



THE UNIVERSITY OF THE THIRD AGE



U3A of Highbridge Magazine

www.u3ahighbridge.org.uk

Issue 95

Jul/Aug 2017

Your Committee

<u>Position</u>	<u>Name</u>	<u>Tel*</u>
Chairman	Vour Orchard	788984
Vice-Chairman	Pearl Price	793954
Secretary	Janet Preddy	783743
Treasurer	Alison Joyce	784633
Membership Secretary	Ken Burston (co-opted)	782529
Committee Members	Philip Buoy	783647
	Carole Loveridge	780060
	Fay Burston	782529
	Pat Clipstone	788128
	Barbara Croker	780260
	Bernard Martin	787230

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Chairman's Message

Hello, everyone,

Well, flaming June lived up to its name, didn't it? Although I like the warm weather, I must confess it was a little too intense for me.

As you all know, we held our AGM in May and it was announced that our membership would be increasing next year from £9 to £11. I have heard from a few sources that this news isn't very popular. However, as we all know, expenses have to be met. Ken has printed out the details of where your money goes and it will be posted on the Notice Board.



We all get a lot from our U3A and, at less than £1 per month; I think it is more than worth it. I hope you all do too.

Vour Orchard

From the Magazine Editors

As you may know I (Darryl) run a small IT business (my advert is in this magazine). One of the most popular reasons for customers contacting me is they know or believe that they have been a victim of a scam. The scam usually starts with a phone call from someone claiming to be from Microsoft or from a telecoms provider such as Openreach, BT, TalkTalk, etc, stating that they are aware that their computer has viruses (malware), or their internet is running slowly. The scammers then offer to, or insist that they, fix the problem by remotely connecting to their computer. In doing so they actually install malware and leave the victim open to fraud.

As a result of the frequency of these scams I have decided to run a special feature in this edition of the magazine (starts on page 18) to help U3A Members identify these scams before any damage is done. Hopefully after reading this article anyone receiving one of these calls (or emails) will know that is is a scam and hang up.

Club News

The Annual General Meeting

If you were not able to attend the meeting on Wednesday 10th May 2017 you may wish to know what took place.

This important meeting always starts at 10.30 a.m. being held once a year during the weekly Coffee Morning, it never takes too long because we always try to keep matters brief and to the point, some A. G. M.s tend to 'drag' on a bit. This one was so short late comers missed it!

Having first made sure we had more than a quorum (20%) present, we got started. Incidentally we had over 30% of the membership present.

Chairman (Vour Orchard) welcomed those assembled and thanked them for their interest in this important meeting. There were a few apologies for absence and the Minutes of the previous A.G.M. were accepted and signed off as a 'true record'. There were no matters arising, so the Chairman gave her report. Vour said we had again gone through another successful year; events such as trips, holidays, socials and the like had been well supported and had come and gone so quickly that it had been difficult to fully appreciate all that had happened.

At last year's A.G.M., Carole (our Treasurer) said she wished to stand down; in that case, we would need to look for someone to take over this responsible job. Again, we were lucky! Alison Joyce said she was prepared to take over so we now have a new Treasurer.

The Treasurer's Report for 2016/7 was very comprehensive; the Auditor was very pleased with the way our finances had been presented and, being satisfied with what he found, signed this important document.

However, following on from the Treasurer's Report we need to make a rather important announcement; it is to the effect that as from 1st April 2018 our Membership Fee is to be increased from £9.00 to £11.00.

“How much!?” We hear you say, sorry, but an increase is necessary.

Over the years our Treasurers have done sterling work keeping an eye on our expenses and expenditure. The last increase was 4 years ago and you all know how prices have risen since then. For those of you who may wish to see, in writing, where your fee goes, we have produced a “Balance Sheet” detailing how the money is used.

The “Balance Sheet” will be on our Notice Board for you to study should you so wish. We don’t do ‘social media’ so the details are all retained within this U3A, for your eyes only!

We have no financial problems, the organisers of the various events are happy with the way they run. Groups are paying their way and rents are all up-to-date.

