

Our Meetings

March Meeting

This month's speaker was Adrian Taylor, whose talk to members was called *Scams and How to Avoid Them*.

Adrian began with some disturbing statistics:-

- £3million a day was scammed in the UK in 2023;
- scams constitute 40% of all UK crime;
- 2% of police time is taken up with scams;
- 20% of scams are reported;
- 0.4% of scammers are prosecuted.

Age UK state that 1 in 5 over 50s don't pick up the phone, 1 in 10 don't answer the door and 4 people over 50 are scammed a minute in the UK.

Scams, Adrian indicated, were usually either "Single Hit" or "The Spell". An example of a "single hit" is the stealing of post, to access personal data. One man had 40 credit cards taken out in his name.

"The spell" happens when someone is encouraged to buy, for example, cryptocurrency, told that it is doing well and encouraged to "invest" more money. One lady lost £45,000 this way. Apparently, most people make three payments before they realise that they have been scammed.

Is internet banking safe? Not, Adrian declared, if your mobile phone is stolen. £30 million was stolen via mobile apps in one year. Adrian's suggestions for keeping information safe included adding a PIN to the SIM, using two-factor authorisation, creating strong passwords, disabling preview messages and registering with Google or Apple to track/find the phone.

If you are unsure if it really is your bank/the police/HMRC calling you, say that you will ring them back BUT, do not call them back on your phone, use a different one or ask a relative or friend to phone for you and never use a number that the caller gives you. Alternatively, you can call 159 and they will put you through to your own bank.

Adrian talked about many different kinds of scams, for example:

- notice of Judicial prosecution,
- final notices for payment

- people wanting to "help" you to get money back from cancelled flights
- NHS notification about treatment
- wanting to help you to erase the "virus on your computer"
- romance scams
- AI scams involving celebrities
- hotel and restaurant hackers
- "Spear Phishing"
- investment scams,
- land banking
- delivery scams
- "free gift" scams,
- "Meta" scams
- identity fraud.

Clues that you are being scammed include: urgency, it's too good to be true, it comes unexpectedly, personal details are needed, it sounds vague, clumsy grammar or spelling and you are asked to keep it to yourself.

What can you do? Put the phone down, call to check using a different phone, do not give out passwords or account numbers, do not click on links, use secure passwords, ensure you have up to date anti-virus and report all scams. Adrian's message in a nutshell? TRUST NO-ONE!

March Meeting

Our next meeting will take place at 2pm on Wednesday 16th April 2025 at Owley Wood Recreation Club, Weaverham, when Mark Nyman will tell us how to win at 'Scrabble'!

Group News

Group Leader and New Members Meetings

Group Coordinators Chris Shiel and Krys Kowalska organised meetings for group leaders, and for new members, which were held on 26th March.

The Group Leaders meeting provided the opportunity for Group Leaders to get together with the Executive

Committee to reflect on the experiences of group leaders, support for group leaders, and ways to encourage new group leaders. Discussion was vibrant and resulted in many interesting practical suggestions for further consideration.

Lindsey Cade, Deputy Head Teacher at Hartford Primary School, spoke with group leaders about a project that the school is involved in to promote intergenerational learning, which research has proven can both support, healthy aging in adults, and enhance the development of key attributes in children. Group leaders are thinking about ways in which they and their groups can support the project.

Janice Jackson, committee chair, presented information to new members about the history and purpose of u3a, and talked about the founding of the Northwich group. Group members then provided brief summaries about their groups, before the opportunity was provided for discussion in small groups.

Positive feedback was forthcoming in relation to both meetings.

New groups

Two new groups are in the process of being established. They are Landscape Photography, and Sociology. Please refer to the website for more information.

National News

National Governance News

The names of the recently elected Trustees of the new u3a Board, have been announced.

Following an election process, Barnet u3a member John Bent, Stansted Mountfitchet u3a member Pauline Green, Worcester u3a member Alan Russell and Worcester u3a member Laurence Wale have been elected onto the Board. They join Chair Allan Walmsley and Treasurer Derek Harwood. Together, they will oversee governance of the Third Age Trust while working with the new u3a Council.

This announcement takes u3a one step closer to the vision, known within the movement as 'Fit for the Future', whereby governance is conducted by a

smaller u3a Board and a u3a Council made up of regional representatives.

