

Newsletter 191

July 2026

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The **Open Meeting** will take place on

Wednesday 1st July

from **2pm – 4pm**

at **Chesterfield Football Club**

(SMH Group Stadium)

The speaker will be

Samantha Hancock

from the police force

talking about cybercrime and fraud.

Refreshments will be available

after her talk.

Your Committee and Key Volunteers 2026–2027:

Chair: Alan Cornwell, 07500 406539,
chair@chesterfieldu3a.org.uk

Vice Chair: VACANT

Treasurer: Irene Trevis, 07434 042215,
treasurer@chesterfieldu3a.org.uk

Business Secretary: Sue Davies, 07967 035784.
secretary@chesterfieldu3a.org.uk

Assistant Treasurer: Trish Hibbert, 07506 504615
assistanttreasurer@chesterfieldu3a.org.uk

Committee Members:

Volunteer coordinator: Sue Atherton, 01246 229469,
susanatherton56@hitmail.com

Nicola Hoskin–Stone, 01246 275807,
nicolahoskinstone@gmail.com

Ian Hardy, 07811 642464, kismet45@hotmail.co.uk

Jane Machin, 01246 239408, e.j.machin@gmail.com

**New-member Supporter, refreshment coordinator,
and meet and greet coordinator:** Judy Stone, 07968 133564,
judybee.js@gmail.com

Joint Groups Facilitator: Jane Machin,
groupfacilitator@chesterfieldu3a.org.uk

Key Volunteers:

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membershipsecretary@chesterfieldu3a.org.uk

Assistant Membership Secretary: Richard Turley,
07811 305886

Beacon Administrator: Jean Jefferies,
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Assistant Beacon Administrator: Cynthia Parrott,
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Facebook Moderator: Howard Borrell,
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Meetings Organiser: Sylvia Jackson, 07941917415,
meetingsorganiser@chesterfieldu3a.org.uk

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u3a BUSINESS

COPY DATE FOR NEWSLETTER 192 SEPTEMBER

Please send all items for the Newsletter to Jeanne Clark by email, as soon as possible and by **8th August** at the latest. The editor will acknowledge receipt, edit and abridge as necessary and her decision on inclusion, content and format is final.

AUGUST e-BULLETIN:

Coordinators with new information which they want to pass on to their members, or details of activities or events which are coming up, should send details to Jeanne Clark by **23rd July**.

NEW MEMBERS

A very warm welcome to our new members: Patricia Clarke, Lesley Rudram, Judith Andrews, Mark Grayling, John Gaunt, Linda Furze, Diana Harvey, Robert Flaxman, Sarah Gilmartin, Joanna Livingstone, Christine Johnson, Annette and Christopher Barker, Jackie Thomas and Sarah Bennett.

Kathryn Lambert, Membership Secretary,
membershipsecretary@chesterfieldu3a.org.uk

u3a NATIONAL EVENTS ON OUR WEBSITE

On the website there is a link to the National online zoom events: <https://chesterfield.u3asite.uk/forthcoming-national-u3a-events/>

VIEW FROM THE CHAIR: Community Involvement

I am pleased to report that we are starting to get more involvement with the local community, although some of it is further afield than I envisaged, with two universities, Nottingham and Leicester, asking us to take part in research projects. I understand that other u3as throughout the country have also been approached and, provided we are not inundated with these projects, I see no harm in participating.

Closer to home, we have been asked to put on a display in the Pavements for week commencing 21st September, which will give us time to create 3 x AO posters to display on one stand. There is no cost for displaying the material. We can either “blow up” existing material to AO size (855 x 1189cm/33"x46") or buy blank paper of that size and glue existing material to it. This is an ideal opportunity to promote our organisation, and I am pleased to report that the response from our interest groups has been very positive. We welcome further input, ideally by email to me, with display picture attached.

Finally, we have been approached by Dale Brook Care Home in Clay Cross. This is a brand-new building spread over three floors which looks more like an up-market hotel than a traditional care home. Currently, only the ground floor is occupied. The care home would like our interest groups to take advantage of the opportunity to entertain the residents. This would be ideally suited to interest groups involved in music or dancing (on a good-sized wooden floor) and would give them the opportunity to perform in front of an audience. Please let me know if you would like to participate. Finally, as the care home currently has plenty of fully furnished vacant accommodation, they are prepared to allow any of our groups to use their facilities free of charge.

Committee Membership

There are currently nine committee members, with a maximum twelve permitted. One or two have health commitments, either for themselves or their nearest and dearest, which limits the time they can devote to the running of our organisation. It is appreciated just how much effort our key volunteers and co-ordinators dedicate to their roles, but that still means that the main committee needs more input to ensure our organisation runs as smoothly as possible.

