**July 2017** 

Formby U3A, Reg. Charity No. 1161157

Issue No 244

## **Portmeirion**

Author, Jen Whicher, photos Helen Grimes.



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Theatre & Music

The **Outings Group** left Cross Green promptly at 8:30a.m. for our coach journey to Portmeirion. The day was showery which was disappointing as for most of the time the mountains were shrouded in mist so the glorious views we should have seen were almost obscured. We had a short but welcome coffee stop on the way and arrived at Portmeirion soon after mid-day. Here we were welcomed by a guide who gave us a comprehensive leaflet which included a map showing all the attractions available and after Ann gave us our tickets and reminded us that our coach would be leaving at 4:30p.m. some of the group took advantage of the 20mins, guided walking tour of the village whilst others went their own ways. There was plenty for all to do with a good choice of eateries, shops, the

beautiful gardens and woodland area as well as the walk by the estuary. Some went for a ride on the little train through the woodland area and others watched the audio visual show which helps people understand and enjoy the village. The village itself was designed by the Welsh architect Sir Clough Williams-Ellis who was knighted in 1971 for his services to Architecture and the Environment. He had very strong feelings about the ugliness of

Please remember that there is no Newsletter, Monthly Meeting, nor Coffee Morning in August. All resume in September. much of the new building of the time and the way in which development was spoiling the country and was determined to show that development could actually enhance the beauty of an area. This architects dream was first opened in embryo form to a puzzled public in 1926 and since then it has grown to its present grace and stature, his luxuriant imagination and somewhat flamboyant tastes created this bright Italian village on the Welsh coast. It has and still is used by T.V., stage and film units, one of the most famous being the iconic T.V. series "The Prisoner" with Patrick Maghowan in the leading role and The Prisoner Shop with all the memorabilia is still an attraction for visitors as are the many of the buildings including the Town Hall which Clough Williams-Ellis described as "an unabashed pastiche of venerable Jacobean bits and pieces adding interest and dignity to an otherwise straight forward modern structure"! By 4;20p.m. we were all back on the coach and David, our excellent driver, brought us back to Formby on a lovely scenic route through Loggerheads and Ruthin which we could really enjoy as by now the weather was beautiful. Our grateful thanks go to Ann for organising such a delightful outing and already we look forward to the next one!



## Ride of the Rose - Stop Press

#### Author, Pete Latarche.

Last month we reported 5 members of the Cycling Group's plan to ride the "Ride of the Roses" on  $3^{rd}$  September. The "fab five" will be pedalling their collective 370 years a total of 250 miles (50 x 5) to raise money for the Clatterbridge Cancer Hospital's funds. Formby U3A members are all too familiar with this excellent hospital and the work its staff do.

The Committee has agreed that the "fab five" can collect sponsorship money from within the Formby U3A. You don't have to dig deep, but if you really don't want to contribute try and avoid Pam Ashton, Andy Hoare, Pete Latarche, David Manning Fox and Kit Robinson over the summer months.

# **The Athenaeum, Liverpool**

Author, Lawrence Downey.

It's not often that any of us participates in a tour guided by a knight of the realm. But that is the privilege enjoyed by members of **Local History Group 14** on their recent visit to the Athenaeum in Liverpool. Sir David Maddison, a retired High Court judge and the current Vice President of the Athenaeum, gave the 16 members of the group a fascinating insight into the history and objects of the institution as well as its current activities and, with the enthusiastic assistance of the club's Senior Librarian Vincent Roper (a sprightly 85-year old), a rare opportunity to see some of its treasures.

The Athenaeum shares its name with the well-known club in London, but in fact predates its counterpart in the capital by some years. It was in 1797 that the Liverpool club was founded, at a time of burgeoning growth for the town and an increasing need to keep up to date with local and national affairs. In the words of the prospectus the purpose of the club was "to procure a regular supply of newspapers, both town and country; all the periodicals of any value, and all the pamphlets that have reference to subjects of local or general polity or commerce". In slightly more grandiose terms the founding members declared themselves to be the commercial and intellectual champions of Liverpool.

There was a need, too, for a meeting place where ideas and information could be exchanged in pleasant surroundings, distinct from the coffee houses that were then the usual venue for such discourse. In 1799 the club moved into its own premises in what was then a much narrower Church Street in Liverpool, close to the town's principal church, St Peter's. There it stayed for the next 120 years. Throughout its history the Athenaeum has attracted members (or Proprietors, as they are known) of distinction, drawn from every walk of life from across the town and then city of Liverpool and beyond. In the early days of the club a number of members played a major part in the national movement to abolish slavery, and several Nobel Laureates have been members.

