

learn, laugh, live!

u3a

u3a Shepton Mallet Newsletter January - February 2025

WELCOME



By T. K.

Editor's Notes

Editor: Tina King, harribest@yahoo.com
Co-Editor: Jim Morrison jimbo.morrison@sky.com

Hoping you find this newsletter, informative, fun, useful and interesting.

The newsletter is currently being produced every 2 months.

Inputs to the next newsletter are welcome from all, especially those that showcase u3a group activities.

Please email articles, information, photos etc... as soon as possible to both the editor and co-editor above and before the input **deadline of the 20th February 2025**.

Useful Links

The Shepton Mallet u3a website can be accessed with this link, <https://sheptonmalletu3a.org.uk/> or with this QR Code >



Past and current newsletters are available on the u3a webpage under SMu3aNews and can be accessed with this link, <https://sheptonmalletu3a.org.uk/newsletters/> or with this QR Code

Note: Printed copies of the Newsletter are also available to purchase at Speaker meetings or from the Chair.

Shepton Mallet u3a Committee

POSITION	NAME	EMAIL	ELECTED
Chair & Outings	Janet Sherwin	sherwinj@outlook.com PHONE 01749 344627	01/10/2021
Groups	Jeannette Marsh	jeannette.marsh6@gmail.com	01/08/2020
Secretary	Carole Mullender	cmullender56@yahoo.co.uk	01/10/2022
Treasurer	Jane Burman	jane.burman@btinternet.com	01/06/2018
News Editor	Tina King	harribest@yahoo.com	30/11/2023
Membership	Josh Hartley	joshhartley08@gmail.com	Co-opted 21/11/2024
Vice-Chair	Sue Dickerson	sue.dickerson@outlook.com	23/03/2023
Speakers	Jane Morrison	janec.morrison@sky.com	01/10/2022
Health & Safety Rep	Paul Roberts	paulroberts@gmx.us	Co-opted 21/11/2024
Committee	Liz Nash	lizeenash@hotmail.com	01/05/2017

MESSAGE ON A LEAFLET: If you cannot read, this leaflet will tell you how to get lessons.

From the Chair

Hello everyone and once again – Happy New Year!

I can't believe I'm still here in 2025 – when I was growing up, I used to work out how old I'd be in 2000, but never thought further than that!

Well, the so-called Festive Season is over once again and another year stares us in the face. Last year was a good one for Shepton Mallet u3a and I'm sure we can make this one even better. We have new groups and nearly 170 members so please keep spreading the word and thinking how you could help our u3a to flourish.



I had some very nice Christmas presents but I think the best one was the new Strawberry Line path from Hitchens Lane up to the Ridgeway. It's just a hundred yards from my front door and when I walk up there on a sunny day, I really feel that it's a wonderful gift! I see new views, lots of birds, plenty of people with and without dogs, and it has created several new circular walks for me. So THANK YOU to all those responsible for it, including of course, many volunteers!

I'm afraid I have some less good news – we are increasing the charge for speaker meetings to £3 for members and £4 for visitors, from February. I hope you will agree that this is still excellent value for money, and understand that we need to cover costs and keep solvent.

The talk on Thursday 6th February will be on Goats of the Gorge, so do spring along to the Salvation Army Hall around 10 am. See you there!

***Best wishes,
Janet***

A Reminder of The Three Principles of u3a

The Third Age Principle

- a) Membership of a U3A is open to all in their third age, which is defined not by a particular age but by a period in life in which full time employment has ceased.
- b) Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- c) Members should do all they can to ensure that people wanting to join a U3A can do so.

The Self-help Learning Principle

- a) Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.
- b) No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- c) There is no distinction between the learners and the teachers; they are all U3A members.

The Mutual Aid Principle

- a) Each U3A is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires adherence to the guiding principles of the U3A Movement.
- b) No payments are made to members for services rendered to any U3A.
- c) Each U3A is self-funded with membership subscriptions and costs kept as low as possible.
- d) Outside financial assistance should only be sought if it does not imperil the integrity of the U3A movement

"Never look down on anybody unless you're helping him up." -- Jesse Jackson

NEWS AND VIEWS

Table Tennis

Desperately seeking table tennis players. Fun and fitness! Two free sessions!

Singing for Pleasure

Singing for Pleasure will look a little different from January 2025. Val Sherring is handing over the reins to Tina King and Janet Saxon. The first meeting will be 24th January 2025. Should be fun!

