



North Yorkshire West Federation News

**November
2020**

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theWI
INSPIRING WOMEN

Sticking together and finding support



***Through
uncertain
times***

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northyorkshirewest

Office Closed: Until January
2021. For the best phone numbers
for available contacts, please see
page 2.

9.30am –12pm & 1–3pm
Find us on Twitter & Facebook
NYWFWI Charity Reg. No. 513934

Important Notice

Many changes have taken place since the last Federation News. Pauline has stepped down as Membership Support Chairman and Jackie has also stood down from the committee. Then, as a result of a Board decision on a financial matter, Jackie resigned from the Board. This left the Federation Board in a very vulnerable position as our constitution states a minimum of 8 Trustees. However, Sue Butters secretary of Knox WI and trainee WI Adviser/helper has agreed to join the board so the Federation is now in compliance with the constitution once again.

As the Board continues to look for areas to reduce expenditure, one area is the secretary's reduced workload, we decided to review the position and reduce the hours of employment. Myself and Pauline, as Line Manager, had two meetings with Michelle and her representative. Michelle has decided to take redundancy starting 1st November, and is placed on Garden Leave until 10th January 2021.

At a Special Board meeting the Trustees agreed to share the workload until 2021, when a further review will be taken before advertising and appointing a replacement secretary.

This now means if you require help from the Federation you need to telephone, between 9.30am – 3.30pm

Monday, Heather- **07793381320**

Tuesday, Liz, - **07779 737953**

Wednesday, **Office closed**

Thursday, Anne - **07792348223**

Friday, Liz—**07779 737953**

Or contact us via email:

Julie: j-a-clarke@hotmail.co.uk

Pauline: Pauline.bowman@icloud.com

And we will all do our best to answer your queries.

Federation Updates

Thank you to all those WIs that returned such positive messages to their WI Advisers following receipt of their letters. It is so good to know that WIs have maintained some contact with their members. Your accounts will need completing at the usual time and audited; if extending your Annual Meeting to next year, they will be presented then to your members.

Remember **there is no need** to change your year end to fit with the NFWI extended Annual Subscriptions to April 2021.

Chairman's Update

by Julie Clarke (j-a-clarke@hotmail.co.uk)



As the news is full of the possibility of a second total lockdown, by the time you read this you will know the government's decision. The current situation is causing great financial implications for our Federation, our current account is rapidly reducing and looks as though this will continue, as we are unable to fund raise. All areas where financial savings can be achieved have been implemented, grants, reductions in our standing orders plus numerous others, Jackie Williams has worked intensively to achieve these results, but unfortunately the longer this continues the greater concern as to what can be implemented to further protect our financial position.

As you are aware the Trustees agreed at the start of the pandemic to refund bookings held for Spring Council, Denman, events and workshops only, which has been completed; it was decided that the money held by the members involved with the choir would be rolled over until the Choir restarted. With reference to our Federation News paper editions, we are unable to refund as the newsletter income doesn't cover the total cost of production, our fixed costs such as the rent for franking machine and mailroom overheads, which we have tried to reduce, but due to the current contracts, this has not been possible and we are still being charged.

At our recent Board meeting we decided to ask you for your help. Knowing the membership, many could offer advice and suggestions of areas we may not have considered which could help during this worrying period. We are not asking you to join the Board, simply to offer help in a consultative position, so if you have any suggestions please either email me or telephone 01969 640217 to help us during this crisis.

Many Institutes and individuals have kindly donated money, so we decided to include another challenge which hopefully you have already seen in the October newsletter, suggesting the possibility of a proportion of the fund raised donated to the Federation. If you have been able to raise funds, you might be prepared to donate a proportion to the Federation?

As well as the Federation asking for your help, have you been on National's Website in the My WI section? Have you seen "Count me in" membership survey? This is an opportunity for you to influence National to formulate the development of the movement in this changing world, to become fit for purpose in today's society. If you would like to influence the future please take this opportunity to have your say, you have until the 31st January to complete the survey. All I ask is continue to keep in touch with your fellow members and keep safe.



