



Post-Lib

RPG Committee 2019

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A note from the Chair

Sian King

SINCE the last edition of *Post-Lib* (May/June 2019), we have held our AGM. Although attendance (14 members) was disappointing, it was a lively session with some challenging questions from the floor – always welcome!

We currently have 557 members but many are still not receiving our electronic journal of *Post-Lib*. Please make sure you have signed up to receive all our electronic communications. Instructions can be found in the last issue of *Post-Lib*.

We have said farewell to two very long-standing Committee members. Joan Woollatt, who has been the Treasurer for an amazing 18 years, and Alison Hall who has served as Secretary also for many years. We are very grateful for their long and active dedication to those roles. Much to our relief, Judith Allery has agreed to be our new Treasurer. As an added bonus, she comes with several years of experience as Treasurer of the London Regional Group. We are also delighted to welcome Sheron Burton to the Secretary role. Sheron also comes to the Committee with a wide range of experience, not least on the CILIP Audit Committee. We still, however, have other roles as yet unfilled (such as Marketing), and would much welcome further expressions of interest. We meet just three times a year in London and otherwise communicate electronically.

Looking back at our Business Plan for 2019, we have not been able to achieve all our goals. We would welcome feedback on this, which can be used for our 2020 Business Plan. One area for improvement is liaison with other Special Interest Groups – we hope that CILIP can facilitate this to better effect, especially in supporting joint events. **PL**



Welcome to the 89th edition of CILIP RPG's *Post-Lib*

Christiana Ikeogu

THIS year has flown and by the time this gets to you, summer will be over and we are counting down to Christmas. Such is life, but there is a lot to be done as we journey along. Liz Jolly, the Chief Librarian at the British Library and one of the keynote speakers at the CILIP's Conference 2019 said, 'Libraries and librarians are not neutral but are part of society and part of the debate'. How much do you agree with her? What can we do individually, and as a group to ensure we remain part of the profession, the society and the debate – to ensure that, as much as we are able, we speak and act for ourselves rather than allowing others to take control and make decisions for us?

In a nutshell, most of the articles in this issue point us to the right direction and I hope every reader will appreciate the efforts made by our contributors. My own gratitude starts with our able Chair who has taken us through committee meetings and the AGM. She shares, in her note, the many changes that have taken place as well as those expected in the future.

It is amazing that quite a good number of people are missing out on the electronic and even postal issues of *Post-Lib* due to lack of connectivity. Our Web Editor gave guidelines on how to get connected in

the last issue. Here again, he, as well as *Mature Times* articles have given us plenty of information on cyber attacks and fraudulent activities that pledge the twenty-first century society.

I cannot thank Charmaine Bourton enough for the efforts she puts into the articles she sends to me. Our group has been adventurous in discovering the rich resources and attractive locations in London, and Charmaine's reports will prove very valuable for those unable to make the visits. As the Chair has been pointing out, it would be encouraging for members in other regions to arrange their own.

Talking about living the retirement life to the full, please check out what Charmaine is engaged in with her modelling career. Moreover, the book I reviewed, 'Retired and inspired' reflects Liz Jolly's notion that we are not neutral in the world. We are or supposed to be a well-informed community and as such need to be aware of certain predicaments life will bring. I know that I am as guilty as anybody else here.

My take on this magazine is that we can use it to encourage and inspire each other as we enjoy what lies ahead in our lives. If you agree with me, get active and keep in touch. Your comments are always valued. Wishing you the very best till next issue. **PL**

Safe use of IT: Message from RPG Web Editor

Alan Cooper
Committee member

This is the first of a series of articles in Post-Lib about the use of IT in retirement, beginning with sources of advice about safety and security. Please feedback any advice you have about the issues raised via the Editor for inclusion in future issues.

USING the Internet makes many activities such as shopping and booking tickets a lot easier but also exposes us to potential scams and malicious behaviour. For example, some types of malicious email message currently doing the rounds include:

- relationship scams;
- fake documents with nasty payloads;
- offers too good to be true;
- threats urging you to take immediate action.

Often these malicious messages involve “phishing” – the fraudulent attempt to obtain sensitive information such as user names, passwords or credit card details by disguising oneself as trustworthy. Recent research at the University of Plymouth shows that such phishing messages won’t necessarily be flagged up as suspicious by email providers.

