

u3a learn,
laugh,
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Maldon and District

Newsletter



Photo by Brigitte Whiteing

AGM Monday 20th October

October 2025

www.maldonu3a.co.uk

Registered Charity 1086182

AGENDA

The twenty-seventh Annual General Meeting of the Maldon & District u3a on Monday 20th October at 1.45pm at Wickham Bishops Village Hall; for the purpose of transacting the following business:

1. To receive apologies for being unable to attend
2. To approve the minutes of the twenty-sixth Annual General Meeting
3. To receive and approve the Annual Report for the year ended 30th September 2025
4. To receive the Chairman's Report for the year ended 30th September 2025
5. To receive and approve the examined accounts for the year ended 31st March 2025
6. To appoint an Examiner for the accounts for the year ending 31st March 2026
7. To confirm the subscriptions to be paid by members from 1st September 2026 to 31st August 2027
8. To elect Officers and Committee members
9. To consider any other business previously notified

Theresa Byles Secretary

Note: Eligibility for Office and to vote – All fully paid-up members for the year 2025/2026 are eligible to stand for Committee, and to vote; except under the terms of our Constitution, where only one member from any one household shall serve on the Committee at one time.

Minutes of the Twenty-Sixth Annual General Meeting

held at Wickham Bishops Village Hall

on Monday 21st October 2024.

The Chairman welcomed new and existing members to the AGM. The Annual Report and Chairman's Report for the year ended 30th September 2024, together with the Examined Accounts for the year ended 31st March 2024 had been circulated in advance to all members.

Present: Ken Hazell, Chairman; Theresa Byles, Secretary; Alec Fraser, Vice Chairman; Malcolm Case, Membership Secretary; Steven Clarke, Treasurer; Carol Bates, Andy Simmonds, Kris Taylor and 83 members.

1. Apologies for Absence

Apologies for absence had been received from Sylvia Beckett, Mike and Sheila Childs, Edna Hutchinson, Carol Priest, David and Christine Sparkes and Gill Stone.

2. Minutes of the Twenty-fifth Annual General Meeting

The draft minutes had been circulated to all members, were approved unanimously and signed by the Chairman.

3. Annual Report for the year ended 30th September 2024

The Annual Report had been circulated to all members. The report was proposed for acceptance by Chris Samson, seconded by Judith Johnston and agreed unanimously.

4. Chairman's Report for the year ended 30th September 2024

The Chairman's Report had been circulated to all members. The Chairman had some additions to his written report:

To thank Geoff Cory for continuing as Treasurer after the previous AGM to allow an orderly handover to the new Treasurer.

To thank four members for their hard work, commitment and enthusiasm: Mike and Sheila Childs for the Social Organising Group and Sylvia Cousins and Kathy Goff for the Local History Group. They were now stepping back from running these groups.

An Open Day had been held on Friday 11th October which had attracted 12 new members. He thanked all committee members and group coordinators for their support to make the event possible.

There were no questions, and the report was proposed for acceptance by Chris Samson, seconded by Judith Johnston and agreed unanimously.

5. To receive and approve the examined accounts for the year ended 31st March 2024

The Treasurer's Report, in addition to the Receipts and Payments Accounts, the Balance Sheet, and the Independent Examiner's Report for the year ended 31st March 2024 had been circulated to all members. One member requested further information on the need for an increase in the subscription rate (proposed at item 7) and an explanation of the need for the level of reserves.

The Treasurer explained that the accounts presented were for the year ending in March and there had been significant price rises in print & postage costs and in general since then. In the six months since 1st April, there had been some additional expenditure such as temporary storage costs and a first aid course for members. It was prudent to look at both making a small increase in the subscription rate as well as trimming back on some expenditure.

A proposal was made that members did not agree to the increases outlined in the report, but this was not seconded. The accounts were then proposed for acceptance by Rosemary Case, seconded by Shirley Macro and agreed with one objection.

6. Appointment of an Examiner for the Accounts for the year ending 31st March 2025

Dudley Nasland had agreed to continue as examiner, on a zero-fee basis, and this appointment was approved unanimously. He was thanked for stepping in to undertake the examination this year.

7. Confirmation of Subscriptions to be paid by members from 1st September 2025 to 31st August 2026

Approval of the recommendation for an increase in the subscription by £1 to £21 to be paid by members from 1st September 2025 to 31st August 2026 was proposed by Chris Samson, seconded by Jackie Savill and agreed with one objection.

Approval of the recommendation that from 1st September 2025, the subscription to TAM should become an optional extra; those members wishing to receive the magazine will be required to pay an extra £4.00 with the annual subscription was proposed by Shirley Macro and seconded by Robert Heal and agreed with one objection.

8. Election of Officers and Committee Members

Committee members were proposed, seconded, and approved unanimously, as follows:

	<u>Proposer</u>	<u>Secunder</u>
Carol Bates	Shirley Macro	Geoff Macro
Malcolm Case	Geoff Macro	Shirley Macro
Margaret Harker	Muriel Clarke	Shirley Macro
Andy Simmonds	Judith Johnston	Pam Dunlop

The Chairman warmly thanked all members of the Committee, past and present, for their support and efforts over the year.

9. Any Other Business

No other business had been notified.

In closing the meeting, the Chairman thanked all members of the Committee and the Coordinators for their support during the year.

The meeting closed at 2.15pm.

Maldon & District u3a

Registered Charity No. 1086182

Annual Report for year ended 30th September 2025

Chairman: Ken Hazell

Treasurer: Steven Clarke

Secretary: Theresa Byles

Constitution: Adopted 19th October 1998. Amended 19th March 2001, 17th June 2002, 9th June 2003, 21st January 2008, 15th June 2015, 18th June 2018, 21st October 2020, 17th October 2022.

The objects of the u3a are: (1) to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Maldon and its surrounding locality, (2) to provide facilities for leisure time and recreational activities, with the object of improving the conditions of life for the above persons in the interest of their social welfare.

Bankers: Barclays Bank, COIF Charities' Deposit Fund, London, and NatWest.
Examiner of Accounts: Dudley A Naslund.

