

# Newsletter

Hartlepool & District U3A

Issue 69, February 2023



## Comments from the Chair

Winter seems to be nipping along at a fair old pace (as has the wind) and it will be spring before we know it. Buds are prominent on plants and trees, and some brave (or foolhardy) bulbs are already sticking their heads above the parapet. Fingers crossed that we don't get another 'Beast from the East'.

I hope you all enjoyed the fuddle at our last general meeting, and thanks to all of you for providing a vast array of food for us all to share and a special vote of thanks to the Quiz team for taxing our brains and giving us a lot of fun.

We will be having another fuddle later in the year, as we always get good feedback (is there a pun there?) from you when we hold one. These social events are good for all of us and especially beneficial for new members who have the opportunity to meet and chat with other members and find out more about some of our interest groups.

Our speaker for February is going to be Frances Wilson, the local historian, who will be giving us a talk on 'The Domestic Servant in Hartlepool'. Frances has given talks before for us at general meetings and for the History group and is always well worth listening to.

We continue to try and raise the profile of our u3a, and I recently gave a talk to the local Macular Society who were previously unaware of our existence! If you know of any other groups who might like to know more about our u3a please let me know. Meanwhile, take care and I hope to see many of you at our next general meeting on February 3rd.

Roger

## Durham Coast Trains

Martin Green

Due to strikes, the flooding of Sunderland station and even the closure of Kings Cross station for engineering work, the usual train services round the Durham coast have often been much diminished since mid-December. It was refreshing therefore this last weekend for the line to be busier than usual as, in addition to the normal services, LNER trains were diverted through Hartlepool because of engineering work taking place on the main line in the Durham/Darlington area. So with a bright sunny day, though bitterly cold, in a short space of time it was possible to see the following trains.



Colas liveried Biomass train.

(c) Martin Green

These trains run regularly between Tyne Dock and Drax Power Station near Selby carrying imported biomass (essentially wood pellets) as a renewable alternative to coal, though this has been controversial with the green lobby of late. The trains are operated by GB Railfreight, though the locomotive here, one of the last British built engines for British Railways is still in the colours of its previous owner Colas Rail.

GB Railfreight often also use the ubiquitous Class 66 Canadian (General Motors) built locomotives that have dominated the freight scene for the last quarter of a century since being introduced by Ed Burkhardt, chairman of Wisconsin Central Railway, who bought 93% of Britain's freight railway upon privatisation. There are now over 500 of these in service with various UK rail companies. This one is in a special purple livery to commemorate the Queen's platinum jubilee.



Queen's platinum  
jubilee liveried  
locomotive

(c) Martin Green

Recently diverted trains were all LNER's Hitachi Azumas, which were assembled at the Newton Aycliffe factory. Although primarily electric trains, they are able to run down the coast because they are actually bi-mode, i.e. also fitted with diesel engines, which although lower powered, enable them to reach non electrified destinations such as Hull, Harrogate and Middlesbrough, and even Aberdeen and Inverness.



LNER Azuma.

(c) Martin Green

Then there is the regular Grand Central service from Sunderland to Kings Cross. This started 15 years ago with Inter-City 125s also known as HSTs (High Speed Trains), but has been operated with comfortable Class 180 five coach Adalantes acquired from Great Western Railway for some years now.





Grand Central 180.

(c) Martin Green

These are now the only all diesel trains running into Kings Cross so Grand Central have been trialling one of their trains running on Liquified Natural Gas, distinguishable by its green instead of the usual orange stripe. This is claimed to be a world first.



LNG dual fuel Grand Central train.

(c) Martin Green

**Board Games Group**

Please note that the Board Games Group is restarting in Irene William's home on Thursday the 16th February at 2pm.

## Birthdays in February

Barry Liddle

My late mother's birthday was in February, my brother's birthday is in February, my brother's wife's birthday is in February, my youngest nephew's birthday is in February and my oldest nephew's daughter has a birthday in February as do my two oldest married friends who share the same birthday on the 5th of February! I send more birthday cards in February than all the other months combined, and yet February is the only month with fewer than 30 days. Usually there are 28 days, except in leap years (the next being 2024) when there are 29. Fortunately, none of my friends or family have a birthday on the 29<sup>th</sup> of February - otherwise I'd be in a quandary over whether to only send them a card every 4 years or send them a card every year on the nearest day – either 28th February or the 1<sup>st</sup> of March.

