

# MARCH 2016 NEWSLETTER



## CHAIRMAN'S MESSAGE

### FOOD FOR THOUGHT

It struck me as we were planning yet another holiday a few days ago, and knowing that at least 4 members are currently in New Zealand and others are recently returned from other exotic places, what a lucky generation we are.

In common with many other people, my grandparents were born, lived and died within a very small area. My grandfather went abroad only once, to France in 1914, where he saw a lot of mud and carnage, and his foray into foreign parts affected him both mentally and physically for the rest of his life. My mother never went in an aeroplane and only once on a ferry to France where her experience was more pleasant than my grandfathers.

We think nothing of jumping on a plane, or a luxurious cruise ship, and some of us manage to do this several times a year. I think that our generation is so lucky, and privileged, to have this freedom and accessibility. The world truly is our oyster.

But where will the next couple of generations travel to? Will they be able to travel out into space, or under the sea? Will a trip to the South Pole or North Pole simply be a matter of jumping on a no frills flight from John Lennon Airport? Or, in this increasingly unstable world, will their options for foreign travel be much reduced? Will all travel to the Middle East, Turkey, Africa, Central and Southern America, the Far East is impossible because it is too dangerous? Will weekends in Athens, Paris, Brussels or Cologne be deemed unsafe by the Foreign Office? Will they end up doing what our grandparents did and just having a few days by the sea, or in the country, close to home?

I wonder if our descendants will look back on our generation and say that 'We never had it so good'?

Colin Burkitt Chairman

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## LUNCH CIRCLE

The next meeting will be on Tuesday 15<sup>th</sup> March 2016 at 12-15 for 12-30

The Toby Carvery - Arrowe Park Road

(Opposite the entrance to Landican Crematorium)

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## MEETINGS and SPEAKERS

Thursday 3rd March 2016 – Come and join us for a game of BEETLE

Thursday 17<sup>th</sup> March 2016 – Jutta Hesketh will be speaking about ‘The Dubious Art of Love ‘

Thursday 31<sup>st</sup> March – Chris Fittock Community Engagement Officer at The Albert Dock is coming to speak to us about an exciting new project at The Dock

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## SOCIAL OUTINGS

Full booking details available at meetings, please see your social organisers at the back of the hall OR e-mail [barbara@oxtonu3a.co.uk](mailto:barbara@oxtonu3a.co.uk)

### SOCIAL OUTINGS

#### EVENTS - NOW BOOKING

Friday 11 March 2016

Hope Street Shivers Ghost Tour £15-00  
Meet at 5-30 pm outside Philharmonic Pub.  
Followed by meal in Penfactory Restaurant

Monday 23 May 2016

Nordic Church & Centre  
Meet outside James Street Station at 11-00 am  
Cost (including lunch) £9-00

**\*\*NEW\*\***

Tuesday 7 June 2016

Arley Hall & Gardens  
Cost £8-00 plus coach fare

**\*\*NEW\*\***

### THEATRE – NOW BOOKING

Tuesday 24 May 2016

Merry Wives at the Playhouse £14-50

**\*\*NEW\*\***

**VERY LIMITED BOOKING TIME AVAILABLE**

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## BRIAN'S THOUGHTS

I know that the weather can still turn nasty in March but not for long and basically the winter is now behind us. In fact nature has been thinking that for some time and signs of spring have been with us since before Christmas; even so March is the actual month of the Vernal Equinox and already the days are noticeably longer. Though some people suffered dreadfully through the past winter for many the unusual mildness was a real boon and the new growing season now seems ready and eager to unfold.

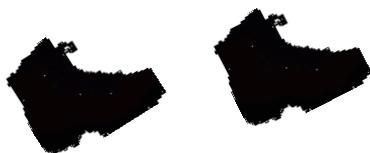
Our social gathering in February gave us some lively indications of the many and varied aspects of interest, study, relaxation and sheer fun that we might cultivate through our new season's U3A. Of course we need to remember that nothing grows except in the appropriate conditions and we might need to give a little extra attention here and there, but we are nevertheless fortunate that our U3A appears to be in good soil, well rooted and well capable of yielding goodly provider and I am grateful that so many people give their time and effort to making this possible.