Julie

Reports from Committees

zoom In for Fun



by Judith Stansfield (judstass@gmail.com)

While we are still COVID-compliant, we are doing our best to provide you with entertainment you can appreciate in your own homes. For November, we have some more exciting events coming up:

- I will be leading an easy hands-on demo to use macramé to make a plant pot holder, using the knots learnt in session 1.
- Peter Laurence who is well known to members who have been to Denman and more recently Denman Online, will be telling us all about Gangsters and Crime in the 19th and 20th centuries.
- Faith Powell will be letting us know what goes on behind the scenes in TV Quiz shows
- Helen Neave gave us an inspiring talk on how she and her family created a wildlife paradise in the Nidd valley and this month will have helpful tips on how to make your own garden even more nature friendly
- Paula Baker is involved with rescuing hedgehogs and will bring us up to date with how we can help them.
- Lesley Newnham will be making us aware of the wonderful work that our grandmothers and great grandmothers did in times of war
- Lucy Turner will talk on the inspirational work that Herriott Hospice Homecare do to support people at the end of life and provide bereavement counselling for those who are left behind
- Caroline Dobinson will take you through the process of turning an unwanted paperback into a funky hedgehog with a variety of decorations.
- Felicity Jennings will take you through the process of creating either a single metal bird, or multiple to make an attractive mobile
- Perveen Ahmad will be introducing you to aspects of South Asian food, culture and clothing from her life experience.

Check out dates and times on-line at: <https://yorkshire-north-west.thewi.org.uk/nyw-zoom-along> - we are adding details of new courses on a regular basis.

Send a report to Federation News

If you attend a Federation or National event and would like to submit a report and pictures, please email nywfnews@gmail.com. Don't forget to include your name and your WI name, along with pictures attached as jpeg files (NOT pasted into your report). Reports should usually be no more than 300 words, and may be edited for publication.

Treasurer's Report

by Pauline Bowman (pauline.bowman@icloud.com)



Any queries on anything to do with WI Finance, don't hesitate to contact me directly on my personal email above, or nywfw.treasurer@btconnect.com, or, if you prefer via the office. Whichever way your query reaches me, I am always happy to help.

I would like to begin this report by thanking Jackie Williams, who has resigned from the Board, for all she has done to guide the Trustees through the financial storm we find ourselves in. I have agreed to take on the mantle of Acting Treasurer for the time being, probably not the best time, but I will do all I can to carry on with Jackie's plan.

In spite of coronavirus interrupting our lives and our WI meetings, many of us have reached the time for our WI accounts year end. Whether your WI Annual Meeting is being held or deferred, the advice is to carry on and prepare your accounts as usual. Paper copies of Accounts Booklets and Financial statements can be purchased by contacting Pauline Bowman (pauline.bowman@icloud.com) by email, or alternatively, the computerised versions can be downloaded from My WI by going to 'WI finances' and clicking on the 'Account Book and Financial Statement' area. Full guidance for the completion of both paper or spreadsheet versions of accounts is available in that My WI area, but do contact me if you have any further queries.

The subscriptions period extension to 15 months this year (from 01 January 2020 to 31 March 2021) doesn't change the accounts at all, receipts are recorded on the dates that you receive

them from your members just as usual. Then in 2021, and each year from thereon, the subs receipts will be due by 01 April, and so we will carry on recording their receipt in the months that they are paid over by our ladies.

If you need your completed accounts reviewed by one of our Independent Financial Examiners (IFEs) at Federation this can still be done for the usual small fee.

Please contact Jackie Williams jackiewilliamsmaden@gmail.com

Marina Briggs

Marina.briggs@btinternet.com

Pat Dunnill Patdunnill1@gmail.com

or Pauline Bowman

pauline.bowman@icloud.com

to make arrangements (or contact your last year's IFE directly), but please bear in mind that with Alma House doors still closed due to Covid restrictions, we will need to arrange a socially distanced drop-off/collection of the books at a mutually convenient place, or to minimise costs we may need to ask you to post the books to one of our IFEs. Please do remember to include your previous year's financial statement in with the paperwork when put it together for the IFE.

Any queries, don't hesitate to email me on the address above.



Public Affairs

by Liz Whapples (liz.whapples@gmail.com)



It seems hardly possible that we are now getting very close to Christmas and all the Christmas celebrations which normally take place. As I write this report my feeling is that very few parties will actually be taking place to celebrate Christmas in 2020 and that any celebrations will be only with immediate family.

