

## Start Term 1 Newsletter 2019

Vol. 1

### PRESIDENT'S MESSAGE

Hello members,

Happy New Year! I hope you all had a relaxing and refreshing break.

Firstly, thank you to all of our members who completed the Members' Feedback Survey! We had a great response and you gave us some helpful feedback, mostly positive comments and some criticisms and suggestions. We will send out a summary of the findings to all members in the coming weeks. The full report and summary report has been uploaded onto our website. We will also review all the questions and suggestions you made and prepare a response to each of them. These 'questions and answers' will be published in the newsletter over the coming months.



The Committee met last Thursday and agreed on the date for the next Annual General Meeting, which will be held on Thursday, 28th March at the Swim Log Cabin. There is a more detailed notice about the AGM later in the newsletter.

Two important members of the committee, the treasurer and the secretary, will not be nominating for their position at the upcoming AGM. I invite anyone with accounting or financial experience, and anyone with administrative experience, particularly in preparing meeting minutes, to get in touch with a committee member as soon as possible. If you have time on your hands or are looking for a new project, and you would like to volunteer at U3A Croydon in a more committed capacity, we would love to hear from you.

Kind regards,  
Jenny Higgins  
President

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### NEVER GONE!

There are those who will say  
with lugubrious face and sorrowing voice  
*He is gone!*  
Do not believe this foolish euphemism!  
He will never be gone:  
for we will remember, and he will continue  
to teach and to lead and to guide and to inspire  
through the channel of our memory ...  
We will remember his wealth of knowledge,  
his boundless creativity, his kindness,  
his humour, his generosity,  
his poetry, his sympathy, his laughter,  
his encouragement, his loyalty,  
and (despite all that)  
his humility



(Joyce Sheridan)

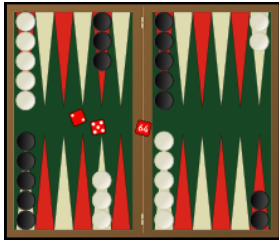
Our sincere condolences to Beth Dooley and family on the passing of Jim Dooley on the 15th December, 2018. Jim was the tutor of Potted Poets and a member of Croydon U3A for 24 years. He will be missed.



# From the Course Coordinator



Christmas is over, we've started a new year and we are all looking forward to getting back to the classes and activities that we love.

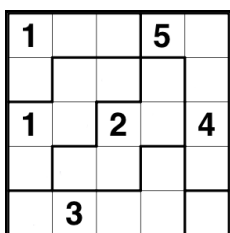


Do you know what this is?  
Would you like to find out?  
Backgammon is a game of skill and strategies and is one of the oldest known board games.  
If you would like to learn to play or perhaps brush up on your game, join John on a Monday, 11.00 to 12.30. Class will start on the 4th of March. More information on our website course list soon.

Other new courses starting this year are Wellbeing and Flourishing. Want to get some contentment and balance in your life? Pamela will help you learn how to connect, be active, take notice, keep learning, and give. (Thursdays at 9am, in the Keystone Athletics Club room, Terms 1 and 2 only.)

Birdwatching and bird photography with Ken Harris, a bird call and identity expert, and Kim Wormald, an award winning photographer. Get out into the great outdoors and explore our wonderful winged wildlife. Learn to recognise them from their birdcall .... Impress the grandkids! (Wednesdays, once a month) Check the course list for more information or give Ken a call if you need to know more.

Candlewicking is a form of embroidery, easy to learn and an enjoyable pastime. This class is only on for one term, but it's not too late to enrol.



And what about Puzzle Time? Are you keen to try out new puzzles such as zygolex, suguru, pixel puzzles, drop quotes, honeycomb and many more. This stuff is good for the brain and we all know how important it is to

keep those brain cells active. This class runs fortnightly on a Thursday in the Athletics Club room.

