

Salmesbury



Author, Jackie Robinson.

On a lovely sunny and crisp day in October a full coach of **Outings Group** members set off for Salmesbury, near Preston. On arrival we all sat down by the log fire for some welcome coffee and biscuits then proceeded to the chapel for the start of our tour. There we met with Simon Entwistle, a local guide, who regaled us with fascinating stories and ghost tales of Lancashire. We then split into two groups, one

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*Your Committee would
like to wish a Merry
Christmas and a
Happy New Year to all
our members.*

Please remember that there is no January Newsletter. The deadline for the next Newsletter is midday, Thursday 23rd January at the latest.



going upstairs with Simon and the other downstairs with the resident witch where we heard more eerie tales of the Salmesbury witches and the ghost of the white lady. After our tour we were free to explore the 14th century hall ourselves and the grounds which included a courtyard and rose garden, beautiful in the autumnal sunshine.



Once back on the bus we then headed to Pendle and the Calf's Head for a sumptuous two course lunch which was fantastic as always. Overall a wonderful day was had by all.

Many thanks to Ann for arranging this lovely trip for us to enjoy.

Blackburne House

Author, Barbara Marsh.



Local History Group 7 visited Blackburne House in the Georgian Quarter of Liverpool and close to the Anglican Cathedral. After refreshments in the bistro cafe, we moved to the main hall where our guide, Brenda Freeman, gave us a very informative talk about the history of house and the surrounding area. The house was originally a home for John Blackburne, Mayor of Liverpool, in the late 18th Century. It was then bought by local philanthropist and ship owner, George Holt, in the mid 19th Century and after his death, his family bequeathed the house to the Institute to be set up as a girls school in memory of his daughter, Emma Jane Holt. This opened in 1844 and became the first girls school in the United Kingdom and remained a school until the mid 1980's. The property fell into disrepair until a Trust fund was formed and they eventually raised a large amount of money to refurbish the building. Blackburne House reopened in 1984 as a facility for educational and social activities, mainly for females. After the talk, Brenda gave us a guided tour of the labyrinth of rooms, explaining their original school use, any changes made and their present uses.

After a very interesting and informative tour, we returned to the bistro cafe for lunch where the variety and quality of food was excellent. All in all a very enjoyable visit.

New Members Meeting

2:15pm Monday 27th January

If you joined Formby U3A during 2019 you are cordially invited to a
New Members Meeting
to be held at 2:15pm on Monday 27th January 2020 in The Workshop.

Further information/details will be sent out in early January.

Loggerheads



Author, Marcia Thompson.

Our November walk started from Loggerheads Country Park and was led by Tony Smith and Mike Williams. The forecast was not brilliant, but **Fellwalkers** only had a few showers (one of them coinciding with our arrival at the Trig Point) and most of the day was fine with good views of Moel Famau and the Clwyds. The trees, both in the distance and overhead, were a blaze of Autumn Colour and greatly added to the pleasure of the walk.

We went South from Loggerheads along a variety of paths and lanes and through woodland to climb to the summit of Bryn Alyn, the highest point of the walk. Then a short distance to the Trig point on Nercwys Mountain where the photo was taken. More lanes and paths brought us to the pretty little village of Maeshafn with its array of Scarecrows put up by the residents for Halloween. After that we followed the Clwyd Way back to Loggerheads.

A lovely area for walking and thanks to our leaders for negotiating their way through a veritable maze of paths and tracks and finding us a nice substantial wall on which to sit and eat our lunch.

Liverpool School of Tropical Medicine

Author, Alan Thomas.



Members of **Local History Group 9** visited the Liverpool School of Tropical Medicine (LSTM) and were met in the foyer by Dr Elli Wright and she welcomed us royally with tea/coffee biscuits and pastries, which I am sure you will agree is the best way to begin to any tour.

