

U3A Fetcham In Focus



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What's Going On!

Please retain this pull out section for future reference.

It lists all the Groups and their leaders plus a Diary of Events:

- Talks, Area Study Days, Conferences, Visits, Theatre Trips & Travel etc.

Editor this Issue:

John

Cover photographs:

Front cover - David (1st prize)

Back cover - Ann (2nd Prize)

(Winners of Digital Photography Comp. 2012)

Cover Design:

John

Chairman's Column

My first job as your new Chairman is to wish you all a Happy and Healthy New Year.

Just to recap on some of the events of 2012, which have been many; the biggest must be the Fetcham U3A's 10th Anniversary in October, starting with our Silver Service Celebration Dinner at the Barn Hall, which I am sure has never seen such a superb spectacle, from the settings of the tables to the food and wine and of course our members who came along to enjoy it.



This was followed by our 10th Anniversary Monthly Meeting at St Marys Hall - another great success displaying the amazing achievements of all our Groups.

Our October Newsletter is a memorable record of both these events and I am sure you would join me in thanking everyone who worked so hard to organise down to the last detail all that went into making our celebrations a resounding success.

In attending Regional and National Meetings and seeing the Newsletters of other U3As I must praise our Editors John, Judy and Caryl for producing such professional and interesting publications, so please do your part by contributing and sending in details of your activities and articles of interest to our Editors.

Also the National Third Age Trust was 30 years old in November, and we contributed to the Celebration at Denbies by displaying our own U3A achievements.

At our coffee mornings, which Jo Harris organises for our new Associate Members, we give them an understanding of "What is a U3A", some history of how it came about, and what our U3A has to offer all our members.

I would just like to reiterate for the benefit of everyone. U3A stands for "University of the Third Age", which is a self help organisation providing Educational, Creative and Leisure Opportunities in a friendly environment for retired people.

The U3A draws upon the knowledge, experience and skills of its own members.

"The Teacher Learns and the Learners Teach". So any member can propose a new Group, become a Group Leader - the possibilities are endless. It is up to you!

The Third Age Trust is the National Representative Body of all U3As in the U.K. It underpins the work of local U3As by providing educational and administrative support to the committees and members and assists in developing new U3As across the U.K.

Looking ahead, remember to look at the coming events. The Quiz Night is on the 2nd March. All details of forthcoming events are on the Fetcham website and in the Newsletter.

Mary C

Art Appreciation

The year 2012 was as usual busy. There were two meetings at my house, February and May, to discuss the programme for the year.

In March 6 of us went to the very popular David Hockney exhibition at the Royal Academy. The colours that David used were very strong and impressionable. His very colourful landscapes have certainly left us appreciating all the colours that are present in the landscape even in this very dull grey season that we are experiencing.



June saw us at the newly re-opened Watts Gallery which was very interesting now that they have altered the galleries.

We were lucky enough in July to have good weather so that we were able to have our 'bring and share' lunch outdoors in our garden.



September saw several of us at the Royal Portrait Gallery for the 'Queen Art and Image' Exhibition. This was a very small viewing of some lovely portraits and

photos of the Queen throughout her reign, so before and after lunch we were able to explore the gallery to see what it holds.



October and we were at Strawberry Hill house. This proved very interesting and though the brochure said that the tour takes about 90 minutes most of us took well over 2 hours. We were very lucky to see a room which had only just been opened to the public that day. This showed a portion of the original wall paper that Walpole had used. The gardens were not very inspirational as they are in the process of being renovated, but they should look very good in the future.

We ended the year by going up to the Pre-Raphaelite Exhibition at Tate Britain. This was so interesting that we were having our lunch at 3pm. we had been going around for over 3 hours!!!

This year 2013 we started off by having lunch together.

Jenny



Bridge

Fetcham U3A members play Bridge at St. Mary's Church Hall Fetcham, usually twice a month unless the hall is needed for a Church event, and the sessions are organised by Leatherhead U3A.

We play Rubber on the second Thursday and Chicago on the fourth Thursday from 10am to 12.30pm.

Subscriptions became due on 1st January and for 2013 are £18 if paid as a lump sum in advance for the year's meetings or £1.50 payable at each meeting for those not paying the lump sum. These amounts include coffee/tea and a biscuit.

New members, including Associate Members, are very welcome. The meetings are very friendly and relaxed and there is usually no need to bring a partner. Please feel welcome to come along, meet new friends, and enjoy playing bridge.