Apart from my family and friends, many famous people were born in February. In the USA, the third Monday in February is designated 'President's Day' – to mark the birthdays' of President George Washington born on February 22 and President Abraham Lincoln (February the 12<sup>th</sup>). February also claims William Henry Harrison on the ninth day (1773) and Ronald Reagan on the sixth (1911).

February is also a key month for prominent British Prime Ministers, starting with Robert Peel 5<sup>th</sup> Feb 1788, and more recently Harold Macmillan on 10 Feb. 1094 and Gordon Brown, 20<sup>th</sup> Feb. 1951. Outside of politics, the father of evolutionary biology, Sir Charles Darwin, was born on the 12 Feb 1809. The greatest diarist of all time, Samuel Pepys, was born on 23 Feb 1633 and the greatest novelist of the Victorian era – Charles Dickens was born on 7<sup>th</sup> Feb 1812.

Finally, I see from the list that my late mother shares a birthday with President Abraham Lincoln and Sir Charles Darwin. If she had known, I'm sure she would have chuckled at sharing a birthday with such exalted company.

### Down Memory Lane with the Archaeology/History Group in 2017.



# Hartlepool Quiz

Compiled by Barry Liddle

- 1 Who was Brian Clough's assistant when he managed Hartlepool United?
  - a Les Green
  - b Peter Taylor
  - c John McGovern
- 2 Who is Hartlepool's MP?
  - a Gill Mortimer
  - b Bill Mortimer
  - c Gale Mortimer
- 3 Which of these heavyweight boxers was born in West Hartlepool?
  - a Dick Richardson
  - b Joe Erskine
  - c Brian London
- 4 When was the Bombardment of the Hartlepoons?
  - a 16<sup>th</sup> December 1914
  - b 16<sup>th</sup> December 1918
  - c 16<sup>th</sup> December 1939
- 5 Hartlepool Rovers Rugby Club play home matches on which ground?
  - a The Old Friarage
  - b The New Friarage
  - c Victoria Ground
- 6 Can you name the Hartlepool born singer who achieved popularity and acclaim as a prolific recording artist and performer in the British dance band era of the late 1930s and early 1940s?
  - a Geraldo
  - b Roy Fox
  - c Chick Henderson
- 7 When was the amalgamation of Hartlepool and West Hartlepool?
  - a January 1<sup>st</sup>, 1967.
  - b March 29<sup>th</sup>, 1967.
  - c September 1<sup>st</sup>, 1967.
- 8 The local Royal Air Force airfield in the 2nd World War was called?
  - a RAF Hartlepool & Seaton
  - b RAF Greatham
  - c RAF Hartlepool & District
- 9 The 1970 Middleton Grange Shopping Centre was opened by which member of the Royal Family?
  - a Princess Anne
  - b Prince Charles
  - c Queen Elizabeth
- 10 Hartlepool Borough Council is defined as?
  - a A Unitary authority.
  - b A Borough Council within the Tees Valley County Council.
  - c A Municipal Borough of Cleveland County.

Answers on Page 13

## Consumer Issues

### Two Articles by Cliff Cordiner

#### (1) How Scam Savvy Are You? Do you know about 7726? or 159?

Every day there is a new type of ruse to part you from your money. I hope that this article will reassure you and help you to stay safe.

Latest figures show that 88% of 55-64 year olds use the internet every day, 75% of 65-74 year olds use it every day, and 46% of people aged 75 upwards use the internet every single day.

Scammers invent convincing and seemingly genuine reasons for requesting payment, such as to cover postage fees or taxes, lottery, and competition scams. An email, letter or text message seemingly from a bank, delivery company, NHS, or Government Department such as DVLA or HMRC, arrives from nowhere. The list is endless.

*Any of us can be caught out by scammers. If you sense something is not quite right, **give a clear, firm "no"**. Politeness and fear of offence makes us more vulnerable – so remember it is ok to be firm in telling scammers you are not interested.*

Victims often report that they felt something wasn't quite right at the time. Raising awareness of the tactics used will hopefully encourage you to "stop and think". If something doesn't FEEL, SEEM, LOOK or SOUND right, allowing time to trust your gut instinct will help prevent you from becoming a scam victim.