Janet, our Business Secretary, has just completed her first full year ‘in charge’; “Well done Janet- - keep up the good work”.

The previous Committee was re-elected en-bloc; however, now that Alison has joined us we have one too many; to put the situation correct Ken Burston agreed to be co-opted onto the Committee and continue as Membership Secretary. The make-up of your Committee is shown on page 2 of this magazine.

At the end of 2016 we had 188 members, about the usual average; this year we have signed up 185, so far.

In any case, we are not concerned with size, ‘big’ is not as beautiful as many people tend to make out, you lose the camaraderie if the organisation gets top heavy. We like it as we are- - -chummy!

Group News

Holidays Group

The following holidays are planned for 2018:

Eastbourne Holiday - 5th to 9th February 2018

Claremont Hotel, Eastbourne, 4 nights half board, live entertainment, return coach from Highbridge.

From £120pp Single Supplement £10.00, Sea View Supplement £10.00.

Bookings being taken from 31st May 2017- £50.00 deposit.

Bournemouth Holiday - 11th to 15th September 2018

Bournemouth Sands Hotel, Bournemouth, 4 nights half board, live entertainment, return coach from Highbridge.

From £215.00. Single supplement £10.00.

Single names for draw taken from January 10th 2018, Draw to take place on 14th February 2018 at Coffee Morning.

General Bookings being taken from 14th February 2018 - £50.00 deposit.

2018 extra Holiday

As well as the holidays already booked for Eastbourne in February and Bournemouth in September, full details already announced, we are con-

sidering running a trip to Liverpool from the 21st to 25th April 2018.

We would be staying at the Adelphi Hotel, Liverpool and would cost £349.00 per person. There would be no supplements and we could have 6 Single, 6 double and 8 Twin rooms. It will be on a Dinner, Bed and Breakfast basis; buffet breakfast and evening meal plus tea or coffee. Also included Entrance cost to see the Terracotta Warriors. Return Coach Travel from Highbridge. 4 nights half board in Hotel and excursions.

UPDATE: we have now sourced the similar holiday for 9th or 23rd April 2018 through Majestic starting from £230.00 per person if we get 38 to £260.00 per person for 28. At present we are wanting to know numbers that will be interested before making a booking, so would appreciate if you could let us know asap if you would like to go.

Further information can be obtained for all of the holidays from
Di Barnard 01278 781009
Brenda Clapp 01278 787963

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Please feel free to contact: ---- F. J. Hales

Home: - 01278 788247 - - - Mobile: - 07939.664538

For friendly, no obligation advice/estimate.

Thursday Art

At our meeting the programme agreed was as follows: -

June/ July/August -----2nd and 4th Thursday each month-----Starting on Thursday 13th July

Followed by Thursdays-----27th July-----10th August & 24th August

September thro' to May-----EVERY Thursday—Starting on Thursday 7th September

The sessions will start at 13.45 and finish at 15.45-----e.g. 2 hours, the fee being £2.00 per session (to be paid whether attending or not)

The foregoing was agreed unanimously by all the class members during their meeting on Thursday 22nd June at Southwell House.

For your eyes only!

The key holders will be: - Ken Burston	01278-782529
Trevor Dinham	01278-788501
Roger Ouston	01278-795007
Roger Thomas	01278-793822

If any of the key holders is unable to open Southwell House for some reason or other he will contact one the other key holders to do so on his behalf.

Also, would class members, please, if possible, let a key holder know if they are unable to attend.

It is not essential, but does enable whoever is 'on duty' to know who will not be attending that session.

Group Members: - Jean Berry (Tutor), Pam Butler, Ken Burston, Rita Cogger, Trevor Dinham, Ann Lismore, Roger Ouston, June Palmer, Ann Smith, Roger Thomas and Caroline Walker.

