Denbigh and District Probus Club - precis of meeting - 6/3/23

Remarks by John Barr, President

After welcoming all, I remarked that sitting down today we were, 26 Members out of 37, plus, 1 guest, but that for the first time for some months we had no new member to welcome.

We had apologies from three Members who were simply elsewhere.

Plus ... there were nine Members all of whom or their partners or others close to them, had medical issues.

We wished them all well.

In contrast, it was nice to welcome back one Member who has been having something of a hard time in recent months with his broken elbow.

Our speaker this month was Mark Wilson of the Principality Building Society and as Mark had another engagement after lunch, I announced that we would have his talk immediately after the meal.

We had an "offering of thanks" ...

For the meal we are about to eat, for those that made it possible, and for those with whom we are about to share it, we are thankful.

After lunch, we gave the Toast to the King and then listened to our Speaker, Mark Wilson of the Principality Building Society, whose subject was "fraud and scam awareness".

After questions we had a Vote of Thanks.

See Julia's synopsis of Mark's talk.

After our rescheduled break, I announced two Birthdays this month, which were who were given best wishes.

Club Business.

In a break to what has regrettably become a recurring feature of our recent meetings, I did <u>not</u> have to appeal for a volunteer to step forward to be my Vice President.

Instead, I welcomed into that position ... Graham Evans.

Please remember (unlike me!) his name is GRAHAM not that other name that I used in the last Newsletter – sorry Graham.

As well as standing in for me when I miss our May and June meetings, Graham is, of course, now lined up to be next year's President and I hope you will fully support him in that role – not least by one of you volunteering to be <u>HIS</u> Vice President.

Those of you who still have to return your GDPR forms, please get them to our Membership Officer
ASAP. Without the signed form you cannot receive updates to the Club Membership list, for
example.

I gave thanks for assisting our Finance Officer with squeezing the readies from you – and ... has also volunteered to help next month.

We then heard from Steve Tootell who give a bit of an introduction to the Club's new website.

Steve, as well as doing a fantastic job of organising lunches has put in a lot of work on this project, with which he has been helped by Julia. Julia asked me to be sure and point out that all compliments should go to Steve.

I think the end product is a great resource and we are looking at the feasibility of using it to distribute Club information such as Newsletters.

Lastly, I reminded everyone that our next meeting is on 3th of April, when our speaker will be Mary Steel talking on "*WW2 Guernsey Girls evacuation to Denbigh*". This meeting is an Invitational and all Members are encouraged to invite friends, partners or whoever else they think would be interested in the Club.

We then closed with the TOAST TO THE CLUB

{Note: All names have been removed except for those of prominent Committee Members and Speakers.}

Fraud and Scams Awareness

Members of the Denbigh and District Probus Club were delighted to welcome Mr Mark Wilson, Manager of the Principality Building Society Denbigh, and Mold Branches to their March meeting in the Oriel Hotel, St Asaph to speak about Fraud and Scams Awareness.

Mark, who initially qualified with a degree in Applied Ecology, worked for a sub-prime lending company for 10 years before moving to the Principality Building Society https://www.principality.co.uk/ which is the 6th largest, very committed to the High Street and has 59 branches with 9 of those in N. Wales. He has been a branch manager for 13 years and is also a mental health advocate, mental health first aider and coaches the under 10s in Denbigh rugby club.

Mark explained how he and his staff have a duty of care to their customers and ask them questions and initiate discussions to encourage them to reflect and think about payments and withdrawals they are making to try to help them avoid being taken in and losing money because of fraud.

He explained about authorised push payment fraud which includes malicious misdirection and malicious payee and went into detail on investment, romance, impersonation, invoice, CEO and advance fee scams.

The signs of a potential scams were also discussed such as unsolicited contact, urgency of transaction, sounding too good or too bad to be true, keeping the payment(s) secret, they cannot meet you in person and unconventional payment method.

Mark also gave advice on how to protect yourself i.e., stop and think, challenge – could it be fake, protect – contact your bank immediately and contact Action Fraud. https://www.actionfraud.police.uk/ 0300 123 2040

Members found the talk and information really useful and a timely reminder to be on guard against all types of fraud on a daily basis.

Denbigh and District Probus Club welcomes new members to join their group for monthly meetings (held at the Oriel Hotel, St Asaph) where they enjoy lunch, friendship, and a talk from a guest speaker. For further information have a look at the club web site denbighprobus.com or contact —

Membership Officer

The speaker at the next club meeting on Monday 3rd April will be Mrs Mary Steel who will talk about WW2 Guernsey Girls evacuation to Denbigh.