



Keynote speaker Wayne Bennett with Ann Douglass, the convener of the Winter School

## President's Notes

From Marilyn Wagland



Winter School and our Adelaide St rooms have proved to be a great success. Large crowds have enjoyed a great variety of excellent speakers beginning with our keynote on Monday, Wayne Bennett.

It is wonderful that this man who places so much emphasis on walking an ethical path through life has influenced generations of young men throughout his 40 year football coaching career. His wry humour had his audience laughing and during his serious comments, his audience sat in rapt silence.

Thank you to the many members who have expressed their delight at the new classrooms and a special thank

you to Kath Schuster who was so thrilled by our new premises that she made the lovely floral arrangement displayed at Adelaide St to celebrate the move. Thank you Kath.

Our many office volunteers have worked hard this week to service the large groups who have attended classes. Thank you. You did a great job.

A note for the bike riders who wish to use the facilities at Adelaide St. You will need to leave your name at our office and pay \$40 for your access card. Once we have the list of names (and the money), we can give them to our landlord. The facility is currently being expanded and should be available from Week 2 of next term.

It was great to see so many of our members at Winter School and I look forward to seeing you again in Term 3 as regular classes commence.

## A MESSAGE FROM ANNE DOUGLASS, OUR WINTER SCHOOL COORDINATOR,

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### STAR OF THE SHOW

The Winter School was a resounding success and there is no doubt that the star of the show was 232 Adelaide Street, with leading lady President Marilyn Wagland. Marilyn was involved in every aspect of the execution of this project right down to the interior decoration of the premises which is a credit to her planning and good taste.



## BRISBANE CITY CAMPUS

from Gail Hawkins –

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

Term 3 is the start of a new era for U3A Brisbane. We have moved into our new Adelaide Street premises and added a number of new and exciting classes to our schedule. These offers member a greater choice and selection of classes to choose from. I welcome all of our new tutors to the U3A Tutor family and hope that our members welcome them by supporting their classes.

We still have many tutors who have not added their biography or photo to the Tutors home page. If any tutors are not sure how to do this, please contact me and I will assist in getting it done. Members can look up a class they are interested in and read the tutor's bio prior to enrolling in the class.

Below are some of the new classes starting this term which still have vacancies. Please remember if you enrol in a class, you need to get confirmation from the tutor that your enrolment has been accepted. If you just turn up to class you could be disappointed if the class is already fully booked.

### **Tuesday Classes:**

#### **X107, Digitising Media & Memories on a Budget**

If you have cupboards full of old vinyl records, cassette tapes or colour slides that nobody plays anymore, then this 4 week course will show you how to digitally record and do basic restoration of old audio and photographic media on a budget.

#### **L60, Fun & Fiction with Banjo & Henry**

A study of poetry and prose. Paterson's romantic notions of the bush and the compelling contrast with Lawson's astute reading of Australian life. Romance and wishful thinking vs hardship and humour.

#### **Y20, History of Ideas**

This presentation is an illustrated journey of discovery which covers the earth, the stars, cultures, religions, philosophies, spiritual practices, science, art, music, literature, psychology and politics. Presented to generate enquiry and discussion from multiple perspectives.

#### **X110, Golf Appreciation**

This course is aimed at the new or relatively new starters, you won't swing a club or hit a ball but will get a great start to learning about the game of golf, clarifying the essence of the game and the basic rules.

#### **K15, Creative Writing**

Explore how great and popular fiction happens, the ideas, inspirations, techniques etc while experiencing the joy writers feel as they turn simple words into acts of magic.

#### **Wednesday Classes:**

##### **X114, The Silver Screen, Television**

This is an entertaining look behind the scenes, with lots of revelations, video clips, facts and gossip from a retired television executive with fifty years experience in the television industry both in Australia and overseas.

#### **Thursday Classes:**

##### **E27, Politics of Major Countries 2016**

Countries that will be discussed his term are: BRICS Emerging Nations, Brazil, Russia, India, China, South Africa, Australia, USA, European Union and Oil and the Middle East.

##### **E21, Taking a Second Look at World Affairs**

Governance versus Politics, Freedom versus Rights & Regulations, Real Wealth versus Paper \$\$\$\$. Evidence based Science versus Consensus Science. Documented Historical Facts versus 'Winner's Delusions'.

##### **H39, The Battle for Australia 1942-43**

This course offers an analysis of the causes and consequences of the Kokoda Track campaign, including an evaluation of the controversies about personalities, strategy and tactics as well as how topography and climate played a large role in severely limiting the numbers of troops who could be moved, supplied and supported on the Track.