LSTM was founded in November 1898 by Sir Alfred Lewis Jones, a shipping magnet, with an annual donation of £350. On face of it this may seem a strange gift however with Liverpool being involved in trading between West and South Africa, at that time it was a way of ensuring his staff were well looked after. The LSTM was the first School of Tropical Medicine in the world, beating London by six months. It was initially called Liverpool School of Tropical Diseases when it was opened by Lord Lister in 1898. Rubert Boyce was the inaugural Dean of the LSTD and succeeded in recruiting Ronald Ross as the first lecturer in Tropical Medicine. In 1902 Ross became the first winner of The Nobel Peace Prize in Physiology of Medicine for his research in malaria transmission. A replica Nobel Peace Prize Medal was on display. Alwen Myfanwy Evens began working in here in 1918 and was the first female lecturer in entomology achieving a world wide reputation and was held in high regard in what was a male dominated area of work.

We then visited the Centre for Snake bite, Research and Interventions to meet the personnel responsible for venom extraction. Behind glass, we viewed two members of staff expertly handling a spitting cobra and then extracting the venom. The members of



staff doing this procedure wore protective masks as the cobra can spit deadly venom up to 12 feet and if the venom entered their eyes it could cause blindness. Our final visit was to the Department of Maternal, Newborn and Child Health which looks into the prevention and causes of death in child birth in Third World and Lower Income Countries. Kirsty Lowe, Research Associate (Midwifery) gave examples of simple equipment which could help in preventing death in childbirth. The information on the invaluable work carried out in this department drew our tour to a close.

Everyone agreed this was one of the most interesting and informative tours we had been on and one I would recommend to other groups.

Welcome To November's New Members

Lynda Barron

Anne Beamer

Ken Beamer

Hugh Clare

Suzanne Clare

Veronica Curtis

Vivien Humphreys

Liz Johnson

Keith Jones

Margaret Jones

Anna Kallevik

Terry Neal

Victoria Rawlinson

William Rawlinson

Anthony Tammadge

Louise Tammadge

Stuart Tyfield

It's Nearly Time To Renew Your U3A Membership (£9 per member)

Annual subscriptions are due on 2nd January. In order to ensure that the insurance cover provided by our affiliation to the Third Age Trust is not compromised, all membership subscriptions should be paid by 28th February at the latest.

How to renew your membership:

Standing Orders: If you have already set up a Standing Order to be paid during February, it would be helpful if you would alter it to January. If your current Standing Order is payable after the end of February, please arrange for it to be paid in January. If you wish to set up a new Standing Order, please complete the form printed in December's Newsletter and send it to your own bank for processing or use the details to set up a Standing Order using online banking. Membership Cards will be posted to those paying by Standing Order.

We ask that all other renewals should be by **cheque** or **online bank payment only**. We prefer not to handle cash as there is too much potential for error.

Cheques: Please make your **cheque payable to Formby U3A** and write your membership number (as on your current membership card) on the back. (If you do not know your membership number, please write your name and address instead).

Online bank payment: The reference or description field of the payment **MUST contain your membership number** followed by your initial and surname. If you do not know your membership number you should make a cheque payment following the instructions above.

Payment should be made to the following Formby U3A bank account:-

Account name: Formby U3A	Sort code: 40 21 20
	Account number: 41365878

Where? When? Payment can be made at the Wednesday afternoon meetings in Holy Trinity Parish Hall (8th January and 12th February) or at the Thursday coffee mornings in Holy Trinity Workshop (9th January and 13th February).

By Post: Cheques may be sent direct to the Membership Secretary, Formby U3A, PO Box 216, Liverpool L37 1XQ. **Please remember to enclose a stamped addressed envelope to receive your Membership Card.**

Collecting your 2020 U3A card: If you pay by **Standing Order or Online Bank Payment** your new 2020 Membership Card will be posted out once your subscription has been received from your bank.

If you pay by cheque at the Monthly Meeting or Coffee Morning, you can collect your card at the same time.

If you pay by post, your 2020 card will be available for collection at the Monthly Meeting or Coffee Morning following receipt of your payment, unless you included a stamped addressed envelope with your payment.

Please remember that you will need to show current Membership Card at all events, including group activities and that from January onwards this is your 2020 green card.

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Formby Rotary's Fundraising Carol Concert

Author, Jan Owen.

