

October 2026 - April 2027
Issue 22



O^{the} **DDfellows** SINCE 1810
making friends, helping people

out & about

St Helens and Warrington District



Music



Art/Crafts



Theatre



Dining Out



Walks



Games



Day Trip



Meetings



Social



Talks



Coffee Morning/
Afternoon Tea



Quiz



Come and join St Helens and Warrington Oddfellows this Autumn and Winter – we have lots planned already, plus so much more to add, why not give us a follow on Facebook to keep updated!

Welcome to the latest edition of Out and About

We hope you'll enjoy the many events we have planned, including, for the first time, Christmas parties in both St Helens and Warrington!



I'm Andrew, and I'm delighted to be this year's Branch Chairman. I became a member five years ago, after retiring from the transport sector and missing the friendships I had enjoyed at work. I am very proud to be associated with the Oddfellows, a unique not-for-profit organisation, where making friends and helping people is at the heart of everything we do.

This year, as Branch Chairman, I will be supporting Musical Memories, an organisation that brings together people affected by dementia across the local area through music and singing. Throughout my term, I will be organising a variety of fundraising events and I hope you'll be able to support us in our efforts.

All are welcome at our events, so why not bring along a friend with you? The more, the merrier. We look forward to welcoming you to one of our events soon.

Andrew Leather
Branch Chairman

Bookings and Cancellations

We kindly encourage early booking for all events to avoid disappointment. Please note that, where charges apply, full payment must be made in advance. A place at an event will only be confirmed once payment has been received.

Branch Contacts

Branch Secretary:
Dawn Powell



Address:
121 Mill Lane,
Newton-le-Willows
WA12 8BG

Telephone:
07482 130531
Email:
dawn.powell@oddfellows.co.uk

Social Organiser:
Nicola Daffern
Telephone:
07456 915655
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Care and Welfare/ Safeguarding Adults Officers

Margaret Harrison Ingham
Carol Rigby

**Please contact Dawn or Nicola to
request contact information.**



Branch Contact Hours

Please remember that Dawn and Nicola both work part time and flexi hours. The best time to reach Dawn is between 10am and 3.30pm, Monday to Wednesday. Nicola can be reached between 9am and 4pm Monday - Thursday. If you cannot reach them, please do leave a message/send an email and they will respond as soon as possible.

Keeping informed

Are you receiving our regular Monday members' email? If not please contact Nicola to request, and why not also follow us on Facebook too to see news and the fun we have:

f facebook.com/oddfellows.sthandw

Branch meetings

Branch meetings are held on various Tuesdays throughout the year at URC, St Helens WA10 2JZ. For further details or if you would like to attend any of the meetings please contact Dawn or Nicola.

St Helens Regular Events

Tuesday Drop In

 1.30pm  Members £3, Guests £4

Join us at the United Reformed Church (URC) for our Tuesday Social. Come along and make new friends, have a chat, bring your chosen craft or pass time to work on, join in with some games. Cost includes refreshments. There is a small onsite car park, but please remember to sign in with your car registration number at reception. URC (Lower Hall), Ormskirk Street, St Helens WA10 2JZ. Contact Nicola on 07456 915655.

Various Tuesdays



13 October 2026
20 October 2026
10 November 2026
17 November 2026
1 December 2026
5 January 2027

12 January 2027
19 January 2027
2 February 2027
9 February 2027
16 February 2027
2 March 2027

9 March 2027
16 March 2027
23 March 2027
6 April 2027
20 April 2027

St Helens Thursday Monthly Meet Up

 TBC  As per menu

Join us in St Helens for our monthly meet up. This event location is moveable (in St Helens town centre) and could either be breakfast, a coffee morning or lunch. Keep an eye open for details on each month's event, listed in your members' weekly email or contact Nicola. No need to book, just turn up for a guaranteed warm welcome. Cost will be as per menu. Venue to be confirmed, around St Helens Town Centre, St Helens WA10 1AX. Venue to be confirmed. Contact Nicola on 07456 915655.

Various Thursdays



15 October 2026
12 November 2026

7 January 2027
4 February 2027

18 March 2027
29 April 2027

Warrington Regular Events

Catch Up in Barley Mow

 10.30am  As per menu

Various Mondays

Join us at the Barley Mow, just outside Golden Square, for our monthly Monday catch up from 10.30am. Everyone is welcome to come and join us for a chat and catch up. Refreshments and food available from the bar. Cost as per your menu choice. Barley Mow Warrington, Old Market Place, Golden Square, Warrington WA1 1QB. Contact Nicola on 07456 915655.