In September I was asked by Aspin WI to submit a Resolution on their behalf to National. This resolution was entitled "Home for Honey Bees"; by the time you read this it may even be the Resolution which has the most votes and be taken through to the AGM in 2021, but even if it is not, it is something as a Federation we could support and follow through with, especially in the year 2021, so watch this space. Well done Aspin for submitting this excellent Resolution.

In Parliament there is an All Party Parliamentary Group on Microplastics being formed and we have been asked to submit a letter to our MPs asking them to be part of this important group. So please put pen to paper personally, or ask your WI group to send a group letter, urging your MP to be involved in this group.

Another climate issue, The Royal Institution Christmas Lectures this Christmas are highlighting the need to use COVID-19 to make drastic changes to tackle Climate Change. There will be three talks entitled

"The Planet Earth: A user Guide which will be broadcast by the BBC over the Christmas period.

I have been asked by National if we could let them know of any food waste tips we have and if you wish to do so please contact pa@nfwl.org.uk. Also perhaps you could let me know of any ideas you have in this respect and we could possibly add more ideas to the leaflet we produced two years ago called "War on Waste" which was a result of Ripon Centre WI discussing household ideas at their meetings. This leaflet gave fifty ideas of how to combat waste and I intend to forward this National. Once again North Yorkshire West Federation did this first!!



Another issue which has been highlighted is the problem that many specialist organisations connected to violence against women are finding now, which have manifested themselves particularly since lockdown. Since lockdown 26 women and girls have been killed in suspected domestic homicides in the UK. On the 25th November until the 10th December they are encouraging members to wear a white ribbon. or give away white ribbons in their community which could generate conversation. If this is something your group would be interested in, please let us know.

Communications & PR

by Jackie Williams



'I am writing this sitting in the garden, enjoying the late afternoon sunshine of another warm Indian summer day. The sun's rays picking out the last flashes of colour in the garden do certainly raise the spirits when, otherwise, I am thinking that by the time you will all be reading this the clocks will have gone back and the shorter and colder days will mean life is so much more solitary and harder for many, especially the less mobile and the more elderly.

With a second spike of Covid-19 seeming more and more likely to affect our lives again, and news this week of some local events that were scheduled for Christmas already being cancelled as a result (Knaresborough's Christmas Market and Bright Friday), my thoughts are turning once again towards how to stay in touch with each other, and to start my "Winter To Do List" to stay active and stop the 'lockdown' boredom.

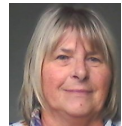
With WIs' plans to re-open up their meetings all now put on hold, many have now decided to defer re-opening until 2021, at the earliest. So, how is your WI now planning to stay in touch with each other by phone, email or Zoom, as Autumn takes hold and Christmas 2020 approaches? What clever and craft(y) ways are you devising to inspire your ladies? Perhaps a photo competition of Christmas tree decorations, a Christmas card greeting competition, or an exchange of family recipes for mince pies, Christmas chutney, or a favourite Christmas cocktail, to suggest a few. Do write in (send them to Emma our Editor) and let us know about your plans, so we can include them in our December issue.



Stay safe and well and in touch, ladies, as these unique times are set to continue to challenge us all.

Membership Support

by Sue Armstrong (smea48@yahoo.co.uk)



Hello to all. I am opening this report firstly to say, Thank you to Pauline Bowman and Jackie Williams for their time on the Membership Support committee, where they have both given lots of ideas for different events and suggestions for workshops and we would like to say thank you.

As Autumn starts to take its hold and the trees turn such vibrant colours, we find ourselves still battling this pandemic, however I have been following all the resourceful and ingenious ways that you are keeping in touch with your members from local newsletters.

phone calls, Zoom meetings. We are an adaptable bunch of women, this is what makes the WI, our get up and have a go at new things, I do hope you have had a great time doing all this.

I know times have been difficult with not being able to meet and chat and do the things we used to do. We are getting speakers who are prepared to do Zoom meetings, we will compile a list of contacts and put them on the Federation website for your use.

As I write this piece for the Federation newsletter, I can say that we have had our first virtual Membership Support meeting where we have allocated the WIs that Jackie and Pauline had been

looking after. We have asked Susan Butters, who has been an observer at our meetings to take on the role of trainee adviser helper, to aid her training with National. At a later date, she will be in touch with the WIs that she has been allocated. Our other Advisers will be in touch with their newly acquired WIs in due course. Meanwhile if you have any problems, please get in touch. My details are below. I am sure you are trying your best to understand all the new regulations. If you need help, don't hesitate to ask.