Please do not hesitate to contact me if you would like to join us or if you need more information.

If you are interested contact me (see Groups' list)

This is a joint venture with our friends in Bookham and Leatherhead U3As.

Trevor



Bridge dates for 2013

March	14 only
April	4, 11, 25
May	9, 23
June	13, 27
July	11, 25
August	8, 22
September	12, 26
October	10, 24
November	14, 28
December	12 only

Beginners' Bridge



The group started in the autumn and proved so popular that, with about 20 members, we needed to hire the Church Hall in Effingham to accommodate us!

So far, 7 sessions have been held and we have used a programme developed for beginners' groups on cruises to give everyone an outline understanding of how the game is played. Now the real work begins!

Tim & Ann

Ballroom Dancing

The first week in December saw twelve enthusiastic members of the Fetcham U3A ballroom dancing group descend on the Wessex Hotel in Bournemouth for a Turkey and Tinsel dance holiday. There was a welcome tea dance on the Monday afternoon followed by a pre-dinner mulled wine reception and then a three course dinner before dancing again 'till 11pm.

The ballroom floor was good and not too crowded. On Tuesday we enjoyed a huge breakfast (probably unwise) before making our way to the ballroom for tuition with Philip Wylie, an instructor we knew and liked from our holidays at Bembridge. Then in the afternoon we were free to explore. The sea was only a short walk away so we could walk along the cliff top to Bournemouth and explore the shops and gardens, if we felt like braving the wind. Back to dinner and then more dancing in the evening. Wednesday was the same but included a waltz master class from Warren Boyce the British and United Kingdom

champion that was quite special. On Thursday perhaps we didn't eat quite such a large breakfast and didn't appear in the dining room quite so early but we had the whole day free so several of us went to Poole and one couple went to Compton Acres. Dinner that night was a special five-course Christmas dinner with a cabaret by two young champions unbelievably brilliant.

Perhaps we weren't managing to dance quite as many dances by then and perhaps we weren't jumping up with quite such enthusiasm as each new tune was played but considering the aching joints, the corns and the bunions we put on a pretty good show and sparkled just like the pros. Didn't manage to sample any of the hotel's facilities such as the swimming pool, sauna gymnasium - can't think why! - but we did come back with some new variations to practise.

Sadly we had to say good bye on Friday but it had been a lovely week and we'd all enjoyed it immensely - can't wait till the next time!

Alan



Family History 2



As our group doesn't have a meeting in August it was decided it would be a good month to have an outing. So on Monday 13th August a group of 16 visited the Spike, in Guildford.

In 1838 a workhouse was built on the site and then in 1906 The Spike was added alongside the workhouse. For those of you who do not know what the Spike is, it is a purpose built building for vagrants and undesirables who were given at first one and later two nights' accommodation (in the work cells) no more than once every 30 days. It could be 20 miles or more

to the next accommodation. Unbelievably the Spike was open until the 1960's and was only saved from demolition on closure because of its unique grills in the work cells. The workhouse was sadly demolished and modern housing erected in its place. In the first part of the twentieth century many areas had a Spike.

The Spike is now a private museum run by the Charlotteville Jubilee Trust with tours given by volunteers. We lined up outside the building to find out what life would be like as a tramp in the early 1900's. The Tramp master (Dave) admitted us along with fellow tramp (Tjay) both of whom were our fantastic guides for the two hour visit which ended with tea and biscuits (thankfully not bread and porridge). Dave and Tjay had many serious and sometimes humorous stories to tell as well as incredible details on the miserable existence these poor people endured.

The building still has a feeling of foreboding but thankfully not the stench of yesteryear. I think we all agreed that it was a great place to visit and left us trying to imagine how hard life was then, if by ill fortune or desire one had ended up a vagrant. The need to spot signs outside houses where vagrants were welcome, or not; only getting a night at the Spike by agreeing to have a bath on entry (you would want to be number 1 in the line up not number 30) clothes fumigated and then a paltry meal of bread and porridge. Much better to have 1d and afford a casual cell rather than a work one – free night but paid for by a day's hard labour. If I have whetted your appetite do look at their web-site www.guildfordspike.co.uk and perhaps go to the Spike to take a trip back in time.