A beginners course, teaching the basics in pinyin, tones and basic conversation. An easy going class to make language learning fun, not a task.

##### **H41, The Burma Railway**

Learn the circumstances in which Australians came to be prisoners of war from 1942-45; the conditions faced

in “official” POW camps such as Changi, the use of POWs as forced labourers for the construction of the Burma-Thailand Railway and the release and rehabilitation of the prisoners at war’s end.

### **Friday Classes:**

#### **X111, Handyman –**

Learn how to do your own home maintenance Save money and learn how to do the odd maintenance jobs around the house yourself. Learn how to correctly hang a painting, change a tap washer, fix a fence, replace a tile etc, This is an interactive class so you can choose the subjects, learn what tools to use and explore techniques for executing the work to give a satisfactory outcome.

#### **X106, Community Exchange Systems (CES) & Alternative Currencies**

In the face of uncertain economic times find out how you can save money by buying and selling goods and services without currency by trading the Brisbane Local Energy Transfer Systems (BrisLETS). This is a great initiative, you will play the LETS game to get a feel for the system and how it could work for you.

#### **A ONE OFF PRESENTATION ON FRIDAY 15th JULY 10.45am**

#### **B86, 21st Century Living –**

Are Chemicals, Plastics & Metals making us sick and tired? The presenter is a Registered Nutritionist who specialises in helping patients 45+ be proactive with their health so they can live long, healthy lives. This includes foods to eat/foods to avoid, the pitfalls of dieting and food myths – plus lots, lots more.

#### **THIS MONTH’S CLASS HIGHLIGHT**

#### **X04, CLASSIC MOVIES – TUESDAY 9.00AM.**

The stars look down each week from the “silver screen” and have played with our emotions since Classic Movies made the U3A debut on a Tuesday morning five years ago. In the beginning a willing bunch of enthusiasts erected a fold-up screen and wheeled the projector in on a tea trolley from the storeroom, before we could say “lights out” and fire up the program. But it has all been worth it.

Jimmy Stewart and Grace Kelly, Cary Grant, Hepburn and Tracy, Rita Hayworth, Fred and Ginger – they have all

been up there, doing their stuff and drawing oohs! And aahs! From the faces in the dark. Occasionally the tissues are out too when the hero doesn’t make it and the heroine goes on alone. The aim though, is to put smiles on faces and keep them there.

Press-gang tactics to encourage new students are no longer needed and our space is mostly filled with the enthusiasm and expertise of a discerning audience, too sophisticated to stoop to roll a Jaffa down the aisle. They know their likes and dislikes, and we have to get it right and mostly we do.

But then in a wink the lights are up and it’s “That’s All Folks” that takes us back to life’s realities. And it’s another seven sleeps before we get the movies one more time.

Congratulations to Frank Callinan, the facilitator of this class who has just celebrated the 5th anniversary of his Classic Movie class

### **Logan District News**

*From Jean Townsend*

There is a lot going on in Logan this term, with the new classes Quilting, Joy of Music, another Mah Jong group and Preparing for Tai Chi starting. Of course, nearly all the continuing classes and activities have room for more.

Joy of Music will be led by Howard Newell, a musician with deep love of his subject. He will help us to actually create music on the recorder, explain harmony and how music stimulates the brain. Howard hopes to impart his enthusiasm and give us a deeper understanding of what music is and how it works. With guitar and ukulele already among our subjects here, who knows where we may progress to? — Ensemble playing, perhaps with singers, music appreciation sessions, performances? Or just a lot of pleasure in learning a new art.

Other new tutors also have enthusiasm which they hope to pass on to their students. Zusana Tirdil is an experienced quilter and looks forward to teaching the art of making gorgeous heirloom objects to beginners or those with some experience. Marcel Miltenburg will be providing gentle, whole body exercise to improve balance and coordination, preparing us for Tai Chi which he will teach later. This kind of exercise is known to help prevent falls and broken bones! Mah Jong is very popular and Lea

King is offering a new beginners class in Marsden, adding to those at the Hyperdome and Logan North. People in the Beenleigh, Logan Central and Browns Plains will be glad for a chance to learn the game nearer home.

As for the future, we need more tutors to increase the range of subjects. Do you know anyone who could help? Some suggestions - Play Reading/Theatricals, World Religions, Bush Botany, Astronomy, Science Facts, Legal and Political Systems, Crafts, Boules/Petanque, Dance, Collecting, Cryptic Crosswords, Mindfulness Meditation? Almost anything that would attract enough members to be viable.

The district organising group hope that many of you will enjoy and benefit from the Logan classes and activities in Term 3.