Trustees at the time of signing the Report: The Management Committee: Ken Hazell (Chairman), Alec Fraser (Vice Chair), Steven Clarke (Treasurer), Theresa Byles, (Speaker and Minutes Secretary), Kris Taylor (Newsletter Editor), Malcolm Case (Membership Secretary and Groups Coordinator), Andy Simmonds, Carol Bates, Margaret Harker.

Reserves Policy:

Restricted Reserves

£2,552 for the replacement costs of IT equipment

£500 set aside for insurance excess

Unrestricted Reserves

Our reserves policy to ensure financial security, includes an Unrestricted Reserve minimum of 6 months expenditure at any one time. This is to cover unexpected falls in income and/or in day to day operational costs and should it be necessary, an orderly winding up of the u3a at the worst time of the year with regard to cash flow. If actual reserve levels do fall below this, or are budgeted to do so, the committee will undertake a review of income and expenditure.

Chairman's Report 2025

It is again my pleasure to report on the events and achievements of the last year and add some thoughts for the future.

Membership.

We lost about the usual number of members at the 2024 renewal but then numbers built up to 424 as the year progressed. Our main marketing event, the results of which can be measured, was our Open Day although the attendance seemed low, many of those who came were pleased to join or amicably persuaded to do so. Following the demise of Heybridge u3a, a small number of their members joined us.

Your Committee.

The committee membership was very stable during the year. At the AGM Alec Fraser became Vice-Chairman and Margaret Harker also joined. More recently Patrick Forsyth was co-opted and is standing for election at the coming AGM. It is pleasing that we have such good continuity and have been able to strengthen our committee. Most committee members have a defined role or will soon take one up. This seems ideal as those who have opinions also have responsibilities.

The committee continues to receive excellent and punctual reports, and our Newsletter I believe to be exceptionally good. We also try to provide a reasonable compromise between the cost of printing these Newsletters and the desire of members to have a paper version.

I hold the view that for an organisation such as ours, we should only move forward when there is a consensus rather than on a majority vote. It is a view that I hope will prevail.

Groups.

We did not add to our portfolio of groups during the year but there are ideas for new groups, and I very much appreciate the efforts that are being made. I am confident that new groups will be hatched in the coming year.

It must be said that the groups that involve visits; Theatre, Garden, London Walks, Maritime and Aviation, have thrived during the year. This can be seen by the large bank balances that are built up from those wishing to go. The Social group is now also flourishing again.

Special Events.

During the year, there have been interesting and varied talks at our monthly meetings culminating in a talk about tortoises. At the Christmas meeting we were entertained by the Purleigh Philharmonic and it was pleasing that this special event could again have a musical accompaniment. In July we had a Musical Quiz also accompanied by suitable fare. These special events were well appreciated, which is very rewarding for those organising them.

Financials.

As will be seen from the accounts for the year ending 31st March 2025, there was a small deficit, and it seems likely that the deficit or surplus of the year ending 31st March 2026 will also be small.

On 30th September last year, the Charity Commission replaced their guidance on reserves. This followed a report they had received which was somewhat critical of some of the practices in use by quite a few charities. In broad terms, a charity should say what the reserves are for and how they are calculated. Before deciding how we should set our reserves, we waited for guidance from the Third Age Trust, which was not available until June. A Reserve Policy has now been agreed which is contained in the Treasurer's Report.

The Future.

I have seen the way we operate over the last three years and can make some observations.

We have two bank accounts. The first is with NatWest and contains the balances for our various Groups. These Groups, with the very occasional exception, are self-financing. The Committee aims to facilitate their operation and ensure that they comply with the spirit and requirements of the u3a.

The second account is with Barclays. Subscriptions and Gift Aid go into this account and it is used almost exclusively to pay the Capitation Charge to the

Third Age Trust, to pay for monthly meetings and for the Newsletter. There is therefore a cross-subsidy from those who do not receive the paper Newsletter to those who do and a cross-subsidy from those who attend few or no monthly meetings to those who are regular attendees. It is a fact that attendance at monthly meetings is only around one quarter of the membership. Given the mutual nature of our organisation and the modest amount of our subscription, this is an arrangement that has stood the test of time.

I have gained the impression that those serving on the Committee find it worthwhile and rewarding and the same goes for Group coordinators. From time to time, Group coordinators find they must give up their position, for a variety of reasons, and we need to make sure these roles are filled.

In the spirit of the u3a, there is much to be said for taking on a role for which one has little relevant experience and learning how to do it – with, of course, the help of other members.

I will end by thanking the Committee and all members for what must be regarded as another steady and successful year.

Ken Hazell
Chairman
Maldon & District u3a

Maldon and District u3a – AGM 20th October 2025
Treasurer's Report and Annual Accounts for 2024-25
(Year Ending 31st March 2025)

The Maldon and District u3a annual accounts have been inspected by our appointed Independent Examiner, Dudley Naslund, and his report states that “No matter has come to my attention in connection with the examination: (a) To keep accounting records in accordance with section 130 of the 2011 Act (b) To prepare accounts which accord with accounting records and comply with the accounting requirements of the 2011 Act, which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached”

Receipts – in the General account were £10,536, a 13% increase compared to the previous year. This was due to a combination of increased members, higher Interest on deposits and an exceptional compensation payment from Barclays Bank.

Payments – from the General account were £11,682, a 14% increase compared to the previous year, mainly due to increased printing costs for our newsletter, running a first aid course and storage (since ceased).

Reserve Policy – Our reserves policy to ensure financial security, includes an Unrestricted Reserve minimum of 6 months expenditure at any one time. This is to cover unexpected falls in income and/or in day to day operational costs and should it be necessary, an orderly winding up of the u3a at the worst time of the year with regard to cash flow. If actual reserve levels do fall below this, or are budgeted to do so, the committee will undertake a review of income and expenditure

Balance Sheet – The General Reserves were £14,742 at the year end. In addition, there were £3,052 of Restricted Reserves, set aside for IT Equipment replacement and to cover our Insurance Excess.