In the 1920s the Liverpool Corporation needed to widen Church Street to accommodate the increasing volume of vehicular traffic. This would involve the demolition of St. Peter's church and the Athenaeum building. After long negotiation with the local authority, the Athenaeum was able to secure a long lease on a newly built and empty building in Church Alley. Very favourable terms were secured - no doubt due to the number of eminent lawyers among the membership. The rent payable by the club, so we were told, is the provision of one lunch each year for the Lord Mayor; it will be a very good lunch. An architect was commissioned to design the interior so as to be as similar as possible to that of the old building, and in 1928 the club moved to its present site on the graveyard of the old St Peter's church. There are said to be ghosts, but none were encountered on this sunny May afternoon!

In this digital age the provision of newspapers and periodicals has become less important, but the opportunities that the Athenaeum provides for its members to meet

and enjoy the company of friends and acquaintances are as relevant today as they were 200 years ago. Although often thought of as a "gentlemen's" club, the Athenaeum was one of the first of its kind to admit lady members, albeit not until 1996! Neither is it a club just for those in senior positions: the whole demographic is catered for, and the ages of current applicants for membership range from 21 to 76.

And so we moved on to the highlight of our tour, the Athenaeum's library, without doubt the best private library in the country. This has been built up largely by donations from early members; for example the whole of William Roscoe's library is there. The collection is said to be worth £13 million, and includes a book written and signed by Florence Nightingale, a Magna Carta in book form dating from 1282, and a 1520 illuminated Book of Hours. And what a thrill it was for all of us not only to be able to see but also to handle - carefully! - books worth half a million pounds or more. As Vincent Roper told us, the Athenaeum's library is truly a jewel in the crown not only of Liverpool but of the nation, too.

Our visit concluded with afternoon tea in the elegant surroundings of the club's Reading Room, "one of the handsomest rooms in Europe".

### **Cycling For Softies**



Author, Alan Thomas.

You can be back in the saddle again with Cycling for Softies. By the time of this newsletter, we will have completed two rides with more planned. The first ride was to Hightown and back to Formby. The second was from Formby to Mecycle Ainsdale and back to Formby.

Just to let everyone know, weather permitting, we meet every Monday morning at 10:00am outside the Dove Nest at Formby Station. Rides are taken at the ability of the slowest rider's pace. So, a chance for everyone to dust off their bikes and don their helmets and join us for exercise, fresh air and good fun and back home in time for lunch! What's not to like?



If you are interested and we hope you are, please contact Linda McAuley, 'phone 871890.



# Midsummer's Day

Author, Irene Morgan.



Arley Hall is the home of Viscount Ashbrook, situated near Northwich and Local History Group 6 had a perfect midsummer's day for their recent visit. The family name, Egerton-Warburton derives from a marriage between the Egerton family of Cheshire and the original Warburton family from the village of Warbuton and has no connection with their bread-making namesakes. The Jacobean house is a Grade II building. The main rooms each have wonderful plastered ceilings and the Drawing Room was, at one time, lined with silk. However, the house was used as an orphanage during the war and it was noted that "the silk did not survive this experience." The gardens, which have evolved over 250 years, are also listed at Grade II in the Register of Historic Parks and Gardens. The day before our arrival the hall had again been used for filming, having previously appeared in Close to the Enemy, Cold Blood, Our Zoo, Peaky Binders, The Adventures of Sherlock Holmes and The Forsyte Saga.

The herbaceous borders in the gardens were one of the first in Britain and remain amongst the finest in the country. The stunning gardens cover 8 acres and contain a number of walled enclosures with the Flag Garden, Shrub Rose Garden, Fish Garden, Alpine Rock Garden and naturally Kitchen Garden. Each invites the visitor to follow pathways that lead into another area.



# Vikings Skiffle Group Barbecue

Author, Nic Dickson.



The **Skiffle Group** held their annual summer barbecue party on midsummer's day, June 21st. This year it was held in the gardens of Sue and Nic Dlckson and a great time was had by all.

