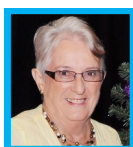




This year has gone very quickly for all of us and has been very successful for U3A. The Blue Santa is a very old Post Card from my friend Judy. Very quaint— but our way of saying a very happy Christmas to you all.



President's Notes

from Marilyn Wagland:

We've reached the end of yet another very busy year, the difference being that 2016 was a milestone year for U3A Brisbane and we have much to be proud of.

The fitout and establishment of the Adelaide St rooms was a major undertaking but one welcomed by our members as we settled into the huge variety of classes on offer in very comfortable surroundings. Enabling Creek St to accommodate bigger classes and improving its decor was a worthwhile project too.

"Forever Learning", a history of our organisation throughout its 30 years was a major undertaking by a

small dedicated group of members and its launch by the Governor, a wonderful coup. I pay tribute to the Management Committee members who managed the whole project with professionalism and hard work.

We have declared the final week of term *Volunteer Appreciation Week*. It provides you, our members, with the opportunity to thank any of the volunteers who contribute to our organisational success. Every year, I wholeheartedly thank our tutors, office workers, all committee members and those who offer their services for one off projects for their commitment dedication and assistance. Now we would like our members to acknowledge the great work done so willingly by so many to make your attendance at U3A Brisbane not only possible but enjoyable.

As we break for what is looking like being a very hot Christmas holiday, the Management Committee and I wish you a wonderful time with family and friends. Whether you are holidaying away or staying home, stay safe, stay cool and enjoy a relaxing time.



We hope to see you next year, keen to sample some of our many classes and renew friendships. And don't forget, to say thank you to your tutors and other volunteers this week for the mighty job they do!

From the Office Manager: Yvonne McGann

Classes finish for 2016 on the 9th December and will recommence on Monday 23rd January 2017. There will be no classes on Thursday 26th January.

The office at 97 Creek St will be open from 9:00am till 12 noon from Monday 12th to Friday 16th December.

The office will reopen from 9:00am to 12noon on Monday 16th January 2017.

You may leave messages by phone (3236 3055) or email mail@u3abrisbane.org.au

U3A office Staff wish all our members a Merry Christmas and a happy New Year and look forward to seeing you in 2017.

BRISBANE CITY CAMPUS from Gail Hawkins –

Contact: tutors@u3abrisbane.org.au



There has been a good response to many of our new classes starting in Term 1, but following are some of the classes that still have vacancies:

MONDAY CLASSES

T04 – Unlocking Our Stories

“No people are uninteresting” said my favourite Russian poet, and I believe it. Our six or so decades on this planet are chock-a-block with experiences large and small, and I am looking forward to gathering a small group in my class next term to tease out some of these whimsical, exciting and hilarious moments for us to share with each other.

T02 – Human Nature (What Makes us Tick)

Learn how to attempt to evaluate and translate our personal everyday situations; to understand stress and learn why we feel good or bad.

G09 – Writing Your Memoir

Would you like to record your life's memories, both happy and sad, for friends and family to read? The aim of the class is to get you writing by triggering memories of aspects of your life with the end result being a book of treasured memoirs.

H42 – Europe and the Ottomans from the 18h Century

Onwards

This course will look briefly at relations between the expanding Ottoman empire from 14th century onwards, but will concentrate on the 19th and 20th centuries.

TUESDAY CLASSES

A ONE-OFF PRESENTATION BY LAWYER EVAN SARINAS FROM SARINAS LEGAL – TUE 24TH JAN

Evan will discuss subjects that may affect many of us, such as Why Wills get disputed, Why Trusts set up under a Will may be useless, how parents can minimise their financial loss if their child's marriage breaks down and many other important subjects

K18 – The Writer's Toy Box

All writers play with words, if you like to read or write then come and play as a group with the creative toys writers use to create prose, radio, theatre, TV and Film.

E31 – Dangerous Ideas to Challenge Us

The group will discuss dangerous and creative ideas put forward by leading thinkers and culture creators of the 21st Century and discuss debate points raised.

L67 – Carl Gustav Jung Reading & Discussion Group, Man and His Symbols

Term 1 will commence with Part 1 “Approaching the Unconscious” and continue with the subsequent parts.

B90 – Good Night, Sleep Well

A group discussion of various topics concerning sleep and the actions, situations, behaviours and food choices that promote and interfere with sleep patterns.