Membership Fees for 2026/27 – Last AGM fees were set at £21 for 2025/26, with the “Third Age Matters” magazine an optional extra of £4 p.a.

As cost reductions have been successful and member numbers have risen, despite the small deficit for 2024/25 and a further small deficit budgeted for 2025/26, I propose that fees remain the same for 2026/27.

A copy of the submitted Annual Accounts for 2024/25, together with a signed report from the Independent Examiner are attached.

Appointment of Independent Examiner – I recommend that the membership re-appoints Dudley A Naslund as our Independent Accounts Examiner for the 2025/26 financial year accounts.

Prepared by: Steven Clarke
Treasurer Maldon u3a



4 September 2025

Independent Examiner's report to the Trustees of Maldon & District u3a
Charity Number: 1086182

I report on the accounts for the year ended 31st March 2025 which are set out in the attached 2 pages.

Basis of report:

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records retained by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a true and fair view and the report is limited to those matters set out in the next statement.

Independent Examiner's statement:

No matter has come to my attention in connection with the examination:

- (a) To keep accounting records in accordance with section 130 of the 2011 Act
- (b) To prepare accounts which accord with accounting records and comply with the accounting requirements of the 2011 Act, which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date:

29th July 2025

Dudley A Naslund
Independent Examiner
20 Starboard View
South Woodham Ferrers
CHELMSFORD, CM3 5GR

MALDON & DISTRICT u3a

RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31st MARCH 2025

CORE

General and Deposit account

	2024 - 2025	2023 - 2024
	£	£
RECEIPTS /INCOME		
Members Subscriptions & Day Fees	£8,190.00	£7,705.00
Gift Aid (HMRC)	£1,252.50	£1,147.50
Interest Received (From CCLA account)	£830.01	£417.77
Other Income	£225.00	£0.00
Group Closures (Transfer from Group a/c)	£39.00	£0.00
	<u>£10,536.51</u>	<u>£9,270.27</u>
PAYMENTS		
Audio Visual Equipment	£87.25	£0.00
Third Age Trust Capitation	£1,520.00	£1,460.00
Third Age Trust T.A.M Mailing	£1,042.33	£932.40
Community 360 Transport	£30.00	£30.00
Computers / Licences	£779.34	£878.99
Meetings (Inc Christmas & New members)	£1,773.22	£1,635.51
Hall Hire (BHSA + WMCC)	£1,350.00	£1,239.63
Local U3A Newsletter	£2,047.00	£1,458.00
Website Maintenance	£75.40	£74.73
First Aid Course	£263.40	£0.00
Open Day	£213.00	£214.72
Printing, Postage and Stationery	£453.18	£455.61
Speakers	£1,110.00	£1,431.70
Storage	£708.72	£205.45
Other Payments	£229.33	£192.71
	<u>£11,682.17</u>	<u>£10,209.45</u>
(DEFICIT) FOR THE YEAR	<u>-£1,145.66</u>	<u>-£939.18</u>
Balance brought forward	<u>£18,940.09</u>	<u>£19,879.27</u>
Balance carried forward	<u>£17,794.43</u>	<u>£18,940.09</u>

CORE GROUP ACTIVITIES

RECEIPTS	£9,824.61	£3,999.95
PAYMENTS	-£6,694.49	-£3,833.44
SURPLUS FOR YEAR	<u>£3,130.12</u>	<u>£166.51</u>
Balance brought forward	<u>£2,067.56</u>	<u>£1,901.05</u>
Balance carried forward	<u>£5,197.68</u>	<u>£2,067.56</u>

SOCIAL ACTIVITIES

RECEIPTS	£19,286.70	£9,436.28
PAYMENTS	-£14,687.93	-£10,654.28
SURPLUS FOR YEAR	<u>£4,598.77</u>	<u>-£1,218.00</u>
Balance brought forward	<u>£3,806.40</u>	<u>£5,024.40</u>
Balance carried forward	<u>£8,405.17</u>	<u>£3,806.40</u>

GROUP ACCOUNTS TOTAL Balance Carried FWD £13,602.85 Balance Carried FWD £5,873.96

Prepared By: Steven Clarke
Treasurer Maldon u3a



Date: 14 July 2025

MALDON & DISTRICT U3A**BALANCE SHEET AS AT 31st March 2025**

ASSETS	31/03/2025		31/03/2024	
	£	£	£	£
<u>BANK BALANCES</u>				
General Account (Barclays)	2,013.05		6,688.72	
Groups Account (Nat West)	13,308.49		5,495.79	
Deposit Account (CCLA)	15,781.38		12,251.37	
		31,102.92		24,435.88
<u>CASH BALANCES</u>				
Core Groups Balance	94.76		255.00	
Social Activities	199.60	294.36	123.17	378.17
		31,397.28		24,814.05
<u>LIABILITIES (Bank & Cash)</u>				
Core Groups Balances	5,197.68		2,067.56	
Social Activities Balances	8,405.17	13,602.85	3,806.40	5,873.96
<u>NET ASSETS/GENERAL RESERVES</u>		<u>17,794.43</u>		<u>18,940.09</u>
Represented by General Reserve		<u>17,794.43</u>		<u>18,940.09</u>
Allocated (Restricted) Reserve Funds		3,052.00		3,701.00
Unrestricted Funds		14,742.43		15,239.09

Notes

Allocated (restricted) reserves figure of £4500 were approved at the 2022 AGM. In 2023-24 £799 was spent on laptops and a further £649 in 2024-25, reducing those reserves to £3052. This represents £2,552 for the replacement costs of IT equipment and potential liabilities from Group insurance excess costs of £500.

