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The answer was "tools?"...

So here for your interest is my latest toy. This item was purchased at Bunnings (where else?) for the princely sum of \$28.00 per kind favour of a going-broke Masters. This is a blower AND a mulcher which I hope qualifies me as being very green.

Do you have any interesting tools to share?

## President's Comments:

from Marilyn Wagland



U3A Brisbane got off to a great start this year. We are busier than ever with increased enrolments which justifies our plan to increase classroom space.

To give you an idea of how busy things have been, here are some stats.

Of the 2359 financial members, 70 are volunteers, just 3% of the total. Many of these volunteers work in the two offices. 1226 members attended classes in the first week which only consisted of 4 days, generating many enquiries. During this time, 199 people paid their subs in person and another 105 online.

These had to be processed on the spot and this included printing the new membership cards. This will not be such a time-consuming task in future as the cards will not be reissued each year. Only new members will need to receive them in the future. However, these numbers should give you some indication of the workload generated in the first week alone in the office. If you had to wait a short while to be helped, I'm certain you can understand why.

In addition, the office was open officially for two weeks of the holidays until midday and the office managers came in on many occasions unofficially in order to process the numerous online membership renewals received during the December/January break.

U3A owes so much to all its volunteers but I'm sure you will agree that the members who work in the office do a mighty job.



Recently, someone asked if I had run out of trees yet ?  
Hmmm... So I replied -  
"Well—What would you like to see instead ?"

*(continued over >>>)*

## New cards for members:

from :Yvonne McGann Office Manager

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Memberships of U3A Brisbane are now overdue. Please note that you must be a financial member to attend classes. Membership is still just \$40 per year. If you haven't received a new plastic card, you may not be financial. If you think that you have renewed for 2016 and don't have a plastic card please contact the office (3236 3055) as soon as possible for clarification.

## Computer Lab:

from Gwenn Ball

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### Expressions of Interest

We are seeking expressions of interest for an Apple computer class to be held in term 3. Topics are yet to be set, and will be formed to meet the needs expressed in the expression responses. We have an Apple Macbook running the latest OS. Some topics could be the Photos app (iPhoto is being phased out), iTunes and using it to get photos onto and from an iPad, Apple office apps, Microsoft Office for Mac, and Backups with Time Machine. There may be also a need for settings and configuration. Please reply by email to Keith Catts ([keithcu3a@gmail.com](mailto:keithcu3a@gmail.com)) ([Back to Index](#))

## Brisbane City Campus:

from Gail Hawkins

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Contact: [tutors@u3abrisbane.org.au](mailto:tutors@u3abrisbane.org.au)

We have some exciting times ahead with the move into our new Adelaide Street premises hopefully from Term 3 of this year. I'm sure our tutors and members will all be impressed with the new improved class rooms. We will have more rooms than we currently have, so we will be able to run more classes – which means I will be looking for many new tutors. If any of our members have ever thought of becoming a tutor or if you have friends that you believe may be interested, I would love to talk to you. Some of the courses that we would like to find tutors for are:

**Language classes:** These are very popular and we are always looking for tutors to take on Beginners classes in any language.

**History, ancient or modern:** Our members can't get enough of this subject.

**Arts & Crafts:** We are still looking for someone to teach jewellery making

**Researching Family History or Genealogy:**

**Current Affairs, National or International:**

Another popular subject

**Science Subjects:**

**Games and Puzzles:**

**Music or Music Appreciation:**

**Literature:**

These are just a few subjects that hopefully will get you thinking about how interesting it would be to become a tutor. There are a multitude of subjects that we would like to include in our Class Schedule, so if you have an idea or a subject that you are passionate about, then please contact me.

Even though term 1 has started, we still have some classes that can accept additional enrolments, if a class interests you, we recommend that you contact the tutor to get confirmation of availability. Some of the classes that may be of interest and are available:

### **Tue 9.00am Traditional Chinese Exercise –**

Definitely a great way to start the day with a self-facial massage, followed by low impact gentle stretch exercises. The aim is to maintain healthy looking skin and improve flexibility of joints and muscles.