Sources of information

Here are some sources of information and

advice which we can consult in order to be more confident that we are safe when using IT. Information on email security and internet security generally is available on the Cyber Aware website set up by the Home Office...

Another source of IT security advice is Age UK. It recommends that you should:

1. Install security software (some of the software packages are free)
2. Install the latest software and application updates
3. Ensure that your home wireless network is password-protected.

Age UK also provides a personal service in many parts of the country that helps older people get to grips with their desktop PC, laptop, tablet, mobile phone or other smart devices.

Your local police force may provide an alerting service which enables you to keep up to

Next Issue

Materials for the next issue should reach the editor by Monday 16th December 2019.

Please send as a Word document and email to christieikeogu@gmail.com. Alternatively, post a typed copy to Christiana Ikeogu, 130 Elphinstone Road, London E17 5EX. Contact by phone will also be appreciated on 07957 726 215.

Please note that articles presented in Post-Lib are not necessarily opinions of the editor or the RPG Committee.



date with news about scams and fraud in your area, such as the Thames Valley Police's Alert Community Messaging at www.thamesvalleyalert.co.uk

Password management

Password fatigue is the feeling experienced by many people who are required to remember an excessive number of passwords as part of their daily routine, such as to logon to a computer, undo a bicycle lock or conduct banking at an ATM.

It encourages users to adopt poor habits such as to use the same password for several different accounts, deliberately to choose easy-to-remember passwords that are too vulnerable, or to rely on written records of their passwords. (Search for "Internet password logbook" on Amazon indicates how widespread some of these poor habits are.) Using a password manager can help you create and remember passwords. The software can help mitigate the problem of password fatigue by storing passwords in a database encrypted with a single password.

I'm using the free version of LastPass for my password management for everything but the most sensitive accounts, i.e. banking and health. One of its useful features is that it will

warn me if I've used the same password for more than one website – good practice is to use a different password for every account. It has a built-in password generator which creates long, randomised passwords and enables me to conveniently and safely share passwords – passwords should never be put in a text or email message.

Reporting fraud

If you have been the victim of internet fraud you should contact ActionFraud, the UK's national fraud and cyber crime reporting centre'.

Back up your important data

In the next issue of *Post-Lib* I'll look at sources of advice about safeguarding your important data, such as your photos and key documents, by backing them up. **PL**

Resources

The NCSC and Cyber Aware's cyber security advice to individuals and families. <https://bit.ly/2BF1XLw>

Age UK advice on staying safe online. <https://bit.ly/2JnNxDL>

Password managers

https://en.wikipedia.org/wiki/Password_manager

https://en.wikipedia.org/wiki/List_of_password_managers

National Fraud and Cyber Crime Reporting Centre
www.actionfraud.police.uk/

TV Licences: Comments from *Mature Times*

Andrew Silk

Editor, *Mature Times*

SO THE BBC have revealed the results of their consultation of free TV licences for the over 75s and as expected, it's not good news. Essentially, the BBC will retain this perk only for the poorest of pensioners going forward, those that already are in receipt of Pension Credit. The effect of this is that the free TV licence concession will cost the BBC some £250 million a year as opposed to the estimated £745 million it previously cost.

Whilst the BBC will do what it will do, and there is little that we or anybody else can do about this; what can be done is that we can all lobby our MPs and the government to

insist that they stick to their 2017 manifesto pledge. How many of you remember that in that manifesto (which of course is their plea for our votes) that the government pledged to maintain this universal benefit for all pensioners. Sometimes two years seems a long time in politics! How many pensioners in two years will no longer have a television or radio because they simply cannot afford to pay the TV licence? Well it seems like the government doesn't care – it's already had pensioners' votes – so now they can go and suffer in silence!

Extract from *Mature Times*, July 2019

Book sales show decline

ARE you an avid book reader? Many older people are, but how do you obtain the books you read? Do you borrow them from the local library, do you buy them from charity shops or do you delight in owning the books themselves and buy them for your own pleasure? However you consume your books, the fact is there were fewer books bought during 2018 than the previous year. Sales fell by some £168 million in value, a decline of some 5.4% by volume, year on year.