There is the inevitable temptation to sign up for everything or at least far more than one can realistically cope with. One discovers this mistake somewhere down the line and has to admit that time; energy and inclination are insufficient to sustain the venture; but better that way than not to venture at all.

I've been working with groups, one way or another, all my life and have found the experience most enriching. To begin with there is usually a common theme, ideal or objective through which everyone can relate and around which we can gain invaluable, shared experience. Meanwhile one is spared the necessity of getting too bogged down in personal details, unless and until one feels ready, if ever!

Each group has its own variable, composition, dynamic, energy and life-span. It is a living, creative organism with a potential of its own far greater than the sum of its parts. What an adventure! For the less adventurous it's all right just to go along for the ride. Who knows where you might end up?  
Brian Gill

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## WALKING GROUP

### FRIDAY 18<sup>th</sup> MARCH 2016 – LIVERPOOL RIVER, PARKS AND GARDENS

Carol is leading a circular walk of about six and a half miles taking in a section of the riverside path, the Festival Gardens, St Michaels, Sefton Park and Mossley Hill. The daffodils in the Marie Curie Field of Hope should be in spectacular full bloom. The walk is mainly on surfaced paths and should not be muddy. There is one hill which is a gradual ascent and descent. We will make a coffee stop about halfway. **Meet outside the entrance to Cressington Station @1030am** (Northern Line train from Liverpool Central towards Hunts Cross departs 0944, 0959 or 1014 – journey time to Cressington 10 minutes). Northern Line trains to Hunts Cross are not stopping at Moorfields so you cannot change trains there. **Lunch @ the Toby Carvery in Aigburth at about 2pm.** It's a 5 minute walk from the pub back to Cressington Station or you can get a bus every few minutes from over the road into the city centre. The list for this walk will be available from the next Thursday meeting. Please sign up and indicate if you wish to stay for lunch.

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## SHORT STORIES

### A TALE OF OUR TIMES

Once upon a time there were two men: Mr. Banker whose first name was Commercial (we'll call him Mr Commercial) and Mr Broke whose first name was Penniless (we'll call him Mr Penniless)

Mr Commercial was very rich and very greedy. Mr Penniless was poor and likely to remain so. Mr Commercial made his money by loaning money to others who repaid him often by monthly instalment plus a little extra called 'interest'. But at this time nobody wanted to borrow money so Mr Commercial's fortune wasn't growing and he wondered what he could do to stimulate borrowing.

Mr Penniless would like to buy a house but without a sum of money for a deposit he knew it was highly unlikely. Undaunted, Mr Penniless went to see Mr Commercial – just in case. Surprisingly Mr Commercial did not refuse him outright but rather sat back in his chair, clasped his hands and closed his eyes whilst he thought desperately of how he could justifiably give Mr Penniless a loan, or mortgage (as loans for homes are called). After a couple of minutes he opened his eyes and sat forward on his chair and smiled.

“I think we may be able to accommodate you Mr Penniless.”

“Really, that's good news.”

“What I propose is this. The house you are interested in is for sale at £100,000. How would you feel if I offered you a mortgage of, say, £110,000? That would allow some extra money to improve the house or go on holiday or do anything you like really.”

“Wow, how is that possible?” stammered a stunned Mr Penniless

“Well, as I'm sure you are aware, the price of houses continues to grow so it won't be long before your house is worth £110,000 and even more.”

Mr Penniless signed on on the spot and immediately went to tell all his friends that they could get mortgages too. They all went to see Mr Commercial and borrowed lots of money. In fact so many of them went that houses couldn't be built fast enough and prices rocketed.