The Rotary Club of Formby are holding their popular annual fundraising Carol Concert once again. It is to take place at St Luke's Church Formby on Friday 13 December at 7:30 til 9:30 pm. The Aughton Male Voice Choir will be entertaining the guests and leading the Carol singing. Come along, forget the Christmas preparation and get into the spirit of Christmas.

All funds raised will be donated to Zoe's Place, the children's hospice in Liverpool who do magnificent work supporting families with terminally ill and long term sick children. Entry is by ticket only - £5 to include mince pie and mulled wine during the interval. Tickets available from Peter Connor, telephone 382349.

Forthcoming Music & Theatre Events

Author: Eileen Jones.

Many members seem to be under the impression that in order to attend an event, they need to be a member of the "Music and Theatre group." There is no group, **all events are open to and for the benefit of any fully paid up member of the U3A.** Once on the bus you will be given your ticket and then transported to and from the theatre. You will always find us at the monthly coffee mornings so come and have a chat and see what treats we have in store for you.

Please book tickets as early as possible, to avoid both your disappointment and our financial loss on the event. We have to pay for the tickets some months in advance and the price to you is estimated jointly on the number of tickets and the subsequent cost of transport. It is extremely helpful to us if you can please pay for tickets when the initial booking is made and to write the event name and your telephone number on the back of the cheque. If you cannot attend an event let us know as soon as possible and we will attempt to sell your ticket to someone on the waiting list. **The coach usually leaves The Cross House bus stop at 6:15pm. Prices include ticket and transport.** Any variation on these details will be specified with the event detail.

Thurs 30th Jan., "Curtains," Liverpool Empire. For those of you who love musicals, whodunnits and comedy, this is a treat not to be missed. This Tony award winning murder mystery stars the well known comedian, Jason Manford who brings hilarity and star quality to the role of the music loving detective, Frank Cioffi. Will he solve the backstage murder and go on to save the show? Tickets including transport £35
Dave Irving can be contacted, if necessary, on 630192.

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WANTED

Your Group; Your News

There are over 100 groups in Formby U3A. We were pleased to receive the 5 reports from groups which are included in this Newsletter. Did you know that there are groups representing over 50 different interest areas in Formby U3A? There are 4 interest areas in this Newsletter; Fell Walking, Local History; Outings; Music & Theatre Groups. Many interest areas have never reported any of their activities.

When outsiders complain that there's not much going on in Formby U3A, have you ever wondered why? 95 groups could let others know what they are doing. 47 different interest areas are hidden from the public. All of this creates a very distorted image of Formby U3A and what its members do.

If someone was thinking of joining Formby U3A would they know your group existed?



Notice of Special General Meeting

Author, Keith Jacques, Secretary.

A Special General Meeting of Formby U3A will be held at 2:00pm on **Wednesday 12th February 2020** in Holy Trinity Parish Hall, Rosemary Lane, Formby

Agenda

Approval of a replacement Constitution for Formby University Of The Third Age. (This is the only item for consideration)

Background: The parent body of U3A's nationwide, the Third Age Trust (TAT), have agreed a new model constitution with the Charity Commission and all U3A's are now required to adopt this model as the basis of their own Constitutions. Any amendments to the model must be cleared in advance with TAT

The committee have performed a detailed study of the new model constitution and have agreed changes with TAT where we believed them to be required or beneficial to Formby U3A, for example the numbers of members required to achieve a quorum at meetings, the named Officer roles to be included in the constitution and the grace period for the renewal of memberships. Details on how to view the current and proposed new constitutions are given below.

The Committee of Formby U3A believe that adopting the proposed new constitution will not impact on our activities and are therefore happy to recommend it to our members for adoption.

Proposer: This proposal is made by Keith Jacques, Secretary of Formby U3A and is seconded by Frances Taylor, Chairman.

Current Constitution: The current constitution can be viewed on the website of the Formby U3A (click on the "Admin" tab on the home page then select "Formby U3A Constitution 2018").

Proposed Replacement Constitution: The proposed replacement constitution can also be viewed on the website of the Formby U3A (click on the "Admin" tab on the home page then select "Formby U3A Constitution 2020"). If you would like a copy of the proposed replacement constitution please contact Keith Jacques, Secretary.

