



Edenbridge U3A – November 2020

Newsletter from your Chairman

Here we go again! Sometimes I think I am too often an optimist. I was hoping that we were beginning to make progress against the coronavirus but then (quite predictably according to the SAGE group of scientists) along comes the second wave. Now we have Lockdown Mark 2 and we are back in isolation!

I know that we are not the only country going through a second wave of COVID-19 but that doesn't make it feel any better. Sadly, we have now had seven months without being able to be together as a whole group. Guidance received from U3A National Office for the lockdown period said that ***“all U3A face to face activity should cease immediately during this 4-week lockdown”***. Even when this 4-week lockdown is over I cannot see us being able to get together as a large group for the next 3 months at least.

Of course coronavirus is not a fungus but our top scientists are now saying that, like a fungus, corona is likely to be with us for a long time and will keep *‘popping up’* just like our fungi do in Autumn. Even with the vaccine, which will become available in 2021, life will never be the same for us all in the future. But enough of the gloom - let's think positive for U3A!



Fly Agaric fungi

Apart from not being able to have our monthly meetings or run many of our groups we have just managed to hold a *‘Virtual Annual General Meeting’*. Thank you to all of you who contributed to this by supporting nominations for our committee. This year we have lost the services of Cathy Booth, our minuting secretary, who has stood down. I would like to put on record our thanks for the superb way she has tackled this role on our committee. I am pleased to say that Lynne Joyner has taken on that role and will be joining us on the committee. Minutes of this virtual AGM are on the website at <https://www.edenbridgeu3a.co.uk/agm-2020.html>

Last Tuesday I received an envelope from HM Revenue and Customs – a genuine letter to inform me that I was due a tax rebate. How did I know that this was not a scam? The letter told me it would take about two months for the cheque to arrive! So, it was genuine. Unusual – certainly for me – but as a scam aware person this was a pleasant surprise even though the amount was not life changing and will just about cover the cost of a takeaway! In this most unusual time in which we find ourselves, and with Christmas coming, it is going to be a busy time for scammers. So be aware – protect yourself from common scams.

There is a new campaign “**Take Five to Stop Fraud**” (www.takefive-stopfraud.org.uk) which is a website that encourages you to think carefully before you make any financial transactions. The scams that we are all being subjected to fall into three main categories:

- 1. Unexpected emails and text messages** - If you receive emails or text messages with spelling mistakes or that aren't personalised to you, asking you to 'act fast', be wary. They can often look like they're from genuine companies like HMRC, TV licencing, Banks or a financial institution. Legitimate companies will often include a personal reference such as part of your postcode. If you are at all suspicious, DON'T click on any links, respond or open any attachments.
- 2. Courier fraud** – This is when a fraudster contacts you pretending to be your bank or a police officer and tells you to send them your card, PIN or cash by courier. They may ask you to call an official number, but secretly keep the line open so that it directs your call back to them. If you're unsure, disconnect immediately and then call your bank on a number you trust to let them know you have been contacted. (Wait a few minutes, or ideally use a different phone.)
- 3. Investment scams** – We know that interest rates are rock bottom now so if you are encouraged to invest in a high-return, low risk scheme, are asked to act quickly, and to keep it quiet, it's likely to be a scam. If an investment seems too good to be true, it probably is. Be particularly cautious if the contact is uninvited – a call, email or letter you didn't expect. NEVER be pressurised into making a quick decision and consider taking financial advice if you're at all unsure.

Did you know that fraudsters trawl social media for hours to research their targets? So, keep your information private, check your settings and be wary about what you share publicly, keep your cards safe and NEVER share your PIN. Don't feel pressurised to make a decision you were not expecting. **Take five to think before you act!**

So in conclusion – in the last six months you may have gone through jigsaw addiction, completed numerous online quizzes, had zoom meetings galore and gone through many quiz or crossword books, so perhaps it is time to consider Captain Sir Tom Moore, who keeps reminding us “**that things will get better**”. I can't tell you when but I'm sure we will get back to some degree of normality (whatever that normal is going to be?) in 2021. So, wash hands, wear your facemask and keep a social distance at all times.

Stay safe and take care

Best wishes

Mike Collins

Chairman

Email chairman@edenbridgeu3a.co.uk