Third Age Trust Friends Festive Newsletter

The Third Age Trust is the umbrella organisation for 1060 operationally independent u3as, situated throughout the UK offering lifelong learning to mainly older members of the public who have time to spare. The Third Age Trust Friends festive newsletter link is below, QR code on right:

<https://mailchi.mp/u3a/your-u3a-festive-friends-newsletter-2024?e=e8a96fa897>



Newsletter
QR Code

U3a Eye

The u3a Eye was mentioned in the Festive News last month, basically the national u3a are running a rolling photography project to encourage members to take and submit pictures of their surroundings. On the national u3a website they post a different theme every two months and invite you to submit your photo on that topic. The current topic is on the theme 'Illumination' and the **deadline for photo submissions is 12pm on Thursday 23 January 2025.**

U3a Eye link is here: www.u3a.org.uk/learning/learning-activities/u3a-eye

Current Entry Link is here: <https://u3auk.wufoo.com/forms/qzos7n202bqgm7/>



Photo Entry
QR Code

Dance Workshops for Older Adults

You may be interested in these **FREE** older adult dance sessions by Make the Sunshine - abundANCE workshops.

Fun and creative movement with Mandy Redmond.
Improve your flexibility, coordination and balance.

- Try something new.
- Meet new people.
- No experience needed!
- Open to complete beginners.

Older Adult Dance Workshops, Thursday Mornings, 9:15am - 10:15am, Paul Street Community Centre, 26 Paul Street, Shepton Mallet. BA5 5LA.

6th, 13th and 27th February (no session 20th February)

6th, 13th and 20th March

If you have any questions or would like a chat beforehand about the sessions you can call Louise on 07834 039 030 or email hello@makethesunshine.co.uk

[Click here to book.](#)

Or Scan QR code to book —>



We child proofed the house but they keep getting in!

NEWS AND VIEWS Cont..

Shepton Snowdrop Festival - visit, volunteer and book yourself onto a workshop

Friday 21st & Saturday 22nd February 2025

Volunteers desperately needed - be a volunteer - the Festival is run entirely by volunteers and they desperately need more people to help out over the course of the two days. There are lots of different opportunities to volunteer.

If you're interested drop an email to Ed Freely, edfreely@yahoo.co.uk, (or phone on 01749 343738), the Festival's lead for volunteers. He'd love to hear from you.

There's something at the Festival to suit everyone. The range of workshops, talks and walks is greater than ever before. As it's February half term, the Festival organisers have included creative activities and story telling for children and families, all of them free.

Festival highlights include:

- Bulb and plant sales by RHS award winning growers and nurseries including In Clover, Elworthy Cottage Plants, Tynings Climbers and Long Acre Plants for Shade
- Organic herb and medicinal plant nursery, Earthsong Seeds
- A talk by famous no-dig gardening pioneer, Charles Dowding, on the joy and ease of no-dig gardening
- Metal snowdrops, thistles, ferns and flower heads for the garden from Mr Fox's Garden
- Work by fine artisan makers, including wirework flowers, handprinted linen, painted glass, botanical ceramics, handmade willow baskets, soft furnishings and lots more
- Workshops - willow Kokedama, glass painting, snowdrop puppetry, dried flower wreaths and wirework flowers
- On Saturday 15 February, a 'Treasures of Nature' fashion show with outfits made by local artists and community members using upcycled, recycled and pre-loved materials

Once again, walks, talks and garden visits are a strong feature of the 2025 Festival programme.

Highlights include the talk by Charles Dowding and garden openings at the award-winning Yeo Valley Organic Garden and RHS partner garden Kilver Court.

Amanda Hirst
Director, Shepton Snowdrops

<https://www.sheptonSnowdrops.org.uk/>



Was Noah the first one out of the Ark? (No, he came forth out of the ark)

NEWS AND VIEWS Cont..

New Group for Embroidery

We are starting a new group for embroidery, for both more experienced and novices (like myself).

The first group will be held in **The Shrubbery Hotel**, 17 Commercial Road, Shepton Mallet on **Wed 15th January 2025** and will cost £2.50 for tea, coffee. Materials will be extra but will be discussed at the meeting.