This is the first time a sales decline had been recorded since 2014 according to recent figures released by the industry body, The Publishers Association. It's not all bad news. The decline in sales was also significant for another reason, as it took total sales to just below the £3bn mark at £2.95bn. However, not all was doom and gloom as the sales of audiobooks proved to be a bright spot in the booksellers' canon with sales leaping ahead by some 43% albeit to a more modest £69m. The rise in sales of audiobooks was partly driven by the internet giant, Amazon, and its

audiobook platform, Audible, which offers a 30 day free trial and then unlimited downloads for a fixed monthly fee. It's also driven, to a degree, by our busy lifestyles with more people choosing to listen to an audiobook on their commute, or in their car. It is also partly attributed to the increased popularity of podcasting, as more and more money is invested by publishers into digital formats. In fact the digital book market overall, which includes audiobooks, e-book sales, and subscriptions to reading devices such as Kindle, showed good growth across the year, increasing by 4.6% to total sales of £653m.

Overall, including exports, the book industry is worth £6bn to the UK economy. Physical book sales are driven, to a great degree, by trend and fashion and the appearance, or indeed absence, of a popular bestseller can impact the market hugely. Some of the biggest sellers last year were *Becoming*, written and published by former first lady, Michelle Obama, and *The Rooster Bar* by serial bestseller, John Grisham. Stephen Lotinga,

CEO of the Publishers Association, commenting on the figures said: 'UK publishing continues to satisfy the insatiable consumer appetite for books in all forms. Investment in digital is paying off, driving growth and meeting reader demand to access books at any time in the format of their choice. Rise of the audiobook 'Audiobooks have grown phenomenally as ever-increasing numbers of people opt to enjoy books in a way that suits

new technologies and keeps pace with our busy lives. 'Despite good top line revenues, there are some areas of real concern. School textbooks sales have taken a hit as the continuing squeeze on school budgets mean that teachers simply can't afford the learning resources children need.'

This article appears with courtesy of Mature Times Inc.

Making connections

Visit to the Royal Courts of Justice

27th June 2019

Charmaine Bourton

TWENTY-five of us enjoyed a tour of the Royal Courts of Justice. Well I suppose we would enjoy it as we were not on trial!

The Courts were opened on 4 December 1882 by Queen Victoria but the concept started in the 1850s as an amalgamation of the Courts which were in the local area, close to the Inns of Court which surround the current court. Four hundred derelict houses were demolished, but it was a slum area in which people were living, so it was used as a slum clearance exercise. There are 35,000,000 bricks, and 1,000 rooms built in the old English gothic style by George Edward Street who was a pupil of George Gilbert Scott, the architect of St Pancras Station.

It took twenty years to build and cost £1,500,000. George Street did have problems as the stone masons went on strike. We saw evidence of this where the workers that could not do anything else until the stone masons had returned to work, had titivated two columns. They only got to do two before the stone masons returned to work. Street was



not happy with all the accolades he received for the building as he thought only God could be perfect. So he deliberately made an imperfection close to the pillars.

The pictures hanging on the walls are on loan from various galleries. One picture depicts Queen Victoria opening the Courts with William Gladstone. Unfortunately George Street had died the year before the Courts were finished so his son is pictured to represent his family. There is however, a most impressive statue of Street made by Italian marble sculptors.



Picture courtesy of Aurelien Guichardc via Creative Commons.

All the Courts are on the first floor. Initially 12 courts expanded to 19 then later expanded into the basement with more Courts. There is a gymnasium in the basement for staff and they are also allowed to play badminton in the hall after hours. However, I couldn't see a badminton court marked out. This is the only sport allowed in the hall.

The building is a Grade 1 listed which meant that in the 1980s they could not accommodate computers because they could not drill holes in the walls! So they expanded from 25 Courts to a 101 in which computers could be used. Nearby in Fetter Lane are the Rolls building and the Senior Figure of the Judiciary which is known as the Master of the Rolls. This building was also converted in 2011 to house a further 31 Courts. None of these are criminal Courts. The only criminal cases that come here are appeals. (Indeed we were allowed to go into a Court and see part of an appeal after the tour).

Company law is dealt with here and recent cases include Google, Facebook and Uber. Family law is also dealt with here e.g. wards of Court and child abuse. These cases are always held behind closed doors whereas most cases are generally open to the public.

There have been a number of famous people who have had their cases here, including Cliff Richard with the dreadful allegations against him (proven to be unfounded); George Michael sued his record company, and Paul McCartney's divorce from Heather Mills was also heard here.