Allan Walmsley, who was a strong advocate of this governance change, spoke of his excitement. He said, "The Fit For The Future concept is finally becoming real as we now know the composition of the new Board and Council. The four new elected Board Trustees include one member with experience of the previous Board but also three new Trustees who will bring a fresh approach, and also a wealth of other governance experience."

u3a Friends Scheme

u3a Friends is an exciting new initiative to bring together stories and interests from across the u3a movement; to use our collective voice to change lives and to share exclusive member offers with the Friends Extra benefits program. All of these come together under the banner of u3a Friends. Signing up to the newsletter means you are up to date and in touch with all that's happening across the movement as it happens.

The scheme includes:-

- Regular and special issues of the online national u3a Friends Newsletter, filled with news from u3as across the country, plus fantastic offers and services.
- Information about nationwide u3a events and national initiatives.
- Access to learning opportunities via Interest Groups Online for a low fee.
- Exclusive access to our u3a Friends Extra benefits program, featuring discounts, offers, and additional services across a range of areas:
 - Health and wellbeing
 - Shopping savings on major brands and retail discounts
 - Travel and holidays
 - Leisure offers, like family days out, trips to the cinema and theatre
 - offers on car, travel and medical insurance
 - Access to financial advice and a legal helpline

You can join the u3a friends scheme by visiting u3a.org.uk and signing up.

	Tuesday 1	Wednesday 2	Thursday 3	Friday 4	Saturday 5	Sunday 6
	10:00 WG2 Striders 10:00 WG3 Stride & Stroll 14:00 French Conversation 14:30 French	10:30 WG6 Walking 14:00 Drama/Script Reading 14:30 Art Appreciation 14:30 Family History	10:15 Art 10:30 WG4 Walkers 10:30 WG5 Strollers 11:15 Tai Chi 13:30 Mahjong 1 14:00 Knitting	13:15 Bridge 13:30 Bowls 14:30 Cinema Group Coffee Meet Up *		
Monday 7	Tuesday 8	Wednesday 9	Thursday 10	Friday 11	Saturday 12	Sunday 13
10:00 WG1 Striders 10:30 Spanish 1 11:00 German 14:00 Latin	10:00 WG2 Striders 10:00 WG3 Stride & Stroll 14:30 Wine Appreciation	10:00 Dog Walking 1 14:00 Drama/Script Reading 14:30 French Reading	10:00 Cards and Things 10:15 Art 10:30 WG5 Strollers 11,15 Ukelele 13:00 Current Affairs 14:00 Boules	10:00 Badminton 13:15 Bridge 13:30 Bowls		
Monday 14	Tuesday 15	Wednesday 16	Thursday 17	Friday 18	Saturday 19	Sunday 20
10:00 WG1 Striders 10:30 Spanish 2 14:00 Scrabble 14:00 Latin	10:00 WG2 Striders 10:00 WG3 Stride & Stroll 14:00 Mahjong 2 14:00 French Conversation 14:30 French 15:00 IT	10:30 Archaeology 10:30 WG6 Walking 14:00 Drama/Script Reading 14:00 Monthly Meeting	10:15 Art 10:30 WG4 Walkers 10:30 WG5 Strollers 13:00 Social History 14:00 Knitting	10:00 British History 13:30 Bowls		
Monday 21	Tuesday 22	Wednesday 23	Thursday 24	Friday 25	Saturday 26	Sunday 27
10:00 WG1 Striders 10:30 Spanish 1 14:00 Latin	10:00 WG2 Striders 10:00 WG3 Stride & Stroll	10:30 WG6 Walking 14:00 Drama/Script Reading 14:30 French Reading 15:30 Geology	10:00 Dog Walking 1 10:30 WG4 Walkers 10:30 WG5 Strollers 14:00 Tea and Quiz 14:00 Boules	10:00 Badminton 13:15 Bridge 13:30 Bowls 14:00 Reading	14:00 Tea and Plants	12:00 Singles Sunday Lunch
Monday 28	Tuesday 29	Wednesday 30				
10:30 WG1 Striders – 10:30 Spanish 2 13:30 Rummikub 14:00 Latin 14:00 Walking Cricket	10:00 WG2 Striders 10:00 WG3 Stride & Stroll 14:00 French Conversation	10:30 WG6 Walking 14:00 Drama/Script Reading				

*Cinema Group film date/time determined on a monthly basis

For more information regarding the content of groups and locations, please contact Group Leaders. Access the group page at <http://northwich.u3asite.uk>
Up-to-date subscription is a requirement for ALL group membership; individual groups may also request payment to cover room hire, equipment or materials.
Monthly meeting; the members' check-in desk is a legal requirement for health and safety reasons.