The Embroidery Group Co-ordinator is Doreen Killah, (doreenkillah@gmail.com)

Please let me, (Jeannette Marsh), know if you are interested, the members who met initially at the Hive need not contact me as I have your names thank you.

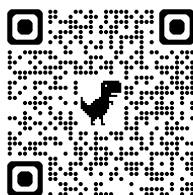
Best wishes and look forward to hearing from you.

Jeannette Marsh, jeannette.marsh6@gmail.com

Wonderful Winter Event

We are holding a winter event as per poster. Please contact me (Janet Sherwin) if you wish to attend.

Being held at Hartley's Bistro:
<https://hartleyscafebistrot.co.uk/>



Janet Sherwin

Metal Detecting

I have a couple of metal detectors and I am seeking locations that I can practice on.

Do you have a large garden or field, or know anyone who has that would allow some metal detecting?

Or maybe you are interested in metal detecting and would like to have a go. Any hordes and treasures are shared with the landowner but ring pulls and rusty nails are probably not so sought after!

Please let me know if you can help with locations or are interested in metal detecting.

Looking forward to hearing from you.

Jim Morrison, jimbo.morrison@sky.com

How did God keep the oceans clean? (With Tide)



Meet The People

Penny Rock

Penny is one of our newer members of u3a, having been involved for less than a year. She joined to meet people and to pursue different interests in the area. She moved to Bowlish, Shepton Mallet in July 2020 and the lock down made settling in to a new place much more difficult than it needed to be.

Born in South Africa, Penny moved to the UK when only four months old and then lived in different parts of this country with her parents who were in the hospitality business. She got to know the West Country after moving to Gloucester and has always felt drawn to the area.



Penny married Steve, a soldier in the Royal Engineers, when she was twenty four and again spent much of her life moving around. She is mother to Stacey & Carl and is a proud grandmother to 5 grandchildren. After the split from Steve in 2006, Penny has been employed in the creative world, drawing amazing portraits of pets and animals and she knits for project Linus making blankets for sick babies.

Craft has played a big part in Penny's life and she has been instrumental in the creation of the u3a snowdrop pennant. Groups that Penny belongs to include Art, Wool Craft, the new Embroidery group and she is newly signed up to Creations and Singing for Pleasure. There's a theme here I think.

Penny feels strongly that this country does not acknowledge and value its pensioners and when I asked her what she would like to see changed in the world, she just wanted the bad things to stop.

I think we can all agree with that.

Tina King

A Personal View And Then ...

Well, It's all over. Pre-Christmas frenzy, the day itself, the week where no-one knows what day it is, New Year's Eve and New Year's Day. The tree has gone, decorations put away, presents put in the re-gifting box, the Christmas cake finished and we can all breath again. Family rows were kept to a minimum, irritations managed through gritted teeth, the Christmas card list sorted for next year and the Hoover found (and used!).

Anti-climax? Definitely not. Those of us who have lost our loved ones can stop pretending and life can get back to some sort of normality. u3a groups are re-starting with new ones popping up and we can get together with our friends.

And it is friendship that is so important. The kind, gentle and thoughtful ones, the witty, acerbic and tell it how it is ones, the newly met, the comfortable old sock ones and the friends you can call on when life gets a bit much. Your house no longer has to be perfect; friends don't judge you for the odd cobweb. They turn up with something nice to eat (or drink!) and the day is brighter all-round.

The u3a is a fantastic vehicle for making friends (so is my dog, but that's another story). Like minded in their kindness and outlook on life, it is a pleasure to be part of this organisation.

As well as wishing you a happy New Year, I wanted to say a big thank you to Janet Sherwin who does such a great job making sure that friends can come together. New ideas, new friends and a new year. What more could we want?

Tina King

As I said before, I never repeat myself.

FESTIVE TEA AT DOBBIES

Ten hungry members tested the Christmas afternoon tea at Dobbies and thoroughly enjoyed it.....but all agreed it was too much really, and took cakes home in boxes! Eyes bigger than bellies!



Janet Sherwin

POEMS

Sic Transit Gloria or Thoughts of a Christmas Tree

I thought my hour had come!
Plucked from the dark forest
Into a whirlwind of light,
Voices, music, clinking, rumbling,
Then a warm room
Overflowing with colour and movement,
A flickering screen, laughter, shouts,
A dog sniffing.

