

**MEMBERS' NEWSLETTER**  
(Registered Charity Number 1179094)

**JANUARY 2021 EDITION**

**Members Liaison**

From Marie Gallagher (Members Liaison contact)



Hello Members and welcome to another challenging New Year. At time of writing this, we were still not sure what lay ahead for us. The vaccine began rolling out, with some people feeling very apprehensive about having it. I personally will take it when I am called. I feel it's the only way forward to get control of this nasty virus that created havoc in 2020. Fingers crossed it will be a successful way forward.

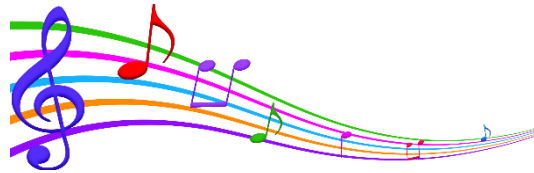
Well a very busy December it was indeed, my countdown to Christmas went something like this....

**December 1<sup>st</sup>:** Received my first list of you lovely members to call, on my Christmas tree call list.

**December 2<sup>nd</sup>:** Christmas virtual talk, the **Bob and Dot Show**. Well, I have seen over 80 Christmas times come and go and didn't think there was very much I could learn about Christmas. However, I was enlightened to say the least. I hope you all took the opportunity of watching it - how Christmas cards came about and Christmas food. I loved the bit about mince pies - my favorite treat. I had no idea about the history of them. Then on to Christmas songs, tradition, decorations, bringing so many memories back, even the first Christmas tree which I knew was shipped from Oslo and placed in Trafalgar Square. Interesting, to say the least.

I enjoy the talks very much, so, as I sit and watch with my feet up and cuppa in hand, I am taken back to our meetings in the Stella Club and feel you all sitting around me. It would have been lovely to have seen them there and we could have all joined in singing the carols, dressed in our Christmas attire; party hats, Christmas woolly jumpers, and oh... the fabulous buffet!

How many of you knew 'Little Jack Frost Get Lost' by Bing Crosby? I don't recall ever hearing that one before. It was good the way they slotted the songs in throughout the presentation. Proper Christmassy it was.



**December 2<sup>nd</sup>:** Following the talk, Christmas tree list calls started. **WOW!** What a positive reception I got from you all. I planned my list to make so many calls each day. I enjoyed it so much that in 2 days my list was complete. I was buzzing for more and asked for a top-up twice from Pauline. It was absolutely amazing and every one of you were so appreciative of our calls to you all. Thank you for all your lovely comments in return.

I also sent 7 cards out to members from conversations we had with fellow members. That took up over a week and a week well spent as it gave me such a lift in doing it.

**December 7<sup>th</sup> to time of writing:** Christmas gifts. I have almost completed my mammoth task of putting together leather backed, inscribed, grandsons' and granddaughter books of memories for my 8 grandchildren. I have been working on it for some time now and in it, I have their family tree in rhyme, with dates, names, and the joy they each brought to me at the time. My 15 boys and 3 girls were all born from 1959 to 2020. To complete, I added some pictures to compliment the memories I have made for them. Hopefully they will treasure them, put in their memories in time, to pass on to my great grandchildren when my grandchildren become grandparents.

Unless this Covid vaccine blesses me with eternal life, I won't be around to see it. However, I will make sure I am the little elf on the shelf singing 'Nana's Song' (in the book). It's my own words to 'Twinkle, Twinkle Little Star', to prompt them when memories are made.

**December 15<sup>th</sup>:** My day of writing this article. Well, folks, needless to say I have corns on my backside with sitting at my laptop over the past weeks, but still have managed to stick to my weight loss plan, along with numerous prompts from the little green man on my smart watch to jump up and exercise. Hopefully, tomorrow at weigh in I will achieve my target weight and have lost 3.5 stones. Fingers and toes all crossed! If not tomorrow, definitely for Christmas.

It was a dreadful year just gone out, but a year of achievements for me. I managed to squeeze one last one in the last 4 or 5 weeks of December and picked up my ukulele, cleaned off all the dust collected from February, joined Sage virtual uke classes and strummed along on there. I miss our u3a ukulele jams so much! I intend to register for the spring term in January 2021, 'till we are up and running again.