N15 – Digitising Media & Memories on a Budget

Find out how to digitally record, revive and restore old audio and photographic media on a **Budget**.

WEDNESDAY CLASSES

T05 – Sustainable Environment

Make positive improvements in your home and garden, learn more about becoming environmentally smarter and save money in the process.

J177 – Spanish Advanced Conversation

Ideal class for those who have a good knowledge of the language and wish to improve their conversation, the course does not include grammar or spelling.

J178 – Spanish – Latin American Literature

J177 – Spanish Advanced Conversation

Ideal class for those who have a good knowledge of the language and wish to improve their conversation, the course does not include grammar or spelling.

J178 – Spanish – Latin American Literature

For those that are proficient in the language and have a

keen interest in literature from the Continent. All discussions will be in Spanish.

THURSDAY CLASSES

The following class can be viewed online but did not appear in the printed version of the Term 1 Class Schedule.

P17 – Enjoy your Digital Camera for Absolute Beginners
An informal class where we discuss simple problems that you strike with your cameras, bit of theory will be mixed with activities and field work.

E30 – Climate Change Solutions 2017
Different subject discussed each week, Sceptics, Believers, Polluters, Fuels, Renewables and solutions for Industry and Political Solutions.

A74 – Creative Drawing
Creative drawing explores the fantasies of our mind. Draw as you would like life to be, in any medium you choose ie pencil, pastels, charcoal etc.

T03 – Human Nature (What Makes us Tick)
Learn how to attempt to evaluate and translate our personal everyday situations; understand stress, why do we feel good or bad?

FRIDAY CLASSES

A76 – Soap Making
Learn how to make goats milk soap, learn something new and have fun doing it. Choose from large selection of moulds, the soap you make and paint you take home - the soaps make ideal gifts.

J185 – French for Absolute Beginners
This class is for those with no previous experience of the French language but are keen to learn.

NORTHSIDE DISTRICT

from Rod McLary

2017 will be an exciting year for the Northside. There will be a number of new classes for the Sandgate/Brighton area. They will be held in local facilities and the final arrangements are now being made.

When all the arrangements are in place, the classes will be promoted through the newsletter and the U3A Facebook page as they are too late to be included in the Class Schedule. Also, keep checking on-line as the classes will be added there.

There is also a new class – Art Expression – which will also commence in 2017. This class will be at the Nundah Library. It takes a different approach to art and the tutor is Christine Heath. Check on the on-line schedule for

more information about this class.

As well, all the current classes are continuing next year. These classes have committed students who are enjoying them very much. However, most of them can accept new members but check first to make sure there will be a place.

It is now timely to thank the Northside tutors for their work through the year – both for the students in their classes and for U3A.

Are YOU a Rocker from way-back?

from Ian Lipke

I am looking for a Rock music aficionado who can write a review of a book called “The Story of Guns and Roses” by Mick Wall. Hachette Australia would like the review early in December to coincide with the release of the book. Anyone interested should email me at ian.lipke@gmail.com

A Significant Birthday

From Ray Bricknell

Popular U3A Brisbane member Dr Bill Richards turns 99 on 10 December, and my current affairs class held a small celebration for him at my home on Sunday 22 Nov.



Bill lives alone in a unit at West End, walks from West End to the city with his wheelie-walker to attend both my Current Affairs and Macroeconomics classes on Tuesdays, and to attend other classes at U3A Brisbane on two or three other days each week. Amazing!
Congratulations to Dr Bill Richards on such a significant birthday.

Research Survey Participants

From: Teresa Kunaeva

teresa.kunaeva@griffithuni.edu.au

Teresa is a member of U3A and looking for some assistance from “older members” with her subject of her Doctorate. She and her Supervisory team are conducting research that is designed to investigate the leisure choices of older Australian adults and evaluate the benefits and challenges of such participation. The survey is completely anonymous, takes 15-20 mins, will be online until the end of February, and can be accessed through the following link;
<https://prodsurvey.rcs.griffith.edu.au/LeisureActivities>

Upcoming Website Outage

From Greg Taylor:



The U3A website needs to undergo some major maintenance in the week commencing 19th December and this may mean the site is inaccessible for several hours for enrolments or membership payments. We are scheduling the work during pre-Christmas week in order to minimise disruption to services. Please be patient and try again at another time if you are unable to access the site during that week.