Jenny



French Conversation 1

As our first meeting of the year was on January 7th, we also celebrated *La Fête des Rois* with the traditional cake, which contains a charm connected with the arrival of the Three Kings. When the cake is cut into portions the person who finds the charm is king for the day and wears a gold crown. Several of us French have friends in France, one of whom sent a *galette des rois* which was shared between two of the Fetcham groups.



This poem, by Guy Auguez, very appropriate to us all as we face another birthday in 2013, was sent to a Fetcham member by a friend in France. We translated it in our January meeting, when everyone had brought a French poem about Winter.

Anna

Quel Age.....

Je ne sais plus mon âge!
 A force de s'entasser les uns sur les autres
 Les ans de ma vie ont perdu leur équilibre....
 Se sont éparpillés.
 Je ne peux plus les compter,
 Les rattraper.
 Je ne sais plus mon âge!
 Est-ce l'âge de la raison?
 L'âge bete? L'âge mur? Le grand âge?
 La fleur de l'âge?
 Je ne sais plus mon âge!
 Mais que m'importe!
 Ce matin de Pâques, si frais, si pur,
 si clair,
 C'est celui de mon anniversaire!
 Il sent bon le printemps,
 Le printemps de la vie.....

 Et je me dis
 Que c'est le bel âge encore.....
 L'âge d'or!

How old?

I've lost track of my age.
 As the years pile one upon another,
 They have become blurred.....
 They have flown away.
 I can no longer count them,
 Catch hold of them!
 I've lost track of my age!
 Am I at the age of reason?
 A foolish age? A mature age? A great age?
 A perfect age?
 I've lost track of my age!
 But what does it matter?
 This Easter morning, so fresh, so pure,
 so bright,
 Is my birthday!
 How sweet is the smell of spring,
 The springtime of life.....
 Green is reappearing,
 And I tell myself
 That this is still the best age....
 The golden age.

French Conversation 2

We ended another series of varied talks and lively discussions with our Christmas party. This is always a very enjoyable occasion but unfortunately our numbers were depleted by illness this year. Our delicious lunch included quiches, French cheeses and wines after which we studied poems and sang French carols accompanied by Alfred on the piano. This is one of the imaginative poems:

Celui Qui Entre Par Hasard par René Guy Cadou

Celui qui entre par hasard dans la demeure d'un poète
 Ne sait pas que les meubles ont pouvoir sur lui
 Que chaque nœud du bois renferme davantage
 De cris d'oiseaux que tout le cœur de la forêt
 Il suffit qu'une lampe pose son cou de femme
 A la tombée du soir contre un meuble verni
 Pour délivrer soudain mille peuples d'abeilles
 Et l'odeur de pain frais des cerisiers fleuris
 Car tel est le bonheur de cette solitude
 Qu'une caresse tout plate de la main
 Redonne à ces grands meubles noirs et taciturnes
 La légèreté d'un arbre dans le matin.

Bonne Année à tous

Lesley



Oil Painting Workshop

This year the Workshops, which are held in Effingham, will be held on Thursday, 15 August and Thursday, 22 August from 10.00 - 16.30 hours.

Under the guidance of professional tutors you will complete a painting during the course of the day. No experience in oil painting is necessary.

The cost will be £46 each which includes the hire of the hall, canvas, all art materials, tea and coffee. All you need to bring with you is your packed lunch.

Please contact me if you would like to attend.

Marilyn



Pilates The Pilates group is a friendly mixed sex group with members also from Horsley, Leatherhead and Bookham U3As.

We continue to meet weekly on Thursday lunchtime, but we are now in a smart new venue in Bookham – South Bookham SPACE. Currently we have a few vacancies – do come and join us.

Pilates is an ideal exercise system, particularly if you have back problems. It is designed to mobilise and strengthen all the bits that support your back.



We are very lucky to have a fully trained instructor, Sue Buckland, who adapts the exercises to suit our U3A age and individual abilities.

Contact me if you are interested in joining the group.

Hugh

Quiz

QUESTIONS (See Page 12 for the answers)

- 1 - Which piece of sporting equipment used to be called ‘Battledore’
- 2 – Other than New York, which city has an airport named after John F. Kennedy
- 3 – The Gulf of Bothnia lies between which two North European countries
- 4 – Other than a walrus, what is the only sea creature that possesses an ivory tusk
- 5 – Which Disney character was named after the Swahili word for Lion
- 6 – Which breed of dog is a cross between a collie and a greyhound
- 7 – Which flower was named after the Roman Goddess of the rainbow
- 8 – Which member of the Monkees pop group appeared in Coronation Street
- 9 – What is the world’s largest rodent
- 10 – If the body of an animal is described as ‘Lanate’ what is it covered with

Scrabble Teasers

This is the middle row of a scrabble board.