### **Tue 12.30pm The Development of Australian**

**Literature in the 19th Century:** We will address the works of writers from the First Fleet to Lawson and Paerson in the lead up to the First World War. Poets of the time will take us into the rich harvest of the 1890s where Lawson and Paterson overwhelm everybody else. Novelists Marcus Clarke, Joseph Furphy, James Tucker and Henry Handel Richardson are given recognition, but the emphasis is on poetry.

### **Thu 9.00am Public Speaking**

Gain confidence by learning how to speak effectively in your everyday life or in public. A participative course where you will learn the key fundamentals of public speaking and learn some practical tips and tricks from the tutors own experience.

### **Thu 12.30pm Current Affairs**

Each week we will have a light hearted open discussion and aim at getting some interesting and educational viewpoints, subjects will be discussed based on current National and International issues. Members of the class are encouraged to contribute topics, which could

include social, economic, political, cultural, scientific or lifestyle subjects.

#### **Thu 2.00pm Taking a Second Look at World Affairs:**

We propose to re-examine our present assumptions on certain fundamental issues such as 'governance' versus 'politics' and compare these assumptions with: 1) the history of these phenomena, and 2) then further compare both our assumptions and the historical precedents with current practice. This is a study group and members will be advised of subjects in advance so that they can research prior to each class.

#### **Fri 12.30pm Climate Change:**

##### **What is it and what should we do about it:**

This is an interactive course enquiring into the problem of human induced climate change, using basic scientific concepts and discussing how the problem can be managed and what a remedy would look like. Each week the course will deal with a different aspect of the controversy and some practice at confronting contrary claims.

#### **Fri 2.00pm Peace Dancing**

##### **Peace through world music and world dance.**

Easy circle dances, folk dances, dance meditations to cultivate personal peace. No experience needed, wear comfortable clothing and firm shoes and come along and join in the fun. [\(Back to Index\)](#)

## Winter School:

from Anne Douglass

Your hard working Winter School Committee is starting to build up the stable of speakers for this year and we are pleased to announce that our Keynote for this year is Wayne Bennett. Wayne is a renowned speaker and the most respected coach in Rugby League's history and with good reason. One of his well known quotes sums up his philosophy and I believe the philosophy of U3A. The Winner says: 'There ought to be a better way to do it'. The loser says: 'That is the way it has always been done here'.

At U3A we are always striving to do things 'better' and we are endeavouring to make this year's Winter School bigger and better than the last one and we are planning to hold it in the new premises in Adelaide Street.

If you come across an exceptional speaker that you think would be an asset to WS please email the details to me at [winterschool@u3abrisbane.org.au](mailto:winterschool@u3abrisbane.org.au)

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## Northside News

From Rod McLary

Term 1 has started well in the Northside area with one new class – a **Discussion Group**. This group will be held at Burnie Brae in Chermside. This represents a new alliance with a large organisation of seniors with over 3000 members. I have been told that a number of Burnie Brae members are looking for new activities. We hope that this group will be the first of many.

The group commences on Monday 1 February 2016 at 9.00am at Burnie Brae 60 Kuran Street Chermside. If you would like to join a group which will discuss all kinds of social, cultural and political issues, you are most welcome to attend.

Another new class is **Social Bridge** which will start in Term 2 on Wednesday 13 April 2016. The tutor will be Ms Dawn Benes who is an experienced Bridge player and who runs a number of similar groups on the Northside. The sessions will be at the Chermside Bowls Club. Full details will be in the schedule and online. New members are encouraged to come along.

There may be a new **Italian for Beginners** class starting in Term 2. The class will run from Term 2 to the end of the year taking persons for whom Italian is a new language through to competency and confidence. Details of this class will be included in the Term 2 schedule.