Enquiries are held here including that of Princess Diana's death and the Grenfell fire, although the latter has now been moved out. General Court covers cases of libel, slander, bankruptcy and any people serving writs against the police, NHS or other public bodies.

New barristers are sworn in here as are judges and the Lord Mayor of London. Our

guide then gave us a brief history of the Courts. The Romans started Courts ran by tribunes from which we get tribunals. Alfred the Great was the instigator of the legal system whereas Henry II started the current system and in today's terminology, he would have been deemed to be a control freak! He called his courts Assizes (from the French) and they remained such until 1970 when they became Courts! When England became too unruly he realised he had to have representatives throughout the country to supervise courts in his name and these people used to be met by 12 of the local greats and the good, from which we get our jury of 12 persons. It was not until 1894 that a Catholic was permitted to be a judge. Now anyone can be a judge. There are 95 High Court judges and 34 of these are female! We were shown cases of presents given to the Chief Justices by foreign Chief Justices. However they are not allowed to keep the presents so they put them on display.

The Press office is now in the building because they can now have computers thanks to Wi-Fi. They have 10 cells which are mostly used for criminals on appeal but they are infrequently inhabited now since most appeals are conducted via video link. If people do not agree with a judge's statement they get a warning. If they continue to disagree vociferously they will be arrested by the police on site and then they get to use one of these cells! Sir William Blackstone tried to write down all of UK law and this became known as Blackstone's Commentary. When the USA became independent in 1776 they used his book to set up the basis for the legal system of the USA and in 1924 the American Bar Association gave the Court a statue of Blackstone as a present.

A judge had a big wig, (hence the term bigwig!) modern mostly now used ceremonially. The barrister always has a curly wig with a tail. Wigs were kept after they went out of fashion, although judges are not compelled to wear



them. Barristers always wear them out of deference to the judge. Wigs have been made in the same place since 1660 and that company is Ede & Ravenscroft in Chancery Lane. A big wig currently costs £3,500 and a small one £2,500.

From here we went upstairs to two rooms: the painted room which was prepared for Queen Victoria's visit and the Bear Garden. The latter was so named by Queen Victoria because it was so noisy. She said it was like the Bear Pit in Southwark!

There are four Inns of Court: The Inner and Middle Temple; Lincoln's Inn and Gray's Inn. The Temple is named after the Knights' Templar and Lincoln's Inn is named after the Earl of Lincoln who owned it. Two of the barristers employed at Gray's Inn are Tony and Cherie Blair. Once you are on an Inn's list you stay on that list until death!

Henry II (control freak!) created the post of King's Rembrancer. The JD of this post requires that the incumbent spies on the proceedings in the Court and it is the longest continuously held post in the legal system. The job is still done today, keeping the Queen abreast of what is happening!

Next we went to the original Courts 1 to 19 and our guide pointed out that all the rooms had been re-numbered. They had had to paint over the original numbers, but they were unable to remove number 666!

A 1,000lb bomb dropped in WW2 lifted the building from its foundations and we can still see today that the columns are not in line. They have strain gauges to check on any movement.

Now we get to the museum and the most interesting item there was the original case notes of the trial of Guy Fawkes in January 1606!

Finally, the Courts have been used as film locations for Skyfall, Mission Impossible, and Sweeney Todd (!). Johnny Depp got drunk at the after filming party, made a bit of a mess



and so they no longer allow after film parties! TV wise: Silks, Dr Who and London Fashion Week were also hosted there with Vivienne Westwood. **PL**

Visit to Frogmore Paper Mill, Hemel Hempstead

7th May 2019

Charmaine Bourton

The Frogmore Paper Mill is now a charitable trust to preserve the oldest paper making mill in the world. Paper making machinery was invented in France by Louis-Nicolas Robert in 1799.

Due to the troubles in France as a result of the French revolution the person Robert was working for, whose name was Didot, suggested that Britain would be a better country in which to patent it.

This is where Henry and Sealy Fourdrinier, who were stationers in London, became involved and financed the project at Frogmore. This was the first of many paper mills that were set up along the banks of the River Gade. The John Dickinson stationery company operated and owned the mills and in a short



time they were responsible for five mills in the Gade valley.

By the 1850s paper mills were generating 100,000 tons of paper. This is how Watford's reputation as a major international printing centre led to Odhams and the Sun becoming two of the major printing houses in Britain. The canals made it possible to deliver paper

to the city of London overnight. We were then taken to see the paper being made and it was surprising to see how much water was involved given the end project was a dry roll of paper!

