

## Christmas Lunch:

from Helen Dubois

The Jacarandas are in bloom, which, for U3A Brisbane means that our Christmas Lunch is drawing close. Bookings at this stage are down on previous years and this is very disappointing. We really need to know if you wish to attend as the caterers are now looking to assess all that will be required for the function. Our function will be held at the City Hall which for lunch will not look like this picture shown on the Post card given to me by my friend Judy. However, the location is excellent and after all the money that has been spent, the building is very beautiful.

Our Guests of Honour will be our Patron Sallyanne Atkinson AO, and popular poet and writer Rupert McCall.

Please put some thought into ensuring your attendance at the 2016 Christmas lunch.





## President's Notes:

from Greg Doolan, Acting President



As mentioned in her last report, President Marilyn Wagland is currently overseas on an extended overseas holiday with her new husband Mark so therefore, in my capacity as Acting President, I'm "Minding the Store". I have received some reports from Marilyn via Facebook and all indications are they're having a great time although the weather is becoming a little chilly in Europe. Our newly renovated head office at 97 Creek Street looks great after a much needed "freshen up" with all work completed on time and classes having now commenced there from the beginning of the current term. The reports received so far indicate that everyone appears very happy with the end result.

I am constantly amazed at the diverse backgrounds of our members and how, by coming together, have made our U3A such an interesting place to be. From science to academia, medical to marketing plus engineers, builders and many more too numerous to mention, I believe we have it all so, how lucky are we to have such a smorgasbord of talent at our fingertips from which to learn and thrive. One that struck a chord with me this month was Dr Martin Gellender or Marty as he is known. As you are probably aware, Marty conducts a very popular science class but went another step further this month by having an article published in "Chemistry in Australia" describing how he adjusted to retirement, became a tutor at U3A and tailored his presentation to suit members that may not have had a scientific background. Here is a [link to the journal issue containing his article](#) (see p.26) and it is definitely worth a read.

## BOOK LAUNCH ANNOUNCEMENT Celebrating 30 years of U3A Brisbane

The official launch of the book *FOREVER LEARNING*, which culminates 2 years of hard work by author, Past President Ian Lipke, June Morris, Wendy Lipke, Greg Taylor and their tireless army of helpers, will be held at



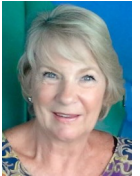
**5th floor, 232 Adelaide Street at 3.30pm on Friday 18th November** with a wine and cheese afternoon. We are most honoured that the book will be launched by **His Excellency the Honourable Paul de Jersey AC, Governor of Queensland.**

Function space at Adelaide Street is constrained so the numbers attending will have to be limited. If you wish to attend the launch, **please ring the office on 3236 3055 to reserve your place** as soon as possible. If you haven't ordered your copy of *FOREVER LEARNING* yet, books will be available for sale on the day for \$20 and then over the counter at both Creek and Adelaide Street premises. You can even get your copy signed by the author on the day of the launch.

## BRISBANE CITY CAMPUS

from Gail Hawkins

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



It's hard to comprehend that we are nearing the end of 2016 and are now planning on getting Term 1 classes in place for the new year. We have had an exciting year, culminating in the move to Adelaide Street in July, giving us additional rooms with the ability to expand and to offer our members a broader range of subjects to choose from.

We have a significant number of City Campus tutors who have been tutoring for many years and over the years have built up a strong and loyal student base, where friendships have been formed and the groups often meet for a chat and cup of coffee after class. In many cases the students are keen to share their new-found knowledge and nominate to become tutors.

At the end of this year we unfortunately have a number of long term tutors who are "hanging up their tutor boots" - definitely our loss, but after many years of tutoring some now want to be students and enjoy other Tutors classes.

I am seriously looking for new tutors. You don't have to have an academic background. Just take a look at our Class Schedule and you will see that our subjects are vast and varied. Or, if you are already tutoring and your class is "Full" then perhaps you could consider taking a second class that would allow those on the waitlist the opportunity to attend your class. If you have a friend, or know of someone that may be interested in tutoring, please ask them to contact me at [tutors@u3abrisbane.org.au](mailto:tutors@u3abrisbane.org.au)

I would be happy to talk to anyone to discuss whatever subject they may have an interest in.

## Logan District News

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Don't miss our big annual event, the Christmas Party, which will be on the 8<sup>th</sup> December at the Community Centre, Logan Central, starting at 10am. It's a great way to catch up with old friends and celebrate the festive season. Entertainment will include a Rock'n Roll dance group, a Tai Chi demonstration, Israeli Folk Dance and a hilarious sketch by the Indonesian class. As before the cost will be \$5 for members and guests and a light lunch is included.