Member Contributions

Strollers

The weather had reverted to winter temperatures but that was not the reason we were a small group on the last walk of April. Many of our usual stalwarts had other commitments so just seven of us parked at Apex Lakes and took a pleasant stroll through the park, along the river bank and sea front. At which point we fractured into two parties, three of our number going through Holimarine and four continuing along the front before cutting down through Margaret Crescent to Steart Avenue, where one of the group decided to return home via the High St, the remaining three going down to join Marine Drive and back to Apex Park. The “Holimariners” also came back to Apex where they reported they had looked at some beautiful caravans and had been very impressed with the layout of the site. A drink and a bacon roll from Lizzies and a good chin wag finished the morning’s two mile stroll.

With storm clouds threatening, following overnight rain, fourteen of us set off to walk along the bank of Mark Yeo as our 1st stroll in May. The perfume from the may blossom was heady and the froth of cow parsley a delight to walk through. Birds were declaring their territories and even a duck quacked loudly as we passed, whether in anger at the intrusion or joy of the day I could not say. Despite the rain the going was firm (yes I do follow racing sometimes) and we strolled as far as the old stone bridge crossing the river; it was decided to test it for strength by gathering along it for a group photo (taken by Audrey—shown on next page).



We then took the footpath across a field, closely watched by a group of spectators, and returned via Kingsway Road which afforded opportunity for some of the group to purchase ducks and hens eggs and to chat to a local resident. A pleasant two and a half miles, with no rain despite the clouds, all rounded off by lunch at Ollies.



I missed the strolls on 26 May and 9 June but I'm sure they were just as enjoyable.

Paula

Cataract Operation

I have been asked to write this account of my recent cataract operation, in order to help others who may need one.

Like everyone else, it was with some slight trepidation that I attended Shepton Mallet Hospital for the procedure. My appointment was for 8.30am, and I was given some eye drops to use before leaving home.

On arrival I was taken to a side ward and seated in a lovely, comfortable recliner. Every five to eight minutes a nurse would administer drops which numbed the eye and made the pupil dilate. I was given a surgical gown to wear along with, what I can only describe as, an Ena Sharples hairnet. Not very glamorous!

After about an hour I was walked to the operating theatre where I had to lie down on a sort of dentist's chair. At this point I asked for a pillow

to go under my knees in order to support my back!

You have to stay completely still for the duration. My surgeon, Javed Moyade, put further drops in my eye and covered the rest of my face with a surgical sheet. He then put a gadget on my eye which was to keep it open. At this point all you can see is a bright light.

I can truthfully say that I felt no pain or discomfort at all during the procedure. It seemed as if I had no sooner lain down than I was up again and walking back to the ward for tea and toast!

I was provided with a plastic eye shield to protect the eye. This has to be worn for twenty-four hours, after which it can be removed and only worn at night for seven days. This is a precaution in case you should rub your eye during sleep.

Drops have to be administered daily for four weeks. The number of drops administered decreases over the period.

The first thing I needed to do was get some non-prescription reading glasses. Everything seems so bright and sharp. I can only describe it as suddenly seeing everything in Technicolor and high definition. There really is a wow factor!

There are a few things one mustn't do when recovering. For instance, no heavy lifting, ironing, vacuuming or bending down. You are also unable to shower or wash your hair for the first week. However, this is a small price to pay for such a great result.

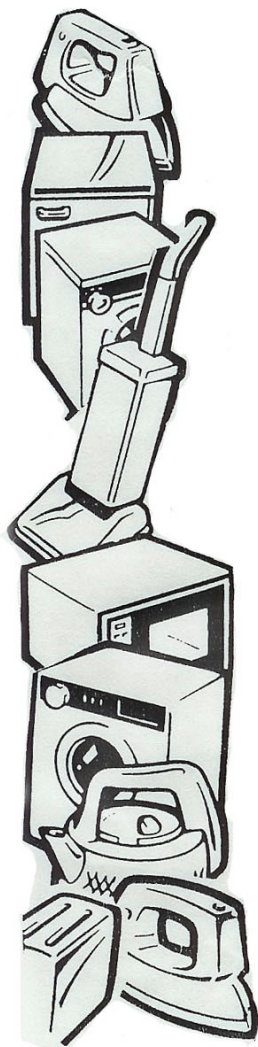
I will be having the operation on my left eye on 22nd June at the same hospital. If this is as successful as the right eye I shall be more than happy!