**December 18<sup>th</sup>:** **U3A UKULELE VIRTUAL SESSION** is in big letters in my countdown diary.... Looking forward to that.

In the run up to Christmas day, bits and bobs done, gifts wrapped or bagged.

**Lastly, Christmas Day:** Well, when you read this Newsletter, it will all be over and done with. Hope you enjoyed it and managed to stay within guidelines and remain safe and well. Take care everyone don't forget your selfie comfort hugs and the elbow bumps to everyone else.



This Photo by Unknown Author is li-

Hopefully 2021 brings a better year for everyone..... My most sincere, happy 2021 wishes to you all! With warmest regards, Marie

### Chair Update

From Pauline Palmer

At the start of a new year I always reflect on the memories of the past year and this last year has been a rollercoaster. Isolation from our friends and family, words we had never used, rules we never had heard about have become the new normal.

We may not have been able to meet socially but we have developed a new meeting place using technology.

I know that some of you have already had your Covid immunisation but it will still be some time before we all have had the chance to get it and things return to some semblance of normality. The Committee has decided that we will move forward and host the February monthly meeting on-line via Zoom to enable members to have a visual update from myself and others and also we will host a guest speaker. We have heard from other u3as that it works well and we are not a group to be left behind....so we are giving it a go!

Now during lockdown I have attended a lot of on-line meetings, sometimes with many participants. I have also hosted quite a few meetings via Zoom but never with more than 20 participants and I have never had to share a screen or had to develop break out rooms, so in January I will be learning these new skills to enable me to host the virtual meeting. This should be exasperating fun! I will send out further details via an email later in the month and will make it as simple as I can to enable you to join the meeting on the 4th February at 11am.

For now, I thank you for the past few years' wonderful memories and experiences and let's hope that in 2021 Zoom meetings are replaced by actual face-to-face, but not too close, groups and meetings.

## **Money Matters**

From Lyn Bossons

### **Membership renewals**

I am pleased to report that we now have 180 paid-up members for 2020/21, including one new member (Alison Rosser). Sadly, 12 members have indicated that they did not wish to renew their membership for 2020/21. Let us hope that they will return once u3a activities are back to normal. I will be in touch with the remaining few members who have not paid the £5 annual membership fee or told me that they do not wish to renew shortly after this newsletter has been circulated.

### **Gift Aid**

I am most grateful to those members who returned the Gift Aid declaration form issued last month. As a result, 90 members are now Gift-Aiders and HMRC will be donating £337.50 to WVU3a for the 2021/22 membership year. Whilst I appreciate that a number of members are not eligible to Gift-Aid their annual fee (as they do not pay tax) I feel sure that many more members could become Gift-Aiders, at no extra cost to themselves. I will be in touch with those members that have not returned a declaration form or indicated that they are not eligible shortly after this newsletter has been circulated.

## **The WVU3a website**

From Lyn Bossons

Terry Dobson has resigned as administrator of the WVU3a website and I have taken over the role temporarily until another member can be found for the role – any volunteers? The Committee is most grateful to Terry for managing the website over the past two years or so.

WVU3a will be migrating to the all-new Beacon 2 system sometime during 2021. Beacon 2 will include a public website which will supersede the existing 'site-builder' website so I do not plan to make significant changes to the current website during the interim period. Nevertheless, I am open to suggestions about improvements to the current website, so please let me have any ideas. You can send me a message via the 'Contacts' page on the website.

## **Update on Washington Village u3a Facebook Page**

From Tania Le Marinel



We're delighted that our u3a Washington Village Facebook page now has 41 active members. Anyone can post items which they think our members will be interested in and we'll use it to keep you updated with notices about what's happening in the club (not that there's

much at the moment due to this blooming Covid!). Fingers crossed 2021 will see the page get used a lot more and please feel free to invite other members to join if they haven't already. They can find the page if they use the search box on Facebook and type in: 'Washington Village u3a'.

### Washington Way

From Angela Burn



Hi all, Angela Burn here! I've included a picture so you can put a face to the name.

In October 2019, my daughter and a fellow-journalist launched the Washington Way magazine, as an experiment to bring the community together using the written word, as opposed to online reading. As I am a retired newspaper photographer we had all the skills needed, and the Washington Way was born.