In the near future, U3A may also be offering classes in the Sandgate/Shorncliffe area.

U3A Brisbane has been invited by SANDBAG, the area's largest local community service organisation, to offer classes to local members at its Rainbow Street premises on weekdays.

It is hoped that classes similar to those listed below may be offered: **Book Discussion, Current Affairs, Philosophy Science and Technology, Science and the Paranormal Bridge for Beginners, Chess, Mahjong Art History & Appreciation, Painting, Music, Drama, Yoga**

**Digital Photography,**

**Researching Family History, Creative Writing**

**Basic Email and Internet, Introduction to iPad/Social Media, Introduction to Computers and Skype, iPad for Beginners**

**British History, Russian History/Literature, Modern**

**World History, Ancient Civilizations**

**Languages (including Spanish, Italian, German,**

**Japanese and Latin), And Bush Dancing.**

However, at this stage, volunteer tutors are needed. So, I would love to hear from potential volunteer tutors. If you may be interested in tutoring in one of the above topics [or another one altogether], please email Rod McLary [Northside Coordinator] at [northside@u3abrisbane.org.au](mailto:northside@u3abrisbane.org.au)

## Logan District News: from Jean Townsend

As a teenager did you want to play the guitar? Well now is your chance. Guitar lessons start in Term 2: John Miner asks: What style of guitar playing would you like to learn? Finger style like James Taylor, strumming like Bob Dylan, rock like AC/DC, or would you just like to play the blues? These classes will cater for beginners to the more advanced players in most styles. We also expect Beginners Spanish and Creative Writing to start next term but we still need a volunteer to run a Dinner group. How about it?

Good news, nearly all new classes are going well, while continuing classes and activities are reporting many new members. Looks like the committee's efforts on

recruitment are bearing fruit. A recent promotion at the Hyperdome gained much interest, and more are planned at Arndale in Springwood on 16th March and Logan Central on 13th April. Meanwhile Browns Plains Library will have an exhibit of work by the Beading class from the 3rd March and another U3A exhibit in April. Sunnybank Hills Library will show work by Art classes starting on 5th May. The Albert and Logan News printed an article about our local classes and Jean gave a radio interview on FM101. For more photos and news see the blog at [u3alogan.blogspot.com.au](http://u3alogan.blogspot.com.au)

The local committee and several tutors enjoyed the Meet and Greet session. We are fortunate to have a fine bunch of tutors and it was a great pleasure to chat with them over delicious eats provided by Jan Burton. Don't forget that the evening Bridge class starts soon.

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Meet and Greet Session: Clockwise from top left: Having a chat while enjoying Jan's baking; Mike (History) and Ray (Indonesian tutor); Margie (Philosophical Discussion), Les (committee), Rosa (Mah Jong), and Brenda (committee); Les (Photo Restoration), Kathy (committee), Jan (committee), Janice (Family History), and Margaret (Committee).

## 30 year History Project:

from [Ian Lipke](#) and [Josephine Brown](#)

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### “Name the U3A History”

Would you like to propose a name for the book celebrating the 30 year history of U3A Brisbane? The matter is very urgent as our Graphic Designer is already creating concepts, one of which will become the books cover.

We have a sub-title:

***A history of U3A Brisbane's first 30 years: 1986—2016***

We need a snappy title to go above this. It can be one word, or it can be three or four. But it needs to be something to catch the eye and fire the imagination. Please send your suggestions to [ian.lipke@gmail.com](mailto:ian.lipke@gmail.com) as quickly as possible.

### For Particular Attention of U3A Districts:

I want to be sure that all art groups were aware that I am taking entries of art pieces for possible display in the U3A History book.

The standard of the work received so far has been very high. Digital photographs within a fortnight, please.