12 October 2026
16 November 2026
7 December 2026

18 January 2027
15 February 2027
22 March 2027

12 April 2027

Warrington Coffee Morning at The Stonemill

 10.30am  As per menu

Last Tuesday

The Stonemill on Winwick Road is our new venue for our monthly coffee morning in Warrington. Come and join us for a catch up chat and a giggle over a quiet brew, there's always friendly faces to welcome you. Cost as per your drink choice. The Stonemill, Sandy Lane, Off Winwick Road, Warrington, WA2 9SA. Contact Nicola on 07456 915655.

27 October 2026
24 November 2026

26 January 2027
23 February 2027

30 March 2027
27 April 2027





EXTRA! EXTRA!

Volunteer-Led Events

In addition to our regular events listed, we also add in extra events, which are hosted by our member volunteers. Pictures below are of extra sessions we've added. A huge thank you to our volunteers who make these extra events possible.

Your weekly member email contains news on upcoming additional events to add to your diary, so do keep an eye open. Why not also give us a follow on Facebook to see what's planned next!
www.facebook.com/oddfellows.ssthandw.



October 2026

TUES **06** Chairman's Charity Fundraising Afternoon

 1.30pm

 £5.50



Join us at URC in St Helens for a special Tuesday Drop In. Come along and join friends as we raise funds for this year's Chairman's charity, Musical Memories. Ticketed event £5.50 to include slice of cake and refreshments. There is a small free onsite car park, enter car reg at reception. Book by Tuesday 29 September 2026. United Reformed Church (URC) Lower Hall, Ormskirk Street, St Helens WA10 2JZ. Contact Nicola on 07456 915655.

November

TUES **03** Branch Meeting followed by St Helens URC Drop In

 1.30pm

 £1.50



Come along to URC and hear the latest Oddfellows news at local and national level. This is your chance to see how the Branch operates and share your views. Remember, we are run by members, for members. Following the meeting, refreshments and the usual Tuesday social will take place for those wishing to stay. Members only for the meeting; guests are welcome from around 2pm. United Reformed Church (URC) Lower Hall, Ormskirk Street, St Helens WA10 2JZ. Contact Nicola on 07456 915655.

THURS **29** Boundary Outlet, Colne

 9am

 Members £17
Guests £21
Children £8



Join us for a day of mooching and shopping at the Boundary Outlet, Colne, where you can browse fashion, cosmetics and homewares, with a choice of eateries, all indoors, ensuring potential rainy October weather won't dampen our fun. Coach pick-up: Warrington - 9am, St Helens - 9.20am. A £5 non-refundable deposit is required to reserve your place. Final balance by Tuesday 13 October 2026 please. Boundary Outlet, Vivary Way, Colne, Lancashire BB8 9NW. Contact Nicola on 07456 915655.



THURS **19** Beginners Festive Floral Workshop

 1pm

 Members £25
Guests £29



Get in the Christmas mood with a beginners workshop, skilfully presented by Zsa Zsa Flower Barn (held at URC), who will guide you through easy steps to create your own small festive floral arrangement to take home. All items are included in the cost and will be long-lasting to keep looking great throughout the festive period. Places are limited. Book by Tuesday 13 October 2026. A £5 non-refundable deposit is required to reserve your place, with the balance due by Tuesday 20 October. United Reformed Church (URC) Lower Hall, Ormskirk Street, St Helens WA10 2JZ. Contact Nicola on 07456 915655.

November

SAT
28

Peter Pan at St Helens Theatre Royal

🕒 2pm

£ £30



***FULLY BOOKED**
reserve list now open*. Come and join us for our swashbuckling Christmas trip to



St Helens Theatre Royal panto as our hero Peter Pan battles Captain Hook (Mark Labbett aka The Beast from ITV's The Chase). A show bursting with laughter, music and mayhem, plus the usual dazzling costumes, this has to be the laugh-out-loud show of the year. St Helens Theatre Royal, Corporation Street, St Helens WA10 1LQ. Contact Nicola on 07456 915655.