There are 5 key tactics scammers use to hook people in. By being aware of what they are will help you stay one step ahead:

**Reciprocity** – they imply they are doing you a favour.

**Social Proof** – they imply everyone else is doing it so you should too.

**Urgency** – they say you need to act now to avoid missing out.

**Connection** – they act like they are similar to you so you like them and want to please them, targeting your better nature and being over friendly.

**Commitment** – they ask you to do one little thing which makes you do more.

#### **Useful Tips**

If you are suspicious of a **text** it can be forwarded to **7726**. This is a service provided by Ofcom. You will receive a reply from your mobile phone company asking for the number the text was sent from.

Never open email attachments unless you know who they are from. Suspicious emails should be forwarded to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

**Don't give out your personal details** like your Bank Card Number, PIN, Passwords, your Banks Name, Mobile Number etc., or even part of it. Have Strong Passwords, use 2FA (two-factor authentication) usually a text to your mobile with a unique code.

Below are some useful websites and online documents that provide information to help protect against online and telephone scams.

- The Third Age Trust is a partner of **Take Five** which is a consortium of high street banks, and larger charities, backed by HM Government. Take Five is a national campaign offering straight forward, impartial advice that helps prevent email, phone, and online fraud, particularly where fraudsters impersonate trusted organisations.
- **159 Stop Scams UK**. If you think someone is trying to trick you into handing over money or personal details, **STOP, hang up and call 159 to speak directly to your bank**. Last year criminals stole over £470m by pretending to be bank or other service providers. 159 works in the same way as 101 for the police or 111 for the NHS. 159 will never call you and only a fraudster will object to you calling 159.
- **Rip Off Britain** – The BBC TV show Rip Off Britain has produced a useful leaflet on how to avoid scams which can be downloaded from their Facebook page or website.
- **Action Fraud** – is the UK’s national reporting centre for fraud and cybercrime where you should report fraud if you have been scammed or defrauded, either via their website or by calling 0300 123 2040
- The **National Cyber Security Centre** (NCSC) provides advice and support in how to avoid cyber crime <https://www.ncsc.gov.uk/cyberaware/home>

### Some Recent Scams

**WhatsApp messages:** You receive a WhatsApp message claiming to be from your son or daughter. They say their phone is damaged and they urgently need money transferred to a bank account to arrange a replacement.

**PayPal Request Money emails:** You receive an email which uses PayPal's Request Money feature. The wording is designed to look like a payment has already been made to pressure you into clicking on the payment link. If you receive a PayPal email about a payment you were not expecting, treat it as suspicious and do not click on the “Pay Now” link in the email.

## (2) Money Talk

Do you know what your annual allowances are and are you making the most of them. This year more than ever, making the most of your 2022/23 annual allowances and tax reliefs before the tax-year end on 5th April, 2023, is one of the most important things you can do.

No matter what your personal circumstances are, the cost-of-living crisis is beginning to bite. Using up your personal allowances will help make the most of your investments and soften the impact.

### **Getting the most out of your ISAs**

Are you still getting good value from your Cash ISAs? Even though interest rates have risen, high inflation means Cash ISAs are still losing value in real terms. Now is the time to review your mix of Cash and Stocks and Shares ISAs ahead of the tax-year end. If you are holding a lot of money in Cash ISAs or cash accounts, you may miss out on growth so it may be a good time to consider some key questions.

### **How long have you had your Cash ISAs?**



Holding your savings in cash is the right thing to do if it's money you might need in the short- or medium- term. But over the longer term, you may not get the same level of returns or growth as a Stocks and Shares ISA.

### **Do I need my Cash ISAs?**

The introduction of the Personal Savings Allowance (PSA) means that basic and higher-rate taxpayers can earn tax-free interest up to £1,000 and £500 respectively from money in cash accounts. So you can still save a substantial sum before paying tax on the interest. There is no allowance for additional rate tax payers.