Financed by ourselves, we organised the printing of 20,000 copies of 32 pages, delivering them to homes, library, supermarkets and public places. The magazines were immediately popular and flew off the shelves as quick as we refilled them.

We hoped to secure enough advertising to pay for printing costs for 6 magazines per year, one every two months. Starting from scratch wasn't easy but we managed, until Covid struck in March after just two issues. Not only was advertising revenue affected but distribution, as many public places like the library etc., were closed.

We decided the only way forward was to deliver the whole lot to 20,000 homes in Washington and we have done this ever since. We have a spreadsheet list and the same houses receive them every time now. The downside is there are only three of us plus a few friends to help and it takes us three weeks to deliver them all. We are exhausted at the end of it!

The magazine has grown and now has enough advertising for 48 pages, and our ultimate aim is for it to be printed monthly. However, as it takes three weeks to deliver them, that would leave us no time to find and write stories, features and take pictures.

The only way forward is help with deliveries and I am appealing to our u3a for volunteers to deliver a few streets in their area, once every two months. Marie Gallagher has delivered a big batch from day one and this time Mary and Terry Evans volunteered, covering a lot of streets near where they live. There is no money to pay for deliveries unfortunately.

Delivering them is fun and it's a nice community venture to be part of, so I'm hoping we may get some help from our u3a. If anyone is willing to help, please contact me and I'll be in touch.

The whole idea of the magazine is to share stories and information about Washington, so if anyone has any ideas, stories, or community news of any kind, anything you would like us to include, please email it to me, including items for the Letters Page. The next issue will be out at the beginning of February.

Thank you for taking the time to read this, looking forward to the day when we can all meet up again in The Stella xx

### **Charlie Chaplin's Philosophy**

From Terry Harris

Charlie Chaplin lived 88 years. He left us 4 statements:

1. Nothing is forever in this world, not even our problems.
2. I love walking in the rain because no-one can see my tears.
3. The most lost day in life is the day we don't laugh.
4. Six best doctors in the world:
  - a. The sun
  - b. Rest
  - c. Exercise
  - d. Diet
  - e. Self-respect
  - f. Friends

Stick to them at all stages of your life and enjoy a healthy life.

If you see the moon, you will see the beauty of God...

If you see the sun, you will see the power of God...

If you see a mirror, you will see God's best creation. So believe it.

We are all tourists, God is our travel agent who has already identified our routes, bookings and destinations... trust him and enjoy life.

Life is just a journey! Therefore, live today! Tomorrow may not be.

### **Creative Writing**

#### **A significant painting at the art gallery**

From Anne Oswald

It was a lovely family day out on a walk in the Lake District. The sun was shining, the view across the Langdale Valley was stunning, and my husband and two children were with me. "Life does not get much better than this", I thought to myself. I felt that I had a lot to be grateful for, but I felt a bit ashamed that even at times like these, I always yearned for that

part of my past that I could never get back. My teenage daughters were carefree, unaware that precious things can be lost. They always had their mobile phones in their hands, and were taking photo after photo, not of the magnificent view, but selfies of themselves together in various poses, making faces at the camera. The next minute they were posting the photos on Instagram for all their friends to appreciate what a great time they were having. They didn't realise that those photos were like gold dust in their hands; wonderful images slipping through their fingers; never to be looked at again.

Back home, I did my usual trawl through the Sunday papers for upcoming events on stage and screen, newly published books and art gallery exhibitions. Appreciation of the arts has always formed a big part of my life, but I was soon to learn that they would hold the key to a more contented and fulfilled future happiness for me. I was immediately drawn to the article indicating that there was to be an exhibition of the work of Norman Cornish, one of the foremost North Eastern 'Pitman Painters', famous for his paintings of the pit communities in County Durham during the 20<sup>th</sup> century. I felt a shiver run down my spine as I recalled my mother telling me that in the 1960s, a well-known local artist spent some time sketching the kids he spotted playing in our dirty little back lane in Gateshead.