They put me in a bucket in the corner,
Draped wires around me, glittering threads,
Shiny globes, ribbons, bags of gold,
Crowned me with a silver star
And a little winged doll.
There was a click,
And suddenly I was twinkling and sparkling,
And I heard the wind in the forest - aaaahhhh!

Twenty nights they worshipped me.
I was in paradise, so proud, so loved!
But one morning
They set a box in front of me
And started to undress me.
All my glory went into that box.
I was left naked, shivering, uncomprehending
As they threw me out into the rain.
What had I done?
And what will happen now??

By Janet Sherwin



Take my advice, I don't use it anyway.

POEMS Cont...

The Speeding Van

I never see my lass no more
Since she went out through t'kitchen door
Straight across the road she ran
Under t'wheels of a speeding van

She's led me on many a dance
This time she never had a chance
The driver tried to do a bunk
Turns out that he was far too drunk

Three times over t'limit so
The Judge said "ten years, down you go"
Well he was out in five not ten
To drink and drive and kill again

I never see my lass no more
Since she went out through t' kitchen door
Straight across the road she ran
Under t'wheels of a speeding van.

By Barry Holmes

Ghosts and Poppies

And the child was in his bed
Where he laid down his sleepy head
And very soon his eyes did close
Then from the ETHER there arose
The form and spirit of a ghost
Who meant no harm to his young host
And gently led him by the hand
To a mud filled shell torn land
Where poppies grew in great amount
Far too many just to count.
When the child at last awoke
He gazed in wonder then he spoke
"Why so many flowers" he cried
The ghost said "one for each brave man that died."
The child then asked "why are they red"
The ghost replied "that's where they bled."

By Barry Holmes

Skittles Lunches at The Horseshoe Inn, Bowlish

This monthly event is open to all SMu3a members and is by email invitation each month.

You may be aware that initially The Horseshoe Inn at Bowlish was closing in December 2024, however, Jamie and Rob have successfully negotiated to keep the pub running, which is good news for us!

The event is for use of the skittles alley with a buffet lunch provided and costs £6 per head.

When you receive an email invitation then please let me know as soon as possible if you wish to come along as the event numbers are limited and are booked in advance.

We play with enthusiasm rather than skill and most are happy just to knock a few skittles down and score more than zero!

And if you would like to come along but need a lift, then please ask!

Jane Morrison (janec.morrison@sky.com)

My luck is so bad that if I bought a cemetery, people would stop dying. -- Rodney Dangerfield

u3a Shepton Mallet Christmas Lunch

Thirty-seven u3a members had a fabulous lunch at the Mendip Inn on December 18th 2024.



Photo By: Jane Morrison

The food really was excellent, the service quick and friendly – a lucky choice!

The happy chatter before we ate threatened to become a raucous din – but then the food started arriving and we all quietened down to enjoy it.



Photo By: Jane Morrison



Photo By: Denise Bailey



Photo By: Barbara Holmes

I sent a congratulatory message to the inn afterwards, telling them how pleased we were.



Photo By: Denise Bailey

Janet Sherwin

"Coffee isn't my cup of tea." -- Samuel Goldwyn

5th December 2024 Speaker Meeting

Christmas Carols and Song

This was more of a Singing Meeting because it's Christmas!

A good crowd of people joined in with some carols and Christmas songs, ate mince pies, drank coffee, ate more mince pies and then listened to the sublime Amy Carson, international soprano, singing pieces from Handel's Messiah.

A lot of people kindly brought something along to add to the Salvation Army delivery boxes, for which the Salvation Army were very grateful.



Tina King

2nd January 2025 Speaker Meeting

Pennant Workshop

There was no speaker meeting at the Salvation Army Hall on 2nd January as the hall was closed.

Instead, as this meeting was going to be used for making a pennant for the church as part of the Snowdrop Festival, Tina King very kindly offered to host it at her house.

A group of us started making the pennant to go in the church as part of the Snowdrop Festival.

In the photo we are cutting out leaf shapes in various fabrics, fortified by coffee and biscuits and supervised by Georgie the dog!



Janet Sherwin

IN AN OFFICE: After the tea break staff should empty the teapot and stand upside down on the draining board.

Walking Group - Marksbury - 4th Nov 2024

Fourteen of us set out from the village hall in Marksbury for an autumnal walk around the Marksbury area.