December

December

THURS
10

St Helens Christmas Lunch Party

🕒 12.30pm

£ TBC



We once again return to the Unison Club for Rick's Christmas carvery. You will be served a choice of starters and desserts with carvery main course, finishing off with tea or coffee and mince pies. As usual, we will be holding our annual Christmas raffle, with all proceeds going to this year's charity - Musical Memories. Fun, games and merriment hosted by Paul Ray will follow in the function room for those not wanting to rush home. A £5 non-refundable deposit is required to reserve your place, balance due by Tuesday 24 November 2026. The Unison Club, Bishop Road, St Helens WA10 6SX. Contact Nicola on 07456 915655.



TUES
08

Christmas Halifax Bingo at URC

🕒 1.30pm

£ Members £3
Guests £4



Back by popular demand, our Christmas Halifax bingo (steal a prize) at URC. For those who haven't played before, it is a very easy and fun game to play. Please bring a wrapped gift to the value of £2 (top tip: charity shops are an Aladdin's cave for the unusual!). This can be anything at all, including something fun, oddly shaped or Christmas themed. Stuck for ideas? Speak to Nicola. We will have our usual refreshments with a few Christmas treats. United Reformed Church (URC) Lower Hall, Ormskirk Street, St Helens WA10 2JZ. Contact Nicola on 07456 915655.

December

THURS
17

Warrington Christmas Cabaret



12 noon



£10 (TBC)



Come and join in the cabaret afternoon fun at the Stonemill on Winwick Road



– our Warrington Christmas party venue, with turkey lunch, live singing and lots of laughs! Ticket cost to be confirmed, (expected to be around £10) and places are limited. Should the event be oversubscribed before the end of October, tickets will be allocated in order of priority, starting with members in Warrington. Then, additional member names will be entered into a random draw for a ticket, to be held week commencing Sunday 1 November 2026. A reserve list will then be held for unsuccessful members and any guest requests, should places become available due to cancellations etc. Tickets must be paid in full, within two weeks of notification of successful entry. Failure to do so will result in losing place and going on reserve list. Tickets are non-refundable unless resale by the Branch is possible. Book by Friday 30 October 2026. The Stonemill Warrington, Sandy Lane, Off Winwick Road, Warrington WA2 9SA. Contact Nicola on 07456 915655.

January 2027

THURS
28

Ten-Pin Bowling at SuperBowl St Helens



10.30am



£12 TBC



Join us at St Helens Superbowl for a fun morning of ten-pin bowling. This is always a popular event. Bumpers and bowling frames are available to help assist you, if required. If you prefer not to bowl, you're welcome to come along for a coffee (cost as per menu), a chat and a giggle. The current 'Nifty Fifty' deal offers two games of bowling, toast, and a tea or coffee for £12. We can't guarantee this offer will still be available in January 2027, so please check with Nicola nearer the date. SuperBowl St Helens, Linkway West, St Helens WA10 1QA. Contact Nicola on 07456 915655.

February

THURS
25

Chinese New Year Lunch



12 noon



As per menu



Join us as we celebrate Chinese New Year with a meal! Meeting at approximately 12 noon (venue to be confirmed and cost as per menu).



Please note, transport isn't included.

Venue and area, to be confirmed.

For more information, please contact Nicola by email at nicola.daffern@oddfellows.co.uk or phone on 07456 915655.

March

WED
03

Boredom Buster in Warrington



10am



TBC



Join us in Warrington as we beat the winter blues with boredom-buster fun, starting with a game of ten-pin bowling. Meet at 10am for a prompt 10.30am start at Discobowl in Square. Following this, at 11.30am (to be confirmed), a film at Cineworld in Time Square, (note there is good five-minute walk between the two venues). You are welcome to come along to both, or if you'd prefer, just the one. Current costs are £3 for a game of bowling and £4.50 for film, tea and biscuits (subject to offer availability and costs on the day). Please register interest with Nicola, so plans can be made and costs confirmed nearer the day. Discobowl Warrington, Golden Square Shopping Centre, Warrington WA1 1QE. Contact Nicola on 07456 915655.

April

THURS
08

Wedgwood Factory Tour



9am



TBC



Discover over 260 years of heritage and craftsmanship while exploring the World of Wedgwood and after lunch a quick stop at



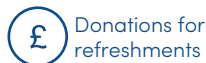
Trentham shopping village before heading home. Costs and further details to be advised, please check with Nicola. Pick-ups: Newton-le-Willows approximately at 8.30am, Warrington at 9am and St Helens at 9.20am. A £5 non-refundable deposit is required to reserve your place, final balance due Tuesday 2 March 2027. World of Wedgwood, Wedgwood Drive, Barlaston, Stoke-on-Trent ST12 9ER. Contact Nicola on 07456 915655.