After a while Mr Commercial became concerned that he had loaned too much and wondered what to do to reduce any possible risk. Fortunately Mr Commercial's brother (Mr Investment) worked in the office next door. Mr Commercial popped round to see what Mr Investment could do. It didn't take long before Mr Investment thought of a solution.

“This is what we could do.” he said. “We will create a new security and use these bad mortgages as collateral. We'll pay the investors back as the mortgages are repaid.”

“Who's going to buy into such an awful security?” queried Mr Commercial.

“Well, individually the loans are er...inferior but if we bundle them together some will go bad but not all of them and remember, house prices are rising all the time. Really we have nothing to worry about.” assured Mr Investment.

“I'm still not sure.” responded Mr Commercial.

“Listen Commercial, this is how it will work. We'll lump the loans into three bundles, Good, Not-so-Good and Terrible. We'll pay the holders of 'Good' loans first but at a lower interest rate because

their risk is less. Then we'll pay the 'Not-so-Good' but at a higher interest rate and finally, if there's any money left, we'll pay the 'Terrible' but at an even higher interest rate because their risk is greatest."

"Hmmm, I think I'm beginning to understand."

"That's amazing. You've managed to create first class securities out of absolute rubbish. But who can we sell them to?" said Mr Commercial finally cottoning on.

"I feel that the Authorities won't allow us to sell to widows and orphans so we'll sell to our sophisticated institutions like pension funds, insurance companies and the like. Anyone who's looking for a high quality safe investment" Mr Investment was confident.

"Surely nobody will buy any of the 'Terrible'." Mr Commercial was concerned.

"Of course not. Nobody is that stupid. We'll keep them ourselves and pay ourselves a nice hefty interest rate."

"But wouldn't we have to show this garbage on our accounts?"

"No, no, no, we set up a new little company off-shore, transfer the 'Terrible' bundle and it all goes on their balance sheet." Mr Investment was smug.

Mr Commercial persisted "But we are still just moving our own rubbish around."

"Ah yes, but the authorities allow us to shield the public from such complex transactions."

Meanwhile in another part of town the Authorities were being pressed by the public to force institutions to be more open about their financial reporting. And so it came to pass. As a result the state of securities became public knowledge. The investors began phoning Mr Investment.

"Hey, we're not getting our monthly payments" they said.

"Ah, I meant to call you. It's been manic round here. It turns out that the Pennilesses of this world who took out the mortgages that formed your security aren't able to pay them off." said Mr Investment defensively.

And house prices plummeted.

"Hang on." said the investors "We bought from the 'Good' piece, you know the 'AAA' rated."

"Ah yes, it turns out that the original loans were much worse than we thought and there's very little money coming in. We're as disappointed as you are, believe me."

"But you told us that house prices always go up."

"Ah yes that was a bad assumption, sorry."

"But they were 'AAA' rated."

"Ah yes, the agencies got it wrong too."

"But they were insured."

"There's no way the insurers have enough money set aside to cover this mess."

And so it was that some banks just ran out of money and were bailed out by the tax payers.

But this story does have a good ending in one respect. The Bankers, who had made so many people's lives a misery, lived happily ever after. Rod Paddock

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### LIVERPOOL LITERARY WALKS

Details and prices contact [deborah@deborahmulhearn.co.uk](mailto:deborah@deborahmulhearn.co.uk)

Phone 0151 734 4152 or mobile 07964 178 609

Walks start at the Bluecoat, School Lane and last between 90 minutes and 2 hours.