We followed the lane down towards the Tucking Mill, then footpaths along the secluded and lovely valley of Bathford Brook. Contrasting sharply with the modern rat race as we crossed the busy A39. Briefly joining the ancient Wansdyke path steeply up and around Stantonbury Hill Fort.



Unfortunately, the lovely views towards Landsdown and Bath were rather grey and misty today, although it did stay miraculously dry! Then, just as steeply downhill into the pretty village of Stanton Prior and across the fields (including the inevitable mud at this time of year) and woods into Marksbury by the Church, encountering the A39 once more.

Ten of us then headed off to the New Inn at Farmborough for refreshments and lunch.

Gill & Pete

Walking Group - Shepton Mallet - 18th Nov 2024

The walk around Shepton Mallet revisited some previous walks with a few modern twists thrown in, visiting locations mentioned in two recent Speaker meetings, the snowdrop festival memorial and the new bridge.

There was a mix of footpaths, tracks and quiet roads with just one stile. Some short parts were a little muddy / little slippery but were no match for the intrepid walkers.



Lunch was at the new Italian restaurant in the middle of town, La Bella. The food and service was excellent.

Jane & Jim

NOTICE IN A FIELD: The farmer allows walkers to cross the field for free, but the bull charges.

Shorter Walk - Wells - 19th December 2024

12 of us enjoyed a short walk around Wells in dry, sunny but cold conditions on 19th December. Black clouds threatened, but we all got back to the cars without getting wet.....quite an achievement this year! We started off from Dulcote and followed the Strawberry line track towards Wells and through Palace Fields to the cathedral moat.



Refreshments and snacks in the Loft cafe/ restaurant in the Cathedral at the halfway mark were much appreciated. Then back to Dulcote across the old deer park and down the pavement to where the



cars were parked. An enjoyable 2.5 mile walk in the winter sunshine to end the year. Thank you for joining us.

Pete & Gill



Creations Group

The Creations Group will restart on Tuesday 21st January at 2pm at Tina's house. The theme will be flower origami. If anyone is interested in joining for attending this fun session, then please contact me, Tina King.

Tina King, Haribest@yahoo.com

Book Group

Our November meeting was a busy and productive session and well-attended.

We discussed 'Lessons in Chemistry' by Bonnie Garmus and there was almost unanimous agreement that it was an excellent read. The story proceeds at a good pace and addresses the difficulties that women faced in the 1950s trying to have a career as well as a family. The main character, Elizabeth Zott, is a chemist who is focused on pursuing an academic career initially but the actions of a male colleague prevent her from doing so. Her determination, however, drives her to achieve considerable success in an unexpected way whilst bringing up a child as a single parent. We all agreed that whilst much has changed, there is still a long way for women to go before parity with men in the workplace is achieved.

This a book that addresses serious issues but often in a humorous way and with interesting characters.

Our group is very active and thriving, so much so that it has been decided to start a second group. If you are interested in joining, please email janis.tee@gmail.com.

Janis Thomson

I wrote a book on penguins. Paper would have been better. - Gary Delaney

U3a Speaker Meetings

First Thursday of each month at the Salvation Army Hall, Shepton Mallet.
10 til 12noon.
£3 members and £4 non members

There has been a small increase in the monthly entrance fee to cover rising costs but we hope that you are still able to join us for some fascinating presentations over the coming months.

Please keep sending me your ideas and contacts.

Two of the speakers below are booked following requests from members!



6th February - Goats of the Gorge.

An Award winning family run business nestled in the heart of the Mendips, Somerset.

You may have seen them on Dragon's Den and now they will be with us to tell us about caring for their goats and how their skincare business started.



6th March - Avon and Somerset Cyber Crime Advice.

How to recognise online scams and what to do to protect yourself.

"We work to raise awareness of cybercrime, how it may be presented to you, and how you can protect yourself from it. Also, through presentations and workshops we de-bunk the myths associated with cybercrime and empower people with the knowledge they need to protect themselves."



3rd April - James Webb Space Telescope.

Jo Richardson returns to tell us about the amazing James Webb Space Telescope which is literally taking the Astronomical world by storm. We will delve into how it was engineered, delivered to Space, 1 million miles from Earth, how it works and what secrets of the Universe it is likely to unlock to help us in our constant desire to understand the Universe in which we live.