TUES
13

Annual General Meeting at URC



1.30pm



Donations for
refreshments



Join us at URC for our members only Annual General Meeting to keep up-to-date on all Branch matters. Refreshments will be served after the meeting. United Reformed Church (URC) Lower Hall, Ormskirk Street, St Helens WA10 2JZ. Contact Dawn on 07482 130531 or Nicola on 07456 915655.



Fantastic Days Out

As a group, we love to get out and about! Since our last diary, we've had fun singing and dancing on a boat in Chester and at a Motown afternoon tea, got creative with floral arranging and came away with the win at the Lancaster and Associate Districts Group Conference (LADGC) annual summer crown green bowling event.

Plus, we had a fantastic day trip to Llandudno and guided historical adventures both in Manchester (Portland Basin and Fairfield Moravian Settlement) and in Liverpool on the Old Dock Tour... phew! At the time of writing, we're only halfway through our summer plans! If you'd like to join us as we get out and about, please speak to Nicola about availability and our future plans.



Booking on Events

Event Booking & Payments

- Please book early to avoid disappointment or event cancellation due to lack of support.
- Deposits are **non-refundable** and payable at time of booking, final balance due as per event details.
- Ticketed events require payment at booking and non-refundable.
- After this date: refunds only if the event is cancelled, your seat is resold (deposit non-refundable), or medical evidence is provided.
- **No refunds** for cancellations within **72 hours** of travel.

Coach & Pick-Ups

- To keep trips affordable, the coach has **no facilities**.
- Pickup/drop-off points: **Newton-le-Willows** (Old Crow), **Warrington** (Central Station area), **St Helens** (URC). No extra drop-offs allowed.
- **No URC parking** for day trips.

Mobility / Medical Needs

- Please advise at time of booking.
- Booking is accepted on the understanding that you deem yourself fit to travel independently or you have support of a carer/friend attending with you. Unfortunately, we are not insured, qualified or have the staffing ratios required to offer supportive care or supervision. As a friendship group, we cannot offer an assisted living service.
- Front seats reserved for priority needs, single seat allocated.
- Please use the same seat on the return journey.

Payments

- Card/cash taken at events. Bank transfer details available on request.

Welcome To Our New Members

We would like to extend a warm welcome to all our new members who have joined us since the last diary.

Ruth, Lynda, Terence, Eric, Milly, Carole, Eric, Joan, Amelia, Patricia, Hazel, Sholto, John, Linda, Mo, Joan, Robert, Mary, Ian, Ursula, Joyce, Josie, Keith, Judy, Susan, Peter, Sheila, Angela, Jo, Pauline, Doug and Eric.

We hope you are all enjoying being Oddfellows!



Motown Afternoon Tea



Branch News

Charity Work



Cheque presentation to Hope House

We had a fantastic result for last year's Chairman's Charity, Hope House (part of the Hope Centre, St Helens) and raised a staggering £1,500.

Thank you to everyone who donated prizes and bought raffle tickets throughout the year. In addition, at the Annual Summoned Meeting (ASM) in April, the Branch awarded £100 donations to St Rocco's Hospice Warrington, St Helens Salvation Army, plus the Oddfellows charities: The Orphan Gift Fund and HA Andrews Memorial Fund.

This year's Chairman's Charity is Musical Memories (a local dementia group who unite

people affected by dementia in the local and surrounding areas through music and singing). We will be holding a fundraising afternoon on Tuesday 6 October at URC, please see Nicola for more info or tickets. We hope you can join us for what is looking like a fabulous afternoon.

Our on-going knitting projects for Warrington Hospital are still being well-received and appreciated. We knit HALS (neck warmers), prem baby goods, blankets and squares. We would be delighted to receive any oddments of left-over wool if anyone wishes to donate for our volunteers to use in these projects, or if you would like to help make them, please speak to Nicola.