I decided to go alone to the exhibition at the Shipley Art Gallery in Gateshead one evening after work. My eyes lingered over his famous paintings; 'Man Reading Newspaper', 'Man Leaning on Bar', 'Edward Street with Horse and Cart' – the list of paintings that captivated me could go on and on. I was transported back to the sights, sounds and smells of my childhood days. I then spotted the section entitled 'sketches during the period 1960 – 1970'. With nervous excitement my eyes darted around the room. I audibly gasped at the title 'Girls Playing Hopscotch'. I recognised my seven year old self; blazing red hair, hundreds of freckles, socks fallen down around my ankles, scuff marks on my shoes and a bedraggled oversized cardigan. The tears fell unchecked however, as I devoured the image of the little girl next to me in the sketch, and I silently said "Hello" to the sister I hadn't seen for 55 years. Before this moment, I hadn't even been able to picture her in my mind's eye, as she was killed in a road accident aged 5. My parents had been too poor to own a camera, and apart from this, there was no other image of her in the whole world. I took a photograph of the sketch with my mobile phone; this would not slip like gold dust through my shaking fingers.

### **Reading**

From Angela Nichols

**"If we winter this one out, we can summer anywhere."**

**Seamus Heaney**

I must start with a confession; I have been reading less than normal in our semi cloistered world. Possessed by a need to fulfill my weekly step target, I am throwing myself outside as much as possible in our current small window of daylight hours (sometimes to the alarm of my neighbours) and feeling fitter for it. However, by the time this Newsletter appears, snow and ice may have triggered hibernation and a good read may be an essential.

I am a big fan of **Bill Bryson**. His incredibly witty writing has ranged across America, Australia and his adopted home of Great Britain. I rarely re-read books (there's so much out there still to read) but I have read Bryson's **Down Under**, his Australian travelogue, three times and bought it for any friend making the big trip to Oz. It is achingly funny on the effects of jetlag and deeply informative about the pioneers who embarked on dangerous expeditions by sea or land to map Australia. **Notes from a Small Island**, by contrast, is a discovery of Britain in the 1990s by a fond American adopted son.

Bryson made his reputation as a travel writer but one of his recent global bestsellers is **The Body** in which he sets off to explore the great mysteries within. This month I intend to read **The Life and Times of the Thunderbolt Kid**, an account of his childhood in the golden 1950s in the American Midwest, as the superhero he imagines himself to be. Spoiler Alert! This just might be the February read for our next Zoom Reading Group...

Bryson was, of course, Chancellor of Durham University from 2005 to 2011 and wonderfully the new university library on Stockton Rd in Durham is named after him. The young American traveller who alighted on a whim at Durham Station from a train travelling north and wrote in *Notes from a Small Island*: "Why did nobody tell me about this?" was to become one of the city's greatest advocates. What a u3a speaker he would make! Advice for January blues - pick up a Bill Bryson book – any one!

My second offering for January is the English novelist **Barbara Pym**. She wrote a series of sharp-witted social comedies in the 1950s. Perhaps the best known are **Excellent Women** 1952 and **A Glass of Blessings** 1957. Her reputation exploded in the 1970s when the critic David Cecil and the poet Philip Larkin nominated her as the most underrated writer of the century. Her 1977 **Quartet in Autumn** was nominated for the Booker Prize. Pym writes of seemingly small suburban life. In *Excellent Women*, the protagonist is a quiet spinster whose life is rocked on two fronts; the arrival of a beautiful anthropologist and her naval officer husband in the flat below and, even worse, there is a looming threat in her church as the long unmarried vicar is being circled by a foxy clerical widow.

With Bryson you will laugh out loud (in your household bubble of course) as you giddily cross continents or the digestive system; with Pym you will smile complicitly at the tight dramas of life writ small.

And finally, just a quick word on **podcasts**. In my new life as a walker, sometimes I have a socially distanced companion and a well-earned take-out latte at the Green in Washington Village. It is lovely to spot other u3a members en route. Sometimes I walk on my own and like to listen to a podcast. **How to Invent a Country** by **Misha Genny** has been my favourite so far. He analyses turning points and characters which have defined nine countries across the globe, Each country has three episodes with a pithy twist each time. The episodes on Scandinavia for example are called: 'The Narcissism of Small Difference'; 'The Viking Inheritance' and 'The Bridge'. Who could resist?

Happy 2021 everyone!