The Vikings have a busy summer of bookings and can be seen (and heard!) at: St Joseph's Summer Fair, Blundell Avenue Formby, in the afternoon of Sunday July 2<sup>nd</sup>; Vale Park, New Brighton, in the afternoon of Saturday July 15<sup>th</sup>; The Museum of Liverpool, Pier Head, in the afternoon of Sundays 23<sup>rd</sup> July and 24<sup>th</sup> September; LifeBoat Tea Rooms, St Luke's Formby, in the afternoon of Bank Holiday Monday, August 28<sup>th</sup>.



## **Music and Theatre Events**

Author, Eileen Jones.

#### Music & Theatre Events are open to all members of Formby U3A)

Some of these events proved very popular and have quickly sold out; book early to avoid disappointment. Please pay for tickets when the initial booking is made. Cheques should be made payable to Formby U3A M&T Group and please write the event name and your telephone number on the back. If you are unable to attend the event, could you notify us as soon as possible. Dave Irving's phone number is at the bottom of this article. *The coach will leave The Cross House bus stop at 6:15pm, unless otherwise stated.* 

Sat. 22<sup>nd</sup> July "Last Night of The Summer Pops," Liverpool Philharmonic. *This is now sold out.* 

Thurs. 23<sup>rd</sup> Nov. "War Horse," Liverpool Empire. This is now sold out.

Thurs. 7<sup>th</sup> Dec. "Crazy for You," Liverpool Empire. Prepare for an evening of high energy, glamour with this Watermill Theatre production, starring Tom Chambers and Caroline Flack and featuring the classic Gershwin favourites, I Got Rhythm, Someone to Watch over Me and Nice Work if You can Get It. Tickets, including transport, £38 stalls. *Tickets are selling fast; only a few remaining.* 

Dave Irving can be contacted directly, if necessary tel: 630192.

## **Announcements**

Author, Jack Ashworth, Secretary.

This year's **Third Age Trust Conference and AGM** will be held **29th-31st August**. Further information and booking details are available on the website www.conference-2017.u3a.org.uk or by telephone 020 8466 6139. See also www.formbyu3a.org.uk/latest\_news.html the Notice Board Wednesday and Thursday meetings.

A paper "The Findings and Recommendations of the Working Group" can now be read on the website formbyu3a.org.uk news page.

For a trial period we have a separate table at the **Thursday Workshop coffee morning**, inviting new members to sit together and socialise, meet a member of Committee and hopefully help their integration into Formby U3A.

A **notice board** is set up at the Wednesday and Thursday meetings with posters announcing a variety of events and opportunities. This is may be the only other opportunity to advertise if, because of the date, there is insufficient time for inclusion in the Newsletter. The notice board, strangely, attracts little attention and if this continues, we will have to consider whether the effort in preparation etc is worthwhile.

## **Group News**

Author, Linda McAuley, Group Secretary.

**All groups are only for current, paid up members.** If interested, please contact the Groups Secretary unless otherwise stated.

**Cycling for Softies:** The new group meets on a Monday 10am at Formby Station. Contact the Groups Secretary.

**DIY group:** We would like to start a DIY group. There are many machines available for training e.g. Smart and brown tool room lathe, wood lathe, router, different saws, drilling machines, square hole wood drill, mig, tig, arc welding, correct sharpening of tools.

**French Conversation:** Due to changing circumstances, this established group would like someone to teach them intermediate French. If you can help out, please contact Pauline Duncan on 877822 email paulineduncan26@hotmail.co.uk

**Golf Groups:** Beginner to xperienced golfers can join U3A golfers.

**Guitar Group** meets once a fortnight on a Wednesday afternoon. Teaching includes chords and fingerpicking. We play a wide variety of songs.

Swimming Group meets every Monday 12 o'clock at Formby Pool.

**Crosby Capriol Singers** present

# Here, There & Everywhere

A concert featuring lighthearted music from five continents

Conductor **Richard Pomfret** Accompanist **Julie Oade** 

Sat July 8th

7.30pm

St. Michael's Church Hall

Dowhills Road, Blundellsands, L23 8SP

Tickets £9 (£8 concessions)

Accompanied under 19s free

available from

**Pritchard's Bookshop** (L23 2SE) **Harmonics Music** (L22 4QD) www.wegottickets.com/crosbycapriolsingers & on the door

## Safely Using Your Computer

Authors, Formby U3A Webmaster & Newsletter Editor.

Formby U3A members need to be aware and stay safe online.

