



Ware u3a Newsletter August 2026

Dear All,

I hope all is well and that the cooler weather is more to your liking. As we are in a quiet period I thought I would give some information about the triple lock with regards to pensions, which I have never understood.

July Monthly meeting

On a glorious hot day in July, we had our monthly meeting. The talk was given by Tony Tutton on Buddy Holly.

He was born **Charles Hardin Holley** on September 7th, 1936, in Lubbock Texas. He made his first TV appearance in 1952. He formed a band and in 1955 after opening for Bill Halley he was spotted by Eddie Crandall who got him a deal with Decca. During the contract signing the 'e' was missed out of his surname and so he became Buddy Holly. He became unhappy at Decca and moved to producer Norman Petty in New Mexico. In early 1959 he performed in England and 2 members of our audience had seen him perform live. In early 1959 he became disenchanted on the tour he was on and so chartered a 4-seater plane. On the plane were Ritchie Valens, The Big Bopper and pilot Roger Peterson. The pilot was rather inexperienced, and the plane crashed into a cornfield five miles northwest of Clear Lake shortly after take-off with all on board perishing.

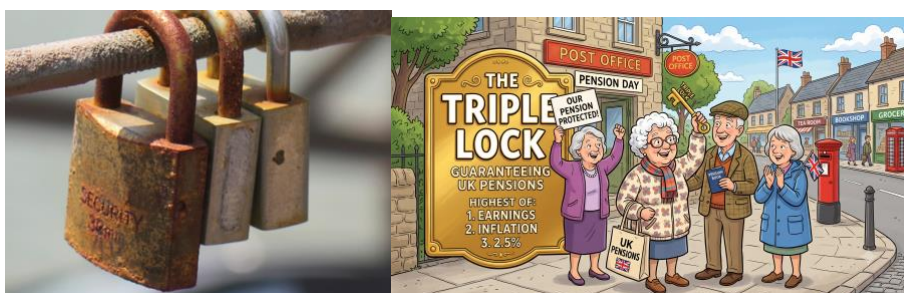
It is amazing that given his short career he made a massive influence on rock and roll.

Tony's talk was very enjoyable and included audience participation during the playing of his songs. All in all, a very enjoyable afternoon.



Triple Lock

The "triple lock" might sound like a high-security padlock, but it's one of the most important financial rules in the UK. It dictates exactly how much money millions of retirees receive from the government each year.



While it is a national policy set by the central UK government, it directly impacts the lives of everyone qualifying for the State Pension across England, Scotland, Wales, and Northern Ireland.

Here is a simple, jargon-free guide to how it works, what it means for wallets, and why people talk about it so much.

The Core Concept: A Three-Way Guarantee

The State Pension is money paid regularly by the government to people who have reached the official retirement age. Because prices in shops tend to rise over time (inflation), a fixed amount of pension money would buy less each year.

To stop this from happening, the government introduced the **triple lock** in 2010.

Think of it as a safety net with three different strands. Every single year, the government looks at three different economic indicators and increases the State Pension by whichever one happens to be the **highest**:

- **1. Inflation (The Cost of Living):** How much prices for everyday goods and services have risen over the past year (measured using the Consumer Prices Index, or CPI, in September).
- **2. Wage Growth:** How much average weekly earnings for working people have gone up across the country.
- **3. An Absolute Floor (2.5%):** A guaranteed minimum increase, even if prices are flat and wages aren't growing at all.

By picking the highest number out of those three, the system ensures that the pension always keeps up with either the cost of groceries, the rising wealth of workers, or grows by at least 2.5%.

Summary

The triple lock is a powerful safeguard designed to ensure that older generations don't see their standard of living crumble as they age. While it remains incredibly popular with the public and heavily protected by politicians, the ongoing debate centres on how long the state can afford to maintain a system that is legally bound to grow faster than the economy itself.

MAGI



Over 100 participants braved 30-degree temperatures to attend a Screening of the *People's Emergency Briefing* at Allenbury's Sports and Social Club in Ware on the afternoon of Friday June 19th. The occasion was organised by the Making a Green Impact (MAGI) U3A Group at the request of the National Emergency Briefing (NEB) and generously sponsored by Ware U3A.

Showing Support

Josh Dean introduced himself to participants as MP for Hertford and Stortford prior to the film's commencement. He indicated his support for the initiative, alongside a number of councillors/council employees who were present including: Ben Crystall (Councillor, Hertfordshire County Council and East Hertfordshire County Council (HCC and EDHC); Alex Daar, (Mayor of Hertford); Tom Day (former Mayor of Ware and Ware Town Council (WTC)); Vicky Glover-Ward (EDHC and HTC), Graeme Hill, (former Mayor

of Ware, WTC); Heidi Pateman, Climate and Biodiversity Manager, WTC and Tanya Pascual (Sustainability Community Engagement Programme Manager, HCC).

Courtesy of our videographer on the day, Dr Mike Howarth a 5-minute video summary of the event is now available via the link below:

<https://www.dropbox.com/scl/fi/tddr4p9sxe4ahyulddzyf/u3aNEBsm-1.mp4?rlkey=9d05nyrydry3j5oqs5jik6ty&st=h4dyi9br&dl=0>

The committee decided at its July meeting that we would bring certain events happening in the local area to the members notice. These events have no affiliation or connection to Ware u3a. If you have any events, you would like us to pass on then please send an email to me at chair@wareu3a.co.uk and it will be considered.

Things on in the local area.

Summer Picnic Concert – The Midnight Socials

Free picnic concert held on the back lawn in Ware Priory Gardens.

Join The Midnight Socials for a memorable summer evening of live music, featuring an eclectic mix of hits from the 1950s to the present day. From Motown classics and indie favourites to modern chart-toppers, their feel-good performance will have you singing and dancing all night long.

Date

02/08/2026

Where

Ware Priory Gardens, High Street, Ware SG12 9AL

Time

5.30-6.15pm and 6.30-7.15pm

All welcome, the Priory bar will be available.

Summer Picnic Concert – Ware Brass

Free picnic concert held on the back lawn in Ware Priory Gardens.

Enjoy music by Ware Brass, a traditional 25-piece brass band, making music in the county of Hertfordshire for over 150 years. The band performs a wide range of music, from classic brass band repertoire to modern arrangements and popular favourites.

<https://ware.u3asite.uk>

Event Information

Date

16/08/2026

Where

Ware Priory Gardens, High Street, Ware SG12 9AL

Time

5.30-6.15pm and 6.30-7.15pm

Swing into Town with the Urban Big Band

Sunday 18th October 2.30PM at The Spotlight Hoddesdon

Experience the golden age of the big band era as 17 wonderfully talented musicians recreate the nostalgic music of Duke Ellington, Count Basie, Glenn Miller, Ted Heath and many more. Profits all go to charity.

This is a ticketed event, and tickets may be purchased from

<https://www.thespotlightvenue.com/whats-on/swing-into-town/455>

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Enjoy the summer

Keith