## Quiz

From Brian Matthews

### **Sports & pastimes**

1. In the UK what is the common name for the card game Blackjack?
2. How many compartments are normally on a UK roulette wheel?
3. Which metal is normally used for making good quality darts?
4. If my balls were black and blue (c'mon, no tittering) and yours were red and yellow what game would we be playing?
5. In golf, if a 'birdie' is one shot under par, what is an 'albatross'?
6. Who won 6 world snooker titles between 1981 – 1989?
7. In the popular video game what type of animal is Sonic?
8. Excluding stations/utilities how many property squares are there on a Monopoly board?
9. The Papa Johns trophy is awarded in which sport?
10. In archery, what colour are the two outermost rings?

### **People and Places**

1. 'Candle in the Wind' was originally written about who?
2. The Mona Lisa is displayed in which museum?
3. If people from France are called French what are people from Monte Carlo called?
4. Which volcano lies off the coast Sicily and Calabria in Italy?
5. Recently deceased Robert Mugabe was Prime Minister of which country?
6. Which American state comes first alphabetically?
7. Who was the USA's first honorary citizen?
8. What is the official dual name for Ayers Rock in Australia?
9. Name the geological fault that was responsible for the 1906 San Francisco earthquake.
10. What do Essen, Washington DC, Saint Nazaire and Harbin in China have in common?

### **Double pot luck**

1. Whipped egg whites and sugar are the main ingredients of which desert?
2. How many years did it take to build Durham Cathedral – 40, 70 or 120 years?
3. Who represented the UK in the 1974 Eurovision Song Contest with 'Long Live Love'?
4. Name the butler in the popular TV series 'Downton Abbey'.
5. What is a passerine?
6. From which animal does meat sometimes known as chevon come from?
7. Which iconic cartoon character was created by Hartlepool born Reg Smythe?
8. '#spoty' and '#wilty' are used on social media sites to identify which popular BBC TV programmes (1/2 a point each)?
9. Name the southern hemisphere equivalent of the Aurora Borealis.
10. Which Sunderland born inventor demonstrated the 1<sup>st</sup> commercially viable electric lightbulb in 1878?
11. Which country is home to over 50% of the world's lakes?
12. 'Driving Home for Christmas' was a huge hit for which Middlesbrough singer?
13. Exuma is an island in which country where you can swim with feral pigs?

14. According to Waterstones, the bestselling book at Christmas was 'The Thursday Murder Club'. Who is the author?
15. What was the rather unflattering nickname of football icon Brian Clough?
16. Name Italy's most popular frozen dessert which is similar to ice cream?
17. Which castle was used for external scenes of 'Hogwarts' in the Harry Potter films?
18. The most expensive wristwatch ever was a Patek Philippe watch sold at auction in 2019. How much did it fetch: in 2019: \$13,800,000; \$22,500,000; \$31,000,000?
19. What is the difference between American and British pyjamas?
20. In which countries would you find 'The Blue Lagoon' and 'The Blue Grotto' (1/2 point each)

### **Recipe for Sticky Gingerbread**

From Joy Jackson

#### **Ingredients**

100g golden syrup  
100g black treacle  
75g unsalted butter  
75g light brown sugar  
150g plain flour  
1tsp ground ginger  
1/2tsp ground mixed spice  
1/2tsp ground cinnamon  
1 egg, lightly beaten  
75ml milk  
Finely grated zest of 1 unwaxed lemon (I use 1 tbsp of Saville Marmalade)  
1/2tsp bicarbonate of soda  
100g finely chopped preserved stem ginger in syrup (drained)

#### **Method**

1. Preheat oven to 170C/gas 3. Put the syrup, butter and sugar into a small saucepan over a gentle heat and stir until the butter has melted and the ingredients are evenly blended. Set aside to cool. (The best gadget in our kitchen is a warming draw which I use for this procedure)
2. Sift the flour, ground ginger, mixed spice and cinnamon into a medium sized mixing bowl. Make a well in the centre and add the cooled treacle mixture, egg, milk and lemon zest. Using a wooden spoon, beat the mixture well until it is smooth and glossy.
3. Dissolve the bicarbonate of soda in 1tbsp of hot water and add this to the mixture as well as the finely chopped stem ginger and mix thoroughly creating a pourable batter mixture.
4. Pour into the prepared tin and bake in the oven for 50/60 minutes until the cake is firm to the touch and a skewer inserted comes out clean.
5. Leave the cake in the tin until it is cool before removing,

This cake will keep for up to 2/3 weeks in a sealed container and it also freezes beautifully.