Prepared by: Steven Clarke
Treasurer Maldon u3a



Dated: 14 July 2025

Maldon U3A CORE & SOCIAL ACTIVITY GROUPS ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

(This analysis includes only Groups which are financially active)

Core Activity Groups	Opening Balances		Receipts	Payments	Closing Balances	
	Bank	Cash			Bank	Cash
Art	58.82	8.01	-	-	58.82	8.01
Astronomy	118.89	-	350.00	- 348.38	120.51	-
Aviation	158.60	132.00	3,716.00	- 2,313.41	1,657.19	36.00
Gardens	338.25	-	4,136.41	- 2,101.50	2,373.16	-
Geology	111.60	-	110.00	- 186.80	34.80	-
Handicraft	-	11.05	35.00	- 38.80	-	7.25
Local History	646.75	70.04	440.20	- 677.80	479.19	-
Maritime	296.25	-	811.20	- 841.00	266.45	-
Royal History	83.40	32.70	225.80	- 185.60	112.80	43.50
Wine Group 2	-	1.20	-	- 1.20	-	-
Wine Group 3	-	-	-	-	-	-
Wine Group 4	-	-	-	-	-	-
Totals	£1,812.56	£255.00	£9,824.61	-£6,694.49	£5,102.92	£94.76

Social Activity Groups	Opening Balances		Receipts	Payments	Closing Balances	
	Bank	Cash			Bank	Cash
Bridge	117.72	77.20	660.00	-710.81	78.71	65.40
Canasta	307.74	6.00	436.00	-389.40	354.34	6.00
Just Jazz	67.00	0.00	327.00	-300.00	67.00	27.00
London Walks & Talks	0.00	0.00	1692.00	-1620.00	72.00	0.00
Mah Jong	87.00	8.02	381.00	-392.32	74.00	9.70
Meet & Eat	0.00	0.00	-	-	-	-
Outings - closed trf to main	39.00	0.00	-	-39.00	0.00	0.00
Rummikub 2	76.27	0.00	197.00	-264.00	9.27	0.00
Sing for Pleasure	98.81	10.00	250.00	-304.00	44.81	10.00
Theatre	497.70	0.00	6594.00	-5811.00	1280.70	0.00
Social	825.99	21.95	1357.50	-514.25	1609.69	81.50
Social (Maritime Trips)	566.00	0.00	7392.20	-4343.15	3615.05	0.00
Social Working Capital	1000.00	0.00	0.00	0.00	1000.00	0.00
Totals	3683.23	123.17	19286.70	-14687.93	8205.57	199.60

Totals Core & Social	Opening Balances		Receipts	Payments	Closing Balances		Total
	Bank	Cash			Bank	Cash	
Core Groups	£1,812.56	£255.00	£9,824.61	-£6,694.49	£5,102.92	£94.76	£5,197.68
Social Groups	£3,683.23	£123.17	£19,286.70	-£14,687.93	£8,205.57	£199.60	£8,405.17
TOTALS	£5,495.79	£378.17	£29,111.31	-£21,382.42	£13,308.49	£294.36	£13,602.85

MALDON & DISTRICT u3a

AGM 20th October 2025

PROPOSED OFFICERS OF THE COMMITTEE

NAME	POSITION	
Theresa Byles	Chairman	Serving committee member Proposed: Michael Blackwell Seconded: Dorothy Denmark
Alec Fraser	Vice Chairman	Elected for 3 year term of office in 2023
Steven Clarke	Treasurer	Elected for 3 year term of office in 2023
Carol Bates	Secretary	Serving committee member Proposed: Gill Cory Seconded: Irene Hogwood
Malcolm Case	Membership Secretary	Serving committee member Proposed: Shirley Macro Seconded: Geoff Macro
Kris Taylor	Newsletter Editor	Elected for 3 year term in 2023
Andy Simmonds	Publicity Officer	Serving committee member Proposed: Judith Johnston Seconded: Pam Dunlop
Margaret Harker	Speaker Secretary	Elected for 3 year term in 2024
Patrick Forsyth	Committee Member	Co-opted member 2025 Proposed: Judith Johnston Seconded: Sylvia Cousins

FROM THE CHAIR

This is my final letter from the Chair and I wish my successor every inspiration in aiming for something new and interesting every month. I am sure there will be a change of style.

At our last monthly meeting, we had a fascinating talk about tortoises with a number of tortoises listening carefully at the front. As often happens, this was a PowerPoint presentation but, at the push of a button, the photos came alive as a short video complete with sound. We could see them moving, eating, and copulating. This made a very impressive presentation. Jane Williams answered questions and it was really quite surprising how many of us had kept a tortoise at some time. This talk emphasised yet again the wide variety of topics that are covered at our meetings.

Our next meeting will start with the AGM and then we will have a talk by Patrick Forsyth, not only a local author, but soon to become a member of our Committee. He will talk about the funny side of writing. As usual, we can expect Patrick to provide us with an entertaining and enlightening talk.

Having been involved in the u3a for some ten years, I feel reasonably qualified to comment on its success. Like others, our u3a progresses steadily from year to year. The personnel gradually change but the ethos is such that there always seem to be enough members willing to commit their time, energy, and enthusiasm in pursuit of the aims of our Trust. We rely very little on the, involvement of our "Head Office", the Third Age Trust, and so enjoy an enviable level of independence.

Ken Hazell.

WELCOME

We are pleased to welcome our new members:

Francis Bing

Sally Wager

Clive Gifford

Beth Maryon

James Maryon

Sarah Maher

MONTHLY MEETING

Monday 17th November

Wickham Bishops Hall

Doors open at 1.15 for a 1.45 start

The Dig

Charlie Haycock

An intriguing and sometimes hilarious look behind the scenes in the making of the film *The Dig*. A film based on the novel about the discovery of the famous Sutton Hoo burial ship and the people involved.

Why not join our new Guitar and Ukulele Group

You only need a basic knowledge of guitar and/or ukulele plus your own instrument (s)

We propose to meet every two weeks for a one to two hour session.

Venue to be confirmed.

Contact: Steve Collis for more information.