I hope that this helps to allay any fears and I am more than happy to chat to anyone who needs reassurance. To paraphrase the song, "I can see clearly now, the cataract has gone!".

Vour Orchard

Dople's

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Group Activities

Monday

Week	Time	Group	Venue	Leader	Tel
1 st	10.00 to 12.00	Card Making	S.H.	Rose Bateman	795906
1 st & 3 rd	2.00 to 3.30	Kurling	C.H.	Stan Vousden-White Sybil Tilley	781567 787054
3 rd	10.00 to 12.00	Beading	P.H.	Rose Bateman	795906
2 nd & 4 th	10.00 to 11.30	Calligraphy	S.H.	Ken Burston	782529

Tuesday

Week	Time	Group	Venue	Leader	Tel
1 st & 3 rd	2.00 to 4.00	Mosaics	P.H.	Alison Joyce	784633
Every	2.15 to 5.00	Board Games	G.H.	Pat Gray	786905
Every	10.00 to 12.00 2.00 to 4.00	Patchwork / Quilting	P.H.	Ann Lismore	787607

Wednesday

Week	Time	Group	Venue	Leader	Tel
3 rd	2.00 to 4.00	Card Making	S.H.	Rose Bateman	795906

EVERY WEDNESDAY: 10.00 to 12.00 COFFEE MORNING

Thursday

Week	Time	Group	Venue	Leader	Tel
2 nd , 4 th & 5 th	2.00 to 4.00	Barn Dancing	M.C.H.	David Napper	792371
Every	1.30 to 4.00	Art	S.H.	Jean Berry	785840
Every	2.30 to 4.30	Ukulele Group	C.H.	Mick Emms	07799 115347

Group Activities

Friday

Week	Time	Group	Venue	Leader	Tel
1 st & 3 rd	11.30 to 1.00	Skittles	L.I.	Philip Buoy	783647
1 st & 3 rd	10.00 to ??.	Walking		Audrey & Rod Downing	256895
2 nd & 4 th	10.00 to ??.	Strollers		Self-Regulating	792529
5 th	10.00 to ??.	Somerset Churches		Bernard Martin	787230

Occasional

Weekdays	Activity	Contact	Tel
Mondays (usually)	Local History	Bronwyn Fraley (email: bronwyn.fraley110@gmail.com)	788487
Wednesdays	Luncheons	Pat Clipstone	788128
Thursdays	Away Days	Vour Orchard Carole Loveridge	788984 780060
Saturdays	Theatre	Ann Cross	786425
Varies	Holidays	Diane Barnard Brenda Clapp	781009 787963

Legends

S.H. Southwell House	C.H. Community Hall
P.H. Private House	G.H. Gospell Hall
M.C.H. Methodist Church Hall	L.I. Lighthouse Inn

Should you wish to join a Group please first contact its Leader.

Crossword #17 Answers

ACROSS

1. TRAVELS
5. CANE
7. NUT
8. RAINDROP
9. SUSHI
10. ARIA
13. ELLA
14. EVIL
18. CITY
19. LOOSE
21. CALAMARI
22. ADO
23. APED
24. SUGGEST

DOWN

1. TUNGSTEN
2. ARTISTIC
3. EARWIG
4. SHIRAZ
5. CADDIE
6. NOON
11. ALLOCATE
12. BAREFOOT
15. LIZARD
16. BYPASS
17. FLYING
20. CARP

