Traversa 2021 came from Uruguay. The grape variety named "Tannat Merlot" 100% unoaked. This came from the Co-op at £11.50. Everyone really liked this wine (we all rushed to the

co-op the next day as it is now cheaper than when Jim bought it some time ago). The Tannat variety is a blend of the soft and juicy Merlot grape and the dark and tannic Tannat grape, making a very good combination for taste and colour. This wine scored a fantastic 9/10.

Our third wine was from Portugal, named Porta 6 Vinho Regional Lisboa. Again a very well received wine dominated by soft ripe berries with a full rich mid palate, completed by a balance of acidity to soften the finish. This scored a very respectable 8/10. The label on the bottle was very unique as it was an original painting by Hauke Vagt, a rather eccentric German painter who spent his summers in Lisbon. The picture is an iconic image of Lisbon and absolutely had to be put on a Portuguese bottle of wine!! This wine was £7.50 from Sainsburys.

Our final wine – Palwin No 4-Kosher Israeli Wine also from Sainsburys at £8.50 is more of an after dinner drink. The No 4 on the label refers to the alcoholic content (4 being the highest at 14%). The word Kosher refers to the fact that the wine is supervised by Sabbath observant Jews during its entire process and does not come into contact with leavened or fermented grain products, a category that includes many industrial additives and agents. This wine went down very well and scored an excellent 8/10.

The five of us (me and four perfect gentlemen)!! had a very enjoyable evening. Jim produced very tasty accompaniments for the wine. We loved the camembert.

It was discussed and (with thanks to Paul), it has been decided that all future SWIG 1 meetings will take place in his “Man Shed”. This will make it a more central meeting place and Nanette has kindly offered to look after the glasses and make sure they are always available. I will provide napkins and paper plates. The idea is that Paul just provides the venue and does not have any other responsibilities unless he is hosting. The host then has to make sure he or she brings the wine, opener, cheese & biscuits and maybe a few grapes and 7 knives.

Our next meeting is on 28<sup>th</sup> July, when I will be hosting and I look forward to seeing everyone at Pauls.

Sheila Palmer.

Group Leader

### **The Baking Group**

This month Baking Group met with two members unable to come along unfortunately and we hope to see them next time. Sue S hosted this meeting and the pièce de résistance was a delightful coffee and walnut cake of which we were all given ample servings to enjoy. More was to come and with a return back to an old Be-Ro recipe book, Sue made Coconut Meringue Cookies. I wonder how many of our u3a members remember this recipe book and maybe still use one? This was a new bake to most of us and we much approved.



The fare today gave us plenty to discuss and ideas to share and we are already looking forward to the next meeting.

Diane Scott,  
Baking Group Leader.

### **Discussion Group**

Four members of the discussion group met at a member's home where we discussed several topics, including what living person would we invite for a meal. I won't disclose the choices, join the group and you might find out. **But** I must admit we were more interested in the wonderful pastries provided by our host than discussing. Sorry should have remembered to take a pic but we were so busy munching! This group is not full so if you fancy putting the world to rights and want some friendly conversation then this is the group for you.

Maureen Sinclair-Currie,  
Group Leader

### **News about Peckover Garden**

Most of you know about Peckover House and Gardens in Wisbech so I thought you would like to know about their summer offer:

From 20th July until 3rd September Peckover garden is free entry for all, whether or not you are a member. The gardens are a delight at any time of the year but now is the time to see the roses at their best including one which recently won first prize in a national competition - Savoy Hotel. There are benches sited around the garden for those wishing to take a picnic to enjoy, or the Reed Barn is open to serve tea, coffee, cold drinks, ice creams, cakes, sausage rolls and assorted snacks. Next to the Reed Barn is a second hand book shop, a plant stall and of course toilets!

The garden is open from 10am to 4pm every day except Tuesday and Wednesday.

The house remains open for pre-booked guided tours four times a day and the usual entry terms apply i.e. free to members, charges apply for non-members.

I hope many of you will enjoy this offer when we have some sunny weather!

Diane Scott,  
u3a Group Leader and Peckover House volunteer guide.

### **Dining Group**

Four members of the dining group met at Harle-quinn in Sutton St James which is also farm shop. They do a varied menu at very affordable prices. This was another great hit, and although a small group it was a great opportunity to bond. Apart from a good lunch we also like to support local business and we certainly did on this occasion.