FROM THE EDITOR

Thank you for your contributions, please keep them coming and don't forget to include your photographs. The deadline for the next issue is **Tuesday 4th November**. Kris news.maldon3a@gmail.com

MONTHLY SPEAKER SCHEDULE 2025/26

15th December	Christmas Entertainment	The Purleigh Phil return to entertain us with Christmas music and songs plus a quiz and refreshments.
19th January 2026	The Art Of The Cartoonist Harry Venning	Harry, an award winning cartoonist,, illustrator and comedy writer, traces the story of cartoons and cartoonists over the last two hundred years, from Hogarth and Gilray to Herjé and Schulz.
16th February 2026	A Schoolgirl's War Mary Smith	The story of school life during WW2, arising from two fascinating recent discoveries.
16th March 2026	The Life and Strife of Honey Bees Stuart Overton-Smith	The more that we have learnt about the lives of honey bees, the more in awe we have become.
20th April 2026	From Titanic to Batman: The Highs & Lows of a Stuntwoman's Life Lucy Allen	With over 30 years experience, Lucy reveals the thrills, challenges, and behind the scenes secrets of stunt work—plus, enjoy a 10-minute film of Lucy in action.
18th May 2026	Borley Rectory, the most haunted house in England Bryan Thurlow	Following a visit from a professional ghost hunter in 1929, a national newspaper declared , 'Borley Rectory, the most haunted house in England.'
15th June 2026	Copped Hall Philip Mckinder	Following on from his excellent talk on the 1952 Lynmouth Flood Disaster Philip returns to tell us about Copped Hall.
20th July 2026	Summer entertainment	Musical Memories—the return of Steve Scruton & Ian Wyatt with a trip down memory lane.

If you know of any speakers that you can recommend please contact our Speaker Secretary: Theresa Byles

NEW interest groups ?

We already have an extensive list of interest groups, but there is always room for more. Any member can prompt action and 'sponsor' a new group, on any subject, to see if a sufficient number of people see it as interesting and could be potential members. Sponsoring does not mean you have to be the coordinator if a new group is formed.

At our monthly meetings you can sign up as wanting to join a potential new group. When/if numbers reach a viable number then a meeting can be convened to see how regular meetings of such a group would work and onwards from there.....

Groups currently focused on are: Guitar/Ukulele Poetry reading
Book Club Climate change Local History

And please let us know if you have ideas about other subjects or activities that you think would warrant the formation of new groups.

Malcolm Case Group Coordinator

MacMillan Cancer Support

Once again I would like to convey my thanks to everyone who came to my coffee morning or donated to this very worthwhile cause. The total sum raised was £512 which included a donation from the Aviation Group.

I have now surpassed a collection total of £10,000 which is truly amazing!

Thank you all again for your support.

Mary Burd.



The Silver Line is the only free confidential helpline providing information, friendship and advice to older people, open 24 hours a day, every day of the year. 0800 4708090 www.thesilverline.org.uk

LONDON WALKS

London Walks take place on the **3rd Tuesday** of the month. We meet a professional guide at 11.00 to be taken on a 2-hour guided walk. The distance walked is not vast as we stop many times to be told interesting and entertaining information. Details of the Walks can be found at www.walks.com. After the Walk you are free to enjoy London as you wish. Travel arrangements are made by yourselves.

September saw us enjoying a day of glorious sunshine exploring Little Venice.

Before the 19th century, the area was rural, but is now an area of incredible villas selling for tens of millions. Most are brick built but covered in stucco to make them look like stone, and although many have been built in Victorian times, they have been made to look Regency. Beautiful iconic pillars, wrought iron work and friezes abound. Most of the villas have wonderful private gardens too which we would have loved to have been able to see.



Randolph Road was awash with fabulous houses, many of which were owned by wealthy Victorian men to set up their mistresses – “Off to my Club” they would tell their wives!

The list of famous people who have lived here is endless – Michael Flatley, John Benjamin, Dave Gilmour, Lily Langtree, Ruth Rendell, Earl Spencer. Marc Bolan was a resident for a while but forced to move by irate neighbours complaining about the screaming fans.

We stood outside an impressive building of mansion block apartments. The residents would have a live-in maid, but no provision was made for her to have her own bedroom. She would sleep on the kitchen floor or on a shelf. If a maid married, she would lose her job and accommodation so, unmarried, was ‘left on the shelf’!

We saw the Church of St Mary's on Paddington Green. Opposite was St Mary's Parish Hall with a beautiful feature of trompe l'oeil in the form of two statues either side of the entrance.



Of course, a London Walk is not complete without a Blue Plaque – Alan Turin's, and a rare red plaque supplied by the Fire Brigade Union to remember a fireman who died in service.



Walking down to the Regents Canal we saw the picturesque sight of countless narrowboats and houseboats. The first navigation canal was built in 1761 by the 3rd Duke of Bridgewater to transport coal from Worsley to Manchester – one horse being able to pull a load on the water that would take up to 32 horses pulling wagons on land. We looked towards the Maida Tunnel and learnt how, in the days of horse drawn barges, when encountering a tunnel, the horses would be untethered and walked over the tunnel, while the leggers would guide the barge through the tunnel using their legs against the walls. 'Legging it' – yet another example of the origin of a popular expression.

We learnt of the 'broken bridge', damaged in the 1870s when a barge transporting nuts was also found to be carrying gunpowder which exploded.

Richard Branson lived on a houseboat here in the 1970's. He owned five houseboats and even had a floating recording studio.



LONDON WALKS CONTD.

A really enjoyable Walk, ending with many of us having a lovely lunch in the Clifton Nurseries, and some going on to take a boat trip to Camden. A possibility for a future London Walk next year?

21st October	Old Mayfair	Meet at Green Park Tube Station
18th Nov	Disastrous London	Meet at Barbican Tube Station
16th Dec	Musical Tour 15.30	Meet at Tottenham Ct Road Tube Station

The cost for **each Walk is £12 per person**. Payment by cheque in advance please –payable to Maldon & District u3a. **One cheque per event**

Julie Lake

BRIDGE GROUP

If you would like to play Bridge we meet on the **first and third Wednesdays** at the WMCC starting at 9.15 for 9.30. We play social Bridge in a friendly atmosphere.

If you would like to join us please contact Gill Cory

BIRD WATCHING GROUP

Our next meeting is on **Saturday 1st November** at Hanningfield Reservoir. Please meet in the Visitor Centre Car Park at **10.00**.