You can contact me on 07928714593 or 01282 854629 or smea48@yahoo.co.uk. You are not alone, most importantly Stay Safe.

Arts and Leisure

by Heather Stoney (hjstoney48@gmail.com)



What a strange year 2020 has been, normally in the November report I am very upbeat about what a successful year we have had and how we are looking forward to Christmas.

Sadly that is not the case this year, but let us look forward to what 2021 can bring. We are planning events and keeping fingers crossed they happen. We are going to go to Shibden Hall again; it won't have the birthday celebration, but still a wonderful place to visit, then to the Piece Hall. History Wardrobe are paying us another visit plus lots more new adventures to try.

I must mention that I have received all the Lady Denman entries, if you remember the

closing date was extended to mid-September. All collected from Michelle - social distancing observed! They have been judged independently by a lady who is a retired head teacher with no connections to the WI. The three successful entries have been forwarded to National - let's keep our fingers crossed!! A big thank you to all of you that entered, the judge did say that they were all very good.

England Netball are very keen to get Walking Netball progressing, but because it is a close contact sport the restrictions are high, but something to look forward to - I can't be the only one who needs "A Wiggle with a Giggle"!

Federation Opportunities

NFWI Annual Meeting 2021

The NFWI Annual Meeting 2021 will be held at the Royal Albert Hall London on Monday 19th April 2021. Due to the Covid restrictions the number of attendees will be reduced.

We are waiting to hear from National what our ticket allocation will be, please check next month's Federation News to see the revised Linking List for Delegates.

Public Affairs Resolution Update liz.whapples@gmail.com

I have just been forwarded the final Resolution Shortlist from National and thought that it was important that you had the up to date information as soon as possible because the final choices have to be submitted to National by the 25th January 2021. You will all have the information sent to you in MyLife in the November issue alongside the voting slip and information on how to access appropriate websites. Also do use MyWI for accessing information. Can I also suggest that you look on National Public Affairs website which will also have some back up material to help you make a decision. I know that many of you are not actually meeting in person and that some of you are not able to access zoom but if you can and you can arrange some discussion groups this may help when you are making choices. Remember the choice is individual members choices and your Secretary will need to send in the tally votes. As the office is closed at present, may I please ask WI secretaries to let me have the votes from their WI and I will collate them and send the result to National by the 25th January?

DO NOT SEND THE VOTES DIRECTLY TO NATIONAL AS THEY WILL BE COUNTED AS NULL AND VOID

PLEASE DO NOT HESITATE TO ASK, IF YOU HAVE ANY QUESTIONS RE THE PROCESS AND I WILL DO MY BEST TO HELP

2020/21 Resolution Shortlist

- ◆ **A call to increase awareness of the subtle signs of ovarian cancer**
- ◆ **Stop women dying prematurely from coronary heart disease (CHD)!**
- ◆ **Racism and discrimination Now's the time to act!**
- ◆ **Protect your nature space to create wildlife-friendly communities**
- ◆ **Stop the destruction of peat bogs to tackle climate change**

By February we will be informed of which Resolution/Resolutions each WI will vote on to go forward at the AGM in London in April.

I must apologise for such a lot of information to take in but hope it has been useful and hopefully you will get the chance by some means to have healthy discussions on the proposed Resolutions which will I am sure give us all food for thought.

Finally can I pass on Christmas wishes from the Public Affairs Team and hope that we will be able to offer some interesting topics in 2021.

Around the Federation

Returning to Volunteering

Susan Appleyard, Askwith with Weston WI

I've volunteered at the Washburn Heritage Centre at Fewston since it opened its doors in February 2011. Some of you might have called in after a walk round Swinsty and Fewston Reservoirs and enjoyed a delicious piece of homemade cake and a welcome cup of tea. So, it was with a heavy heart and a great sense of apprehension that we closed our doors on Sunday the 15th of March just before lockdown. Like everyone else none of us could have imagined in our wildest dreams what was coming and we certainly would have been shocked if we'd known then that we wouldn't be opening again until the end of July, more than four months later.