Our committee represents only 1% of our total membership. I know just from the responses to my *"Expertise within Chesterfield u3a"* emails that there are a number of very talented people who could make a real difference to the running of our u3a. But that exposes just how much talent and experience there is within our membership.

Please give serious thought to joining our committee. You will find us welcoming and very supportive of prospective new members, even if they initially join on a temporary basis to see how we operate before taking a final decision.

Alan Cornwell, chair@chesterfieldu3a.org.uk

WHAT THE GROUPS ARE UP TO

MUSIC INSTRUMENTAL GROUP

The music instrumental group has been meeting weekly for 3 years and we are actively seeking and would welcome new members to play a range of ensemble music with others in a friendly instrumental group. All instruments are welcome, and you should be able to read music/sight read.

Sessions are held on Thursday mornings at 10 am. The room hire cost is split between the group members.

Why not come along for a taster session to see the range and level of music we play? You can contact me via the website.

Elaine Schofield

OUTDOOR SKETCHING GROUP

It's been lovely meeting up with other sketchers happy to sit outside (in some very interesting weather) to draw some of the lovely buildings we have here in Chesterfield. Thankfully the weather hasn't put anyone off! Our next meeting will be on Tuesday 28th July and we will meet in Central Pavement (opposite the Yorkshire Building Society) where we can see the contrast between old and new buildings in the town.

If there are any locations you would like to include, including any further afield, please let me know.

If you haven't joined us yet and would like to, please get in touch, my details are on the website.

Barbara Milton, 07511 576874

RUMMIKUB GROUP 2

We meet from 10–12 noon every other Tuesday at Loundsley Green Community Centre. The next dates will be:

7th and 21st July, and 4th and 18th August (fortnightly thereafter).

Lesley

UPWORDS

The next meetings are on:

1st and 29th July, and 12th and 26th August.

Tony Clark, tony.clark1@btinternet.com

WALKING GROUPS

WALKING GROUP D (TUESDAY)

These walks are categorised as easy, moderate and hard and are usually 5 to 7 miles. We set off promptly at 10am and all walks include a coffee and lunch stop (bring your own). Easy

walks have no or very short steep climbs, and descents and are usually around 5 miles long. They may include long but gentle climbs and descents. Moderate walks may be up to 7 miles in length and may have a number of climbs and descents of which some may be steeper or longer. Hard walks may be 7 miles or a little more in length and will have a number of steep climbs and descents.

If anyone would like to join our walking group, please contact:

**Dave Milnes or Mick Winfield,
*U3atuesdaywalkinggroup@gmail.com***

WALKING GROUP B (Thursdays)

The group walks every Thursday; there are a variety of distances and climbs from 5-8 miles and ascents between less than 500 feet (150m) to over 1000 feet (300m). Members are expected to contribute walks to the programme.

We start promptly at 10am. On shorter walks we stop for coffee (which you should carry) and a pub or café lunch may be arranged at the end. On longer walks we take lunch with us. If you are interested in joining us, contact me.

Carole Grew, 07739 383772, *carole.grew64@gmail.com*

STROLLERS (Saturdays)

Our walks take place fortnightly and will be on the following Saturdays: **4th and 18th July, and 1st, 15th and 29th August**

We do our best to avoid stiles and steep slopes and walk for a maximum of 3 miles. Emails detailing venues and directions are sent out to members regularly. You must be booted and ready to leave for the walk at 10.45am. Members often organise pub/café lunches at the end on an informal basis which you may join if you choose. If a walk is to be cancelled in advance, we send out an email to members the evening

before if possible, suggesting an alternative coffee meeting place. If weather conditions are very poor on the morning of the walk it would be advisable to contact the coordinators or walk leaders to ask if the walk is going ahead before you set out. Again, a coffee alternative may be suggested. **Anyone wishing to join the group should contact the coordinators beforehand for details of the next walk.**

Sue & Brian Taylor, 07532 160 324 sue_taylor@live.com

OTHER u3a MATTERS

There will be a **Coffee Morning** on
Wednesday 5th August
from **10.15am – 11.45am**
in **Spire Parish Rooms on Church Way.**
There's a the sign saying **Saints Parish Centre.**
It is on St Mary's Gate, and the
entrance is down the left-hand side.
Everyone is welcome to attend
for refreshments and a chat with friends,
and it's a chance to meet new members.