## Walking Football

Up until a fortnight ago I had never heard of it but it is proving to be enormously popular amongst senior groups like other U3As and also local Soccer clubs. It is a modified form of Soccer enjoyed by men and women. Are you a soccer tragic? Played when you were younger and still love watching the game? Or just want to give a new form of exercise/sport a try?



In conjunction with Maroondah City Council and Melbourne City Football Club we hope to bring Walking Football to Croydon U3A. More information on page 7 of this newsletter.

For all the above courses you can enrol online or come into the office and someone will help you.

In the last newsletter I mentioned the possibility of another Tai Chi style class starting, known as Qigong. Unfortunately we were unable to go ahead with that due to unforeseen commitments by the tutor. Perhaps later in the year we'll try again.

\* \* \* \* \*

One of the more important issues we are dealing with at the moment on committee is the parking problems at Kent Avenue Scout Hall. After much discussion and investigation of options, we would like to, over time, move everyone out of that venue. This won't happen overnight (gosh I wish I had that magic wand!!) A recent meeting with Kent Avenue tutors has resulted in some changes and some prospects to be explored. With so many moves to be considered it is not possible to inform all members individually. We are keeping in touch with your tutors and your tutor will be talking to you. It is inevitable that any changes will not suit everyone. We ask you please, to be patient and flexible. Many thanks.

I don't wish to get into the politics of Australia Day, just hope you all enjoy the public holiday whatever you choose to do.



Classes resume 29th Jan.

Take care and keep cool.  
Ingrid

PLEASE  
REMEMBER  
TO  
WEAR  
YOUR  
BADGE  
TO  
CLASSES

If you have enrolled in a class and have not received an email acknowledgement, please look in your spam or junk mail. If there is no message, please advise the office.



## SHORT-TERM COURSES

### COMPUTER CORNER

We are pleased to be able to announce this is the beginning of our Short-Term classes for 2019. You need to have Windows 10 as the operating system on your computer and to be able to confidently use it. At the moment these courses will not be for pupils who are just beginning. These courses will run for 1½ hours per session, once a week, which at the moment, will be on Tuesdays at 1.00-2.30, but this could change. These courses may run from one to two sessions or, on a very rare occasion three if necessary rather than a full term.

It is important that if you wish to enrol in any of these courses you need to contact **Trevor on 9729 9308** before hand and you will need to be a member of U3A Croydon to attend. There will be no computer fee for these classes. Notes will be handed out when you attend for a small fee.

If you wish to sign up for either of these courses ring Trevor first to confirm your suitability. Don't think about it too long as it will depend on the amount of interest in doing the courses, whether they will go ahead or not. It may not be repeated again in the future. Keep your eye out on this space in the next newsletter for other short-term courses that may interest you.

If you have any suggestions for Short-Term classes don't hesitate to call us. Or, if you are interested in teaching a course or know of anyone who is willing to share their knowledge also contact us.

Trevor & Joy Bellinger 9729 9308  
U3A Computer Tutors

#### ONEDRIVE—Cloud Storage

**OneDrive** is Microsoft's service to store, sync and share files including photos in the "cloud". You can access your files and folders you have saved on **OneDrive** by using any computer, smartphone or tablet provided you have an internet connection. You can also share it with other people by giving them access. Not only does it save you space on your own computer, but can be used as an offsite backup for all your files. You can learn all about this by attending this course.



**DAYS: Tuesday 19<sup>th</sup> Feb, 26<sup>th</sup> Feb & 5<sup>th</sup> March (3 sessions)**

**TIME: 1.00 - 2.30pm**

#### MAIL MERGING

**Mail Merging** is used to create multiple documents at once. These documents have identical layout, text and graphics. Only specific sections of each document vary and is personalised. Documents which can be created in a Mail Merge include bulk labels, letters, envelopes and even emails.

**An advantage of Using Mail Merge**- This feature saves you time and effort. Producing mass mailings is simplified, especially compared to the process of preparing individual letters, invitations, labels and emails to many people.

We use Mail Merge to quickly produce labels for Christmas card envelopes. We also use Mail Merge in our U3A office to place labels on our newsletters and other bulk letters which are mailed to our members.