Anyone interested should send a digital photograph of their work to [ian.lipke@gmail.com](mailto:ian.lipke@gmail.com)

### Gala Lift-Off and Awards Soiree:

from [Josephine Brown](#)

Please join us at a very special gala on Friday 4 March, from 3pm to 5:30pm at the U3A Queen Street rooms. It will be both a project lift-off and an awards ceremony. Here you will enjoy a free wine and cheese tasting, with musical entertainment by your fellow members. You'll have the chance to meet your Management Committee, as well as old and new friends. Entry will simply be by RSVP to let caterers know you're coming. U3A will publicly recognise the generous gift of tutors' and volunteers' time, and this acknowledgment ties in neatly with the focus of the current history-book project: to document the achievements and unstinting efforts of so many members since U3A's beginning in Brisbane in 1986.

At this soiree you'll discover what information is still needed from you, the members.

You'll also be able to view three design drafts of the book's front cover, and vote for your favourite.

Coordinated by past President Ian Lipke, this project's

book-launch will be in October 2016.

But that's not all ...

Did you know that U3A has many talented performers among its members? They'd love to play and sing for you!

You'll hear the Logan ukulele players and singers, under the baton of Kevin Ross; Patrick Johnson, tutor of history and music appreciation, will sing with his partner Catherine Hunter; and Joanne Rynja and her recorder ensemble will also delight you.

Photographer Mike Bryan, helped by one of his students, will be present for picture opportunities.

RSVP by Friday 26 February 2016

For catering purposes, we'll need hear back from you that you're coming by Friday 26 February. Please mark your diary NOW and tell us that you'll be there!

RSVP by email to Yvonne McGann at

[ymcgann@gmail.com](mailto:ymcgann@gmail.com) or by text on 0438 090 540.

Look forward to seeing you there at 3pm on Friday 4 March!

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### Age Pension Changes:

from [Darren Titmus](#)

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For many people the Age Pension forms a very significant part of their ongoing income and is crucial in maintaining their standard of living.

In the May 2015 Federal Budget, the Government announced changes to the Centrelink Age Pension Asset Test thresholds. These changes come into effect on January 1, 2017 and will affect ALL Age Pension recipients.

Now, a little background. In the previous year, the Federal Government changed the treatment of Allocated Pensions under the Centrelink Age Pension system. Allocated Pensions are the most common retirement asset due to their tax effective and (until recently) Centrelink effective nature. Further, for people who only take advice from their super fund, Allocated Pensions were the only available investment because super fund call centres can only recommend their own products and they do not have access to other, more secure investments that are more Centrelink friendly. This change in treatment meant that the income from Allocated Pensions was suddenly deemed which resulted in a reduced Age Pension for many retirees – particularly if the retiree was receiving Age Pension under the Income Test.

OK, back to the January 1, 2017 changes. This has been talked about a lot and most of the time the

	Assets Value*	Current Age Pension (Per Fortnight)	January 1, 2017 Age Pension (Per Fortnight)	LOSS of Pension (Per Annum)
Single Home Owner	\$400,000	\$575.25	\$417.00	<b>\$4,114</b>
Single Non-Home Owner	\$600,000	\$497.25	\$417.00	<b>\$2,080</b>
Couple Home Owner	\$525,000	\$956.75	\$857.00	<b>\$2,593</b>
Couple Non-Home Owner	\$725,000	\$880.25	\$857.00	<b>\$605</b>

\*Asset Value is the value of your assets as determined by Centrelink

commentary can be quite confusing.

So, to simplify it, this is the change. Currently, for every \$1,000 in assets you have over the base asset test threshold you lose \$1.50 per fortnight in pension. Come January 1, 2017, this reduction will DOUBLE to \$3.00 per \$1,000 assets.

**The table ABOVE shows a few examples:**

So, you can see from this that in all examples, everyone takes a hit! The "Single Home Owner" suffers the most in these examples. Remember too that the "Assets Value" includes everything except the value of your home – so, personal effects, cars, boats, caravan – as well as cash at bank and investments. The loss in Age Pension will have a significant impact on your living standards.