In December we will be visiting Langdon nature discovery park on Sunday 7th. Meet in Visitor Centre car park.

Please note that this will be the last meeting of the Bird Watching Group unless new coordinators step forward and take over. If you are interested please contact either Mike or Peter.

Mike Bagshaw Peter Gaywood

HANDICRAFT GROUP

We are a small, very friendly group who meet on the **second Monday** of each month, **10.00 – 12 noon** in the Linton Room, WMCC. We are currently working on a Christmas Wreath, to be followed by a handmade Christmas Card at our November meeting.

We are now up to full numbers. However, if you are interested in joining the group in the future we are running a waiting list. Please contact us for further details.

Marian Manning

Brenda Heal

ROYAL HISTORY GROUP

We are currently discussing the Edwardian period.

Our next meeting is **Thursday 13th November** at 10.00 at the WMCC where we will continue not only discussing the Edwardian Royals but also events that were happening in the UK and around the world at this time.. Why not join us?

Kathy Goff



TENPIN BOWLING

Do you fancy a chat and a cup of coffee with some tenpin bowling thrown in? We play every **Wednesday** and **Thursday mornings** from 09.45 – 12 noon at Madison Heights, Park Drive, Maldon.

If you are interested, please contact:

Alan Buck

David Coombes

Shackleton). The talk starts with an introduction to the geography and geology of the Antarctic and the early exploration of the area by Captain James Cook in 1772 on his 2nd voyage. The 3 big explorers, Scott, Amundsen and Shackleton will be introduced, and the early Discovery Expedition of 1901 and the Nimrod Expedition of 1907 are outlined and how they paved the way for the big expeditions to bag the South Pole. The talk then concentrates on the main theme of "Scott's Last Expedition" of 1910-12 and how it was set up and staffed with particular attention to Edward Wilson and the doctors, George Levick and Edward Atkinson. Some of the medical conditions they encountered are described. Details of the trek to the Pole are given including the strange decision to change the Pole Party from 4 to 5 at the last minute with only rations for 4.

The great disappointment of being beaten to the Pole by Amundsen and the Norwegian team using dog sledges will be described and the terrible return journey of Scott's party suffering from scurvy, dehydration and slow starvation and final death is vividly illustrated with pictures of frostbite.



The causes of Scott's failure and Amundsen's success are analysed.



The talk then turns to Shackleton and his Trans Antarctic Expedition of 1914 and the destruction of his ship Endurance by pack ice. How he survived without loss of a single man in the middle of WW1, with no radio communications, must be one of the greatest stories ever told. Their survival on a slowly melting iceberg, the voyage in 3 small lifeboats to Elephant Island at the tip of the Antarctic peninsula

and the eventual boat journey under sail in the James Caird to South Georgia to get help are vividly described. The talk finishes by summarising the recreation of the famous boat journey in 2013 in the replica Alexandra Shackleton and the Commonwealth Trans Antarctic Expedition of 1955-58 using motorised transport.

The audience will be left with the famous quote: - “For scientific discovery, give me Scott. For speed and efficiency of travel, give me Amundsen but when disaster strikes and all hope is gone, get down on your knees and pray for Shackleton.”



Monday 1st December Talk by **Kris Taylor** on the **Cable & Wireless super yacht** and its race around the World in 74 days, 20 hours and 58 minutes. The diary of a PR person as she promoted a high-tec, 115ft diesel engine monohull vessel on its journey from Gibraltar around the world whilst its crew of 15, including 4 professional and 11 amateur mariners, undertook a challenge to become the first powered vessel to circumnavigate the globe in less than 80 days in 1998.



This will be followed by some Christmas cheer and discussions on our 2026 programme.

All meetings are held at The Blackwater Sailing Club, Basin Road, Heybridge Basin, starting at 10:00am.

Malcolm Case

THE BIG BALTI

The next curry night will be held on **Monday 24th November** at the Bulti Bhujon restaurant Mill Lane Maldon. 6:30ish pm start.

To add your name to the list please contact the following.

Graham Evans Bob Gowers

STROLLERS TOO

Our walk started and ended at "The New Times" a pub in Tiptree situated at the junction of Maldon Road and Station Road. The New Times is a '70's



era pub. The next building along Maldon Road to the NW used to be "The Times Inn" hence the New Times name. Nine of us gathered in the car park on a lovely September morning.

Initially our walk followed the rather busy Maldon Road but after a few hundred yards we cut off through some of the back streets then picked up Footpath 14 leading along the edge of a new build development. Crossing Grange Road and onto Footpath 4 which was flat at first and then opened up into one of the lovely views to be found in this area, Tiptree being situated on a ridge of glacial moraine. Following the path down we crossed onto the back road of Inworth Hall and passed a solar farm, then headed back towards Tiptree up Windmill Hill road.

Mini drama heading up the hill when we encountered an unexpected stream caused by a water main burst. Crossing Grange Road again, we joined footpaths 19 and next 20 which brought us past the Tiptree fishing lakes and back to the New Times where seven of the group stayed for lunch.

David Griffiths

STROLLERS TOO

We have planned a walk on **Tuesday 28th October** from The Prince of Wales pub in Stow Maries CM3 6SA where there is ample parking to leave our cars. Please arrive for 10:15am ready to leave for 10:30am

The walk consists of three stiles and a steady incline where we will be rewarded with some lovely countryside views and glimpses of the river Crouch.

We will walk to the church, along the old railway line, passing the vineyards and skirt around Stow Maries aerodrome. It's a round trip back to the pub of 3.5 miles approx.

The pub is expecting us for lunch which we can preorder. I will send out the menu nearer the day for people to make their choices and will also find out about the specials.

Please can you let us know if you will joining us for the walk and also if you wish to stay for lunch by emailing Nicki @ nicolaiszard@gmail.com

Nicki and Brenda

SUNDAY STROLLERS

We will be meeting for a gentle countryside walk on **Sunday 16th November** at The Chequers pub, Great Tay CO6 1JS. There is ample space to leave your cars. Please arrive at 10.15, ready to start walking at 10.30.