**DAYS: Tuesday 19<sup>th</sup> & 26<sup>th</sup> March (2 sessions)**

**TIME: 1.00 – 2.30**

# ANNUAL GENERAL MEETING

## U3A CROYDON INC (Registration No. A0026437S) *Notice of Annual General meeting*

Notice is given that the Annual General Meeting of U3A Croydon Inc. will be held on Thursday 28<sup>th</sup> March 2019 at 10am in the Swim Log Cabin, Springfield Road, Croydon.

Please mark this date and venue in your diary now.  
Classes will be cancelled and the office will be closed.



## EXPLORE MELBOURNE

Our first outing is to The Old Melbourne Gaol on Tuesday 19<sup>th</sup> March. We begin with a gaol and watch house tour then an optional walking tour of the precinct. Wear sensible shoes as there are ladders, steps and uneven ground.

Cost \$16.50 to be in office no later than Wednesday 27<sup>th</sup> February. Late payments will not be accepted and there are no refunds after this date. Place your payment in an envelope with your **Name, title of outing you are paying for and amount enclosed in capital letters**. No scribble please. Take your envelope to the office and give to **DAY MANAGER**. Volunteers are wonderful but they do not have access to the safe or receipt sheet and neither do I. It is important that you ensure your payment is correctly receipted while you are in the office.

Ring me on **9870 0483** to book. If you leave a message speak slowly and clearly. We meet **last carriage of 8.25 am** train from Croydon Station. Joy will be at Croydon, I get on at East Ringwood. Please make sure we know you are there, either already on the train or at the station. **WEAR YOUR NAME TAGS**. This is important as we will know who you are and in the unfortunate event of an accident, we have your contact details. We alight at Central Station and it is necessary to stay together. There will be time for coffee and toilet stop before leaving at 10 am to walk to Russell Street.



Our responsibility ends when tour is completed, however we will be looking for a lunch spot and you are welcome to join us. We will point you in the right direction to return to train station.

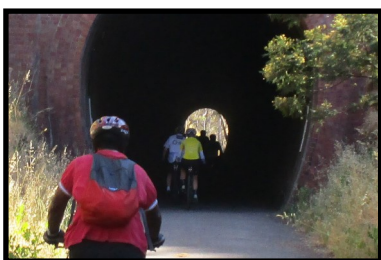
Future dates of outings for your diary are: April 23, May 21, June 15, July 23<sup>rd</sup>.

Gwen Owen 9870 0483.

EXPLORE MELBOURNE CRITERIA. BEFORE ENROLLING, PLEASE READ CAREFULLY. Before enrolling and taking part in the outside activity group Explore Melbourne, you have to be aware that most outings involve negotiating trains, trams, buses, escalators, stairs, steps and uneven ground. It is essential that persons choosing to participate in this activity are independently mobile. No personal care can be given. Outings may also involve a walking distance of over 5 kms.

### Thursday Cycle Group End of Year Ride

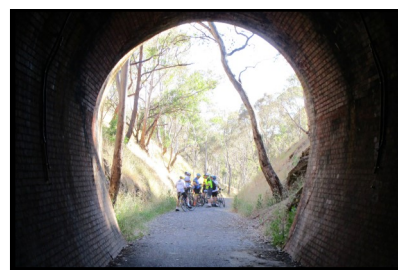
This year's ride took us along a section of the Great Victorian Rail Trail from Yea through the Cheviot Tunnel to Yarck. The 57km ride is not particularly hard but it does have some long uphill sections. The forecast 35 degree temperature saw 13 riders start at 8.00am for the ride through farmland and the Cheviot tunnel, over the Goulburn river to



Yarck. Lining up this year were Aad, Allan, Ann, Bernie, Chris, Gary, Helen, John, Jenny, Neil, Paul, Phil, and Pius.