#### Is the website you're on bogus?

Some criminals make a huge effort to convince you that the page you are on, or the message you have received is genuine. We could have filled several months' newsletters with scam images and not scratched the surface, so you need to be smart! Look at these efforts we recently received.



Spotting clues that it's a fake: Look for the easy clues in this message to help you spot that it is a scam intended to disable your computer. 1) If you don't bank with RBS, that should be a big clue the message is a scam. 2) Even if you do bank with RBS, would you really expect them to address you as "Dear Valued Customer" rather than using your name? NOTE: Using your name is no

guarantee the message is genuine! 3) Check the grammar, punctuation and spelling; scams often have errors. The first sentence, ending "recently." isn't a sentence! The second sentence spells "bank of scotland" without capitalising the first letter of each word; signing off "Sorry fr the inconvience." 3) The pressure in the threat that if you don't do something you'll be locked out of your account(s) in 24 hours. 4) The nasty "log in" button that's inviting you to give the criminals who designed this page all the information they need to take money from your account.



#### Tax Refund Notification

After the last annual calculations of your fiscal activity, we have determined that you are eligible to receive a tax refund. Please submit the tax refund request and allow us 2-3 days in order to process it.

Click Here to submit your tax refund request

Note: A refund can be delayed for variety of reasons, for example submitting invalid records or applying after deadline.

Best Regards HM Revenue & Customs This tax refund notification and invitation to click on the link looks more convincing, but there are still subtle clues. 1) Look at the shape of the crown icon; its not circular but elongated. 2) If you have to complete a tax return online, you will already know whether HMRC owes you money, or you owe them;. 3) If you don't do online tax returns why should HMRC send you an e-mail, rather than a letter through the post? 4) The nasty " *Click* 

*here*" to supply the criminals with your identity so that they can help themselves to your identity and what's yours!

You may not be expecting a delivery from Amazon, but even if you are you should treat such messages as the one shown with caution. Even though your name has been used in this message (name hidden in illustration), there are several clues to



Again, the test a Dyson e-mail has easy to spot clues, even though the recipient has been named. 1) Would Dyson send a message from zab049@matedly.com? 2) You know that Dysons can be expensive, but do you really think that they cost £999? 3) If they really cost £999. would they give you and many other people one for just a minute of your time? 4) The message has that nasty "click here" inviting you to become a tester.

help you spot that it is a scam intended to disable your computer. 1) Do you think that Amazon would send a message from reply@cust17.admixtural.com, rather than Amazon? 2) The magic by which you have been "randomly selected" for an unspecified gift 3) there's a nasty "click here" to discover your "surprise gift" and if you expecting anything other than a scam, you'll be disappointed!





Which of us hasn't, at times, been convinced their computer is running slow? You may even receive an onscreen message, such as this. Look for the clues that this is fake. 1) Microsoft doesn't use the icon that's shown. 2) The use of potentially confusing jargon, much of it in CAPITAL LETTERS to empahise something and confuse you, "No security shield found" "identity theft and hacking

threat detected" "your computer is infected with adware, malware, or even the notorious trojans" as well as the use of emotive language "you could risk your personal and financial information." 3) The use of the nasty click here "OK" button which will infect your computer 4) The use of the very helpful "TOLL FREE" number. You're English; since when did we refer to Toll Free? And if you do call a number, beware someone will try to convince you to let them have control of your computer which means they can cause chaos and extort money from you.

#### Think & Be Aware

UK government agencies, such as Tax (HMRC) etc. all have websites and e-mails that end in ".gov.uk" and not ".gov.com" or other variations.

Banks, HMRC etc will **never** send you a message telling you to "click here" to log on to your account. Instead, they will tell you to go to their website (not a "click here" link) and log in as normal.

**NEVER** give your PIN online, or over the phone.



If you use your computer for banking or shopping and you are about to pay for something there are some important clues you should look for. There should be a CLOSED padlock sign

that shows you're safe and the website address at the top of the page **shouldn't start** with "http:" but **should instead start with "https:**" which means that it's a secure site. Most internet browsers have the closed padlock and the "https" showing as green.