After seeing the mechanised way of making paper we were then taken to have a try ourselves by hand! We saw a museum showing all the products that paper can be made from and some models of the original equipment. Then we were taken to see the modern products, which they now specialise in, including animal excrement – to be precise elephant and rhinoceros! These animals are herbivores so their contributions contain a profusion of fibre!

Much of the paper that is made is from recycled paper waste and sometimes bank notes! (No bank notes were offered to us

unfortunately, but we were given the chance to purchase animal poo paper in the shop!) These special types of paper are some of the major revenue generating items for the trust. However, there is constant use of the premises for film and TV. Some of the films made there include “Justice League”, “Silent Witness”, “Battle of Stalingrad”, “Whitechapel” and the building has also featured in documentaries such as “Flog It”, “Salvage Hunters” and “Bargaining around Britain”.

They also have school visits led by their Education Officer. We finally sampled the drinks offered in the café and I could not leave without sorting and ordering the books for sale shelf! It was a fascinating visit, well worth going to if you have not been. **PL**

CILIP CONFERENCE 2019: a Personal Reflection

Christiana Ikeogu

IT was with great joy I received the award to attend the CILIP Conference in Manchester this year. The event is a good venue to reconnect with friends and colleagues especially those we are not able to keep up with through telephone and social media.

The theme, ‘Diversity and Inclusion: it’s up to all of us’ just captures the true essence of libraries and the services they provide, and that notion attracted my attention. If we agree and work on the premise that library services are and should be for everyone who lives and operates in the community, then we would have no problem in convincing the authorities to fund the services we provide.

However, as Rob Green, the CILIP Editor-in-Chief puts it, ‘It is no secret that diversity and inclusion in the library and



information profession needs to improve. The current workforce is not representative – whether that is race, gender identity, sexuality, socio-economic background or ability...’

The two days saw keynote speakers covering some surprising topics such as ‘Artificial Intelligence’ and the not-so-positive usage of it in production by Kriti Sharma. Liz Jolly of the British Library shared an impressive personal experience in the profession. Nevertheless it was the keynote speaker, Hong-Ann Nguyen,



who addressed the main theme, Diversity and Inclusion that I found very powerful.

The breakout sessions led the delegates to share and participate in the conversations. Thanks to my previous experience and connection with Community, Diversity and Equality Group, I was drawn towards the celebration of 25 years of Libraries Change Lives, and the newly formed network for Black, Asian and Minority Ethnic Communities in the profession. Personally, I think libraries should look at what is happening in businesses and supermarkets and adapt to the current practices of providing what the communities need rather than what library staff need. Library authorities should acknowledge the diversity and inclusiveness of the people and the products they demand in order to make the services relevant.

I was also on the lookout for how our special interest group, the Retired Professionals Group can remain active and relevant in the profession. Since the diversity and inclusion is up to all of us, it is important that we do not underestimate our impact in the profession. We, the RPG members, have put so much energy into growing the profession, it seems appropriate that we help those coming behind us to understand how to exit the profession gracefully or continue to inspire the younger generation as we presently do. I recommend a more proactive approach towards better representation at the next conference because many people edging towards retirement would want to hear from us.

Conclusively, it was a well spent two days and the organisation of the activities was very good. **PL**

Contribute

If you would like to contribute articles and pictures for the next edition, or future editions, of *Post-Lib* please contact the editor at christieikeogu@gmail.com or phone **07957 726 215**.



Post retirement job: Modelling

Charmaine Bourton

After retirement I resumed a job that I used to do when I was part time (when children were small) – that of Art Model. I am a Portrait Model as opposed to a Life Model, the difference being that a Portrait Model is clothed and a Life Model is not! Not that I have any issues with nude modelling, but I used to model in an art school which was near the library I worked in, and it could have been embarrassing if an art student had come in the library for art books!

A modelling session lasts for two hours but thankfully we have a break in the middle of the session. The break is for the benefit of the model, not the class! It is more difficult than you might think to sit still for an hour – you cannot even move your eyes! It makes one realise how much you do move even when reading a book or watching TV! Needless to say you must choose a pose which is comfortable, and if sitting, a comfortable chair! I have learnt that an itch will go away after ten minutes! Yes of course you could scratch if you had to but I have the reputation of being the “stillest” model at the college where I currently work, and I intend to keep it that way!