The Cheviot tunnel built in 1889 is 200 metres long and very DARK. It is very easy to become disorientated in the tunnel and hit the wall. Again this year we didn't all make it through unscathed but with minor scrapes aside we carried on to a welcome morning tea break at Yarck.

Our return journey which was a little slower due to the rising temperature saw a tired and happy group arrive at Yea just before 1.00pm beating the hottest part of the day. Thanks to the riders who took part.



Allan H



*An elderly couple were venting their frustrations about the woes of modern technology. "I just can't ever seem to remember my darn passwords," grumbled one of them. The other one smiled. "Oh really? I can never forget mine!" "How do you manage it?" asked the first. "Well, I simply set all my passwords to 'Incorrect' so that whenever I'm told that my password is incorrect, I'll remember it!"*

See my  
password  
on the back  
side

*They say you learn from your mistakes. That's why I'm making as many as possible. Soon, I'll be a genius!*

### **2019 Dinner Date Tutor (Host) Merv Amos**

Welcome to all our members who have signed up for Dinner Date in 2019. Thank you to all who responded to the survey I sent out regarding your preferences. It is clear that the favoured cuisines are Italian, and any of the Asian restaurants. My aim is to seek out a variety of restaurants and cuisines for us to try keeping in mind the distance to travel and the ease of parking.

As we have 40 on our list for 2019 we will kick off our year on Tuesday 5th February at 6:00pm at our first venue Sofia's Restaurant at 99 Maroondah Hwy, Croydon. This venue is large enough to cater for us all.

Looking further ahead keep Tuesday 5th March free in your diary for our 2nd outing at Olinda Creek Hotel, 161 Main Street, Lilydale. This venue has ample parking at the rear and caters for Seniors. It also has extensive vegetarian options.

Please ensure that you are wearing your U3A badge on all outings. This is not only required for safety purposes but also will assist me in getting to know you all.

NB: As confirmation of venues will be notified by email please check your Junk Mail Folder for emails that may have been misdirected by your provider.

Bon Appetite,  
Merv 0412 661 892



Some of the class enjoying an end of year lunch at Kuranda Nursery  
German Conversation  
Tuesdays 12.15—1.45  
Tutor: Peter Duss

### **LEARN TO SWIM - TERM 2, 2019**

The Learn-to-Swim Courses for Term 2, 2019 will commence on Wednesday, 24 April, and conclude on Wednesday, 26 June (9 weeks). There will be NO classes on 1 May.

Enrolments will be accepted online via the U3A website, or in person at the U3A Office.

The cost of the program is \$45.00 and payment is required when you enrol. If the Courses are full, your name will appear on the Wait List. When a vacancy arises, you will be notified.

Happy swimming!  
Ann Longridge - Tutor  
(0418 567 332)



### **BIRDWATCHING & PHOTOGRAPHY**

Our new group starts Wednesday 20<sup>th</sup> Feb and we are keen for good numbers to join.

A key role for me will be assisting participants to improve their bird call identification skills. Recognising bird calls is a sure way to get greater enjoyment from your time in the bush.

Kim will take advantage of suitable opportunities to photograph birds and will share her technical and aesthetic advice to help improve your bird photography skills without impacting the subjects.

More information is available on the Course list on the U3A website or you can ring Ken on 9561 6863 or Kim (photographer) on 0435 359 625



A man who knits? Unheard of! Well, perhaps not .... For centuries, commercial knitting guilds were for men only, because knitting was considered too complicated for women! But even after women were allowed to take part in the 'manly art' of knitting men still continued to knit. In many Scandinavian schools, everyone is taught to knit and has to complete a pair of mittens before they can graduate. It really wasn't uncommon for soldiers in the first and second World Wars to knit their own socks, washcloths and hats.