### TUTORS REQUIRED

From Anne Douglass

U3A Brisbane is constantly on the lookout for new tutors, no matter the subject, to fill the needs of a growing membership.

What with our new rooms at 232 Adelaide Street plus the new, state of the art library at Wynnum, we now have teaching facilities that are second to none so, if you have a passion for a particular subject, why not become a tutor today.

We find that our tutors derive a great deal of satisfaction from their roles and some have been doing it for years so, why waste your talents in retirement. Interested? For further information on how to become a tutor, please contact our Tutor Liaison Officer for City classes on: [tutors@u3abrisbane.org.au](mailto:tutors@u3abrisbane.org.au) or if Wynnum is more your style, please contact our District Coordinator: [wynnum@u3abrisbane.org.au](mailto:wynnum@u3abrisbane.org.au)

Don't delay, apply now, tutoring is not only satisfying but a lot of fun.

The new City rooms at 5th floor, 232 Adelaide Street (next to Anzac Square) are well serviced by Bus, Train & City Cat services.

### WINTER SCHOOL

We would love some feedback on our Winter School sessions so if you enjoyed it or if you have any complaints would you please email Anne Douglass at:

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

## NORTHSIDE DISTRICT NEWS

from Rod McLary

Term 3 on the Northside will be an exciting one. We have two new classes starting. The first is a Bowls class at the Sandgate Bowls Club. If you ever wanted to learn how to play bowls in a friendly environment, this is your chance. The second class is one which will look at the fairness of Australian society and it may challenge your thinking about a whole range of matters. Full details of these two new classes are on the U3A website. Unfortunately, it was not possible to include them in the schedule which was recently posted out to members.

However, please check the website for the description of the classes and how to join them.

There is also the likelihood of a third new class – but that class won't start until term 4. Further details will be included in the August newsletter.

The current classes are going very well – which is a reflection of the good work of the tutors. If you would like to know more about any of the Northside classes, simply go to the website, click on 'class search', then 'Northside' and you will see the whole list. I am sure you will find one or more which is of interest to you. I have mentioned in a previous newsletter that U3A is forming an alliance with SANDBAG which is a community organisation in the Sandgate/Shorncliffe/Brighton area. In an article in the local newspaper, SANDBAG called for expressions of interest from local people who would be keen to attend a U3A class if one was offered in the local area. Over 50 people responded. All we need now are tutors. If you live in the area – or even if you don't – and would like to tutor a class in the area, please contact me on [northside@u3abrisbane.org.au](mailto:northside@u3abrisbane.org.au).

Burnie Brae at Chermside has invited U3A to have a stall at its forthcoming Expo in August which highlights a range of services for retired and soon-to-retire people in the northside area. It is great opportunity to publicise U3A and the range of classes it offers across the city and surrounding areas.

# Age Pension Changes January 2017

By Darren Titmus, Principal Adviser at Financial Planning Qld

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 may affect you as an Age Pension recipient. Now, a little background. In the previous year, the Federal Government changed the income treatment of Account Based 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, Account Based 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 could potentially be 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 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 below shows a few examples:

|                       | Assets Value* | Current Age Pension<br>31 <sup>st</sup> December 2016<br>(Per Fortnight) | January 1, 2017<br>Age Pension<br>(Per Fortnight) | LOSS of Pension<br>(Per Annum) |
|-----------------------|---------------|--|---|--------------------------------|
| Single Home Owner     | \$400,000     | \$606.75   | \$441   | <b>\$4,309.00</b>              |
| Single Non-Home Owner | \$600,000     | \$536.25   | \$441   | <b>\$2,476.50</b>              |
| Couple Home Owner     | \$525,000     | \$1,004.25   | \$894   | <b>\$2,866.50</b>              |
| Couple Non-Home Owner | \$725,000     | \$933.75   | \$894   | <b>\$1,033.50</b>              |