The distance is around 4 miles and will be along quiet country lanes, through woods and fields, with lovely views of the Essex countryside. The paths are mostly flat, firm, and easy to walk on.

At the end of our walk, we will return to The Chequers for lunch, where we will be warmly welcomed by the landlady, our daughter Natalie. The menu choices will be sent to you well before the day.

If you would like to join us, please let us know by email :

The sooner the better please.

We look forward to sharing this walk with you!

AVIATION GROUP

Hello Everyone,

In September we had a "Show and Tell" event with a wide range of contributions from members covering family stories from WW2, personal recollections and the opportunity to examine photo albums, Aircrew logbooks as well as objects of interest.

At our next meeting on **Friday 31st October** we will have a guest speaker, local historian David Newman. He will give us an illustrated talk on **140 years of Aviation in the Maldon District**.

Topics covered will range from:

- A well-known Maldon balloonist in the 1880s
- The 1914-1918 37-Squadron during WW1
- 1939 -1945 local WW2 airfields
- 1970s / 1980s Maplin, a 3rd London airport?
a Landing strip on Osea Island

Until Today: Air traffic overhead and Drones

Friday 28th November

Guest speaker and fellow u3a member Robin Smith will give us an illustrated talk on **Sea Planes over Southampton Water**. It covers many of the early Aviation companies including:

- Sopwith
- Fairey Aviation
- Supermarine

Friday 19th December

Aviation Quiz followed by a short but atmospheric film from the early 1970's written and narrated by Jack Currie called **The Watchtower**, based on his experiences flying Lancasters from RAF Wickenby during the latter part of WW2.

All our meetings, unless stated, are held at Woodham Mortimer Village Hall at 11.00, doors open at 10.30 for coffee, biscuits, gossip etc.

Chris Samson

DONATIONS for SEAFARERS CENTRE, TILBURY

The centre is again asking for donations of knitted hats, gloves, scarves, jerseys, any colour and size. Coats, clean, are also asked for as ships are coming from warmer climes and the crew do not always have warm clothing. They also ask for jigsaw puzzles (complete), DVDs and books. Also, toiletries suitable for male and female. Sweets and chocolates with long use by dates are also asked for. All donations are always gratefully received and on behalf of the centre, thank you.

If you have any donations, then please give them to me at a monthly meeting or at a Maritime meeting.

Malcolm Case

GEOLOGY GROUP

Our next meeting is on **19th November**. New members are welcome to join us, with or without geological knowledge and everyone is asked to research a selected topic usually with the help of the internet.

If you would like to see where our geological travels take us next, join us for geology, tea and biscuits. Our meetings are held on the **third Wednesday of the month at 2pm** at West Maldon Community Centre.

Sylvia Cousins

JUST JAZZ GROUP

Our next meeting is **Monday 20th October** from 7.30—9.30pm, in the Little Ship Club, Hythe Quay, Maldon. The bar will be open so pop in for drink, some music and a chat. We look forward to seeing you.



Pete Condon

David Coombes

GERMAN CONVERSATION

Our next meetings will be **14th and 28th October**, at **2.00pm** both at the Continental Café in Maldon High Street.

Howard Broadbridge

PETANQUE GROUP

We meet at the Petanque rink on Maldon Prom on a **Thursday afternoon** for a couple of hours or so of fun. New players are always welcome to come and give it a try, so why not come along and have a go. The start time is **2.00 pm** until around 4.00 pm. The Petanque pitch is opposite the Marine Lake at the Promenade Park, Park Drive, Maldon Essex CM9 5JQ.



No charge is made to play but you must be a member of Maldon & District u3a or one of the Maldon u3a cluster groups.

Car parking is available at the park, please note Maldon District Council make a charge, or in the side streets.

We may be able to loan you some boules to get you started to see if you like it, but you will need to purchase some of your own to play regularly.

The season is April to October, and we only play if the weather is dry.

Contact Jack Veash or Geoff Macro for more details.

PADEL TENNIS

The session is every **Wednesday** from 2.30 to 4pm at Padel United, Park Drive Health Club, Maldon. We cater for between 3 and 10 members without anyone having to sit out for more than a few minutes.

If any one interested in joining the Group or perhaps having a taster session please contact: Ken Hazell.

RNLI Collecting Pots

Thanks goes to everyone who continue to fill their small Tiptree jars with 5p and 20p coins for the RNLI. We are pleased to tell you that we have just passed a total of £1,000. We started collecting following a Maritime trip in September 2019 and it's quite amazing how the coins add up.

Thank you again and if you wish to join in jars are always available at the Main meeting or Maritime.

Mary Burd Malcolm Case

FILM GROUP

The films under review varied greatly in style, theme and vintage but still provided plenty of lively discussion – one receiving a range of views, whereas the other one getting similar comments. It was lovely to welcome a new member to the group too.

Chariots of Fire, a 1981 film based on a true story around the 1924 Olympics, received a range of comments from slightly disappointing to brilliant. Most of us had seen the film before and felt that it didn't quite match up to memories of it, and perhaps this is a problem of watching older films and comparing them to more modern ones. However, it is still an excellent film in many ways and explores the social attitudes of the time towards amateurs and professionals. Superb acting all round, including the race scenes where everything slows down and all that can be heard is the feet hitting the ground and breathing of the runners and, of course, the iconic scene running along the beach to the theme music is still great to watch. Score: 8

The Jackal is a 1997 film based very loosely on the much better 1973 film *Day of the Jackal*. We all agreed it was watchable as an action thriller but was without any depth to the characters and the storyline was quite daft. Bruce Willis' portrayal of the Jackal involved several wig changes and slitting his eyes to look menacing. Richard Gere's Irish accent didn't quite make it and the premise for his character was ridiculous, along with the Russian Police officer who lit a cigarette every time she was in a scene. Score: 5

Next time:

Ballywater – 2022 intimate, low-key Northern Irish comedy. Funny script and memorable lead performance from Seana Kerslake keeps this slow-burn story of budding friendship between a young cab driver and depressed stand-up played by Patrick Kielty from dissolving into a syrupy weepie.