## U3A CROYDON COMMITTEE 2018 / 2019

President	Jenny Higgins	president@u3acroydon.org.au	0400 884 688
Vice President	Shane Watson	shanew@eftel.net.au	0403 361 155
Treasurer	Sue Martin	treasurer@u3acroydon.org.au	0411 380 688
Course Coordinator	Ingrid Tiltman	coordinator@u3acroydon.org.au	0409 543 644
Course Administrator	Marg Atherton	atherton@alphalink.com.au	9729 6457
Secretary	Chris Hawkins	secretary@u3acroydon.org.au	0407 301 133
Systems Administrator	Trevor Bellinger	systeminfo@u3acroydon.org.au	9729 9308
Office Manager	Helen Amos	helen3136@gmail.com	0413 485 474

## POSITIONS VACANT

### SECRETARY – U3A CROYDON

*Are you computer literate and have access to the internet at home?  
Do you have some office skills that we could put to good use?*



Then please consider joining our jolly team and give some hours to a great community organisation.

Tasks include:

- Check the post office box 2 times per week
- Keep a record of correspondence in/out and distribute to relevant committee members
- Take minutes at committee meetings
- Maintain office filing system



If this position interests you or you just want more information, please ring Christine Hawkins on 0407 301 133

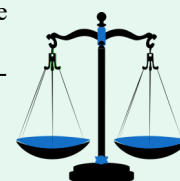
Training will be provided.

### TREASURER – U3A CROYDON

*Are you computer literate and have accounting/bookkeeping skills, plus access to the internet at home?  
If so read on, this position could be for you!*

Tasks include:

- Banking of monies when required
- Monitoring merchant card facility.
- Petty Cash reimbursements
- Paying of accounts
- Maintaining short term investment register
- Maintaining the current accounting system including lodging quarterly BAS Statement
- Monthly financial reporting to the Committee
- Preparing Annual Accounts and liaising with Auditors.
- Preparing report for AGM



Want to know more?

Please do not hesitate to contact Sue Martin on 0411 380 688 or at geordm@optusnet.com.au

### Creative Craft Group

In 2018 our group collected \$322.00 in small change. We donated this amount to the Regional Flying Doctor Service. Well done girls. (Gerlinde Duss)

Mondays 9.00 – 11.00 Kent Ave  
Tutor: Trish Davis



### TERM DATES 2019

Term 1: 29 Jan to 5 April  
Term 2: 23 April to 28 June  
Term 3: 15 July to 20 Sept  
Term 4: 7 October to 6 Dec



## DATES FOR YOUR DIARY

2019		
Tuesday 29th January	10.00 - 12.30	U3A office re opens / Classes commence
Friday 22nd February	12.30 - 1.30	Leave your electrical equipment at U3A office for tagging
Saturday 23rd February	8.00 - 11.00	TESTING AND TAGGING
Thursday 28th March	10.00 - 12.00	ANNUAL GENERAL MEETING in Swim Log Cabin
Friday 5th April		Last day of Term 1



## Walking Football at Croydon U3A?

Recently members of the Croydon U3A Committee met with local Maroondah and Knox Council representatives and some members of Whittlesea U3A about an exciting initiative that Whittlesea has begun with its members. Walking Football is a slower and gentler version of soccer that addresses physical activity in seniors. Such a program can be run almost anywhere from a community hall, a park or an indoor sports centre.

The cities of Maroondah and Knox in partnership with local U3As are interested in developing a program in our districts. At present, Whittlesea U3A are in partnership with the Melbourne City Football Club who have co-ordinated a program to support Whittlesea U3A.

Croydon and Knox are currently looking at using the support Melbourne City Football Club offers and/or possible support from Maroondah and Knox local soccer clubs to see whether such a program can be offered in our district. Training opportunities for seniors, as well as the chance to play in an annual Gala Day/Family Community end-of-year tournament in which participants from other programs come together for social interaction and participation are part of what is being proposed.

Have a look at the video included on the Croydon U3A website and think about your interest in such a program. Richard Joseph, Active and Healthy Ageing Co-Ordinator at Maroondah CC will speak more about this at our AGM on Thursday March 28<sup>th</sup>, 10am at the Swim Log Cabin.