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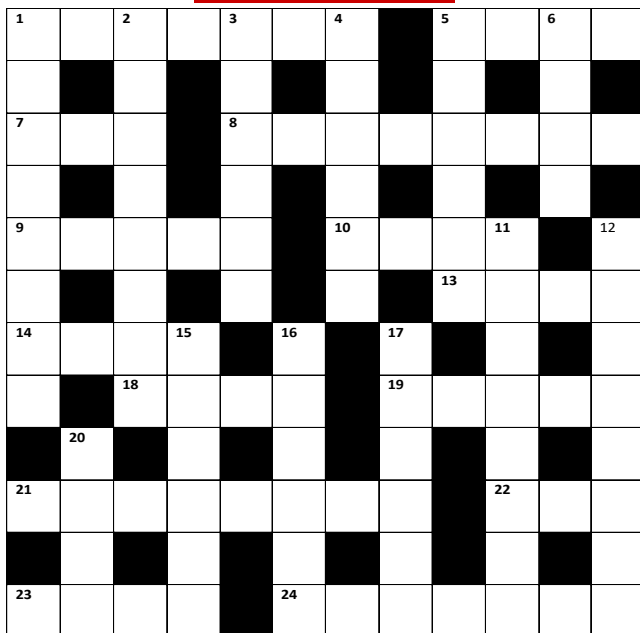
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Crossword #18



ACROSS

1. A cause of energy loss (7)
5. Type of transport (4)
7. Used for storing liquids (3)
8. Gained skill at something (8)
9. Provide food for (5)
10. Top of a building (4)
13. Harvest (4)
14. List of objectives (2, 2)
18. Long poem (4)
19. Garment which is tied around the waist (5)
21. Near dens [anag] (8)
22. 'Dolly' the sheep was one (3)
23. Money due (4)
24. Hates (7)

DOWN

1. Recommend (8)
2. Height (8)
3. Power of retention (6)
4. Senseless (6)
5. Shake (6)
6. Abolished (4)
11. Daring (8)
12. Mechanics tools (8)
15. Undone (6)
16. Petrified (6)
17. Robber (6)
20. White precipitation (4)

Solutions next issue

Special Feature—Protecting Yourself from Scams

The information below is based on a leaflet (with a few of my own additions) produced by Santander Bank called “How to Protect Yourself Against Scams” and outlines how the most common scams work.

Telephone Scams

Request to transfer funds

- This involves a fraudster calling you and posing as your bank or another organisation. The number they’re calling from may be ‘spoofed’ to make it look like it’s from your bank or another legitimate organisation.
- They tell you that you’re at risk of fraudulent activity and must transfer your funds into a ‘safe account’.
- You will often be pressured to act immediately.
- This ‘safe account’ is actually the fraudster’s account, so your money is sent directly to the fraudster.
- They will often give you a number for your bank to call to verify that the transaction is genuine. Beware, the number given will be for the fraudster’s organisation who will pose as your bank and tell you that everything is OK.
- Never call a number given to you by a caller.

Requests to withdraw cash

Some fraudsters pose as police officers to persuade you to visit your local branch and withdraw funds from your account. They’ll tell you that you’re helping with a police investigation.

- The fraudster will tell you not to inform the staff at the branch of the real reason for the withdrawal.
- Once withdrawn, the money is collected in person from you by a courier or the fraudster themselves.

- Some fraudsters might ask you to make a high value purchase, for example a watch, which is collected by the fraudster.

Remote access scam

A fraudster cold calls and says they're from a telecommunication or computer company (e.g. Microsoft) and will try to access your computer.

- They might state that your computer has malware (viruses, trojans, etc) or other problems and either offer to (or insist that they) fix them for you by remotely connecting to your computer. No legitimate organisation would ever be in a position to know that you have problems with your computer, and wouldn't fix them for you in any case.
- They might offer to upgrade or protect your computer – this could be to improve its running speed or internet connection – or for assistance for refunds of overpayments.
- These callers may ask you to log on to your online banking and will attempt to remotely access the computer to 'help' you with the problem.
- However, the remote access allows them to release malicious software and gain access to personal and security data. They may even be able to access your online banking directly.
- Never allow anyone remote access or connect to your computer following a cold call.

Cold call share purchase scams

You own shares in a public company listed on the stock exchange and you receive a call from an organisation (agent) from anywhere in the world stating that they would like to buy your shares (often for a third party).

- You assume that it must be a genuine call as they know that you own these shares and have your contact details. In fact sharehold-

ers details of public companies are public and easily accessible to anyone.