### **Equipment and Tips**

1. 1-litre tin (approx. 20x10cm) lined with baking parchment. I use Lakeland tin liners.
2. For weighing the syrup, treacle, butter and sugar I use small plastic tubs which are washable and less messy (like the ones bought with glace cherries in, but anything like that would be suitable). **If using this method remember to adjust your scales before weighing other ingredients.**
3. I use squeeze containers for syrup and treacle which makes life easier and also less messy. Sometimes M&S have syrup and treacle in squeeze bottles, but I am sure that other shops, such as Tesco, will sell them.
4. The stem ginger can be purchased at The Grape Tree at Dalton Park and also at Sainsbury's. Again, I am sure there will be other sources.
5. Hope these tips are useful and that you enjoy this cake as much as my husband does.

### **Lurking at the Back of the Cupboard**

A Recipe from Pauline Palmer

During the Christmas Reading Group Zoom meeting I mentioned that I had found a jar of out of date mincemeat lurking at the back of the store cupboard. Members went on to talk about different methods of making mince pies and Kathleen Bengston mentioned an easy muffin recipe which she forwarded to me.

I made the muffins and they were delicious. Too delicious not to share this recipe so you too can use up that leftover jar!

Reg 5 or 170° in a fan oven  
Makes 12 muffins

#### **Ingredients**

4 oz margarine  
4 oz caster sugar  
2 eggs  
6 oz SR flour  
8 oz jar mincemeat.

#### **Method**

Cream butter and sugar  
Beat in eggs gradually  
Fold in flour and mincemeat  
Divide equally between muffin cases  
Bake for 20 minutes  
Decorate as you wish.

## Alphabet Blessings

From Terry Harris

**A** is for attitude of gratitude, abundance, affirmations, art and autumn  
**B** is for blessings, books, baking, birds and blowing my cornet  
**C** is for controlling thoughts, connecting, candles, cycling and country walks  
**D** is for discerning, drawing, diarising and dying  
**E** is for earth, exercise, educating myself and engaging with others  
**F** is for faith, forgiveness, freedom, fitness, focus and fresh air  
**G** is for gratitude, good health, gardening and giving  
**H** is for happy home life, hope, harvesting, hobbies and hand washing  
**I** is for inspiration, interests, internet and in touch  
**J** is for joy, joie de vivre, jollity and justice  
**K** is for kith and kin, kindness, knowledge and kindred spirits  
**L** is for love, listen, learn, laugh and live in the moment  
**M** is for meditation, music, memory and masks  
**N** is for nature, neighbours and NOW is all that matters  
**O** is for open mindedness, observation, oats and outside  
**P** is for praying, playing, painting, practising and positivity  
**Q** is for queuing, questioning, quality and quietness  
**R** is for remembering, reminiscing, relaxing, reading and respect  
**S** is for space, sleep, summer, spirituality, shorthand and simplicity  
**T** is for time, trust, thanks, trees, transcribing and travel dreams  
**U** is for u3a, unselfishness, urban walks and umbrellas  
**V** is for vegetable growing, volunteering, views and virtual hugs  
**W** is for worship, wild flowers, walking, winter and writing  
**X** is for the x-tra mile we go and xxx of kisses sent  
**Y** is for yoga, Yorkshire's Saturday Post and YOU  
**Z** is for Zumba and Zoom meetings, Zoom, Zoom, Zzzzzzz

## Scams

From Sandra Graham

According to FSCS (Financial Services Compensation Scheme) the top 5 financial scams in the UK are as follows:

**1. Boiler room schemes:** These scams promise investors an impressive return but deliver nothing but a big loss. You get a call out of the blue offering you an investment opportunity with high returns. You will most likely be told that you must act fast and transfer your money straight away. It's common for victims to part with tens of thousands of pounds. The Financial Conduct Authority (FCA) doesn't authorise boiler rooms, so if you hand over your cash, it might be the last you see of it.