The central square with the star is a Double Word and your first word must include this central square.

Triple word			Double letter				★				Double letter			Triple Word
-------------	--	--	---------------	--	--	--	---	--	--	--	---------------	--	--	-------------

These are your tiles with values:

A₁ B₃ E₁ F₄ O₁ R₁ Z₁₀

Teaser 1 -

What is the highest score you can get with your first word and what is the word?

Teaser 2 -

With the remaining letters plus **E, N & T** make up another word—what is it?
(Answers on page 12)

London History 1

*At our January meeting we watched a programme about Greenwich and how it became only the fourth 'Royal Borough'. We also saw a program about the **Cutty Sark** at Greenwich, the terrible fire there in 2007 and its subsequent renovations.*

On the morning of 21 May 2007, the Cutty Sark, that most famous British clipper built on the Clyde in 1869, which had been closed and partly dismantled for conservation work, caught fire and burned for several hours before the London Fire Brigade could bring the fire under control. Initial reports indicated that the damage was extensive, with most of the wooden structure in the centre

having been lost.

She (all ships are called She) was one of the last Tea Clippers to be built and one of the fastest, coming at the end of a long period of design development which halted as sailing ships gave way to steam propulsion.

Fortunately one week before the fire most of the upper works had already been dismantled for renovation. However, the damage was extensive and the cause never fully explained. In an interview the next day, Richard Doughty, the chief executive of the Cutty Sark Trust, revealed that at least half of the "fabric" (timbers, etc.) of the ship had not been on site as it had been removed during the preservation work. Doughty stated that the trust was most worried about the state of the iron framework to which the fabric was attached. He



did not know how much more the ship would cost to restore, but estimated it at an additional £5–10 million, bringing the total cost of the ship's restoration to £30–35 million. Like all estimates even this figure proved insufficient and the final bill came to £50 million.

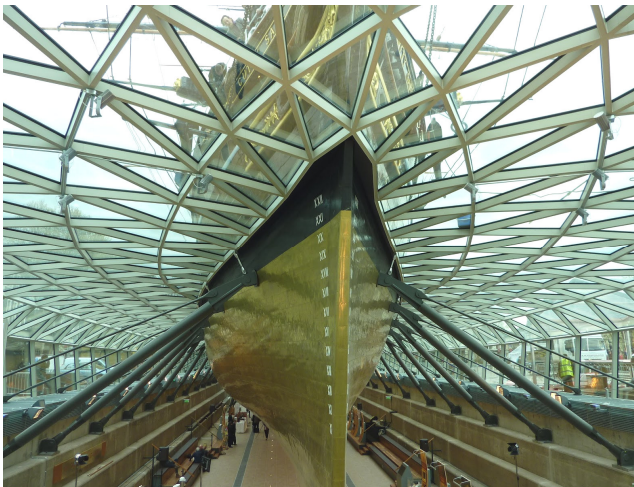
Initial examination revealed that the ship had not been destroyed in its entirety. The bow section looked to be relatively unscathed and the stern also appeared to have survived without major damage. The fire seemed to have been concentrated in the centre of the ship.

The decks were unsalvageable, but around 50% of the planking having already been removed, the overall damage was not as bad as originally expected. Also, the decking was not original as it had been the result of earlier restoration work last century.

As part of the restoration work planned before the fire, it was proposed that the ship be raised three metres, to allow the construction of a state of the art museum space beneath. This would allow visitors to view her from below. The process of raising this structure took 2 full days to achieve. A very slow process which, thankfully, went without a hitch.

The Queen, with Prince Philip at her side, originally opened the 19th Century tea clipper exhibit in 1957. On 25th April 2012, again with Prince Philip at her side, , she reopened the Cutty Sark for the second time now in all its new-found glory

Bryan



Christmas Party

Our Tenth Christmas Celebration in December was slightly different this time. True, there were the usual things like quizzes from the devilish Bryan Dodds, which always elicit a good deal of heated discussion.

