Brampton and District 50+ Forum

Report of the Annual General Meeting held on Tuesday 26 October 2021 in Brampton Community Centre Café. 19 people attended the meeting, which took place after soup and sandwiches in the community café.

Ann Oswin, welcomed members and the guest speakers, Niall McNicholas and Luke Weaver of the Cumbria Police cyber-aware group.

The first part of the meeting dealt with AGM business postponed twice from its original May 2020 date because of Covid. The Chair, Ann Oswin, summarised the Forum activities of the pre-Covid year - a written report was available to the members present. The treasurer, Ivan Whetton, made available a summary of the accounts for June 2020 - May 2021 and for May 2021 - 26 October 2021. He explained that the very healthy bank balance was due to the limited expenditure during that time and the generous donations received from the Laurel House committee, for which thanks were expressed. Most committee members were willing to continue to serve in that capacity but additional members are needed. Sherry Reidford expressed an interest and was duly appointed as a member of the committee. The officers of the Forum were willing to continue in their respective roles: Chair, Ann Oswin; Secretary, Harry Simpson; Treasurer, Ivan Whetton.

Ann then informed the meeting of upcoming events in the community centre.

With the help of an on-screen presentation Niall McNicholas outlined some of the techniques employed by scammers online and on the phone and how to avoid being caught out. He stressed the importance of having strong passwords, especially for your email account, of updating apps and operating systems both on your phone and on your computer or tablet, and of keeping a back-up, e.g. on iCloud, of important files such as photographs and financial records. He warned of the potential dangers of using public wifi; a short film showed how criminals can, by setting up a fake wifi hotspot, steal information from your phone or computer. Most forum members seemed to be aware of phishing. Niall listed the things to look out for to spot a fake email or text message: a fake phone number or email address, threats, links, a sense of emergency, spelling errors.

Many members had received scam phone calls and there were several contributions and questions during this part of the talk. Callers may claim to be from a bank, a computer repair business, HMRC, DWP, or offering insurance compensation. Often the caller's number is spoofed to look like a local or genuine number. We were advised never to give out personal details but to hang up. Always stay calm, never be panicked; if concerned ring back on a number from a source known to be authentic.

There are several ways to block unwanted calls, e.g. by registering with the telephone preference service (www.tpsonline.org.uk/), or by asking your phone provider to block calls.

Other useful sources of advice: www.ncsc.gov.uk/cyberaware/home;

www.actionfraud.police.uk/ (tel. 0300 123 2040);

takefive-stopfraud.org.uk/.

Each member was given a useful booklet, *Don't Fall For A Scam*. This is available to buy; details are on the publisher's website: www.thinkjessica.com/.

Ann thanked Niall and Luke and the meeting showed its appreciation in the usual way.

Tea and biscuits were available after the meeting.

The date of the next 50+ Forum meeting has yet to be confirmed but will probably be towards the end of November 2021.