Maureen Sinclair-Currie, Group Leader

### **The History Group**

So, what is HISTORY?

Most would say it's all dates, dates and more dates ...

Kings and Queens, battles fought on land and sea, crinolines, orphans in workhouses, and the industrial revolution ... same old same old ... but hey, what tales they can be if told as a story among friends!

We cover anything and everything at our **History Group** ... A local family arriving at Plymouth Rock on the Mayflower, the real story of Dick Turpin, a murder at Guys Head Farm, Lepers in Wisbech, and coming soon the story of murders that took place near the village of Tolleshunt D'Arcy in Essex ...

Our u3a **History Group** is fun, we have stories and presentations, we chat, we drink tea and coffee, we nibble on biscuits .... What could be better on a Monday morning!

**We are located at the Market House the fourth Monday of every month, 10.00am 'til midday** and we would like to invite you to join us!

We are currently in the process of arranging our new programme of events, and as soon as it is available we will let you all know what is on offer. We have recently changed our name from 'Local History' to 'History' so it will encompass even more stories to intrigue and entertain us!

And we have a new Group Leader, Janet York, please come along and support the group and her. So, don't ever think that history is boring as we hope you will see.

### **The Photography Group**

Dateline Wednesday 26<sup>th</sup> July 18.30 hrs the group met at Locks Mill House, The Island, Cowbit Road in Spalding; the purpose to take a Spalding Water Taxi ( privately hired ) on to the Coronation Channel with cameras in hand and a back up picnic for post cruising consumption.



I have to tell you that the weather was not kind to us as it rained continuously. It was not until we had left the jetty that member Heather James kindly informed us that she was not lucky with boat trips and that every boat trip she had been on had ended in disaster, engine failure, sinking etc. We thought of all the possibilities and made sure that we knew where the life jackets were.

Needless to say the post Cruise Picnic was abandoned before we left the Water Taxi, who wants to eat soggy sandwiches?

Apart from the rain we had a great time. Our Pilot, Terry Carter, is a regular Water Taxi driver and knows the waterways around Spalding like the back of his hand, the famous buildings, the history and development of the waterways over the years and the location of the bird wildlife so we had the opportunity to take photos of Grebe, Swans (with and without Signets), Heron and even saw some Kingfishers.

The only thing that was missing was good weather!

### **Up and Coming General meeting - August 1<sup>st</sup> 2023 The Market House, Long Sutton**

For our August General Meeting Jim, our Speaker Secretary, has organised a real treat for us all; we have the pleasure of welcoming the highly acclaimed ex investigative newspaper reporter Bernard Bale.

Bernard is possibly the most experienced journalist still writing in this country. An award-winning writer with such newspapers as the Daily Express, Daily Mail, Sunday Times and the Mirror Group he is still

writing for several of those national newspapers as well others regionally and internationally. He is also a broadcaster with a radio career with the BBC and more recently with commercial radio as well as BBC and commercial TV. In recent months he has made various appearances on Channel 5 with anecdotes of some of our favourite stars from some of our favourite sit-coms including Only Fools and Horses, The Good Life, Ever Decreasing Circles and many others.



Bernard has had more than 30 books published and is currently working on seven more. As a speaker and event host he has appeared several times at the Royal Albert Hall and other major venues and even been applauded as an after-dinner speaker at the Houses of Parliament. His talks are never lectures but always entertaining. Bernard's presentation is titled "Hot off the Presses" – The life and times of a Fleet Street journalist with many anecdotes including meetings with the famous as well as the notorious. Hear why Bernard was shot at and how he ruined an entire Army exercise. In this talk there are revelations about investigative journalism including some of the investigations themselves. It has been described as a light-hearted but absorbing look at an amazing career. Non members are always welcome to attend our General Meetings, their entry fee is just £2.00 and this covers Tea/Coffee and biscuits so why not invite a friend or neighbour to experience our u3a first hand, you never know they may enjoy their afternoon so much that they will want to come again or even join. Doors will open at 1.30pm and the programme will start promptly at 2.00pm.

**Advance Notice – u3a Sutton Bridge will hold the 2023 AGM on September 5<sup>th</sup> at 2.00pm.**

Please note that this will be held at The Market House in Long Sutton. Doors will open at 1.30 pm. This is a really important meeting and if you value u3a Sutton Bridge and want it to continue then please put his date in your diary and come along and have your say in its future. All members will receive a formal notification of the AGM in the coming weeks.