### **The 'big four' personal allowances you should not miss out on**

#### Your £20,000 ISA Allowance

- This year, the ISA tax-free allowance is £20,000, so it makes sense to put away as much as you can afford, since you don't pay Income Tax or Capital Gains Tax on any interest. Top up your ISAs before the end of the tax year or you'll miss out on this tax-free opportunity.
- Opening a Junior ISA means you can save up to £9,000 tax-free for your children or grandchildren. It's a lovely way to get them off to a great start later down the line – and you reap the tax benefit now.

#### Your £3,000 Gifting Allowance

- We all want to pass as much of our money and assets on to our loved ones rather than HMRC. Using your annual tax-free gifting allowance of £3,000 means that you are reducing the overall value of your estate when it comes to Inheritance Tax.
- Even if you give away more than that, the amount will become IHT exempt if you survive for seven years.
- Plus it's back datable. You can carry the allowance over for one tax year, meaning you could give away up to £6,000.

#### Your Capital Gains Tax Allowance

- If you are planning to sell investments or assets, the changes to Capital Gains Tax (CGT) this year are particularly relevant to you.
- This is the last year you will be able to claim the full £12,300 CGT allowance, which is the amount you can make before you start paying tax. It will drop to £6,000 in 2023/24, and then to £3,000 from April 2024.

#### Your Dividend Tax Allowance

The dividend tax allowance will reduce next tax year from £2,000 to £1,000 and then to £500 in April 2024. This means that those receiving dividends that are not in a tax wrapper (such as a pension or ISA) will see increased taxation over the next two years.

### **Conclusions**

Make the most of your tax allowances before the tax-year end **but remember that the value of an investment may fall as well as rise, so you may get back less than you invest.**

The levels and bases of taxation, and reliefs from taxation, can change at any time and are dependent on individual circumstances. **Remember, you should always seek independent financial advice before making any investments.**

## Photography for Fun Group at the Headland Barry Liddle



**Ray Elliston's Photography Group** visited the Headland recently and welcomed a new member – David Harding. Our first sighting of interest was the GLOVIS, a vehicle transporter, approaching the Tees.



After following the GLOVIS, we spotted this small vessel, which we thought at first was a day fishing boat, but as it came closer we noticed that it had a large crane and seemed to be moving from one buoy to another – possibly doing some maintenance work? A quick look on-line confirms that the vessel is the TEES GUARDIAN (IMO: 9759783), a Pusher Tug that was built in 2014 (9 years ago) and is sailing under the flag of United Kingdom.



We all took an interest in this unusual little bird, which we believe to be a Ringed Plover.



A fine view of the mural on the side of the Pot House showing the famous 'Elephant Rock'.

## Superstitious? Not me!

Roger Say (Group Leader, Creative Writing Group.)

Let me start by reassuring everyone that I am not in the least superstitious and there is a rational explanation for many of my actions that have been misconstrued. For instance the reason I do not walk under a ladder is nothing to do with superstition but simply that I do not want to accidentally knock it and cause someone or something to fall off. Similarly, when someone notices that I salute a loan magpie it is merely because I am a great admirer of this bird and am showing it my appreciation. And declining to have a mirror in the house is everything to do with vanity and absolutely nothing to do with the belief that it will bring me 7 years bad luck if I happen to break one. As for making sure I have garlic all over the house it would be ludicrous to suggest it had anything to do to do with warding off vampires and everything to do with healthy living. Admittedly I take great pains to avoid a black cat crossing my path but this is more to do with the fact that I was attacked by one of these feline monsters when I was a child than the fact they might belong to an evil witch who might out a spell on me.

When I was a child, I used to try and avoid cracks in the pavement not because I had erroneously been told that it would be bad luck if I did but simply that I did not want to trip over and hurt myself.

So, to be clear I am not in the least superstitious and believe they are a load of nonsense.

Oh, hang on a minute. Sorry, what was that? It's Friday, Friday the 13th!!!! Oh, my goodness, what am I going to do? Agh! Where's my lucky rabbit's tail?

*Written for the creative writing group topic: 'Friday the 13th'.*

## Down Memory Lane The Gardening Group at Durham University Botanic Gardens 2019





So here you are, another 'New Year' another Fresh Start.  
Yet I'm feeling something that I can't quite put my finger on.  
Feeling kind of low and anxious... (New Year Fresh Start) ... If only, I thought.