**Fight back:** Check the FCA status of any firm you intend to deal with. Check the [FCA register](#) or call 0800 1116768.

**2. Phishing scams & smishing scams:** Phishing (email scams) and smishing (texting scams) are the most common kinds of scams. Fraudsters pose as someone official, such as your bank or building society, and send you an email or sms asking you to click a link and verify your account and password details. This is actually a fraudster contacting you, who can read the information you type in, should you fall for their trick. This information is then used to raid your account. If you lose money this way, you won't get it back. Also look out for any suspicious-looking email addresses and email attachments and don't open anything you're not sure about.

**Fight back:** Your bank will never ask you to disclose full security and password details, so alarm bells should ring. If in doubt, call your bank and ask them if they have tried to contact you.

**3. Pension liberation schemes:** Scammers are bombarding people aged 55+ with bogus investment opportunities to try to get hold of their pension savings. One of the most common scams since the pension freedoms were announced involves alleged investment opportunities abroad. Consumers have been offered free pension advice or investment opportunities by phone, text or email. Low interest rates have tempted people to take extra risks, making them vulnerable to such fake investments. Fraudsters can approach you by post, email or phone.

**Fight back:** If you're offered a 'must-have' investment or a free pension review out of the blue, be wary. Also be concerned if you're warned that the deal is limited and you must act now. Choosing the right retirement income product is a big decision and shouldn't be done quickly or under pressure. Consult a registered independent financial adviser. If you think that you may have been made a fraudulent offer, contact Action Fraud on 0300 1232040. You could also visit the FCA's ScamSmart site [FCA's ScamSmart site](#) to see if the investment you've been offered is on their warning list.

**4. Homebuying fraud:** This con intercepts cash transferred as a home deposit to a solicitor in the lead up to exchange and completion. A computer hacker monitors emails sent between a solicitor and client. When a house sale money transfer is about to be made, the fraudster emails the homebuyer pretending to be the solicitor and tells them the details of the law firm's bank account have changed. The unsuspecting homebuyer sends their cash to the new account, where the fraudsters withdraw it.

**Fight back:** If you're buying a property, watch out for any emails about payments, such as a change in bank details at the last minute. Many victims are told that the account is being 'audited' and so another one must be used. Contact your solicitor if you're in any doubt.

**5. Freebie scams:** Seemingly free trial offers for products are duping consumers out of millions of pounds a year. To get the freebies, you need to enter your card details – although you're told you won't be charged for the introductory period. In fact, this free trial scam means you are often signing up to an expensive monthly subscription that is very difficult to get out of. Once this type of billing is approved – known as 'continuous payment authorisation' - money can be taken without any further contact.

**Fight back:** Don't get carried away with the prospect of freebies. Be careful about handing over card details online. If you can't see any clear terms and conditions of what happens to your details before you enter them, step away.

### Next Issue

Thanks again to all who have contributed to our Newsletter! The next one will be issued on 4<sup>th</sup> February (the same date that we'll be holding our first monthly meeting on-line via Zoom). If you'd like to share anything with fellow members, have a special celebration coming up next month, any comments on the Newsletter, or suggestions for future editions, please contact Sandra Graham. I'd love to hear from you!

### Quiz Answers

#### **Sports & Pastimes**

1. Pontoon
2. 37
3. Tungsten
4. Croquet
5. 3 Under Par
6. Steve Davies
7. Hedgehog
8. 22
9. Football
10. White

#### **People & Places**

1. Marylyn Monroe
2. The Louvre
3. Monegasque
4. Stromboli
5. Zimbabwe
6. Alabama
7. Winston Churchill
8. Uluru
9. San Andreas
10. Places that are twinned or have friendship agreements with Sunderland.

#### **Double Pot Luck**

1. Meringue
2. 40
3. Olivia Newton John
4. Mr Carson
5. A Bird That Perches
6. Goat
7. Andy Capp
8. Sports Personality Of The Year and Would I Lie To You

9. Aurora Australis
10. Joseph Swan
11. Canada
12. Chris Rea
13. Bahamas
14. Richard Osman
15. Old Big 'Ead
16. Gelato
17. Alnwick
18. \$31,000,000
19. Americans Spelling Is Pajamas
20. Italy/Iceland