- The caller will offer greatly inflated purchase price for your shares to entice you to sell. When asked why they are offering so much they often say that it is because their buyer is making a “hostile takeover bid”.
- If you decide to sell you will often deal with many parties sometimes in multiple countries and you will be sent various forms to fill in and email back to them. The forms will request personal details such as your bank account number in which they should pay the funds into. The whole scam seems so elaborate that you think that it couldn’t be a scam.
- Eventually, however, a request will be made for you to send money to an account in order for funds to be released to pay for your shares. If you are selling something you should never have to send money to them first. If the buyer or agent has costs for which you are liable they should be able to take the money out of what they pay you. Needless to say, any money you send will not be returned and no purchase of your shares will take place – the fraudsters were never interested in those.
- Never give your credit card or online account details to anyone until you have verified that they are genuine.
- Genuine share buyers will always contact you by post and never make first contact using the phone.
- Remember – if it’s too good to be true, it usually is!

Other scams to be aware of

Buying scams

These scams are where you find an item online at a very reasonable price, but after talking to or emailing the seller, you’re told that the item (such as a car) can’t be seen in person.

- The seller will persuade you to transfer money to secure the item.
- Sometimes they send you a fake website link to send the payment. This is to make the transaction look real.
- Beware – the site may look like a well-known website, but the link will take you to a fake version of it.
- Once the funds are transferred into the fraudster's account, the seller and listing vanish. It'll leave you without the item or your money.

Selling scams

Be careful when you're selling something. A buyer could be a potential fraudster. Here's how they do it.

- The buyer will give you a cheque of greater value than the value of the item being sold. They ask for the extra money to be transferred back or sent to a third party, for example a 'shipping agent'.
- Once this has been done by the seller, the cheque bounces and the buyer then disappears, leaving the seller out of pocket.

Smishing

Fraudsters send texts saying that they're from your bank, and that they need you to update your personal details or speak with you urgently.

- The text message can fall into previous genuine text threads, this helps to make it look legitimate.
- The message normally contains a telephone number (premium rate) to call or a link to a counterfeit website that asks you to enter personal details or transfer money as your account is at risk.
- Never give out your personal or security details; you can provide a fraudster with everything they need to take money from your account.

Payment redirection scam

These scams happen when fraudsters intercept an email conversation between you and a legitimate contact who may be asking for payment for goods or services, like solicitors for a house purchase or a builder.

- The fraudster may say that the bank account details for an outstanding or future payment need to be changed and the email will appear to be from your genuine contact.
- Always confirm any change of payment requests with the company directly.
- Do not respond to the email address the request has been sent from or use the contact details they provided – use a previously used number to verify the change.

Friendship and romance scams

Dating or romance scams are when you think you've met your perfect partner online, but they aren't who they say they are. Once they've gained your trust, they ask for money for a variety of emotive reasons.

- Never send money to anyone you don't know and trust.
- Never give your credit card or online account details to anyone.
- Always chat through the dating site or chat room where you met – not via email.
- Protect your privacy and don't reveal too much information online, especially on social networks.

Key tips to help stop the threat of fraud and scams

- **Never give out your security details**

Information like your card PIN, One Time Passcode (OTP), password or security numbers are personal to you and shouldn't be shared with anyone – not even your bank. Your bank or the police will never ask you for PINs, passcodes in full or to surrender your card. A bank will only ever ask you for part of the details, such as the first and fifth letters of the password.

- **Tell your bank when you change your postal address, phone number or email address**

This is so that they can always get in touch with you to talk about important information relating to your account.

- **Never transfer money out of your account if asked to do so for 'security reasons'**

No bank will ever ask you to do this. If you're asked to transfer money out of your account for security reasons, end the call immediately, take a five minute break and call your bank using the phone number on the back of your bank card. Never call a number that is given to you by the person contacting you.

- **Never reply to emails asking for your personal or 'security information'**

No bank will ever email you to ask for your information. If you get an email like this, it could be a fraudster trying to get your confidential information.

- **Use online security software**

Always use a trusted anti virus program when using online banking.