Of course after the break you have to assume exactly the same pose, for example, right hand over left, hair in same position etc.! Although I have highlighted this as a post retirement job, my modelling days started when I was at school. Despite my grandmother having been an artist, her gift skipped a couple of generations, and her three sons, and 10 grandchildren, of whom I am one, are all totally useless at art.

(My son is brilliant!) At school my teacher was trying to get an A level student into a prestigious art school and she had to have a portfolio of a person doing various activities such as reading

a book, riding a bicycle etc. My art teacher told me that as I was so useless at art, I could be her model and not do the art class! Imagine a teacher saying that in those terms today!

However, it was music to my ears as I hated art! My favourite pose for her was reading a book as she (the student) said I could turn the pages as I would get very bored otherwise! Riding the bicycle was interesting – someone actually brought a bike into school!

After this, my teacher decided I could model for the class. In those days you were not allowed to drop a subject you were useless at until 4th year – Year 10 in today’s school years. In modelling for the class you found out who your friends were in terms of how fat or thin you were portrayed and even going back to today it is nice to hear the art teacher tell the adults: “her legs aren’t as big as that” or “slim down her stomach!” – it’s almost as good as being airbrushed!

I have modelled in costume as a Queen and as a Renaissance lady. I always try to wear a top with a complex pattern on it for the students to copy – the longer they take to draw me the longer I am employed and of course, again you have to wear the same clothes to each session. So no going home and getting them dirty!

One of the most ironic aspects of working as an art model is when in full time employment in libraries, in the latter years, you had to meet a target, or be in trouble, whereas as an art model you are paid comparatively good money for doing nothing – literally!

Finally, here is the advert – if anyone would like me to model for a U3A group or art class and it is within reasonable distance of Croydon – I am available! **PL**

Twenty-First Century Life: Scams and some useful advice

It is an unfortunate fact of life that anyone can be targeted by a scam at any time, and in many cases the victim may not even realise that they have been targeted. There are many different types of scams and they take many different forms. You can bet that if there is a way to make money by targeting the vulnerable and the elderly then criminals will find it; older and vulnerable people are seen as easy targets by criminals.

We all have our pride and don't like to admit when we have been wronged. Many victims of scams don't open up to those close to them because they fear being ridiculed or embarrassment; a perfectly understandable reaction. However, if you are a victim it is essential that you seek help and don't try and brush the scam under the carpet. Although you may not recoup all of your losses you just might help prevent other people from becoming a victim.

So how does a scam happen? Well, the short answer to this is in many ways. A scammer may approach you at home, contact you through the post, telephone you, or as is becoming more frequent, online by e-mail or by you inadvertently accessing a fake website. A scammer may try to befriend you, especially if you are older, single and have been using an internet dating website. You may unwittingly become the victim of identity theft or you may be targeted by those wishing to gain access to your money.

The charity, Age UK, have recently published a detailed guide, 'Avoiding Scams', which gives invaluable advice on what to do if you are, or suspect you have been, the victim of a scam. In their guide they identify the seven main scams as being:

- **Doorstep Scams** – according to Trading Standards 85% of the victims of doorstep scams are aged 65 and over. Traditional doorstep scams include traders offering to fix your property, people masquerading as gas or

electricity employees wanting to gain access to your home, or people asking to use your toilet or phone because they need help or feel unwell.

- **Mail scams** – these are usually letters or promotional material addressed to you that make fake claims, or offers, that are designed to con you out of your money.

Regular ones are for foreign lotteries, or prize draws that claim you have won some money, and that to claim your prize you need to pay an administration fee, buy a product, or call a premium rate phone number.

- **Phone scams** – these are usually telephone calls from someone saying they are from your bank, or the police, advising you of the possible fraudulent use of your credit card, bank account or debit card. This is an attempt to gain information relating to your bank account so that the fraudsters can gain access to your cash. Other phone scams include sales or investment opportunities that seem too good to be true (that's because they are), or calls about your computer saying you have a virus and advising you where to go to download software to fix it.

- **E-mail and online scams** – things to watch out for include fake websites, any e-mails that you receive from abroad (usually from somebody who is stranded and in need of help and is asking you for money), and attachments to e-mails, especially if you don't know or recognise the sender of the e-mail.