Non Quorate meeting: In the event of the meeting being inquorate (i.e. less than 10% of the membership present), the meeting will be reconvened immediately before the AGM on Wednesday 11th March 2020.

Annual General Meeting

Author, Keith Jacques, Secretary.

The Annual General Meeting of Formby U3A will be held at 2pm on Wednesday 11th March 2020 in Holy Trinity Parish Hall, Rosemary Lane, Formby

All members of the Committee (the Trustees) are required to stand down at the AGM. Although some have indicated their willingness to stand for re-election, these positions can be contested and there are several vacancies for committee members. New names would be most welcome.

A Nomination Form for any of the positions on Committee is printed on page 14 of this Newsletter, or copies can be obtained from the Secretary either at the Wednesday and Thursday meetings, or by emailing secretary@formbyu3a.org.uk. Completed forms should be returned to the Secretary by 11th February 2020.

Additional Resolutions: If any member wishes to propose any additional items for consideration at the AGM, they are requested to submit these in writing to: The Secretary, Formby U3A, PO Box 216, Liverpool, L37 1XQ (or via email to: secretary@formbyu3a.org.uk). These should be received by 22nd January 2020 so that they can be included in the February newsletter with the notice of the meeting.

Your U3A Needs You!

The whole of the Formby U3A Committee will be up for election at the AGM in March. We welcome new people and new ideas. Everyone has skills and abilities which can contribute to the smooth running of your U3A. Without members volunteering to be on the Committee Formby U3A cannot exist.

Please consider helping to run your U3A by joining the committee either in a specific Officer role, or as a Committee Member. Nominations forms are available via our website or can be obtained by emailing: secretary@formbyu3a.org.uk

FORMBY U3A
Nomination for the 2020/21 Formby U3A Committee

Nominee:

For the office of:

Proposed by:

Signature of proposer:

Seconded by:

Signature of seconder:

I agree to be nominated for the above office.

Signature of nominee:

Nomination Forms should be returned to: Keith Jacques, Secretary, Formby U3A,
 PO Box 216, Liverpool L37 1XQ E-mail: secretary@formbyu3a.org.uk

By 11th February 2020 at the latest, although nominations for posts still vacant after that time will be accepted up until the start of the AGM.

Groups News

Author, Linda Sharratt, Groups' Secretary.

Please feel free to contact me if you have queries about how to set up a new group or the group you wish to join has no vacancies. If enough people show interest, I may be able to help to form a new group. I'd also like to hear from any Group Leader when the situation with vacancies within your group changes. Contact: groups@formbyu3a.org.uk or 878232.

Group Leaders Meetings: All Group Leaders were invited to meet up with committee members at the Workshop on a choice of four dates during October and November. Refreshments were served and the meetings were welcomed by all in attendance. Many useful suggestions and comments were aired. Thanks to everyone involved.

New Group - Poetry Appreciation: Members bring along 2 poems based on a topic the group has chosen previously from a list of suggestions. The poems are read aloud and everyone joins in a chat about each one. Topics are varied and there are many styles of poetry. Informal and friendly group. Meets fortnightly, every 1st and 3rd Thursday at 2pm. Contact: Linda Sharratt, groups@formbyu3a.org.uk or 878232 if interested in joining.

Bird Watching: This group has vacancies. Travel is normally by shared cars to local bird reserves. The group travels as far as Preston and the Wirral but normally shorter distances. Binoculars, suitable clothing and footwear required. Contact: Andrea Burton on 876454 or andrea.burton@talktalk.net for more details.

Bridge Groups Co-ordinator: Nikki Harrison is now the Co-ordinator for all the Bridge Groups. She is prepared to be the point of contact for members wishing to find out more about the different groups and which would be the most suitable group to join according to their experience. Further details from Nikki: 871308 or nikki@nikki101077.plus.com

Beginners Golf: This group has vacancies. The group meets weekly on Wednesday mornings, 10-11am, at Formby Golf Centre on Moss Lane. Tuition is given by golf professional, David Lloyd at a driving range. The cost is £6.00 paid directly to David Lloyd on the day. For further details please contact Bob Campbell on 872591 or by e-mail bob.c@blueyonder.co.uk

Fell Walking: This group has vacancies. A typical walk is about 10 miles with an ascent of 2,000 feet. The group share cars and meets at the Cross House Inn at 7:50am for an 8am start on the first Wednesday of the month. Members must let the Group Leader know in advance if they are joining the walk, so that travel arrangements can be made. Contact: Mike Williams on miw33@tinyworld.co.uk or 870438 for more information.