1st May - Based on the book: Sister Sunshine A Wartime Romance

We welcome Jane Clark who will tell us about her mum, Joy, who was a QA nurse during WW2 and loved to tell her about her adventures in North Africa and Italy. Jane has since written a book based on her Mum's stories.

"Joy wrote a diary and kept it by her bedside. But this is also a love story. Blended with the diary are letters from Tony, a soldier in the British Army. The diary and letters record a brief moment in time, but what a time!"

It's not hard to meet expenses...they're everywhere.

MONTHLY ACTIVITIES TABLE 2025

	1 st Week	2 nd Week	3 rd Week	4 th Week
Mon	Walking -Various locations 10am – 1pm approx. Liz Weeks	Art - Doulling Village Hall. 2 till 4pm Graham Cooper	Walking -Various locations 10am – 1pm approx. Liz Weeks Woolcraft – Leaders Home 2pm Pam Mitchell	Art - Doulling Village Hall. 2 till 4pm Graham Cooper
Tues	Bridge Doulling village hall 2 - 4:30pm Ian Jarmaine Linda Dytham Table Tennis Paul Street Rooms 2pm Book Group 10.30am The Shrubbery Janis Thomson Photography Binegar Memorial Hall or Zoom. 14:00 John Law Creations 14:00 Tina's House	Bridge Doulling village hall 2 - 4:30pm Ian Jarmaine Linda Dytham Table Tennis Paul Street Rooms 2pm Needlecraft - 2pm Liz Weeks' home Collectables The Shrubbery 10.30 Liz Nash	Bridge Doulling village hall 2 - 4:30pm Ian Jarmaine Linda Dytham Table Tennis Paul Street Rooms 2pm Mike Burr and Peter Howell Creations 2pm Tina's House	Bridge Doulling village hall 2 – 4.30pm Ian Jarmaine Linda Dytham Table Tennis Paul Street Rooms 2pm Mike Burr and Peter Howell Needlecraft - 2pm Liz Weeks' home
Wed	Short Tennis Wells Leisure Centre 3.30 – 4.30 pm Eric Wehrfritz	Short Tennis Wells Leisure Centre 3.30 – 4.30 pm Eric Wehrfritz Play-reading 10-12 am Janet Sherwin's home	Short Tennis Wells Leisure Centre 3.30 – 4.30 pm Eric Wehrfritz Embroidery Group The Shrubbery 10am Doreen Killah	Short Tennis Wells Leisure Centre 3.30 – 4.30 pm Eric Wehrfritz
Thur	Coffee/Speaker Meeting - Salvation Army Hall 10 till 12 Jane Morrison French 2pm Jane Burman's home	Coffee at Dobbies 10.30 am	Coffee at Dobbies 10.30 am Shorter Walks – Various Jenny Wehrfritz Strollers – Various. Josh Hartley French 2pm Jane Burman's home	Coffee at The Brasserie 10.30 am
Fri	Table Tennis 2pm Paul St Rooms Mike Burr and Peter Howell	Table Tennis 2pm Paul St Rooms Mike Burr and Peter Howell	Table Tennis as before 2pm Munch Club - Various Sue Dickerson	Table Tennis as before 2pm Singing for Pleasure 10.30-12.00 Salvation Army Hall Tina King

All groups and activities are organised by our members. We also run outings, skittles lunches and celebratory events. Please see our website for details. www.sheptonmalletu3a.org.uk

A boiled egg is hard to beat.

WE ALSO HAVE A THRIVING SOLOS GROUP! Janet Murray



u3a
learn, laugh, live

Shepton Mallet u3a gives you the chance to make new friends, develop your interests and enjoy yourself.

The image shows a group of about 15 people, mostly older adults, standing outdoors in winter clothing. They are smiling and some are waving. The background is a stone wall and some trees.

**No longer working full-time?
Now is the time to make
the most of life!**

**Find out more at
sheptonmalletu3a.org.uk**



Insurance Reminder

Members of Shepton Mallet u3a are reminded that the Trust arranges Third Party Liability and Product Liability Insurance on behalf of the affiliated u3as. The cost of this is included in the annual subscription fee that SMu3a pays to the Trust. It should be noted that there is no personal accident insurance included in this arrangement. Members of SMu3a join in activities at their own risk and, should they feel they wish to be covered for personal accidents or personal property, it is necessary for them to make their own private arrangements.

There are two words in the English language that have all five vowels in order: 'abstemious' and 'facetious.'