- **Relationship scams** – if you use a "dating" or a "friendship" website be careful. One of the things to watch out for is being asked for personal information early in the conversation. If you are asked for personal information or if you are asked to communicate by e-mail, text or phone (rather than through the website on which you met), then be on your guard. Scams – some useful advice

● **Identity theft** – this is where personal information such as your name, date of birth or address is acquired and used by a criminal to commit fraudulent acts, such as buying goods and services in your name, taking out credit cards or loans, or gaining access to your bank accounts.

● **Investment and pension scams** – this is where you receive cold calls about your pensions or investments – the scammers are simply trying to gain access to your cash. You may well think that you know about all of the above and that you would never fall victim to the scammers but criminals are finding ever more inventive and convincing ways of getting what they need – and remember they only need a few successes to make their efforts worthwhile.

It is important that you remain vigilant at all times and if you are unsure about something then make sure that you thoroughly check it out before going any further. There is plenty of help out there, but ultimately if you are unsure then say no or don't proceed. What if I'm a victim?

Well, the first thing to say is that if you are a

victim of a scam then the worst thing you can do is to do nothing. This will only result in the fraudster getting away with what they have done and is free to pursue other victims. By acting on your misfortune and reporting the scam you may well help to make sure that others don't fall victim to the same fraud. If the scam is financial then you must contact your bank or card provider immediately, and tell them how you have been affected. This will enable your bank or card provider to act quickly and prevent you losing more money. They may even have a chance of pursuing the fraudster. You must also contact Action Fraud, the national reporting centre for fraud and internet crime. Their helpline is available for advice on preventing fraud and to tell you what to do if you fall a victim to it. You can call them on 0300 123 2040 or visit their website at www.actionfraud.police.uk. You can order your free copy of the Age UK guide Avoiding Scams by calling their Advice Line on 0800 169 65 65. **PL**

Extract from *Mature Times*, July 2019

● EVENTS! ● ANNOUNCEMENTS! ● BYGONES!

Retired Professionals Group Annual Lunch 2020

Venue: The Civil Service Club,
Old Scotland Yard, London SW1A 2HJ

Date: Tuesday, 7th April 2020

Time: 12.30 for 1pm start

For more details contact Ian Orton:
ianorton5@gmail.com



RPG Annual Lunch 2020 – A time to enjoy nice food, drinks and catch up with friends and colleagues. Don't miss this ever popular get together in a relaxed setting.

The Editor apologises for the late arrival of issue 89 which resulted from unforeseen technical problems in the production process.

Book review

Title: *Retired and Inspired: Making the most of our latter years*

Author: **Wendy Billington**

Publisher: The Bible Reading Fellowship

143 pp. ISBN: 978 0 85746 720 1. £8.99

Review

The aim of this book seems obvious, judging by the title. But as the famous saying goes – ‘don’t judge a book by its cover’, until you actually delve into the contents, you would then realise how deep and diverse Wendy has gone into shading light on ways to solve problems many retired and prospective retirees grapple with.

The author lays specific emphasis on how Christians should view retirement, with Biblical principles and references for understanding the seasons we pass through and the attitudes one should adopt in order to prepare for the later years. It is a book meant for everyone, including friends, families, carers and professionals in all walks of life, because the topics covered, such as illness, bereavement, loneliness and breakdown of relationships can catch people unexpectedly.

Wendy used one fictitious character, Jim, to illustrate the journey each person takes in life, and how the different decisions he took as he encountered many challenges in life impacted on his wellbeing and that of others around him.

The author also shares stories of challenges she went through herself, following failed relationships and how her Christian community became a source of strength and support in the time of need.

The work is divided into two main sections with each chapter ending with questions for reflection and group discussion. The first section is called ‘Clearing the weeds’. This looks at the importance of getting rid of obstacles and challenges that prevent life from running smoothly. Here, she states that most of the



problems we face in later years could be alleviated if we shared and acted on them earlier in life.

The second section deals with ‘Sowing the seeds’ – how an individual can spring back to life after using knowledge, skills and connections acquired to find resources for living a fulfilled life. In a nutshell, the author maintains that retirement does not go well for people who want to live a lonely life, rather than building better relationships with family, friends and neighbours. She gives practical examples, further reading and resources available nationally and internationally.

I recommend this book to anyone who shares a relationship with both the young and the elderly because we are continuously impacting on the lives of people around us no matter the age.

Christiana Ikeogu