Local History Co-ordinator: Lis Harvey (Local History Group 15) has volunteered to be the Co-ordinator for the Local History Groups. She is contacting leaders of the LHGs to introduce herself. Contact details: ipreh@tiscali.co.uk.

Music Appreciation Group 1: This group has 2 vacancies and meets every 4th Thursday 2-4pm at the home of the host member. The host arranges a 2 hr programme of recorded music including a break for refreshments allowing time for socialising. Subjects include songs from the shows, film scores, classical music etc. The group is friendly and informal. Please contact Rob Blackwell: 875573 or robblackwell@talktalk.net.

Whist 2: This group has vacancies. Members are mixed ability whist players. They meet fortnightly on Fridays at 10:30am at the Bay Horse. Contact Barbara Dodd for further details: bmdoddformby@gmail.com or 832774.

Vacancies: There are also vacancies in the following groups: Art, Board Games, Book Club 2, Boules, Bowling, Bridge Groups 1, 3, 8, 9, 10, 22 & 23, Canasta 4 & 5, Chess, Cookery, Current Affairs, Cycling for Softies, Family History 3, Gardening 1 &

3, Guitar, Local History 6, 8 & 15, Lunch Thursday & Sunday, Needlecraft, Recorder, Science, Scottish Dancing, Scrabble 2, Swimming, Table Tennis, Ukulele, Walking 5.

Your current membership card should be shown at all meetings.

To All Group Leaders: It would be helpful if you can check that the details on your website page entry are still correct. Please e-mail any amendments to the Group Secretary. Every group has its own information page on the Formby U3A website which is accessed by clicking on the Groups tab at the top of the page and then clicking on the alphabetical listing of groups.

Group Reporting: A reminder that we need to include groups income and expenditure in our results from 2019. Many groups do not need to complete monthly reports because they either don't have any income and expenditure or amounts are very small (less than £100 per year) or the monies in and out occur on the same day. However these groups need to submit an annual statement to the Treasurer stating why they do not need to report – if you haven't already done so would you email the Treasurer with this information please (treasurer@formbyu3a.org.uk) or send a letter to Formby U3A, PO Box 216, Liverpool, L37 1XQ, or speak to the Treasurer at the monthly coffee morning. If your group does have income and expenditure and you're not already reporting, would you contact the Treasurer who will talk you through the straightforward requirements.

Formby U3A

2019 Christmas Show featuring:



at

Holy Trinity Church Hall

L37 3HA

on

Wednesday 18th December

N.B. This is the 3rd Wednesday of the month

Doors open 1.00pm, show starts 1.30pm.

Come & hear some wonderful seasonal music
Sit with friends and enjoy a complimentary glass of wine and mince pie.

Tickets £2.00 each

are available at the November speaker meetings and coffee mornings,
subject to availability. **Only 200 tickets are available.**

Enquiries: Email: 1stofficer@formbyu3a.org.uk
or telephone Linda Smith, 0151 929 3927

CROSBY CAPRIOL SINGERS Christmas '19 Concert

Haydn's St Nicholas Mass

and a selection of Christmas Music

**2.45pm Sunday
8th December**

Christ Church
Alexandra Road L22 1RJ
(opposite Crosby Police Station)

Accompanist
Julie Oade

Musical Director
Katherine Stonham

Tickets £10
(£8 concessions, under 19s free)

available on the door & from
Pritchard's Bookshop (L23 2SE)
Harmonics Music (L22 4QD)

Registered Charity No. 503870



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. All departures are from Cross Green.