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

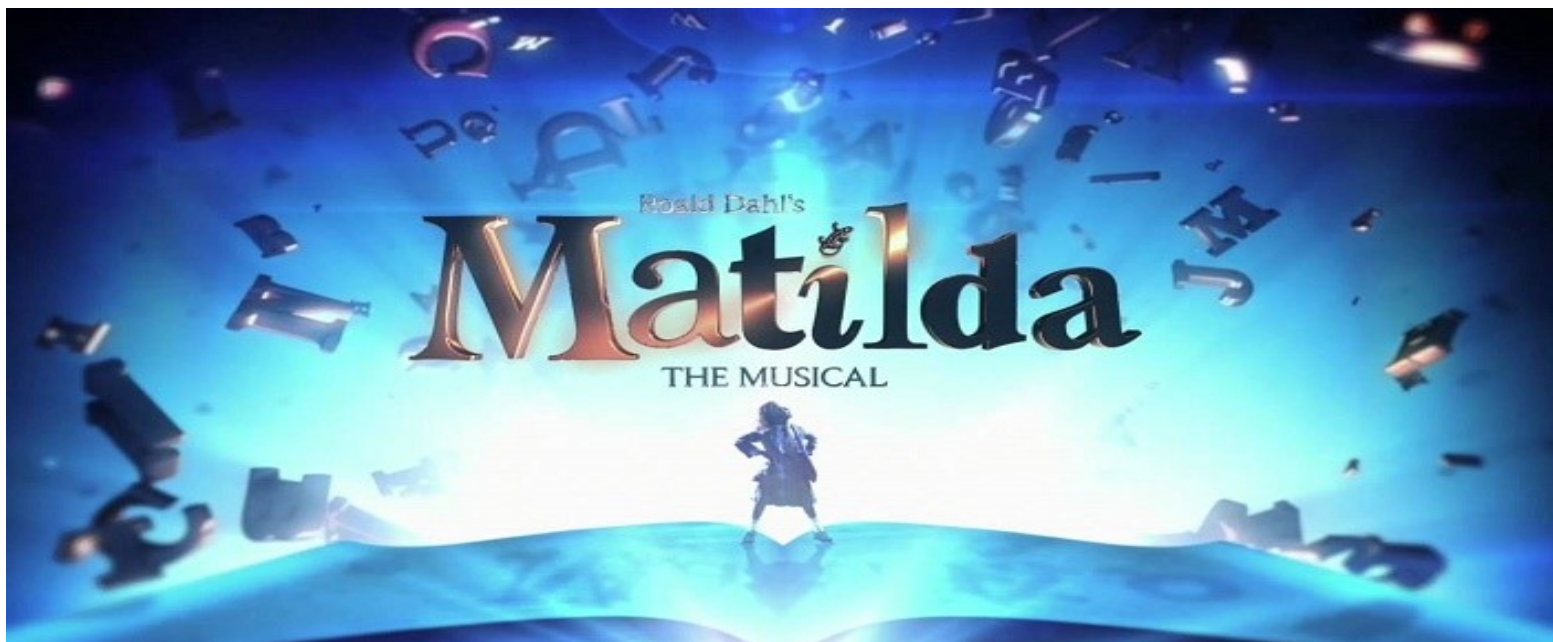
So, you can see from this that in all examples, many will take a hit! The “Single Home Owner” suffers the most in these examples. Remember too that the “Assets Value” includes everything except the value of your home – so, personal effects, cars, boats, caravan – as well as cash at bank and investments. 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 for you to go out and spend your money to improve your asset test result – anyone can do that. It means to 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.

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.

*About the Author:*

Darren Titmus is a highly regarded financial adviser with 17 years’ experience, the owner of Financial Planning Qld and has been a volunteer tutor at U3A since January 2014 running his “Financial Security in Retirement” Class.



We have 50 tickets available for *Matilda the Musical*.

**Date: 4th January 2017**

**Where: Lyric Theatre QPAC**

**Cost: \$75.00**

**Time: 1:00pm**

**Cost \$75.00**

The Musical is being well received down South and is based on a story by Roald Dahl and is great fun.

### **Bus Trips:**

During Term 3, we have organised 2 bus trips for your enjoyment.

The first trip is a Progressive Dining Tour which is a bit of a 'Cooks Tour'.

We will stop at various venues to enjoy morning tea, lunch, and dessert.

The second trip is a visit to Wellcamp Airport situated west of Toowoomba.

Only a few seats are still available.

All details of both visits are in the class schedule on pages 3 and 4 and the booking form is on page 5.

### **Christmas Luncheon:**

The booking sheet for the Christmas Luncheon is now available in the office at 97 Creek St.

If you are intending to book a table, please sort out details with your class. We need to get the money in as soon as possible as we have to pay the venue on a progressive basis. The Christmas Luncheon is always a very popular event and books out early, so we advise you to make your class arrangements well in advance. We look forward to seeing many of you at this function.



## Urgent message from the Lyric Theatre.

The time of the performance has been changed to 1:00 pm.

### Details

**Date:** Tuesday 18th October 2016

**Time:** \*\*\* 1:00pm \*\*\*

**Cost:** \$74 (You will receive \$11 refund for the difference in cost.)

**The tickets will be changed tomorrow and available in the office by Thursday.**

Apologies for this change.

The Winter School has been well attended with some great topics.

Helen Dubois

Editor

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