This time we were entertained at the piano by Nigel Fox. I had warned him that we enjoy talking throughout the afternoon and he assured me that, as he is used to playing on cruise liners where nobody listens, he would fit in very well with Fetcham U3A! And he did. He played a varied choice of music, from jazz to songs from the shows. A couple of requests for specific songs showed him that some of us were listening, which was encouraging. At the end of the afternoon he indicated that he would be pleased to come again at some time, so I think we made a good impression.



As usual we were very fortunate to enjoy the beautiful cakes provided by members who come up trumps every year with some delicious concoctions and the usual wine and choc presents brought an end to a very happy afternoon.

As a postscript: I took the leftover food to PitStop later that day. Bryan had occasion to go there the following day and saw folk tucking into it so it did not go to waste!

Winnie

Answers to the Quiz on page 9

- 1 – Badminton racket
- 2 – La Paz, Bolivia
- 3 – Finland & Sweden
- 4 – A Narwhal
- 5 – Simba
- 6 – Lurcher
- 7 – Iris
- 8 – Davy Jones
- 9 – Capybara
- 10 – Wool

Answers to the Scrabble Teasers on page 9

Teaser 1 - The word is **ZEBRA**
and points score is **52**

Teaser 2 - The word is **OFTEN**

Vegetable Gardening 1

Vegetable Gardening 1 is now in its third year, and we are planning more visits as we have found them fascinating as well as instructive.

Last year we were able to go behind the scenes at **Secrett's** in Milford which has a large Pick Your Own, a Farm Shop and supplies a number of restaurants with vegetables – particularly salad leaves – as well as Farmers' Markets. If we thought that commercial growing was merely scaling up our own methods of fruit and vegetable growing, we were very wrong. It is like a military operation, with each week accounted for whether for seed sowing, planting out,



feeding, spraying or harvesting. Great attention is spent on the science of growing (agronomy), and to the time between seed planting and harvesting. We learnt that it is not possible to speed up growth, but it is possible to slow it down, and we saw examples of how machinery and technology help in the production of our vegetables and fruit.



Although different, it was equally fascinating to visit **Tozer** Seeds in Cobham, who provide seeds for commercial growers, and who are also seed breeders. Until our visit we had no idea that seeds such as Carrot 'Flyaway', which has some resistance to carrot root fly, and Courgette 'Defender', which has resistance to cucumber mosaic virus, were both developed on our doorstep in Cobham. I think, too, we were all surprised by how labour intensive the processes were.

This year we are planning visits to the model fruit and vegetable gardens at Wisley, a guided tour of the Kitchen Garden at West Dean, Chichester, and hopefully a couple more. We are also hoping to have some practical sessions, and some discussion sessions. We are fortunate

in that the group is a mix of those growing only in containers, those growing only in the ground, and some who do both, so we learn from each other as well as from our visits.

Debate in the House of Lords

It was ten-thirty on Friday 7 December when Mary and Ian of Fetcham U3A and Doreen, Chairman of Dorking U3A, were waiting in Westminster Hall to start the tour of Parliament and join in the subsequent Big Care Debate in the House of Lords.

The new Diamond Jubilee window was on display and waiting to be installed in the North Window of Westminster Hall.



The Big Care Debate had the question **“Who should be responsible for providing support to the vulnerable in our society?”** at its core. The debate was attended by 115 U3A members and 100 pupils from ten schools across the UK.

We couldn't help noticing how cold the building was until we actually found the Chamber of the House of Lords pleasantly warm. We were given a tour of both Houses and the Lobbies and had a buffet lunch in the Royal Gallery.

After that we entered the House of Peers Debating Chamber and relaxed on the red leather benches, only to be called to our feet for the Lord Speaker, Baroness D'Souza. The Lord Speaker welcomed us to the historic debate which was only the sixth time that non-members of the House had been allowed to take part in a debate.

The opening speeches advocating the role of the State or the Family or the Third Sector in supporting the vulnerable were given by six pupils and the closing speeches were given by U3A members for the same three groupings.

In between there were more than thirty floor speeches; Ian was chosen as the first floor speaker and Doreen also spoke.



At the conclusion those on the floor of the House could vote and the voting gave it as **138 - 41 - 21**

(State - Family - Third Sector).

In the words of the Lord Speaker – “This has been an extremely good debate. Above all, the debate has been a great success because of all of you.”

It has now been published in a special issue of Hansard.

Ian

Walking 3



Walking Group 3 has been in existence for some years, although there was a change of group leader last August. We meet on the morning of the 4th Wednesday in the month (except December), usually around 10 am.