Don't forget

- Always be wary of spam post and emails, people who visit unannounced and people who call saying they are police officers, bank staff, Microsoft, or from a telecommunications company such as Openreach, BT, etc.
- If something sounds too good to be true, it probably is.
- Never assume that if the person or organisation contacting you knows a lot of details about you then it must be genuine.
- Better to terminate a genuine call because you are being cautious than to fall for a scam. If necessary ring back on a number that you have obtained yourself, from the back of your bank card, for instance; never ring back on a number that the caller has given you. Also, wait at least 15 minutes before calling back to ensure that the caller hasn't kept the line open to intercept your outgoing call. Alternatively use a mobile phone to make the call.



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No Fix No Fee!

Away Days

Athelhampton House & Gardens, Dorset – July 20th

Athelhampton is a Tudor manor house which was bought and restored in the 1890's by Alfred Cart de Lafontaine. Thomas Hardy was a frequent visitor and painted a water colour of the house when he was nineteen. The house was acquired by the Cooke family in 1957 and is still a family home.

There is a labyrinth of gardens to explore plus the kitchen garden on which restoration began in 2014. The Coach House Restaurant serves coffee, tea, lunches and afternoon teas.

Bristol Packet Boat Trip – 25th August

Please note that this takes place on a Friday

Our coach will take us to Bristol harbour side where we will board the boat, Bagheera which will take us up the river to Beese's Tea Gardens, near Keynsham. We will spend an hour here for refreshments before returning. You may bring your own picnic, if you wish to.

There will be a licensed bar on the boat if you fancy a wine or beer whilst cruising down the river.

Joke Corner

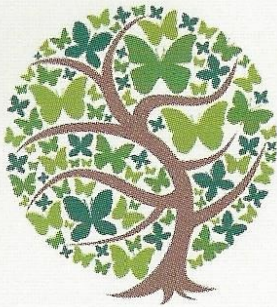
A fed-up snail said to himself I've had enough of all this moving around at a ridiculously slow pace, I'm going to get myself a S Type Jaguar and zoom around at 100+ mph.

Anyway the snail buys the Jaguar and as he passes a group of people standing on the pavement watching him fly past at 120 mph, one of them says "look at that S car go!"

Monthly Draw

May 13th 2017	No. 52	Pat Clipstone & Sue Bloska
June 10th 2017	No. 2	Janet Holderness & Brenda Howe

Each received £20.00



Sharon Elliott

Private Carer

Phone 01278788315

Mobile 07787787571

47 Huntspill Road

Highbridge

Somerset

sharon-elliott47@talktalk.net

Sandra

Hairdressers

We welcome O.A.P.'s

3 Market Street

Highbridge, Somerset

TA9 3BW

Tel: 01278 784950



Peter The Painter

Mobile 07773010873

Home 01278 320253

**HOMES INSIDE AND OUT
GARDEN FURNITURE, SHEDS, FENCES**

Free Quotes

Calendar

<u>Date(s)</u>	<u>Details</u>	<u>Cost</u>
2017		
July 20th	Athelhampton, Dorset	£20.00/£8.00 (for NT members)
August 25th	Bristol Packet Boat Trip to Bees Tea Gardens	£15.50
September 5th—9th	Holiday: Llandudno The Somerset Hotel	From £225.00
September 21st	Cirencester Park	TBC
September 27th ** NEW **	Macmillan Coffee Morning Highbridge Community Centre	FREE
October 19th	Batsford Arboretum	£13.50
November 23rd	Worcester and Christmas Market	£8.00
2018		
February 5th—9th ** NEW **	Holiday: Eastbourne Claremont Hotel	From £120.00
September 11th—15th ** NEW **	Holiday: Bournemouth Bournemouth Sands Hotel	From £215.00

Cheques to cover payments for all “Away Days”, Theatre trips and Holidays must be made payable to “U3A of Highbridge Social Account”

Please also add your name, address and phone number on the reverse of the cheque, this: -

- a) helps to identify you on the passenger list, and
- b) If a trip is cancelled you can be notified quickly.