

### Chairman's Note

With Easter just around the corner, it is a time when gardens spring into life and the better weather encourages more of us venture out to various attractions.

I recently attended the Kent Network meeting with Jim (Acting Treasurer); the purpose of this meeting was a Development day for Treasurers. The opening discussion was led by Lin Jonas, Chief Executive of the Third Age Trust; she informed us that the U3A movement is still growing and now includes 959 U3As representing over 342,000 members. It was also obvious that some U3As do find the financial responsibility difficult and do not always comply with the accountability requirements for the Charities Commission in their day to day financial activities. However, we feel content that in Sevenoaks we are compliant with all that is required of us by the Third Age Trust and the Charities Commission.

Planning continues for our **Group Organisers' Conference** on the 12 May and invitations to Group Organisers will be issued shortly.

For our **Science Study Day** on the 10 June we have now engaged three leading speakers to explore our Future Energy Supply and Security. A flyer for this is included with this Newsletter and the study day will be open to all U3As in Kent.

Bob Ruffles 01732-461348 [chairman@sevenoaksu3a.org.uk](mailto:chairman@sevenoaksu3a.org.uk)

### Meetings open to all

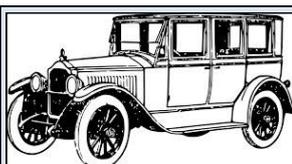
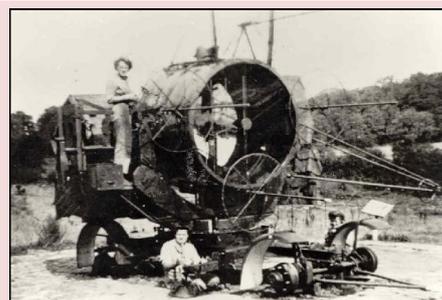
#### Monthly Meeting **Wednesday 29 April**

Community Centre, Bat & Ball, 2pm

#### **93<sup>rd</sup> Searchlight Regiment Royal Artillery**

#### **Imogen Corrigan**

This popular speaker who served as a major in the army is returning to give another of her well researched talks.



### Parking at the Community Centre

A plea to all attending the meetings at the Community Centre - **Please Park Carefully**. At the last meeting cars were parked overlapping bays which prevented others from parking. Please have consideration for others.

### Science Group

**Monday 13 April**

#### **Insight into magnetic resonance imaging (MRI) and its applications: Karen Mullinger**

Ever wondered how magnetic resonance imaging (MRI) works? Karen Mullinger (daughter of Brenda) will explain from where the signals which create the MRI come. She will explore how we can use the technique to look at structure within the body, its primary use in hospitals. She will also share with us how it is used in medical research to study the function of the various organs and systems of the body, including the brain, the heart and the alimentary tract.

Oxford Village Memorial Hall, 2pm.

All Sevenoaks U3A members welcome.

£2 entry includes tea.

### Computer Group

**Monday 20 April**

#### **Free and Useful Software From the Web David Prestage**

Which Free Software is Recommended?

How does it Compare with Commercial Software?

Are there any risks Involved?

How do you Access Free Software

Oxford Village Memorial Hall 2pm.

All Sevenoaks U3A members welcome.

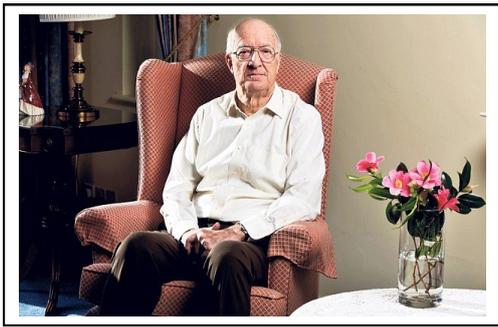
£2 entry includes refreshments.

Copy for the April Newsletter should be sent to both Linda Young and Magda Sweetland by 17 April 2015

## News and Views

Magda Sweetland

**Geoff Dalton** talks about his varied experiences in retirement.



### **How did you come to join the U3A?**

Like many professionals, I eased gradually out of my business life and worked part-time for a year or two. I knew a lot of people locally, but my wife had the better social life. Sevenoaks had capped its membership at that stage and so, when you wrote to me about a new U3A, I joined Knole. I was a latecomer to the U3A as I have a lot of other interests. I paint as much as I can, and I am involved with running two charities which I started in Offham, **Spadework** and **Fifth Trust**.