**And Almost Finally -** please don't forget that this is your Newsletter, so if you have something to share with your fellow members do let me have it. My contact details are at the head of the first page.

Chris Livesey, Newsletter Editor

Here is the latest information on Scams circulating at the moment



*Advice*



# Checking If Something Might Be A Scam

With scams becoming increasingly more prevalent, this month we take you through some of the things that you can do to protect yourself from being scammed.

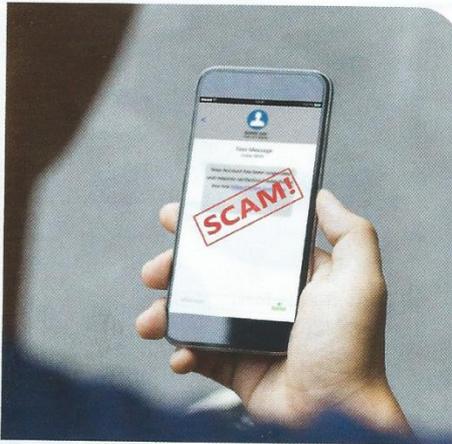
**Recognising a scam**

**It might be a scam if:**

- it seems too good to be true – for example, a holiday that's much cheaper than you'd expect
- someone you don't know contacts you unexpectedly
- you suspect you're not dealing with a real company – for example, if there's no postal address
- you've been asked to transfer money quickly
- you've been asked to pay in an unusual way – for example, by iTunes vouchers or through a transfer service like MoneyGram or Western Union
- you've been asked to give away personal information like passwords or PINs
- you haven't had written confirmation of what's been agreed

**If you think you've paid too much for something**

Paying more for something than you think it's worth isn't the same as being scammed. Usually, a scam will involve theft or fraud.



You have other rights if you think you've overpaid.

**If you think you've spotted a scam**

If you've given away money or information because of a scam, there are things you should do. Contact your bank account provider straight away, reset any passwords that may have been stolen and keep an eye on your bank statements for any unusual transactions.

If you haven't been scammed but you've seen something you think is a scam, you should report it.

If you're not sure if something is a scam, contact one of our scams advisers. They'll give you advice about what to do next.

**Protecting yourself online**

There are things you can do to protect yourself from being scammed online.

**Check the signs of fake online shops**

You can search for a company's details on GOV.UK. This will tell you if they're a registered company or not.

If you're buying something on a site you haven't used before, spend a few minutes checking it – start by finding its terms and conditions. The company's address should have a street name, not just a post office box.

Check to see what people have said about the company. It's worth looking for reviews on different websites – don't rely on reviews the company has put on its own website.

Also, don't rely on seeing a padlock in the address bar of your browser - this doesn't guarantee you're buying from a real company.

**Don't click on or download anything you don't trust**

Don't click on or download anything you don't trust - for example, if you get an email from a company with a strange email address. Doing this could infect your computer with a virus.

Make sure your antivirus software is up to date to give you more protection.

**Be careful about giving personal information away**

Some scammers try to get your personal information – for example, the name of your primary school or your National Insurance number. They can use this information to hack your accounts. If you come across sites that ask for this type of information without an obvious reason, check they're legitimate.

**Check if your details have been shared online**

Sometimes your log-in details can be made publicly available when a website is hacked. This means that someone could use your details in a scam. Check whether your accounts have been put at risk on Have I Been Pwned.

**Make your online accounts secure**

Make sure you have a strong password for your email accounts that you don't use anywhere else. If you're worried about remembering lots of different passwords, you can use a password manager.

Some websites let you add a second step when you log in to your account – this is known as 'two-factor authentication'. This makes it harder for scammers to access your accounts.

**Pay by debit or credit card**

Pay by card to get extra protection if things go wrong. Read our advice on getting your money back after you've been scammed.

**Know how your bank operates**

Check your bank's website to see how your bank will and won't communicate with you. For example, find out what type of security questions they'll ask if they phone you.

If you would like any more information or advice about this issue, please do not hesitate to pick up the phone and call Adviceline on **0808 278 7996** to speak to a trained adviser. We are here to help you find a way forward.