Our walks are generally between 4 and 5 miles and not necessarily on the flat. Even so, we take the hills at a gentle pace, so you don't need to be super-fit. Some of the members bring their dogs, so we aim for countryside walks rather than walks along busy roads. We often finish with a drink at a nearby pub or cafe.

On our most recent walk we started at the National Trust car park at Ranmore Common and walked gradually down the hill to the edge of Dorking, returning via Denbies Vineyard.

Other walks have involved exploring the areas around Shere, Reigate Heath, Ripley, Norbury Park and Brockham/Betchworth. The starting point for a walk is generally within 10 miles of Fetcham.

The group now has space for a few new members. We take it in turns to lead the walk. Usually the leader will have walked the route beforehand, but this isn't always necessary if you know the area well. I have found a useful website if people are stuck for ideas. If you're interested in joining Walking Group 3, please contact me by telephone or e-mail.

Richard

Walking 4 (one hour)

The picture shows some of our members on our first walk on Bookham Common last September.

Since then we have walked in and around Polesden Lacey, Claremont Landscape Garden, Painshill Park, Garsons Farm, Cobham, Chatley Heath, Denbies Vineyard and Wisley, some led by group members. The joy of local walks in this area is that you can repeat them and, because of the change of seasons, the walk appears to be quite different.

We meet ready to leave promptly at 10.15 am, and end with elevenses. We try to keep the walks as flat as possible, but take any slopes at our own individual pace. It can be quite challenging finding a circular walk of one hour, so some are slightly shorter and some slightly longer.

With spring and summer on the way, and the hope that it will be drier underfoot, new walks will be found.

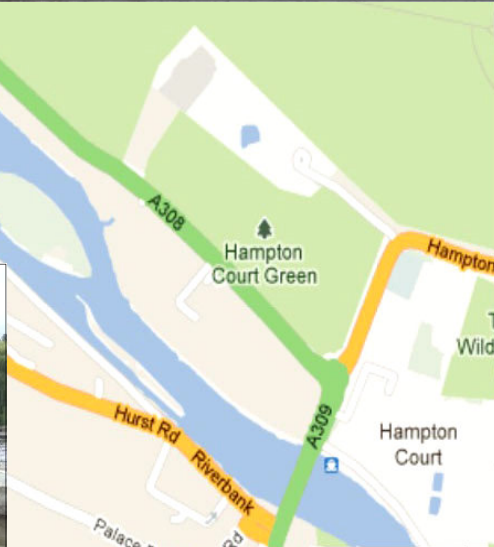
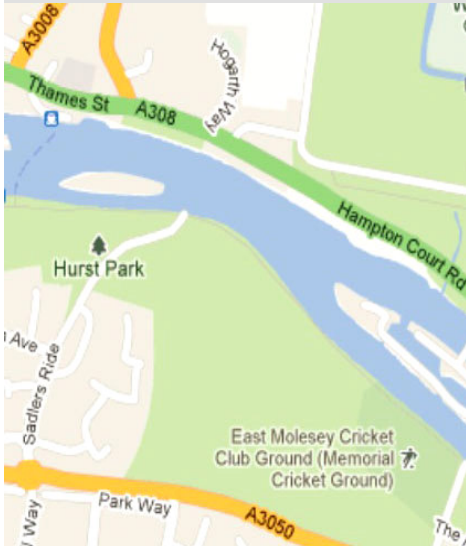
If anyone wishes to join us, then please contact me and come along and give it a go.

Liz



Walking 1

One of the most interesting walks we have followed recently was along the Thames from Hampton Court to Hurst Park.



We followed the Thames Path,
passing Molesey Lock

and Molesey Boat Club





The houseboats alongside Tagg's Island were fascinating

and Fred Karno's houseboat, the Astoria, now owned by a member of Pink Floyd, is very impressive.



David Garrick's Temple to Shakespeare fronts the river.



Then we arrived at Molesey Thameside Heritage Marker, which was opened in 2004.

This commemorates the historic and cultural riverside heritage and was researched, designed and illustrated entirely by the residents of Hurst Park.

Jo & Ernie



Writing for Fun



Just to keep all you budding writers informed.

From a somewhat shaky start we now proudly possess 6 very good literary geniuses (or whatever the plural of Genius is) we're not all brilliant you know.

We are collating true amusing stories of things that have happened in our lives. What we are all sitting on in the archives of our brains is phenomenal and should not remain locked inside forever.