Logan District News

This has been a year of expansion in Logan, with many new classes added, and more to come in 2017. In term 1 there will be 49 classes or groups, with volunteer tutors and enthusiastic members engaged in a variety of pursuits. New in 2017: Birds Up Close; Curtain Up - a drama group; Israeli Folk Dancing; Bonsai, a new History class, Handicrafts, new Beginners French and German, guitar lessons, creative writing, and of all things—Hand Bell Ringing !!

All members are warmly invited to the Logan U3A Christmas Party at the Logan Central Community Centre in Jacaranda Street on the 8th December, a Thursday, from 10am until 1pm. The cost is \$5 for a cold lunch with desserts and refreshments, raffles and entertainment. The year-end party is an occasion when students and the committee can thank their tutors for a year of their work and dedication. We can also find out more about the many new classes, catch up with old friends, and generally have a good time.

Friends and partners are welcome, but for catering purposes, please RSVP with an email to u3alogan@gmail.com. Space is limited, and we cannot be certain to seat those who do not tell us they are coming.

Logan District's Open Day at the Community Centre on 18th January will give all Logan a chance to find out what U3A is all about. Not everyone knows as you do, so please tell your friends. Worldwide, U3A branches organise learning classes and activities for people in the so-called third age, the age when they are still active and have the leisure to do those things they always wanted to do. Thanks and best wishes go to all members and tutors for a happy festive season, from Monika and the group of volunteers who run our activities in Logan.

Ray Kelly's Book Clubs

From Barbara Scott:

After 27 years, Ray Kelley has taken retirement, yet again. This time from his amazing Book Discussion Group with U3A.

Ray has taken 2 class groups each month over that time, dazzling us with his knowledge gained from his former life as a school teacher around the State. Many books have been read and discussed and his clever poems have been shared with the groups as a special treat each year in the last class of the year. He will be greatly missed and, we believe, difficult to replace. He has done a lot of work to present an interesting class and educated the groups beyond what they had expected. Thank you Ray.



20% of Retirees spending their super at unsustainable levels

Article provided by Darren Titmus, U3A Tutor & Principal of Financial Planning Qld

Australia-First research shows that many self-funded retirees could be at risk of outliving their super savings.

About 20 per cent of self-funded retirees are withdrawing more of their superannuation than is sustainable and as many as one in 10 will outlive their savings.

The Actuaries Institute recently released two major studies, one by the CSIRO and the other by a private research firm, which drew on data from super accounts worth \$12 billion, along with detailed Australian Taxation Office and Centrelink figures.

The Federal Government forces people [taking their superannuation as a pension](#) to draw down on their super so that the tax-advantaged money is used to support retirement rather than being stored away for [inheritances](#).

Minimum drawn-down rates are based on age and range from 4 per cent for under-65s to 7 per cent or more for those aged over 80.

But an analysis of data supplied by some of the nation's biggest super providers shows that, over the past decade, half of accounts were being drawn down at above minimum rates, which makes them either unsustainable or at risk of being unsustainable.

Of those drawing more than the minimum but less than 10 per cent, a third were drawing 6 per cent or less and two-thirds between 6 and 10 per cent.

Only 1 per cent of accounts had draw-down rates of more than 24 per cent.

Anthony Asher, convener of the retirement incomes working group of the Actuaries Institute, predicted that between 5 and 10 per cent of superannuants would exhaust their savings and have to fall back on the [Age Pension](#).

This proportion would rise as people lived longer.

"The data confirms research from other sources that a significant minority of retirees have, in recent years, run out of retirement savings before death," Professor Asher said.

"It's a relatively small proportion but you're talking about 2.5 million retirees so even 10 per cent is 250,000 people," he said.

The drawdown behaviour of retirees did not vary significantly according to the type of super account held. That is, people in retail, industry, corporate and self-managed super behaved fairly similarly. Nor did balance size appear to affect people's decision-making on how much to withdraw.

The next step was to find out why some people outlived their savings, Professor Asher said.

"It could be intentional and a natural step as their income needs decline [and] the Age Pension is sufficient at older ages," he said.

"On the other hand, they may have lost money due to [dementia](#), financial abuse of some kind or poor decision making."

For more information about retirement planning and strategies to avoid the above pitfalls please feel free to contact Darren Titmus on 0466 934 574 or

www.financialplanningqld.com.au

Online source: Produced by AMP Life Limited and published on 23/11/2016

© AMP Life Limited. This provides general information and hasn't taken your circumstances into account. It's important to consider your particular circumstances before deciding what's right for you. Although the information is from sources considered reliable, AMP does not guarantee that it is accurate or complete. You should not rely upon it and should seek qualified advice before making any investment decision. Except where liability under any statute cannot be excluded, AMP does not accept any liability (whether under contract, tort or otherwise) for any resulting loss or damage of the reader or any other person.