### **You were on the Knole steering committee.**

To get things moving, I was happy to help out. I was the Speakers' organiser for a year or two. I was lucky to be the first in post, because I asked throughout the Kent Network who were the best speakers, and booked them. We had some very good talks and members came along knowing the afternoon would be worthwhile.

### **You were a Group Contact from the start.**

Yes, I remember your surprise when I offered to lead on Medieval History, which was a first in Kent, I think. We've been able to locate a strong, interested group. We are careful in our choice of subjects and books, find material that is readable and not too heavily academic. I set the chapters to read for the next session, and suggest three topics, or theories. Then, when we reassemble, they are fighting fit and ready to argue their corner. No holding back.

We have twelve in the group, three men and nine women. There's good attendance. We vary the programme, have visited the Medieval rooms in the V & A, and went to Weald and Downland Museum, and are heading to the British Museum plus the Diorama of the Battle of Hastings. Then we share a Study Day each year with the other two Medieval History groups, one in Sevenoaks and a second Knole group. This year we invited Imogen Corrigan to talk about The Bayeux Tapestry.

Now that we are in our sixth year, it's a problem to know how to keep the impetus going. It could start to become a historical Book group and so I am looking for a more dynamic approach.

### **A couple of years ago, after a Knole Study Day, you started a group on Money Matters.**

This is a phenomenal group. Again, we use a text book to provide some grounding but each member chooses a topic to introduce. It's lively, with full and frank discussion. Nobody misses a session, and the group dynamics are excellent, with a lot of

social spin off. Our meetings are a mixture of invited speakers and in-house presentations, plus an occasional television documentary.

What do we talk about? Often about the EU in general, and we invited David Jackson from the Sevenoaks **Europe Today** group to talk about the Euro. We are very involved in the Greek situation and take a vote on the future outcome of Greece's membership of the EU at each meeting. America seems to be driving the world economy, so we follow the US financial sector fairly closely.

### **And you made the headlines earlier this year in The Telegraph.**

I was surprised to learn in July 2014 that I had been underpaid for 12 years by the insurance company on an annuity I had purchased in 2002! There was no way I could have known.

The company wrote saying they had purchased an additional annuity for me to cover the shortfall in the future and offered funds to cover the arrears and interest thereon. When I made some very basic calculations I found that none of their figures made any sense. In subsequent correspondence, I have identified more than a dozen errors and we still have not reached an agreement. The Financial Ombudsman has become involved and I await his final recommendations but he has already indicated that a rate of interest of 8 % per annum on the arrears should be used rather than a rate of less than one quarter of one percent proposed by the insurers.

Subsequently, the Daily Telegraph has taken up and publicised my case and, worryingly, has discovered that over 80,000 people may be affected.

Since then, I have been interviewed by ITV who are covering pensions in a forthcoming documentary and have also been contacted by the BBC for further information.

### **What is your general advice to members?**

1. If you have been advised of an error in your annuity take professional advice as soon as possible.
2. Do not sign any document from the Ombudsman or insurance company unless you are completely satisfied with an offer in writing.

*Interview by Magda Sweetland*

## Executive Meeting held on the 5 March

I am pleased to announce that two key committee posts have now been filled. We have a new Treasurer, Brian Cairnie, who will assume responsibility for the management of our financial affairs on 1 April. The EC thanked Jim for continuing to maintain the accounts pending this appointment. Jim will complete the end of year accounts and then hand over to Brian.

I can also confirm that Elaine Knight-Elston has assumed responsibility for the management of our Membership Database and joins Linda Gilbert's team. Elaine takes over from David Jackson; the EC expressed its thanks to David for his efforts. There are other posts to be filled in the Social, Publications, Science and Computer Committees.