A batch of Joan's sell out charity bake sale and Easter charity knitting done by Linda



Pat (right) winning an Easter raffle prize

Know Your Committee and Our Branch



Andrew pictured with Diane Crosby as Deputy Chair and Margaret Rodger as Past Chair

We're proud of where we've come from. Our story began back in 1810, when a small group of workers met in a Salford pub with one simple aim — to look after one another and the people around them.

From that moment, the Oddfellows spirit of **friendship, kindness and mutual support** was born. It's a tradition that's carried right through to today, reminding us that when we come together, we can achieve so much more than we ever could alone.

As times have changed, so have we. Our Branch has gently modernised, swapping formal lectures and ceremonies for a warm, relaxed welcome. Instead of long traditions, we now share our values and history through short, friendly readings that everyone can enjoy.

And there's a place for everyone. Our Branch is run by its members, for its members, and we'd love more people to feel part of what we do. If you'd like to know more and how you can get involved, just have a chat with Dawn — she'll be delighted to help.

Our Committee of Management

Andrew Leather
District Chairman/Trustee

Diane Crosby
Deputy District Chairman /Trustee

Margaret Rodger
Immediate Past District Chairman

Eric Gough

Margaret Harrison-Ingham
Trustee/Care and Welfare

Sue Johnson

Janet Makinson

Brian Monks

Elaine Murray

Dawn Powell
District Secretary

Carol Rigby
Care and Welfare

Chris Wetherill

The Purple Degree is the final tier in the Society's progressive series of internal readings, it has recently been awarded and congratulations go to:

**Diane, Nicola,
Sandra, Brian, Dawn**

Chester Boat Cream Tea and Dancing



Manchester History Trip



Liverpool Trip



*Members enjoying lunch -
Liverpool Old Docks trip*



*Members enjoying the museum -
Liverpool Old Docks trip*



*LADGC enjoying the day watching
the annual crown green bowling*



*Winners of the Dean Randall Cup
Presented by Brian Foster,
Past President of the LADGC
(over from Canada and popped
in to enjoy the day with us).*

Floral Arranging Fun



*Members enjoying the floral
arranging session*



The finished result

Oddfellows Members: Do you need help?



None of us know what is around the corner...

Local Care and Welfare Support

To request contact from a Welfare Visitor and for local help and information about Branch benefits and benevolence contact Dawn on **07482 130531** or email **dawn.powell@oddfellows.co.uk**

Oddfellows Advice Line

Call 0800 0149 821*

(free to callers from any landline or mobile number)

Monday - Friday, 9.30am - 4.30pm

Email: oddfellows@citizensadvicemanchester.org.uk



Run by Citizens Advice for Oddfellows members, you can access free, confidential, independent advice on welfare benefits, money and debt issues, consumer problems, housing, fuel bills, employment issues and many other issues.

*The Oddfellows cannot provide legal advice and accepts no liability whatsoever for advice provided by Citizens Advice, which is an independent advice agency. If you have any queries about the advice you have received or wish to make a complaint then you should contact Citizens Advice directly. Citizens Advice operate a formal complaints process.

Care and Welfare Helpline

Call 0800 0149 822

(free to callers from any landline or mobile number)

Monday to Thursday, 9.30am - 4.30pm, Friday, 9.30am - 4pm

Email: care@oddfellows.co.uk

Run by the Oddfellows Care and Welfare Department, you can access information and guidance on issues such as accessing health and care services, supported housing, support for carers, and planning for later life. The helpline will try and identify any Oddfellows benefits or services in the community which may be of help to you.

**Visit our website page at www.oddfellows.co.uk/benefits/care
for care and welfare information**

Members take centre stage

Look out for some familiar faces this summer!

Throughout June and July, the Oddfellows is running an upbeat new advertising campaign across the UK aimed at reaching the nation's retirees.

Built around the theme of 'real people, real joy, real experiences', the campaign shines a spotlight on the authentic friendships and shared laughter found within our local groups.

Member models

Members from Leeds, Derbyshire Peak, Mersey, Handforth and Altrincham, Mid-Staffordshire, Nottingham Trent, and Ormskirk and Southport Oddfellows all stepped forward to help.

They spent an exciting day at a professional studio shoot in Manchester working alongside an experienced production crew.

"It was such a fun day," said Andrea Jenner from Derbyshire Peak Oddfellows. "There was lots of laughter and interaction with Oddfellows from other areas."

Carol Pitchford from Leeds Oddfellows agreed, adding: "It was lovely to meet up with a crowd of strangers who then became friends."