## SCAMMERS

A concerned Croydon U3A member has requested that we bring to the attention of our members recent cases of scamming of older people and cheating them out of thousands of dollars. These scams may be made by phone or even from approaches to you at your front door.

There was a TV interview last week on A Current Affair about a particular scam whereby the victim was cheated out of \$186,000. I understand that some of our Croydon members may have already been victims of these types of scams. These scammers are usually very persuasive, aggressive and not easy to get rid of.

We suggest that our members should consult their family members or friends before parting with any money. Obviously you should refuse to accept their offer to drive you to the bank to collect money to pay them.

## SPEECHCRAFT

Since the end of term 4, 2018, our two classes have met three times. Firstly we had a pre-Christmas lunch at Sofia's on December 11th, then a Christmas Day picnic breakfast in Town Park, which was attended by eighteen people and several well-behaved pets ... see photo. We also had a competition to decorate the trees near our table. It was judged by Tom Jacka and won by Norbert Finke.

We were delighted that Jim Brown, the poet, and his wife Jen attended and, with Joyce Rowlands, enlivened the occasion with music and rhyme. Now we have just celebrated the new year with another lunch at Sofia's on January 15th and would like to wish everyone a happy new year in ten languages.



Trevor M  
and Popette

Sharon P and  
Bethanie

HAPPY NEW YEAR	LANGUAGE
Felice anno Nuovo	Italian
Feliz año nuevo	Spanish
Bonne année	French
Zalig nieuw Jaar	Dutch
Gelukkig nieuw Jaar	Dutch
Fröliches neues Jahr	German
Godt nytår	Danish
Sâle no mobârak	Farsi (Persian)
Blwyddyn newydd da	Welsh
Ευτυχισμένο το νέο έτος	Greek
Selamat Jaar baru	Indonesian



Jim Brown

Joyce  
Rowlands

Jen Brown

Maria Bast

## IMPORTANT NOTICE

### ELECTRICAL TESTING AND TAGGING FOR 2019

Like all organisations, the U3A is obliged to have all the electrical equipment it uses both at its venues and offices as well as in its classes, tested and tagged by a professional electrician or licensed company. Our obligations are in line with WorkSafe Victoria guidelines.

#### **On Saturday February 23<sup>rd</sup> starting at 8.a.m:**

All electrical equipment used by the office, used by the U3A at our various teaching locations **AND IMPORTANTLY USED BY MEMBERS WHO BRING THEIR APPLIANCES REGULARLY TO CLASS** will be tested and tagged.

We therefore ask all tutors and members to make their electrical devices available at the U3A office on this day at this time. Testing will take approximately 2-3 hours. All testing will be done at the U3A office. There will be no cost to members and appliances will be available for return to members by 11 a.m. on the Saturday.

Members can leave their electrical equipment at the U3A office on the Friday before (February 22nd) between the hours of 12.30 – 1.30 p.m. Each item will be labelled with the member's name and phone number.

A reminder email will be sent to all tutors before the testing day asking them to work with their class to ascertain their tagging requirements.

Please contact either Sue Martin on [geordm@optusnet.com.au](mailto:geordm@optusnet.com.au) phone no. 9777 0020 or Allan Hawkins on [allhwk@yahoo.com.au](mailto:allhwk@yahoo.com.au) phone no. 9727 5104 for further assistance.

**For the safety of all members, any electrical equipment that has not been inspected and tagged on Saturday 23<sup>rd</sup> February may NOT be used during a U3A class. Please note that a 2018 tag will need to be replaced with a 2019 tag and the item reinspected. There are a few exceptions to this rule but these apply to permanent electrical fixtures. Your support in this process is needed and appreciated!**



#### RESEARCHERS FROM THE UNIVERSITY OF ADELAIDE ARE CONDUCTING A STUDY CALLED

Feeling social: how older adults feel about communicating online and offline



PARTICIPATION INVOLVES COMPLETING A SURVEY THAT WILL TAKE APPROXIMATELY 40 MINUTES

If you are aged 65+ and currently live in Australia, we

would like to hear from you!