Please come along, just once a month and see what we do. We're quite friendly and we don't bite. Well, not often.

Our aim is to publish our book, with cartoons depicting each short story. A percentage of each book sold we would like to donate to either Fetcham U3A or some well deserved charity of the committee's choosing.

Apart from all this, not much really, other than we would like a few more members, to collect a few more stories, just a page long, amusing and factual.

So come on try us out.

Ann

Wine Appreciation 1

Wine Appreciation Group 1 was ten years old in November and celebrated in style. We enjoyed a four course meal in the Pheasant Suite at The Drift Golf Club, East Horsley. We had sole use of the facilities there and spent a while looking at memories of our years together as we sipped our welcome Prosecco.

Each course of the very good meal was accompanied by a different wine which had been a group favourite at past tastings.

We finished with a birthday cake of course! A photo collage of the group's activities was prepared for each member and we all enjoyed our anniversary lunch.

We are now looking forward to learning a little more about this vast subject and having fun in the process.

Jo and Ernie



**Women about men****Battle of the sexes****Men about women**

A woman without a man is like a fish
without a bicycle.
Gloria Steinem

Women give us solace, but if it were not
for women we should never need solace.
Don Herold

I married beneath me, all women do.
Nancy Astor

Women have a wonderful sense of right
and wrong, but little sense of right and
left.
Don Herold

The majority of husbands remind me of
an orang-utan trying to play the violin.
Honoré de Balzac

She got her good looks from her father.
He's a plastic surgeon.
Groucho Marx

What's the definition of a tragedy?
Marrying a man for love and then
discovering that he has no money.
Anon

The husband who wants a happy
marriage should learn to keep his mouth
shut and his cheque book open.
Groucho Marx

Women have many faults, men have only
two: everything they say and everything
they do.
Anon

A woman drove me to drink, and I never
had the courtesy to thank her.
W. C. Fields

Focus on Advice

Phishing - Beware

Phishing is a method used by **fraudsters** to access valuable personal details, such as usernames and passwords usually as a means to scam consumers out of money!

It can also involve sending malicious attachments or website links in an effort to infect computers or mobile devices.

Criminals send bogus communications - emails, letters, instant messages or text messages.

Very often these appear to be authentic communications from legitimate organisations such as banks.

Embedded links within the message can direct you to a hoax website where your login or personal details may be requested. You may also run the risk of your computer, tablet or smartphone being infected by viruses.

Consumers' rights when a company goes into Administration

Refunds. When firms go into administration, you often cannot return faulty items or have them exchanged. While this may be a legal right, you become a 'creditor' with others to whom the firm owes money.

Non-delivered items. It is unclear what will happen to recent orders that have yet to be delivered. Be warned, they may never arrive.

Warranties. If you have bought an extended warranty, this is an insurance contract so it should still be valid anyway. The contract is with an insurance company, not the retailer. If you're unsure - if the contract says it's "regulated by the Financial Services Authority", it's probably an insurance contract.

Can I claim? If faulty items are not replaced, or deliveries never come, you should be covered under Section 75, if you paid by credit card and the item cost more than £100. If you paid by credit card for goods under £100, or on a debit card, you may be able to claim via Visa or Mastercard's chargeback schemes.

Gift Cards Administrators are allowed to render gift cards and vouchers invalid.

**If you need any further or more specific advice
give the Citizens Advice Consumer Helpline a call on 08454 04 05 06**

Committee Members

Chairman	Mary C
Vice Chairman & Groups Co-ordinator	Mary H
Treasurer	Hannah
Secretary	Diana
Membership Secretary	Tony Z
Speaker Secretary	David
Publicity Officer & Social Events	Winnie
Member	Bryan
Member & Webmaster	Graham
Member	Kathy
Member	Malcolm
Member (Ex Officio)	Ian

Support Services

Welfare of Members	Jo
Tea Organiser	Jean
Meetings Manager	Roger
Groups Webmaster	Tony R
Outings/Theatre Visits	Sheila
Newsletter Editors	Judy
	Newsletter.editor1@fetchamu3a.org.uk
	John
	Newsletter.editor2@fetchamu3a.org.uk
	Caryl
	Newsletter.editor3@fetchamu3a.org.uk

*The Committee meets on the 2nd Monday of the month.
If you have any items you would like to be discussed by the Committee
please contact the Secretary, Diana*