Much of our meeting was concerned with planning for the forthcoming AGM. The notice of meeting, Accounts and Trustees Report will form a separate posting to comply with the timescale in our revised constitution. Our Treasurer informed the EC that he was reviewing the income and expenditure of our accounts. Expenditure related to Publications is by far the largest outgoing amounting to approximately 30% of our outgoings. Various options to reduce these costs are being considered, but any increase in subscription fee will be dependent on take up of the electronic distribution of the Newsletter. More details and proposals will be published for the AGM to consider.

Trials on the electronic distribution of the Newsletter have identified efficient ways of managing distribution by email and a few teething problems have now been resolved. Plans are in place to go live for those who opt for this in September.

The next EC meeting is on the 14th May

## Commercial Organisations

Some of our members have expressed concern regarding the fact that the speaker at our January monthly meeting represented a commercial organisation. Collective Legal Solutions is engaged in will writing and estate planning. We would like to make it clear that we are not in a position to pass judgment on the quality of the service provided by that company. Whilst our members may choose to avail themselves of their services, similar services are also provided by many firms of solicitors, will writers and independent financial advisors. We normally avoid any action that gives support to a particular commercial organisation and we will make every effort to ensure that future speakers are independent of commercial interests. If members receive advice from an organisation they have not used before it may be advisable to obtain a second opinion from a trusted advisor.

*Bob Ruffles*

## The Role of the Membership Secretary

As Membership Secretary for Sevenoaks U3A which now has over 900 members, I work with a team. My main task is to deal with new applications – I send out the forms, sort them when they are returned, maintain the files, deal with completed standing orders and gift aid forms and issue Handbooks and membership cards. We probably average around two new enquiries a week and these days nearly all requests come via the web site. This makes my job easier as I can issue the forms by e-mail thus saving postage and printing costs. Standing order forms have to be sent to the appropriate banks in good time for paying subscriptions each year. Gift Aid forms are numbered, recorded and passed to the Treasurer to deal with. We do ask for completion of an initial questionnaire so that we can get some idea of people's interests and also of what help they might be able to offer the organisation.



I pass details of new members on a specially designed form to the Database Manager who is then able to integrate the information into the existing database. David Jackson revised the existing database in Excel and has now passed the job onto Elaine Knight-Elston who maintains the database and prepares labels for the newsletters.

Around twice a year we hold events for new members. These provide us with information about new groups that might be required and ideas for the way in which the organisation can improve and move forward. Caroline Scales and Jenny Ruffles are the two members of the team who organise these events very efficiently and Jenny also deals with new member applications when I am away.

I also help to sort out queries on subscriptions and deal with a variety of problems from members. The best part of the job is reacting with other people and the feeling of satisfaction when a problem or query has been successfully dealt with.

*Linda Gilbert*

## Hall for Hire

The clubhouse at Sevenoaks Outdoor Bowling Club is available for hire. The room is 36 foot by 18 foot plus 2 large bay windows with seating. There is a fully equipped kitchen, tables and seating for around 50. It is available Monday and Thursday mornings to 12 noon and other times by arrangement. Good parking. Hire charge £12 an hour. Enquiries to the Hon Secretary 01732 460231.

**Please note :** Social events news and Events open to all are included on a separate A5 sheet.

**N.B. If your circumstances or those of someone you know in U3A have changed, please let the Membership Secretary know.**

## News from the Groups

Sue Henson

### West End Sing Out

On March 3rd, seven members of the Sevenoaks **Singing for Fun** group took part in this event, organised by Philippa Bassett of the National U3A, and up to 150 members from various U3A groups attended (including 11 intrepid men!)

The venue was the Playhouse Theatre (just behind Charing Cross station), where we were put through our paces by the effervescent Louisa Ridgeway, a vocal and musical coach. We were split into five different vocal groups and Louisa took us through four songs from the musicals (although we only knew one or two of them!), with the vocal groups singing different parts much of the time.

At the end of an exhausting but rewarding day we gave a hopefully melodious final performance of each of the songs, which were to be recorded onto CDs to be sent to us later. It was a very enjoyable experience, and further similar events are promised in the near future.