If you are a user of social media, such as Facebook, think before you publish comments such as you are enjoying 2 weeks in Florida. If you post such a message, it lets burglars know your house is empty and gives credence to anyone who hacks into you e-mail account and sends a message like this: "How are you doing? This has had to come in a hurry and it has left me in a devastating state. We are visiting Barcelona for a surprise short vacation and unfortunately I was mugged. All cash, cell phones and credit cards were stolen us but luckily for us we still have our passports with us. I've been to the Embassy and the Police here they're not helping issues at all and our flight leaves tomorrow but we're having problems settling the hotel bills and the hotel manager won't let us leave until we settle the bills. Please I really need your financial assistance. Please, Let me know if you can help us out?" Ask yourself whether the person you know would say "devastating state" instead of "devastated"; really go on a surprise holiday; would they use the word vacation instead of holiday; would they talk about using a cell phone; make the sort of spelling/grammar mistakes seen in the message, even if they were acting under pressure? If you are still in doubt and when you telephone them they tell you that they are still in the UK, you will know it was a scam and do not click on any attachments.

#### What to do if you think you're on a bogus website

**Do not disclose any personal information**, such as passwords, or your card/bank details etc.

Close your browser tab immediately.

#### Report it

If you think you've been a victim of online fraud please contact ActionFraud, a police service, at actionfraud.police.uk or call them on 0300 123 2040.

## Security tips

In addition to the tips we printed in June's Newsletter, here are some tips to help keep you safe online, wherever you're surfing:

Only open e-mail attachments from people, or companies you trust. Even if it is message from someone you know and trust but it looks odd, contact the sender by another method e.g. over the phone, to check whether the message is genuine.

Rather than clicking on a link in a message asking you to "click here" to access e.g. your energy bills, instead go to the website for your energy supplier and log in via the normal website. That reduces the risk of falling for a scam.

Make sure you know the identity of anyone who asks you to download any software on to your computer or make any bank transfers. Be especially cautious if someone telephones, or e-mails you. Telephone them back, rather than e-mailing, but make sure your call back is not the first you make after you received a call purporting to be from them.

**Change your passwords regularly** and don't use the same password for different sites. You can always change your password simply by each month putting a different number somewhere in it so you don't forget it, for example, make the number represent the month, (July = 7 etc).

**Keep your computer up-to-date** as well as your security software. Likewise, regularly check & update your internet browsers, not just programs as they can have vulnerabilities which the providers fix. Remember, one of the reasons many companies worldwide recently lost use of their computers was because they hadn't updated them to fix weaknesses known to the computer and software suppliers.

When you receive an e-mail that purports to come from e.g. Tesco, hover your computer's mouse over the senders address bar and it will show you who sent it. If it shows a completely different address, it's a scam, but remember some hackers can even make the address look genuine!

Remember, Formby U3A members can continue enjoying and safely using their computers, keeping in touch with family, finding information and maintaining their independence by on-line shopping, but it always pays to remain alert!

## **Welcome To June's New Members**

**Barbara Corlett** 

# **Outings Group**

Author, Ann Blackman, Phone 871127.

Outings are open to all paid up members of the U3A. All we ask is that you have the ability to get on and off the coach independently. We cannot be responsible for providing assistance. The coach can accommodate mobility aids which are kept in the luggage compartment on the bus.

Owing to increased demand, we cannot reserve tickets: Tickets will be allocated on

a first come and paid for – first reserved basis. A separate cheque is required for each outing and <u>it is essential that members include their telephone number with each booking.</u> Several cheques have been received with no information and I have struggled to identify what they are for. If no contact details are provided, I am unable to contact people when outings are fully booked.

Bookings and information are available at U3A monthly meetings, or coffee mornings. Alternatively please send a stamp addressed envelope to: Ann Blackman, 9 River Close, Formby, Liverpool L37 6DJ, enclosing a separate cheque for each outing made out to *Formby U3A Outings Group*, having your name, address and telephone number *on the back*.

**Monday, July 10<sup>th</sup>, Windermere Lake Cruise.** Tickets £45.50 include return travel, 2 course lunch with tea & coffee at the Lakeside Hotel, Newby Bridge, followed by a lake cruise from Newby Bridge to Ambleside returning to Bowness and then Formby. Depart Cross Green 8:30am.

**Monday August 21**<sup>st</sup>, **Llandudno.** Tickets £14.00 to include return coach to Llandudno and a brief stopover en-route at Tweed Mills Outlet Village. Whilst in Llandudno you have free time to enjoy this classic resort, catch the open-topped bus to Conway and its castle, or travel up the Great Orme on the Victorian Tramway, or cable car (*not included*). Depart Cross Green 9am.