There is some good news, however. You do not have to blindly accept a reduction in your age pension. If you have a financial planner hopefully they have already spoken to you about planning for this and "changing things" to ensure that you maintain your pension. This does not mean go out and spend your money to improve your asset test result – anyone can do that. It means consider investing your money differently so as to improve your asset test result. If you do not have an adviser, I would encourage you to obtain advice from a professional NOT employed by your superannuation fund. There are even strategies available that will see you increase your age pension over time. Further, most strategies that result in increased Age Pension, also reduce the risk of capital losses which can be quite comforting in today's market.

*About the Author:*

Darren Titmus is a highly regarded financial adviser with 17 years' experience in financial services and is the owner of Financial Planning Qld. He has been a

volunteer tutor at U3A since January 2014 running his "Financial Security in Retirement" Class at New Farm (D06) and the City (D04) twice a month.

For more information on this article, superannuation, retirement and the like, please go to [www.financialplanningqld.com.au](http://www.financialplanningqld.com.au) or contact Darren directly on 0466 934 574. [\(Back to Index\)](#)

## IT Group Meeting:

from Helen Carberry

Greetings,

The first IT Group session for 2016 will be held on Saturday 12th March at 344 Queen Street premises, 10 am to 12 noon. Keith Catts will re-look at Windows 10 six months on. Please find flyer attached. The Queen Street venue is a short walk from 97 Creek Street. From the Creek Street venue turn left at the ANZ Bank and 344 Queen Street is on the left just past the Subway shop. Take the escalators to the first floor. If the escalators are not working, the lift will be operated by a volunteer with a security key until 10 am. If the operator is not in attendance and/or if late, please call 3162 8850 for assistance.

To attend this session, please enrol online at the U3A website. All you need is your membership number and surname as follows:

1. Go to the IT Group page on the [U3A Brisbane website](#) (or navigate from the top menu via *Groups > IT Group*)
2. Click on the Next Meeting button near the bottom of the IT Group page.
3. On the Meeting Details page, click on Enrol for this Meeting. Enter your member number and surname when requested. Your enrolment will be confirmed and You can also enrol by logging in to the website as

previously. In this case you will not be asked for your Member Number.

Let me know if you have any problems with this.

Helen Carberry U3A IT Group Coordinator

[itgroup@u3abrisbane.org.au](mailto:itgroup@u3abrisbane.org.au)

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## Social Goings-on

from Helen Dubois

We were very disappointed to miss out on Tickets to **Cats** and to **Singing in the Rain** this year and are at a loss to understand why.



We have recently obtained 30 tickets to **We Will Rock You**. This is the musical of Queen and Ben Elton. However with these tickets, we need to sell all 30 tickets so while I have had expressions of interest we will be pushing to get you to purchase these tickets. There seem to be a number of members who like Queen's music.

Details:

Where : Lyric Theatre;

When : 10th August 2016 , 1:00pm

Cost : \$65.00

Seating : Stalls; rows P/Q

The booking sheets will be open in the office by Tuesday 1st March 2016.

Call the office on 3236 3055 to book and pay.

**Amberley RAAF Base bus trip**; There are seats available so come and enjoy this visit.

See page 3 of the Class Schedule which will provide you with a good description of what we will see.

When: Tuesday 22nd March 2016

Lunch: at a Local Club

Cost: \$45.00

Depart: 8:00am from stop 125 Roma St outside Transit Centre, then to...

8:30am from Stop 59 Kessels Rd

down from Garden City near the Park & Ride.

See page 4 of the Class Schedule for booking details.

Contact the office on 3236 3055

I hope to see you there.

Helen Dubois

Editor

3398 9668; 0407 734 337

[hellsbells21@optusnet.com.au](mailto:hellsbells21@optusnet.com.au)