People...at least some do... (I think) ... hope for change.  
The grass is always greener they say, well yes, but then...it depends.  
Is your grass green; beautiful, vibrant, alive! or sunk beneath a river of foul-smelling water.  
Or perhaps parched and withered, a desert of dying crops.  
What was once the air you breathed, your beloved heritage, proudly passed down from  
generation to generation...gone...never to return. And with it your life's work.

So we (people)...hope for change ... new job, new home, new life.  
Silly I know, but then we're only Human.  
And it is New Year after all.

Then unexpectedly it's Friday the 13th.  
Which only adds to this general feeling of unease.  
There you were...(hoping)...New Year Fresh Start  
But the dream quickly dies.

Then you hear those spoken words of sadness and grief.  
Perhaps on the news, from a neighbour or friend.  
Some sad happening at home or abroad.  
The news brings a world of pain...lives forever changed.

So you pull yourself together and think 'how lucky am I'.  
God only knows luckier than some.  
You've had hard times and seen them through.  
You've had sad times and seen them through.  
And you know they'll come again.  
But until then...

Here you are New Year, Fresh Start.  
Despite everything - and whatever life throws at you.  
You're still standing.  
So to hell with Friday the 13th  
And you give thanks.

**Corinne Spence**



Sharp sou'wester  
trees, bushes, plants  
bend and sway in  
rhythmic harmony  
with the forces  
of nature  
for cormorants, curlews,  
oyster catchers, turnstones  
it's business as usual  
herring gulls  
swirl around  
the skies  
enjoying the  
free ride  
taking advantage of  
air currents  
harnessing nature's power  
working with it  
not against it  
while humans  
rail against  
the forces of nature  
eat their fish 'n chips  
huddled in the safety  
of their metal boxes  
avoiding connection  
to the natural world  
before driving  
back to  
the safe haven of  
their own home

Roger Say

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- 8 The local Royal Air Force airfield in the 2nd World War was called? Answer: **b RAF Greatham**
- 9 The 1970 Middleton Grange Shopping Centre was opened by which member of the Royal Family? Answer: **a Princess Anne**
- 10 Hartlepool Borough Council is defined as? Answer: **a A Unitary authority.**



# Directory

## List of Committee Members for 2023

### Chair –

Roger Say

### Vice Chair–

Wendy Borthwick

### Secretary –

Phil Jefferies

### Treasurer –

Cliff Cordiner

### Membership Secretary –

Wendy Borthwick

### Group Co-ordinator –

Pauline Williamson

### Minutes Secretary –

Linda Sargent

### I.T. Support (Website and Beacon) –

Phil Jefferies

**Committee** – Keith Alder; Irene Archer  
Don Taylor.

### Roles of Non- Committee Members

### Newsletter Editor-

Barry Liddle

### Speaker Organiser –

Jessica Scott

## Interest Group Leaders

- **Archaeology/History Group.** Chris McLoughlin.
- **Board Games.** Irene Williams.
- **Bowls:** Ray Elliston.
- **Bridge:** Phil Jefferies.
- **Chess Group.** Roger Say.
- **Creative Writing Group.** Roger Say.
- **Family History:** Ray Elliston.
- **Film Group.** Contact Phil Jefferies.
- **Fun with Fabrics.** Ann Say
- **Gardens and Gardening Group: Vacant** (Not meeting at the moment.)
- **Luncheon Group.** Jacky Armstrong (Not meeting at the moment.)
- **Music Appreciation Group.** Barry Liddle (Not meeting at the moment.)
- **Natural History Group.** Group Leader role shared.
- **Photography for Fun Group.** Ray Elliston.
- **Quiz Team** John Campbell.
- **Reading Group** Andrea Reid
- **Shibashi Exercise Group.** Marjorie Reynolds.
- **'View to Vue'.** Roger Say.
- **Walking Group.** Keith Alder

## Copy Wanted for This Newsletter

Articles, Short Stories, Interesting Photographs (with captions), Limericks & Poems.

All contributions to the next Newsletter are most welcome.

Copy deadline for the next issue is 20 February 2023.

**Barry Liddle, Newsletter Editor**