Spreading the word

The adverts will be appearing on Facebook and Instagram, online via Rest Less and Saga, and in upcoming print editions of People's Friend, Saga Magazine, Yours, and Woman's Weekly.

Spokesperson for the Oddfellows, Pam Casey, said: "We wanted the campaign to reflect the real people at the heart of our Society. Our groups are places where people can simply be themselves, enjoy real companionship, and feel genuinely supported."

How you can help

While we hope this campaign inspires more retirees to give us a try, as members, you're our best ambassadors. If you know someone who would benefit from our social events, travel opportunities or welfare support, please encourage them to head to www.oddfellows.co.uk/retirement to find out more.

Celebrating our 2026 Making a Difference Award winners

We are thrilled to announce this year's incredible Making a Difference Awards winners: Richard West of the Royal Berkshire Branch in the Reading District, and husband-and-wife duo Roger and Susan Williamson of the King's Lynn and West Norfolk District.

The Awards highlight the wonderful ways our members go above and beyond to ensure their branches are the best they can be for their fellow members.

Richard West: Reading's 'guardian angel'



Debbie Jex and Richard West

Presented with the 'Enriching Lives Socially' Award by Deputy Grand Master (Deputy Chair) Debbie Jex, 88-year-old Richard West helps to bring joy and positivity to his fellow members in all he does in organising and hosting social events.



Since joining the Reading District in 1992, Richard has worked tirelessly to build a varied and exciting social programme for his fellow members.

Alongside his late friend Doug Walters, Richard helped establish popular singing and exercise groups, and even relaunched a folded group in the nearby village of Pangbourne, which is now in its tenth year.

From coordinating monthly quizzes to organising glamorous annual trips to the Ascot Races, Richard pours his heart into everything he does.

For many, his efforts have been transformative. "We have a number of ladies who say the choir has become a lifeline for them," Richard shared. "I like seeing them enjoy themselves. You can see how it benefits them individually."

Debbie Jex is also Reading Oddfellows' Branch Secretary. She added: "I don't know where we'd be without Richard. His energy is boundless and his enthusiasm even more so. One member has even described him as a 'guardian angel'."

Roger and Susan Williamson: A wonderful team



(L to R) Roger Williamson,
Susan Williamson, John Mann
and Alison Schultz

The Oddfellows' Grand Master (Chair), John Mann, presented the 'Achieving Together' Award to Roger and Susan Williamson. Both in their 80s and Oddfellows members since 2008, the couple's commitment and kindness are renowned at their Branch.

Both take a seat on the King's Lynn Oddfellows' Committee of Management, ensuring members' voices are always at the heart of decision-making.

Roger, a Trustee and three-time Past Provincial Grand Master, hosts walks,

bingo sessions for up to 40 members, and a popular monthly quiz.

Meanwhile, Susan coordinates the kitchen, manages supplies, and runs the raffles.

The couple were incredibly modest about their win. "Initially, I thought it was a joke because the letter turned up on the first of April," laughed Roger.

Susan added: "We're only doing what anybody else would do, but it's nice to know that people appreciate it. To win the award together is special."

Branch Secretary Alison Schultz praised their selflessness, saying: "They offer friendship to so many in the way Oddfellows should, and treat everyone with consideration, kindness and compassion."

Shining examples

Richard, Roger and Susan are proof that our Society thrives because of the generosity and warmth of our members.

Thank you to all who go above and beyond to help and support others within their Branch.

You can find out more about
our Making a Difference Awards,
including previous years'
winners, at [www.oddfellows.co.uk/
makingadifference](http://www.oddfellows.co.uk/makingadifference).

It's never too early to talk about money

At Unity Mutual, the Oddfellows' financial services brand, we believe it's never too early to talk to the young people in our lives about their finances.



Today's younger generations have a lot to consider, with rising costs, student debt and spending temptations online. Simple chats about saving, budgeting and planning ahead can help young people feel more confident about money as they grow and become more independent.

Passing on more than money

Helping younger family members financially is wonderful, but sharing knowledge can be even more valuable.

Explaining different saving tips, how debt works, or pensions and retirement, gives younger generations practical lessons they may not hear elsewhere. Even small conversations can leave a lasting impression.



Don't wait to save

One way to encourage good saving habits is through a Unity Mutual Junior ISA*, which allows children to start saving and is a great way to introduce them to finances and investment.