*Citizens Advice give free, confidential, impartial and independent advice to help you solve your problems*

Talk to us

**citizens advice**

Spalding: **Tuesday:** Drop ins from 10:00 to 12:00 & Appointments PM  
 From 8th March:  
**Wednesday:** Drop ins from 10:00-12:00 and pre-booked appointments in the afternoon.  
 Council Offices, Priory Road, Spalding, PE11 2XE

Stamford: **Monday and Thursday:** 9:30-15:30 (Appointment Only: Please ring Adviceline (0808 278 7996) to arrange an appointment at this location)  
 United Reformed Church Hall,  
 29 Broad Street, Stamford, PE9 2PJ

**Friday:** 10:00-12:00 (Drop-In)  
 (15-minute initial assessment- referrals for a full appointment will be made if needed).  
 Stamford Day Centre, 33 Ryhall Road,  
 Stamford, PE9 1UF

Grantham: **Monday:** 10:00-12:00  
**Thursday:** Appointments  
 14 Finkin Street, Grantham, Lincolnshire, NG31 6QZ

Advisers are available daily for telephone help and support, call Adviceline on 0808 278 7996 (Mon-Fri 10:00-16:00)

# Scam Marshal Newsletter

July 2023

Total Scam Marshals across the UK: 2,475

Phillip James



**NATIONAL  
TRADING  
STANDARDS**

Scams Team

## Criminals are targeting homeowners offering cheap mortgages

Action Fraud has issued a warning about an increase in mortgage scams at a time when rates are soaring. The fraud reporting centre says it has received hundreds of reports of fraudulent emails offering cheap mortgages to homebuyers and people re-mortgaging.

Action Fraud says it has received **538** reports of fake emails purporting to be from mortgage lenders within a two-week period in June.

These emails claim to offer low-rate mortgages on time-limited deals. Setting time limits is a tactic commonly used by criminals to rush you into deciding quickly.

The emails contain links to '*see if you're eligible*' or '*get a personalised rate*'. If you click on these links, you'll be taken to a website which is designed to steal your bank information.

### What to do if you receive a suspicious email

If you receive an email out of the blue offering you a cheap deal, it's highly likely to be a scam.

If you have any doubts about whether a message is genuine, contact the company in question directly using the details on its official website.

Suspicious emails can be reported to the National Cyber Security Centre by forwarding them to [report@phishing.gov.uk](mailto:report@phishing.gov.uk), you can also report scam websites to them online.

If you're worried about your mortgage repayments, the first thing to do is contact your bank.

**ActionFraud**  
National Fraud & Cyber Crime Reporting Centre  
0300 123 2040



**National Cyber  
Security Centre**

**Scam Marshals!** When sending in your scam mail, please remember to keep the letter/s in their original envelope and write the date it was received as it can help with our investigations! Thank You!

### **More than £1.2 billion was lost to criminals in 2022, equivalent to £2,300 being stolen every minute, according to the bank group UK Finance**

Authorised push payment is the most common type of scam. This is when victims transfer money to criminals under the false impression that they are paying for something legitimate.

Fraud can play out in a variety of ways but looking out for a few simple red flags could prevent you from becoming a victim.

Parcel delivery scams are the most prevalent form of smishing, which is where criminals target victims through text messages.

This type of scam reached a record high during the pandemic as online shopping rocketed. These messages target consumers by purporting to be trusted organisations. They often contain a link to a fraudulent website that replicates a legitimate site, asking the victim to enter personal and sensitive information.

If you are, or think you have been, the victim of a financial fraud contact your bank or building society as soon as possible. They may cancel your existing card and issue a replacement. Many banks have apps or an online process that allows you to cancel your card yourself – do it! The faster you act, the more they are able to do to get your money back.

You can report the issue to Action Fraud on 0300 123 2040.



### **Dating scams**

Criminals have increasingly been exploiting those looking for love online. The scam sees criminals create fake dating profiles on social media platforms.

The criminals will often steal the identities of real people to get to know their targets. Over time, they will gain their trust and convince the victim they are in a relationship. They will then manipulate victims into handing over their money.

If you spot a scam or have been scammed, don't bury your head in the sand. These are criminals who use sophisticated methods to prey on people's vulnerabilities in order to steal their money. Reporting it makes it more difficult for them to defraud other people.

Action Fraud – 0300 123 2040 – [www.Actionfraud.police.uk](http://www.Actionfraud.police.uk)

Police Scotland – 101 (from within Scotland) - [www.scotland.police.uk](http://www.scotland.police.uk)

Citizens Advice – 0808 223 1133 – [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Citizens Advice Scotland - 0800 028 1456 - [www.cas.org.uk](http://www.cas.org.uk)

[www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)