This article was originally published by the Australian Financial Review on 27 July 2016. It represents the views of the author only and does not necessarily reflect the views of AMP.

FOREVER LEARNING - Book Launch was a great success...

Following two years of extremely hard work by co-authors Ian Lipke and June Morris along with a veritable army of contributors and assistants, the launch of the 30 year history book FOREVER LEARNING, took place on Friday 18th November at 232 Adelaide St to an audience of just under a 100 people including members, special guests and local Councillors. We were very honoured to have the presence of His Excellency, Hon Paul de Jersey AC, Governor of Queensland, to perform the official launch of the book and to have a private chat to a number of our "pioneer" members who were thrilled with the attention paid to them by His Excellency. Speeches were also made by author Ian Lipke, Acting president Greg Doolan and CEO of COTA Qld, Mark Tucker-Evans who spoke of the

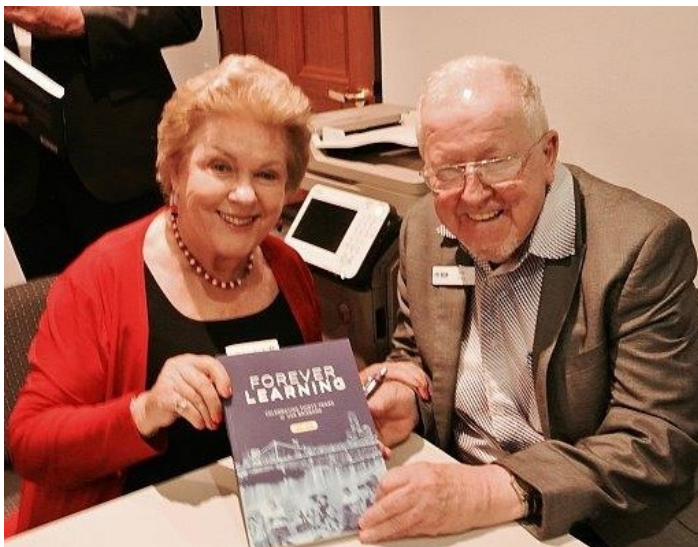
involvement of his organisation in the establishment of U3A Brisbane back in 1986.

This was a very successful and memorable afternoon which could not have been possible without the organisational and catering skills of Yvonne McGann, Helen Davis, Mary Calder and their team of helpers. A big vote of thanks must go to all the eager volunteers who worked tirelessly behind the scenes, some for days, to ensure all went smoothly.

The event was attended by Rebecca Levingston from ABC Radio and a segment on the launch was broadcast on 612 ABC the next day. You can listen to her excellent coverage on the [News page](#) of our website.



The Governor addressing the Book Launch audience



Ian Lipke presents Sallyanne Atkinson (Our Patron) with her autographed copy of "Forever Learning"

Social Committee

from Helen Dubois:



Last week we enjoyed the Christmas Lunch with about 160 guests. The venue was at the Brisbane City Hall once again and it is a lovely venue. The guests were our Patron, Sallyanne Atkinson who is an excellent speaker and a very good Patron. The Guest Speaker was Rupert McCall and he was amusing on one hand yet had the ability to move one to tears on the other. A charming and clever man. Both Sallyanne and Rupert had new books to talk about and to sell as did we with Forever Learning.

Robotic Lab Visit

This visit sold out very quickly. However we have set up a Reserve List. Just call the office to add your name to the list. If we get over 20 interested people I will ask Professor Corke to set up another visit later in the year. Those with their name on the list will be the ones to go if they wish..

The Booking sheets are available for the trip to **O'Reilly's**. If you wish to go, just ring the office to book and pay.

Earlier in the week there were still a few tickets left for **My Fair Lady**. They will have to be paid for early next week, so if you want a ticket please call the office.

There were some **Matilda** tickets still not picked up. If you have paid for tickets to **Matilda** please arrange to pick them up ASAP. The office will be fully closed after the 16th December and the tickets are for January 4th 2017.

Have a very happy Christmas and stay safe, I hope that 2017 will be good to all of us.

Helen Dubois
Editor
07 3398 9668
0407 734 337