**Saturday, September 16**<sup>th</sup>, **Tatton Festival.** Tickets £23 include coach, entrance to mansion, gardens farm and event. Attractions include steam engine, scarecrow and corn dolly making, spinning, woodturning, clog making, sheep racing, Brass Band concert and animal blessing at 2pm. There are facilities to purchase refreshments which are **NOT included** in the price. Depart Cross Green 9am.

**Monday, October 16<sup>th</sup>, Pendle Witches Tour.** Tickets £22 include coach, morning coffee in Clitheroe where a guide will join us to travel on the coach through spectacular autumn scenery providing us with an interesting

commentary. The guide will leave us at Boundary Mill where a fish and chip lunch will be served with tea or coffee. You will then have free time in the shopping outlet, departing 4pm to return to Formby. Depart Cross Green 9am

**Friday, November 17**<sup>th</sup>, **Chatswoth Christmas Event.** Tickets £33.00 include return coach, entrance to Chatswoth House and grounds. The House will be decorated for the Christmas theme 'What the Dickens'. depicting Charles Dickens stories. A Christmas Market will be open during our visit. Refreshments can be purchased but are **NOT included** in the price. Depart Cross Green 9am

**Friday, December 15<sup>th</sup>, Outings Christmas Party Briars Hall.** Tickets £27 include coach, two course Christmas meal, live entertainment with Tony Ravel who was so popular with you all at our last visit to Briars Hall. Depart Cross Green 11am

# Formby U3A Committee, 2017/18

Chairman Vice-Chairman	Glyn Pike (2016) 0151 92 Vacant	9 2996	chairman@formbyu3a.org.uk
Secretary	Jack Ashworth (2016)	874847	secretary@formbyu3a.org.uk
Treasurer			treasurer@formbyu3a.org.uk
Membership Sec.	Ann Gunstone (2016)	872879 m	embership@formbyu3a.org.uk
Group Secretary	Linda McAuley (2016)	871890	groups@formbyu3a.org.uk
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(co-opted)	Frances Taylor (2017)	577205	2ndofficer@formbyu3a.org.uk
(co-opted)	Ann Blackman (2015)	871127	3rdofficer@formbyu3a.org.uk
	Linda Howard (2015)	570141	4thofficer@formbyu3a.org.uk
	Rosemary Thomas (2015)	871376	5thofficer@formbyu3a.org.uk
	Valerie Tibbitts (2016)*	577985	6thofficer@formbyu3a.org.uk
* year each Committee Member first took office			

#### **Monthly Meetings**

Are at 2:00 pm in Holy Trinity Parish Hall, the second Wednesday of each month.

July 12<sup>th</sup> Life with Steeplejack Fred Sheila Dibnah

**August - No meeting** 

September 13<sup>th</sup> Sledding in Antarctica Pat Ashcroft

October 11<sup>th</sup> That Certain Age Gay Rhodes

November 8<sup>th</sup> Fire Service

**December 13**<sup>th</sup> **Christmas Show** (subject to finding volunteers to organise the event!)

Please remember to bring your current (2017 blue) membership card to all events, including group activities.

**COFFEE MORNINGS** are from 10:30 to 12:00 on Thursday, July 13<sup>th</sup> and each Thursday, the day after the monthly meeting, **except August**. These are held in the Workshop, Holy Trinity Church, with free coffee and the chance to pick up information about other groups and meet some of your Committee.

#### To Help You

An audio version of the Newsletter is available for members who are visually less able and is distributed through the post. If you are aware of any Formby U3A member who would prefer to receive an audio version of the Newsletter, please let a member of the Committee have their details.

If you have changed your address, telephone number, or e-mail address, please inform datamanager@formbyu3a.org.uk or tel: 872862. Please remember to include your full name and address, or membership number.

To ask about your membership card, or subscriptions: Please contact treasurer@formbyu3a.org.uk

Please remember there is no August Newsletter. The next edition of the Newsletter is due to be sent by e-mail and be on the website early September. Paper copies can be collected at the monthly meeting & coffee morning.

Contributions are always welcomed. Formby U3A Committee would like to remind contributors that it is their responsibility and not the Editor's to check their submitted articles for the grammar, spelling, punctuation etc. and that contributors' names should be given. The deadline for receiving articles is the penultimate Thursday of each month; midday Thursday, 24<sup>th</sup> August at the latest to the Editor, e-mail: newseditor@formbyu3a.org.uk