**Deep Seas & Dead Fathers** – the development of Liverpool’s literary life from Georgian times, and why the growing port produced so many writers. *Circular walk beginning and ending at Bluecoat Approx. 1.5 miles*

**Down the Sea in Ships** – Liverpool’s seafaring stories and how our proximity to the sea has influenced so many of the city’s writers. *Circular walk from Bluecoat. Approx 1.5. miles*

**Visiting Victorians** – why Charles Dickens described Liverpool as the ‘Copperfield stronghold’ and what inspired some C 19<sup>th</sup> writers. *Circular walk from Bluecoat approx. 1.5 miles*

**Radicals and Renegades** considers the city’s anti-establishment and anarchic voices, from C 18<sup>th</sup> to modern times, who have broken down literary barriers. *Linear walk from Bluecoat to junction of Hope St and Falkner St. approx. 1.5. miles*

**Heart and Soul** celebrates Liverpool’s literature of love and the places and people that have inspired the city’s lovelorn writers to immortalise their love affairs on paper. *Circular walk from Bluecoat approx 1.5. miles*

**Atlantic Currents** explores the literary cross between Liverpool ad America, and the excitement and bittersweet emotions of ocean travellers. *Circular from Bluecoat approx. 1.5. miles*

**War and Peace** explores stories of war from the Front and Home Front, at sea and in the air, and how Liverpool writers have responded to war and conflicts. *Circular walk from Bluecoat approx. 2 hours*

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### TEA ROTA FOR THE NEXT 4 MEETINGS

3 <sup>rd</sup> March 2016	Rosemary Holden	Mary Potter	Sandy Anderson
17 <sup>th</sup> March 2016	Ann Hillier	Chris Lakin	Gwyn Thomas
31 <sup>st</sup> March 2016	Judith Wheat	Greig Roberts	John Roberts
14 <sup>th</sup> April 2016	Barbara Walker	Cathy Sullivan	Arlene Hunton
28 <sup>th</sup> April 2016	Dot Matthews	Eve Felton	Corinne Whitham

Please ring me (Joan Benton) on 608 6226 if you are unable to do a duty.

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# North West Regional Summer School 2016

Newton Rigg Agricultural College, near Penrith

Tuesday August 30<sup>th</sup> – Friday September 2<sup>nd</sup>

## Courses include

\*Architecture\*

\*Medieval Archaeology\*

\*The Works of Elizabeth Gaskell\*

\*Art\*

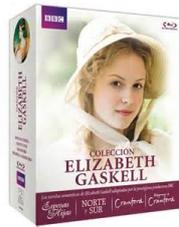
\*Recorders\*

\*Ukulele\*

\*Japanese Encounters\*

\*Science – The Universe\*

\*Geology\*



Costs: *early bird discount for all bookings before May 31<sup>st</sup>.*

Residential (*in student accommodation*)

£275 (with discount: £240)

Non-residential: £155 (£120)

*Includes tuition fees, gala dinner, evening activities and entertainment.*

For details and registration please go to the North West Regional website

[u3asites.org.uk/north-west](http://u3asites.org.uk/north-west)

Or phone

David Joseph: 07831473157

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## VISIT TO THE WALKER ART GALLERY

On Wednesday February 17<sup>th</sup>, members of the Art Appreciation Group, plus a few others, spent a most enjoyable morning viewing some very interesting Renaissance and Medieval paintings at the Walker Art Gallery.

Steve Cottam was leading the group on this occasion and as it was his birthday we thought it quite noble of him to spend it with us! He concentrated particularly on a painting of Henry VIII by Hans Holbein, which was a copy from the Whitehall Mural which the artist had painted at the King's bequest.

Henry VIII had inherited Whitehall Palace after the death of Cardinal Wolsey in 1529 and the Mural depicts Henry, his wife Lady Jane Seymour, his father Henry V11 and Elizabeth of York. Sadly the original was destroyed when the Palace burnt down in 1698 but there remained a small copy by Flemish artist, Remigins van Leemput, (assistant to Van Dyke) Latin verses on the original included the words,

*The son, born indeed for greater tasks, from the altar  
Removed the unworthy, or put worthy men in their place*

Leaving little doubt that he considered himself his father's better!