In an effort to recruit new members, we are starting another big annual event. Many who would benefit from U3A don't know what they are missing. So, on the 18<sup>th</sup> January U3A will be back at the Community Centre again for an Open Day, when the public and members are invited to meet tutors and learn all they need to know about what we have on offer in 2017. The range of classes and other activities is growing quickly and we need new members to fill them. Among others we will start Introductory German, Bonsai, Wildlife Talks, Folk Dancing, and Hand Bell Ringing. Scrapbooking is a possibility. Quite a mixed bag. It is very generous of tutors to give up their time for no reward other than to give pleasure to others, and disappointing when numbers are inadequate. Another Creative Writing group is planned too and there will be new beginners' language classes. More about new classes and venues next month. Meanwhile, it's not too late to join the acting class. It sounds like fun and this is a good way to build confidence even if you never plan to go on the stage. Despite his health problems, Michael Willmer is offering a new History class in 2017, probably to be held at Elements Village. A feature of Mike's popular class is the presentations by visiting experts. Recently Dr Denver Beanland gave a fascinating talk on the Queensland Justice System. Dr Beanland is a past president of the Qld Historical Society. He was also leader of the Qld Liberal Party, deputy Lord Mayor of Brisbane, and a state MP for Toowong. (see picture next column....)

On 31<sup>st</sup> October Dr. Alastair Blanshard, Chair of Ancient Greek History at UQ will address the group. U3A History buffs are lucky that Mike takes the trouble to arrange such excellent outside speakers, and we hear that presentations by students are equally well received.



Dr. Beanland (left) being presented by Mike Willmer with a gift from the class in appreciation of his presentation on 17 Oct.

## Upcoming Art Display — Creek St

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### *Lizz's Art Display*

You are invited to a display of paintings by  
Lizz's Budding Artists  
Friday 18th November 2016 from 10am to Noon  
Room 4 U3A—97 Creek St Brisbane

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The budding artists hard at work and having a good time

## Social Committee News

from Helen Dubois



The Christmas Lunch will be held on Thursday 24th Nov 2016 at the City Hall , Ithaca Room, 11:30 for 12 noon.

Cost is \$60.00

( drinks are available at your own expense).

Tables are available if you wish to organise your class or there are tables available for singles. Please read Page 3 of the class schedule. We look forward to seeing you there It is important that you book as quickly as possible as the bookings will close very soon.

### **Theatre Tickets:**

We have obtained 60 Tickets for the Julie Andrews Directed ***My Fair Lady*** for Tuesday 11th April 2017. Cost \$75. 00. The bookings have opened. It will be a beautiful production which will follow closely the much loved original production. The cast is excellent with Anna O'Byrne as Eliza Doolittle and Alex Jennings as Henry Higgins. Reg Livermore is Alfred P Doolittle, Robyn Nevin as Mrs Higgins. To obtain tickets please call the office on 3236 3055. to book and pay. I am sure you will enjoy this production.

We will have tickets later in the year for the for ***The Bodyguard.*** Would you please let me know if you would be interested in seeing this production. It will affect the number of tickets that we reserve. My email address is [hellsbells21@optusnet.com.au](mailto:hellsbells21@optusnet.com.au)

Helen Dubois Editor  
3398 9668; 0407 734 337



## U3A China Tour 2017



### Guizhou Province and Chongqing Municipality

#### Tour Outline:

##### Guizhou Province:

Fly into the capital Guiyang, capital of Guizhou Province. Visit the Guiyang U3A before visiting the key recruiting region during the Long March in 1934. This extremely mountainous Province is home to some 32 different ethnic groups, spectacular scenery and incredible highways and bridges.

##### Chongqing Municipality:

Fly from Guiyang to Chongqing City to enjoy the capital of Chongqing Municipality, situated on the Yangtze River. The tour will include two UNESCO World Heritage listed sites: the Dazu Rock carvings carved in the 7<sup>th</sup> C, and the karst scenery of Wulong Karst National Geology Park

**Dates:** 8 October 2017 to 21 October 2017

**Price:** Land content price is \$3350 twin share, single accommodation \$3900.

The cost of international flights, visa, travel insurance, etc are **NOT** included.

**Register:** For a detailed itinerary contact:

**BRYAN ILES**, tutor of Experiencing China, Brisbane U3A

Email: [bryaniles@bigpond.com](mailto:bryaniles@bigpond.com); Post: 57 Crewe Street, Mount Gravatt East, Qld 4122

**U3A classes:** Wednesday 12.30 at Adelaide Street campus or  
Friday 11.15 at Logan North Library, Springwood



# 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 taper rate which effects 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:

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 your strategy 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.

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”

	Assets Value*	31 <sup>st</sup> Dec 2016 Current Age Pension (Per Fortnight)	January 1, 2017 Age Pension (Per Fortnight)	LOSS of Pension (Per Annum)
Single Home Owner	\$400,000	\$606.75	\$441.00	<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	\$894.00	<b>\$2,866.50</b>
Couple Non-Home Owner	\$725,000	\$933.75	\$894	<b>\$1,033.50</b>