Opened by a parent or guardian, family and friends can contribute up to £9,000 per tax year, with any growth free from UK tax. All the money saved belongs to them and once they reach the age of 18 can be put towards things like university costs, driving lessons, or even a deposit on their first home.

Making money conversations normal

The best financial lessons are often the simplest ones. Talking openly about saving for goals, comparing prices, or handling debt helps children develop healthy habits. Younger family members are more likely to feel confident about money if the adults around them discuss it calmly and honestly.



To find out more about Unity Mutual and the products we offer, visit www.unitymutual.co.uk or call 0161 214 4650.

*Terms and conditions apply to all our products. Capital at risk with investment products.

At a glance

October 2026

Tues 6	Chairman's Charity Fundraising Afternoon at URC	1.30pm
Mon 12	Warrington Catch Up at Barley Mow	10.30am
Tues 13	St Helens Tuesday Drop In at URC	1.30pm
Thurs 15	St Helens Thursday Monthly Meet Up	TBC
Tues 20	St Helens Tuesday Drop In at URC	1.30pm
Tues 27	Warrington Coffee Morning at The Stonemill	10.30am
Thurs 29	Boundary Outlet, Colne	9am

November

Tues 3	Branch Meeting followed by St Helens URC Drop In	1.30pm
Tues 10	St Helens Tuesday Drop In at URC	1.30pm
Thurs 12	St Helens Thursday Monthly Meet Up	TBC
Mon 16	Warrington Catch Up at Barley Mow	10.30am
Tues 17	St Helens Tuesday Drop In at URC	1.30pm
Thurs 19	Beginners Festive Floral Workshop	1pm
Tues 24	Warrington Coffee Morning at The Stonemill	10.30am
Sat 28	Peter Pan at St Helens Theatre Royal	2pm

December

Tues 1	St Helens Tuesday Drop In at URC	1.30pm
Mon 7	Warrington Catch Up at Barley Mow	10.30am
Tues 8	Christmas Halifax Bingo at URC	1.30pm
Thurs 10	St Helens Christmas Lunch Party	12.30pm
Thurs 17	Warrington Christmas Cabaret	12 noon

January 2027

Tues 5	St Helens Tuesday Drop In at URC	1.30pm
Thurs 7	St Helens Thursday Monthly Meet Up	TBC
Tues 12	St Helens Tuesday Drop In at URC	1.30pm
Mon 18	Warrington Catch Up at Barley Mow	10.30am
Tues 19	St Helens Tuesday Drop In at URC	1.30pm

At a glance

January 2027 - Continued

Tues 26	Warrington Coffee Morning at The Stonemill	10.30am
Thurs 28	Ten-Pin Bowling at SuperBowl St Helens	10.30am

February

Tues 2	St Helens Tuesday Drop In at URC	1.30pm
Thurs 4	St Helens Thursday Monthly Meet Up	TBC
Tues 9	St Helens Tuesday Drop In at URC	1.30pm
Mon 15	Warrington Catch Up at Barley Mow	10.30am
Tues 16	St Helens Tuesday Drop In at URC	1.30pm
Tues 23	Warrington Coffee Morning at The Stonemill	10.30am
Thurs 25	Chinese New Year Lunch	12 noon

March

Tues 2	St Helens Tuesday Drop In at URC	1.30pm
Wed 3	Boredom Buster in Warrington	10am
Tues 9	St Helens Tuesday Drop In at URC	1.30pm
Tues 16	St Helens Tuesday Drop In at URC	1.30pm
Thurs 18	St Helens Thursday Monthly Meet Up	TBC
Mon 22	Warrington Catch Up at Barley Mow	10.30am
Tues 23	St Helens Tuesday Drop In at URC	1.30pm
Tues 30	Warrington Coffee Morning at The Stonemill	10.30am

April

Tues 6	St Helens Tuesday Drop In at URC	1.30pm
Thurs 8	Wedgwood Factory Tour	9am
Mon 12	Warrington Catch Up at Barley Mow	10.30am
Tues 13	Annual General Meeting at URC	1.30pm
Tues 20	St Helens Tuesday Drop In at URC	1.30pm
Tues 27	Warrington Coffee Morning at The Stonemill	10.30am
Thurs 29	St Helens Thursday Monthly Meet Up	TBC