Go to:

<https://www.surveymonkey.com/r/feelingsocial>

For further information please contact  
Belinda Fuss

University of Adelaide, School of Psychology  
Email: [belinda.fuss@adelaide.edu.au](mailto:belinda.fuss@adelaide.edu.au)

#### Fun With Numbers No. 2

Miss Quirk has decided to start the year with her Year 6 maths class with another game to foster interest in the subject. "Again I want you to follow these steps but please don't tell anyone your number or the answers you get after each step" she said.

1. Write down any positive 3-digit integer whose first and last digits differ by at least 2
2. Reverse its digits and subtract the smaller number from the larger
3. Add the result in step 2 to its reverse
4. I will then write the answer you should have got on the whiteboard.



Again the children were amazed that Miss Quirk had the same answer that they got.  
What was this answer?

*From our puzzle master, Greg Sheehan (example solution page 10, web only)*



# TUTORS' CORNER

Welcome back to a new year, new members and old friends. Members will be looking forward to getting back into your class/activity.

If you print your enrolment lists and attendance sheets from home, make sure your copy was printed after 23rd January as you may have picked up some extra enrolments on our late enrolment days last week.

A reminder to tutors that you need to ensure that people enrolled in your class are members and have paid. On your enrolment list, anyone marked as "Not Active" has not paid their membership. It is a constitutional requirement that anyone attending classes must be enrolled prior to attending unless they have a Visitor's Pass. A Visitor's Pass can be obtained from the U3A office and is valid for 2 visits.

Attendance: It is an expectation, that members will contact their tutor if they are going to be absent from class, especially if it is an extended absence. Tutors, please give your phone number to all members of your class and remind them at the start of each term to contact you if they are going to be absent. Members should not ring the U3A office to advise of an absence, however if they do, office volunteers have been instructed to give out your phone number. The office will not phone a tutor to give a member's apology.

A message to our Kent Avenue tutors: Please note that the 2 parking spaces on the original parking plan that are just by the gas bottle may NOT be used at any time. New parking plans will be posted shortly. A big thank you to the tutors who attended the meeting on the 24th. We are making some progress. For those who couldn't make it, we are progressively going to move classes out of Kent Avenue but it will take some time and tutors will be consulted and informed all along the way.

If you have any questions or concerns please call the Course Coordinator or any member of the committee. All the best for Term 1, 2019.

*On Thursday 6th December, 2018 many of our tutors gathered at Dorset Gardens Hotel for a Christmas lunch. Good food, good company and a great end of year, thank you to you all.*



NEWSLETTER	Deadline for copy to be submitted
End Term 1	Saturday 9th March
Start Term 2	Saturday 20th April
End Term 2	Saturday 8th June
Start Term 3	Saturday 20th July
End Term 3	Saturday 31st August
Start Term 4	Saturday 12th October
End Term 4	Saturday 23rd November



End Term One Newsletter is due to be posted 19th March 2019 and will be on the website on the 16th March. Contributions due Sat 9th March 2019.

We especially welcome photos and contributions from tutors and members about your involvement with U3A. These may be left at the office and labelled "Newsletter" before the copy date or emailed to the Newsletter Editor: Ingrid Tiltman at: [newsletter@u3acroydon.org.au](mailto:newsletter@u3acroydon.org.au)

Can also be posted to U3A Croydon Inc.,  
PO Box 816, Croydon 3136.

If you hear of any member who is not well or has suffered a loss, please contact our Welfare Officer Trish on 9736 4510 or email the office.



Gail McKirdy



Faye Clarke

Example Solution from page 8

1. 417
2.  $714 - 417 = 297$
3.  $297 + 792 = 1089$

If these steps are followed, the answer will always be 1089.

Val Tankey



Cheerfulness is contagious, but  
don't wait to catch it from  
others. Be a carrier.



WATERCOLOUR  
MONDAY AND  
WEDNESDAYS

Helen Knight