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 ***it is essential that members include their telephone number with each booking.*** 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 stamped 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.***

Wednesday December 11th, Blackpool Tower. Tickets £30.00 include coach and gratuities, entrance to the tower, circus and afternoon tea in the ballroom with Wurlitzer organ. We arrive mid-morning giving you time to explore the town or go immediately into the tower to explore the facilities including eateries, bars, shops lounges and ballroom. The ticket price includes entrance to the circus which provides a unique combination of fun and excitement with high wire thrills, mind blowing balancing acts and death defying stunts. We then transfer to the ballroom for the afternoon tea dance. We will be entertained by the resident organist John Bowdler playing the Wurlitzer giving you the opportunity to dance or just sit enjoy the music and watch others. Depart Cross Green 9:00am.

January. No Outing is planned.

Tuesday 25th February, Lytham Hall Snowdrop Tour, Hall & Lunch. Tickets £37.50 include entrance to the hall, tours of the hall and grounds, morning coffee & biscuit. After leaving Lytham Hall we will proceed to the Inn on the Promenade, Lytham St Anne's for a 2 course roast lunch with coffee (included in the ticket price). After lunch it is anticipated that there will be approximately 1hr free time in Lytham. Depart Cross Green 9:00am.

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, or now have an e-mail address and wish to subscribe to electronically receiving the Newsletter, or
no longer wish to receive e-mails from Formby U3A, or
have an enquiry about your membership card, or subscriptions,

please contact membership@formbyu3a.org.uk or write to: Membership Secretary, Formby U3A, PO Box 216, Liverpool L37 1XQ Please remember to include your full name and address, or your membership number.

Discounts: Formby U3A has negotiated discounts for members with local firms. A list is on the website, or is available from the Secretary.

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Formby U3A Committee

2019-20

Chairman	Frances Taylor (2017)	577205	chairman@formbyu3a.org.uk
Secretary	Keith Jacques (2018)	870906	secretary@formbyu3a.org.uk
Treasurer	Anne Rodmell (2019)	621835	treasurer@formbyu3a.org.uk
Membership Sec.	Christine McIlraith (2018)	874787	membership@formbyu3a.org.uk
Group Secretary	Linda Sharratt (2019)	878232	groups@formbyu3a.org.uk
Officers	Linda Smith (2019)		1stofficer@formbyu3a.org.uk
Co-opted	Lillian Coop (2019)		2ndofficer@formbyu3a.org.uk
Co-opted	Robin Hawthorn (2019)	808227	5thofficer@formbyu3a.org.uk

year appointed to the Committee

Monthly Meetings

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

Parish Hall alternative access: To avoid the front steps, an entrance at the rear of the building can be accessed by following the footpath to the left of the main doors.

Dec 18th **Sing Me Merseyside** perform a wide range of songs. They will be the fourth time this popular choir has entertained Formby U3A. ***Please note that this is the 3rd Wednesday of the month and not the usual 2nd Wednesday.***

Jan 8th **“Move it or Lose it,”** Louise Rooney. An introduction into gentle exercise in a chair.

Feb 12th **“Through the eyes of a magician,”** Peter Turner.

Please remember that you will need to show current Membership Card at all events, including group activities and that from January onwards this is your 2020 green card.

Coffee Mornings will be from 10:30 to 12:00 on Thursday, December 12th.

Please note that this is the Thursday before this month's meeting. This will be 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.

Contributions informing members of your group and its activities are always welcomed.

Please send contributions to the Editor, e-mail: newseditor@formbyu3a.org.uk No e-mail providers guarantee 100% delivery rate and if, 7 days after submitting an article you have not received an acknowledgement one of the e-mail systems failed, so please try again.

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. Contributors' names should be given.

Photographs submitted must be members' own photos as copyright of third parties' photos remains with the owner and the Newsletter cannot publish such photos. Please ensure that all people shown in photographs are aware that photographs are being taken for inclusion in the Newsletter.

Please do not send photographs within a word processed document. It results in poor quality images which are pixelated with members unrecognisable. **Please send photographs as separate attachments.**

Previous Newsletters: are available at: www.formbyu3a.org.uk/newsletters.html

The deadline for articles for the next Newsletter is midday the penultimate Thursday of the month, Thurs, 23rd January at the latest. The next Newsletter is due to be distributed by e-mail and be on the website early February. Paper copies can be collected at the monthly meeting & coffee morning.