OTHER ITEMS

Understanding Bank Deposit Monitoring in the UK

Banks in the UK are legally obligated to monitor transactions for potential financial crimes. This obligation stems from:

1. **The Proceeds of Crime Act 2002:** Requires financial institutions to report suspicious transactions.
2. **The Money Laundering Regulations 2017 (MLR):** Establishes thresholds for reporting cash transactions.
3. **The Criminal Finances Act 2017:** Strengthens HMRC's ability to investigate illicit financial activities.
4. **The Financial Institution Notice Rules (2021):** Allows HMRC to access financial records without needing taxpayer consent.

Banks do not automatically notify HMRC of every large deposit, but they must report suspicious transactions to the National Crime Agency (NCA) through a Suspicious Activity Report (SAR). Banks do not notify HMRC directly of large cash deposits, but indirectly through other reporting mechanisms. Bank staff are not permitted to inform you of the report as this is regarded as "tipping off" and can result in serious fines for the staff member concerned.

Banks in the UK do not automatically notify HMRC about large deposits unless:

1. The deposit is flagged as suspicious under AML regulations.
2. It triggers a Suspicious Activity Report (SAR) to the National Crime Agency (NCA).
3. HMRC specifically requests financial data using a Financial Institution Notice (FIN).

However, banks are required to report certain types of transactions to financial regulators, which can lead to indirect scrutiny by HMRC.

Key Factors That Determine If a Deposit Is Flagged

Banks do not rely on a single figure to decide whether to report a deposit. Instead, they use an algorithmic risk-based approach, considering:

1. The frequency of deposits: Repeated cash deposits may look like "structuring" (avoiding reporting by breaking large sums into smaller amounts).
2. The source of funds: Large amounts from unexplained sources may raise red flags.
3. Your banking history: A sudden deposit that is significantly larger than usual can trigger scrutiny.
4. Type of deposit: Cash deposits are scrutinized far more than electronic bank transfers.
5. Your profession/business: If you run a cash-intensive business (e.g. a restaurant), frequent deposits may be expected.

How to avoid raising suspicion when depositing a large cash sum

If you are depositing a sum that is out of character with your normal transactions (e.g. you have privately sold your car for cash or been gifted money by a relative):

1. Keep documented records of the transaction filed away for future reference if required.
2. Declare taxable income correctly and on time.
3. Deposit the whole sum in one amount. Paying it in gradually in the hope it will not raise banks' suspicion is not the right way to do it. The authorities see this as Structuring: i.e. typical actions of a money launderer trying to keep a low profile. This will likely cause the bank to report the transactions as suspicious, which might lead to your account being "frozen".
4. Tell the bank "up-front" of the source of the cash deposit and provide documentary evidence at the time.
5. Respond to any HMRC inquiries with solid evidence.

A STUDY ON THE EFFECTS OF FALLING AND ITS INFLUENCE ON OTHER PEOPLE

The University of Leicester is conducting a research study on concerns about falling in older adults.

The study explores whether seeing or hearing about other people falling (for example, friends, family members, or others) influences an individual's own worries or concerns about falling. We hope the findings will help improve understanding of fear of falling and contribute to future falls prevention approaches.

Participation is entirely voluntary, anonymous, and confidential. The survey can be completed online at a time convenient to participants, and there are no right or wrong answers, we are simply interested in people's experiences and perspectives.

If you would be happy to support the study, we would be very grateful if you could circulate the survey link and study information to your members: [How seeing or hearing about others falling affects older adults' worries about falling](#)

I would also be very happy to provide a participant information sheet or answer any questions your members may have about the study.

Thank you very much for considering this request. Your support would be greatly appreciated and would make an important contribution to research aiming to better understand concerns about falling in later life.

**Dr. Matt Hill, PhD, Lecturer in Psychology
School of Psychology and Vision Sciences (SoPVS)
University of Leicester, Email: mwh20@le.ac.uk**

PUZZLES – ANSWERS

M	A	R	I	G	O	L	D
	A	N	E	M	O	N	E
B	E	G	O	N	I	A	
	P	A	N	S	Y		
D	A	F	F	O	D	I	L
P	R	I	M	U	L	A	
	P	E	T	U	N	I	A
C	A	M	E	L	L	I	A

L	A	C
E	N	I
R	T	Y

5 letters

Carved decoration: INLAY

Chemically unreactive: INERT

Concerning the kidney: RENAL

Desire strongly: YEARN

Machine for lifting heavy objects: CRANE

6 letters

Continue to have: RETAIN

Light-sensitive eye membrane: RETINA

Container holding work to be done (hyphenated): IN-TRAY

8 letters: Woodwind instrument: CLARINET

9 letters: Certainly

7 letters

Inactive state: INERTIA

Middle: CENTRAL

Old legal term for theft: LARCENY

Trusting: CERTAIN

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