So, on Sunday 26th of August I turned up for my shift with some apprehension, because by then of course I did know what we'd all had to go through, some with very much worse outcomes than others. When things were 'normal' we served a wonderful choice of made to order sandwiches each with three different salad accompaniments, pork pies, homemade soup in winter, toasted teacakes and best of all our fantastic array of cakes all made by the



volunteers. We had many customers who came every weekend to enjoy our food and there was always a great sense of friendship and camaraderie in the kitchen, even when things were really hectic. We came back to a new 'normal'. Sandwiches served in baps and wrapped in clingfilm, all our cakes were now traybakes (still plenty of variety though) and also wrapped in clingfilm, and drinks served in disposal cardboard cups.

No more lovely white china and proper cutlery! There were to be just three of us in the kitchen all maintaining social distancing rules and with lots of gloves, masks, hand washing and sanitising.



But to our great surprise all three of us enjoyed it very much, our customers were thrilled to see us and delighted that we'd re-opened again and none of them questioned the new streamline menu, they were just grateful that we were back. So, all in all it was a really positive experience, obviously it will be nice when we can once again offer something like the 'old' menu, but for now it's just good to be back!

Castle Belles WI were lucky with the weather and chose a stunning sunny day to have a picnic behind Knaresborough House...



Ripon Centre member, Mei Mutch

took up horticulture during lockdown and made an appropriate scarecrow to keep the birds off her precious crops! She didn't win the allotment scarecrow contest, but this picture came 2nd in her local rotary club photograph competition.

Do you have a set of photos of a memorable occasion that you would like to see shared in the Federation News? Get in touch at nywfnews@gmail.com with your name and WI!

Malham, Picnic and 90 Buns!

Hazel Allen, Malham WI

We have been lucky at Malham WI as we have continued meetings and committee meetings by Zoom. Well... lucky for some. It isn't ideal and many members were not keen on using Zoom for a variety of reasons. But at least we managed to carry on. We have learned the Zoom lingo - chat, thumbs up sign, sharing screens for our speakers to show their PowerPoint slides. You name it and we have tried it!

Our 90th Celebration started off well in November 2019, but then Covid put a stop to many of our plans. Photos for the exhibition, originally destined for the Village Hall, are going on Instagram. One of the photos went into the local press and we were contacted by the granddaughter of one of our original members. So, our hope to attract a wider audience was not a complete failure.

Our Garden party, a re-enactment of 90 years ago, could not go ahead as planned. We agreed on a socially distanced picnic in one of the show marquees. Was this hard work to set up? Well, a little. Clarity of guidance from me was not always easy as I tried to translate up-to-date government guidelines. However, we followed guidance from the Federation as well, arranged a table of 6 max, with a further one at a distance away, brought our own food and drinks and gave it a go.



It poured with rain outside the marquee, but inside there were lots of laughs. How wonderful to see each other face to face again! Much easier to discuss further ideas for our 90th celebration or catch up on family news. Two new potential members came along, one with her very young baby. Talking about our days of feeling “low” and missing our families or hugging our friends seemed easier face to face. It was a shared event with no screen interfaces to get in the way. One member talked of this being a final part of her “normalisation” following lockdown, with other aspects being a trip to the shops, for example.



Our 90th celebrations continue with our “90 Challenge” baking 90 buns for the local hospital staff, making masks, photographing 90 flowers, photographing our jars of jam, running or walking a total of 90k as a group ...our imaginations have been running wild. There was no way we were giving up on the celebrations, even in lockdown. Now we have reached the stage where we don't want to give up meeting in person either. Yes, social distance has to be maintained but our trip may still take place, possibly at RHS Harlow Carr. Our book group (max of 6) may be able to carry on in the Village Hall. Our

AGM will be on Zoom but our WI life continues until we can meet again regularly. In the meantime, we are treading carefully along our own path of “normalisation”.



Communication and Meeting Support

2020 has been a strange year with Covid Lockdown and therefore no WI meetings in our usual venues and format. For some these have been replaced using various technologies and for others the clement weather has meant that contact outdoors has been possible.

As Autumn turns to winter and social distancing makes some venues/meetings difficult to arrange/attend we need to embrace what we can do and explore what we could do in future to continue a fulfilling WI experience.

We are now offering each month two free sessions to assist with exploring and understanding the technologies of Zoom, email, Whatsapp, Facebook, etc in the format of a demonstration and question and answer sessions.

To book a place please email web.nwyorkswi@yahoo.co.uk stating

preferred option of
Wednesday Nov 18th 2pm
and Thursday Nov 19th
7:30pm.