### Industrial Heritage

In February, several of our members visited the Brands Museum in Notting Hill. This intriguing museum contains a history of our consumer culture, based on a collection started by Robert Opie fifty years ago. It shows how, through packaging and advertising, supermarket brands and other aspects of consumerism such as toys, transport and fashion have evolved. We found it fascinating and can highly recommend a visit.

As a group we explore the industrial past in the South East by means of talks, exhibitions and visits where appropriate and would welcome new members. If you are interested please contact *Janet Jones*.

### Photography advice from the top

On Tuesday 3 March, professional photographer and competition judge Glyn Bareham gave a presentation in the Otford Methodist Church Hall. Glyn has visited us before as a competition judge, but this time he shared his own photographs and skills with us. During March a report on the afternoon, with sample photographs, will be placed on the 'Event Reports' page of our website.

Look and see how the experts do it!

Jeff Lee

### Poetry One Welcomes New Members

If you think it would be good to read a little more poetry but never really seem to get round to it, why not come and join us.

We meet on the 1st Friday of the month (Oct to June) from 10.30 to 12.30.

We usually select and circulate the poems (mostly by well known poets) in advance so we all have a chance to see them before we meet.

We then read the poems together. Our subsequent discussions are always lively and fun and help us get more understanding, interest and enjoyment from the poems than by just reading them alone. Please get in touch with *John Bateson*.

## Diary

### April

Wed	1	Science Group visit
Wed	8	Bridge for Pleasure
Sat	11	Kent Study Day: Interrelationships
Mon	13	Science Group Meeting
Wed	15	Ambling
Mon	20	Computer Group Meeting
Tue	21	The Strollers
Wed	22	Bridge for Pleasure
Mon	27	Half-Day Walking
Wed	29	Monthly Meeting
Thu	30	Waddesdon Manor (Knole visit)

### May

Wed	20	Maldon and Layer Marney Tower*
Thu	28	Jazz Study Morning: Snake Davis*

### Jun

Wed	10	Science Study Day*
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### July

Wed	1	St. Albans and Garden of the Rose tba
Wed	15	River Thames and Syon House tba
Mon	27	Kent Study Day: Bridges over Time*

### Sept

Mon 14 – Fri 18 Dresden and Leipzig trip tba

\* Flyer enclosed

## Social Events News

Pam Walshe 01732-454769 pamwalshe@supanet.com

- A flyer is enclosed for the trip to Maldon and Layer Marney Tower.
- A flyer is enclosed for the next Kent Study Day, held in Rochester, on **Bridges over Time**.

### Events open to all

**First Friday Lunch** there is no lunch in April.

#### The Strollers

**Tuesday 21 April**

Start from the Chaser at Shipbourne at 11.00. Meet in the car parking area opposite the pub. We will walk to Ightham Mote (involving some slopes). Optional lunch afterwards at The Chaser. Leader Anne Gutteridge 01732 454923

#### Half Day Walking

**Monday 27 April**

Meet by the school and church in Crockham Hill in time for a 10am start. There is parking on the access road on the east side of the B2026. The grid reference is 442506. The five mile walk will be followed by an optional lunch at the Royal Oak. Leader: Velma Keys 01732 459001

#### Bridge for Pleasure

**Weds 8 & 22 April**

The Group plays at Otford Village Hall on the 2nd and 4th Wednesday mornings of each month from 9.50am until 12.15pm. The winner on 25 February was Jim Hickey and on 11 March was Geoff Howson. We are an 'open' group, so any new players can just come along. If you need to make contact, call Colin and Mary Butson on 01732 458356

#### Ambling

**Wednesday 15 April**

Meet at Teston Bridge Kent CC Country Park (ME18 5BX) for a 4-mile walk starting at 10:00 am. From A20 at Wrotham Heath turn right onto B2016 signed Paddock Wood (Seven Mile Lane) for 3.25 miles. Turn left onto A26 signed Watlington and continue for 3 miles. Turn right into Teston Lane B2163 signed East Farleigh. Cross over the level crossing and car park is on the right. Optional lunch at The Watlington. Leaders: Robbie and David Hill 01732 453185.