There is no doubt that the painting of Henry alone, commands attention; looking down on us, the stance is confident, his frame bulky but powerful with arms akimbo and rich clothing emphasising both strength and wealth. The painting also includes rich curtains and suits of armour to reinforce the impression; not a man to be messed with!

Steve also drew our attention to a painting by Kneeler, of Charles II in the style of Holbein and to several other interesting artists of the period, some of whom had apprentices completing parts of the works. Faces seemed to be kept rather bland at this time; their clothes were accentuated in great detail as if to show their position in life? Steve had researched the subject well and gave us many snippets of information to bring the period to life.

Also of particular note in the exhibition is a triptych of the Crucifixion by Cranach, Master of the Aachan Alterpiece, painted between 1492-5 and quite beautiful. We were fortunate to have Bernadette to talk to us about this painting and some wonderful woodcuts.

There were also some beautiful 16<sup>th</sup> Century paintings of religious scenes, many illuminated in gold and by a variety of artists including Dutch artist, Jan Mostaert, which we enjoyed.



All in all a most enjoyable way to spend a wet grey winter's morning followed for some of us by an afternoon at the ballet - but more of that elsewhere! Our thanks to Steve and to Jutta and Bernadette who arrange these visits so well.

Eliane Davie



**WALKING GROUP FEBRUARY 2016**



A very enjoyable walk through the lanes, alleyways and beaches of West Kirby and Hoylake, followed by a very pleasant lunch at The Green Lodge

We were all very impressed by Corinne's new walking boots !



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**STOP PRESS !!!!!!!**

On *Thursday 31<sup>st</sup> March 2016* Chris Fittock, The Community Engagement Officer at The Albert Dock has agreed to come and talk to us about an exciting new project there. This should be of interest to all our members but particularly to The History Group and The Creative Writing Group. Anyone who has any interest in Liverpool and the docks will also find this particularly appealing. Below is listed a general outline about this project and the many FREE opportunities it offers. Please put this date in your diary.

**SEE BELOW**

# **THE PEOPLE'S HERITAGE PROJECT AT THE ALBERT DOCK**

## **People's Stories**

One of the major things we're keen on doing is collecting local people's personal memories of the Albert Dock, and giving these some kind of public output - such as collating them into an exhibition, a piece of art, or as part of a memories-based walking tour. Did they, or their relatives, work there? Do they have stories about visiting Albert Dock that are personal, interesting or unusual? Does anybody have any images of the Albert Dock during its abandonment or early regeneration?

## **Research**

For people interested in learning about this history and heritage of the Albert Dock, we are offering free workshops with both Merseyside Maritime Museum and Liverpool Record Office. Both have collections of items and objects that relate to the Dock, which participants would have bespoke access to. We would also be able to support further learning according to individuals' own interests - perhaps they have a particular interest in its architecture, its relevance to the industrial revolution, or in the people who worked there. We would then like to include participants' findings on new wayfinding screens that are being installed at the Albert Dock later this year.

## **Walking Tours**

We will be offering local groups free, bespoke heritage tours of the Albert Dock, led by Blue Badge Guides. If any groups are interested in taking part in these tours, we would like to hear from them. We would also like to hear if groups would like a tour based on any specific aspects of the Dock's heritage, which we will try to respond to.

## **Creative Writing and Performance**

A professional theatre company will be working with local people to turn their stories, research or interests into public performances. This would suit anybody interested in creative writing or performance. We are looking at producing performances at the Pirate Festival in September 2016.

## **Exhibition**

We are holding an exhibition at Liverpool Central Library in autumn 2016. The content of this is very open, and I am interested in using arts and crafts as interpretations of the Dock's history and heritage. I would be interested in hearing from any artists interested in creating works for this.

All of our opportunities are free to take part in, and we would be able to offer some modest expenses for anybody taking part in workshops or carrying out research.

**Come along to our meeting at TWPG on 31<sup>st</sup> March and find out more about this project.**