Comment from Sept Sessions “I learnt a lot and it has inspired me to engage with technology more confidently”



see <https://yorkshire-north-west.thewi.org.uk/nyw-zoom-along> for future dates

A number of members including members of the Federation Board were sceptical of their ability to use Zoom and are now total converts Zooming away – a WI member is never too new/young/old to be Inspired to try something different.

I urge you to look at the range of course/talks organised via Zoom - as at £5 for an hour or so plus the “social chat” after the speaker finishes these are good value and a chance to learn something new from the comfort of your own fireside.

Notices

2021 Membership Subscriptions

Date of joining 2021	Total subscription	WI share	Federation share	NFWI share
1 April-30 June	£44.00	£21.60	£10.30	£12.10
1 July-30 Sept	£33.00	£16.20	£7.73	£9.07
1 Oct-31 Dec	£22.00	£10.80	£5.15	£6.05
1 Jan-31 March	£11.00	£5.40	£2.58	£3.02

ZOOM Course Bookings and Payments

A number of members have found it difficult/impractical to make online payments into the Federation Bank Account for the Federation Zoom Courses and therefore have been unable to take advantage of the courses on offer. We have investigated and have decided to implement an online booking and payment system using the Eventbrite Platform.

This will allow bookings to be made and paid for in one online transaction using a Credit or Debit Card. The Eventbrite system will then forward the login details once the online payment is processed by return, making a quicker confirmation of your place on a course.

We will be updating the booking links on the Federation Website at <https://yorkshire-north-west.thewi.org.uk/nyw-zoom-along>.

Any member unable to use Eventbrite System will be able to book via the existing method.



200 Club Results

Congratulations to the following, who have won this month's prizes:

£100—Ripon Belles WI

£50—Michelle Gracey

£25—Julie Hirst, Ripon Centre WI

Recipe of the Month: Luxury Homemade Christmas Pudding

This is the ideal time to make your Christmas pudd, so it has plenty of time to mature before eating. So many people just go out and buy one but they are very simple to make and the taste of homemade is so superior. Give it a go! The quantities given will make a large one or a good sized medium and a small one, ideal to give as a gift.

Ingredients

55g (2oz) SR flour
1/4 tsp salt
1/4 tsp freshly grated nutmeg
1/4 tsp mixed spice
80g (3oz) fresh breadcrumbs
80g (3oz) beef or vegetarian suet
115g (4oz) demerara sugar
115g (4oz) currants
115g (4oz) sultanas
225g (8oz) raisins

25g (1oz) mixed peel
1/2 tbsp chopped almonds
1 small cooking apple, peeled and grated
1 small carrot, peeled and grated
Rind and juice 1/2 orange
1 egg
Approx. 150ml (1/4 pt) milk, beer or stout

Method

1. Grease a large pot or foil basin and press a small piece of greaseproof in base. Prepare the steamer and boiling water.
2. Put all the ingredients except the orange juice, eggs and liquid in a large bowl and mix well.
3. Beat egg, add with juice and liquid to mixture, enough to bind altogether to give a soft consistency. You may need a little more, I use stout and if some is left to drink, it's good for you!
4. Put into the greased basin. Put a circle of non-stick paper to cover top and take a large piece of foil, at least 3 to 4 ins larger than top of basin, make a 1 ins. pleat in centre. Press over top of basin, tie with string to secure.
5. Place in steamer or pan of boiling water and steam approx. 6 hours, smaller ones 4 hours. Check water frequently, do not allow to boil dry. The pudding will develop a lovely dark colour. Store in the fridge or a cool place for the flavours to mature.
6. Re-boil before serving for 1 to 1 1/2 hours. Serve with rum sauce.



Enjoy!

NYWF's Stance on Coronavirus

The Federation office at Alma House is still closed and will remain so until further notice.

Telephone calls will be answered but we would appreciate you trying to keep these to a minimum. Please see page 2 for further details.

There will be NO regular postal correspondence from the Federation and WI Secretaries are urged to check for email communications daily.

If anyone is aware of a Secretary that does not use email please pass this message on, asking them to contact the office for help.

Any notices, updates or announcements will be posted on Facebook and our Website.

Please bear with us during this difficult period but do not hesitate to contact any Trustee or your Adviser if you need help, we will do our best to help you.