Denmark – 2019 comedy drama starring Rafe Spall as Herb, divorced, demoralised and nearly destitute in Wales, he hits upon the dodgy idea of heading to Denmark intent upon being thrown into a Danish jail – which seems comfier and safer than life at home. Available on BBC iPlayer.

Our next meeting will be on **Wednesday, 29th October 2025, 7.30pm via Zoom**. If you would like to join us, please just get in touch.

Shirley Macro

Travel

Would you be interested in a 5 day tour, based in the outskirts of Paris, including full day tour in Paris and a visit to the newly re-opened Notre Dame, plus a visit to the Palace of Versailles and Monet's retreat in Giverny?



Departs Thursday 7th May 2026 with travel by coach and ferry to a hotel outside Paris.



Day 2: Full day tour of Paris and guided tour of Notre Dame.

Day 3: Full day guided tour of the Palace of Versailles



Day 4: Visit to Monet's country retreat at Giverny and the nearby village of Verdon.

Day 5: Return to Calais for afternoon sailing back to Dover and return to Maldon.

Includes: Travel, 4 nights accommodation at Novotel Paris, Saclay, Half Board

From **£749pp** sharing, **£899** sole occupancy

For further information please contact::

Malcolm Case

ASTRONOMY GROUP

The next meeting of the group is on **Monday 27th October** with a trip to **Herstmonceux Observatory** for a guided tour of the telescopes and a talk on Astronomy by Sebastian Harrech. We will be leaving from the WMCC at 8:30am (please park your car at the far end of the car park), we will car share. The plan is to arrive by about 10:30/11:00am, there is an entry charge into the observatory, payable on arrival. We will meet Sebastian after lunch and leave for Maldon at about 4:00pm.



November Astronomy There are very good opportunities for stargazing this month.

Planetary Highlights

Jupiter A bright object in the eastern sky after sunset, Jupiter is a good target for binoculars and telescopes

Venus Rises in the early morning sky

Mercury After 10th November, it is best to view Mercury low in the morning sky just before sunrise

Mars Becomes visible shortly after sunset in the early evening

Saturn Visible throughout the month, and can be seen without binoculars or a telescope, however, to view the rings then binoculars or a telescope will be needed

Meteor Showers

Leonids Peaks around 17th November and can produce a good show

Lunar Events

Full Moon (Frost Moon) Occurs on 15th November. This will significantly reduce visibility for faint objects like meteor showers

Constellations and Deep Sky Objects

Orion The prominent constellation is visible to the south

Pleiades (Seven Sisters) A beautiful open star cluster located near Aldebaran

Malcolm Case

YOUR COMMITTEE

Chairman	Ken Hazell	
Vice Chairman	Alec Fraser	
Treasurer	Steven Clarke	treasurer.maldonu3a@gmail.com
Membership Secretary	Malcolm Case	membership_maldonu3a@outlook.com
Minutes & Speaker Sec.	Theresa Byles	
Newsletter Editor	Kris Taylor	news.maldonu3a@gmail.com
Groups Coordinator	Malcolm Case	
Committee	Andy Simmonds Carol Bates Margaret Harker Patrick Forsyth	

Webmaster	Tony Groves	webmaster@maldonu3a.co.uk
Publicity	Andy Simmonds Irina Vahonina	publicity.maldonu3a@gmail.com

GROUP COORDINATORS

Art Appreciation	Judith Johnston
	Andy Simmonds
Aviation	Chris Samson
Astronomy	Malcolm Case
Balti Night	Bob Gowers
	Graham Evans
Bird Watching	Peter Gaywood
	Michael Bagshaw
Bridge	Gill Cory
Canasta	Iris Slaney
Cribbage	Pat Clements
Country Dancing	Diana Rogers
Croquet	Geoff Macro
	Shirley Macro
Discussion	Pat Jones

Engineering	Tony Groves
Film Club	Shirley Macro
French	Ann Lester
Garden Visits	Theresa Byles Kris Taylor
Geology	Sylvia Cousins
German	Howard Broadbridge
Handicraft	Marian Manning Brenda Heal
History—Edwardians	Kathy Goff
Just Jazz	Peter Condon David Coombes
London Theatre Outings	Rosemary Case Sheila Childs
London Walks	Julie Lake
Meet & Eat	Joan Cummins
MahJong	Jane Rainbird Elaine Brady
Maritime	Malcolm Case
Padel Tennis	Ken Hazell
Petanque (Boules)	Jack Veash Geoff Macro
Photos for Fun	Tony Groves
Rummikub	Janice Martin
Russian Conversation	Irina Vahonina
Sing for Pleasure	Sue Garnham
Social Events	Margaret Harker Brenda Heal
Strollers Sunday & Tues	Malcolm Case
Tenpin Bowling	Alan Buck David Coombes
Wine Circle No. 2	tba
Wine Circle No. 3	Mary Burd
Wine Circle No. 4	Ann Goody
Writing for Fun	Patrick Forsyth

Schedule of Events – November 2025

Monday	Tuesday	Wednesday	Thursday	Friday	Sat	Sun
					1 Bird Watching	2
3 Maritime	4 Engineering	5 Ten Pin Bowling Bridge Padel Tennis	6 Ten Pin Bowling Rummikub	7 Mahjong	8	9
10 Handicrafts Discussion	11 German	12 Ten Pin Bowling Padel Tennis Art Appreciation Meet & Eat	13 Ten Pin Bowling Royal History Country Dancing French Conversation	14 Singing Canasta	15	16 Strollers
17 Monthly Meeting Just Jazz	18 London Walks	19 Ten Pin Bowling Bridge Padel Tennis Geology Photos for Fun Zoom	20 Ten Pin Bowling Rummikub	21 Mahjong	22	23
24 Astronomy	25 Strollers German	26 Padel Tennis Writing for Fun Film—Zoom Wine Group	27 Ten Pin Bowling Country Dancing French Conversation Wine Group	28 Aviation Singing Canasta Cribbage	29	30

Blue— Morning Red—Afternoon Purple— Evening