

Editor's Notes: from Jean Smith

Usually I run for a bus immediately after my U3A class, but last Friday was different. Circumstances were such that I was a free agent for the day. So, coffee before class with some of my classmates, lunch after with some others, finishing the day with socializing at the tutors' thankyou function. A day filled with intellectual stimulation, and interesting conversation and cheerful chat (there is a difference), all in good company. Most of this company I have met through U3A, but there are some who have known me in an earlier life and it is interesting to see how these old friendships have thrown up yet another shared interest. Many of you will identify with my day – it epitomises why U3A is 'a good thing'. Enjoy the break.



President's Message: from Greg Doolan



This month I wish to mainly focus on what could arguably be said to be the most momentous event in the history of our U3A. Monday 2nd December was a historic day for us. The Management Committee are pleased to advise that the loan from the Noteholders Association, the group who made it possible to purchase Creek Street back in 2012, has now been paid in full.

How did we achieve this you ask? Following the regular monthly meeting of the Management Committee in August, it was suggested we could save a substantial amount of money that would otherwise be spent in interest, by negotiating a commercial loan with a financial institution at a much lower rate than we have currently been paying the investors of the Noteholders Association. With this in mind, our Treasurer, Lyndall Beattie approached a number of organisations and, after a series of meetings, a commercial loan

was ultimately approved by the Bendigo Bank.

With these funds now available at a much lower interest rate, plus accumulated funds from our own resources that have been placed in reserve for just this eventuality, we were finally in a position to pay out this debt in full.

Of course, this still leaves us with a commercial loan to Bendigo Bank to be serviced. However, as this is at a substantially lower rate than what the Noteholders were receiving, we anticipate paying out this loan in about 18 months owing to the substantial interest savings.

Your Management Committee believe this to be a win-win situation for all involved. U3A Brisbane will benefit from the savings made available by the finalisation of this debt and the Noteholders have received the benefit of much higher than market interest rates for a number of years. In addition, the long-term benefits for our U3A are substantial. We will now be able to build up capital for other possible projects in the future such as purchasing or leasing extra premises to cater for the anticipated growth in demand from the ever-increasing number of 'Baby Boomer' retirees.

Finally, I would like to thank the Noteholders Association for their foresight in making the purchase of our Creek Street premises possible all those years ago. In particular, recognition of the then President, Ray Bricknell should be acknowledged as it was his vision that drove this project from the outset. Ray has written a short history of this project which can be found below.

A Message of Support from England

As I write, bush-fires are still burning and the outlook for the summer is grim. If you follow U3A Brisbane on Facebook, you would be aware of this image being posted. It was heart-warming to receive a message of support from U3A Todmorden on the Yorkshire/Lancashire border in Northern England, in spite of them having their own problems with floods.

Great to see the camaraderie of U3As extends far and wide and proves that our movement is truly a worldwide family.

Finally, I would like to take this opportunity of wishing all members a happy and safe Christmas and Happy New Year with family and friends, and I look forward to seeing all your smiling faces again in 2020 for another year of learning, camaraderie and fun.



History Being Made at U3A: from Ray Bricknell

As Greg has noted above, this month will see history made, not just for U3A Brisbane but for the worldwide U3A movement.

Back in 2007, U3A was leasing premises in Edward Street, for which we were paying \$100,000 p.a. The lease was soon to expire, and we were advised that the rent for the next lease would be doubled. These were the boom times and Brisbane CBD office space was in short supply. There was no way we could afford to pay that much, there was nothing cheaper within the CBD and close to public transport, and U3A Brisbane had just \$100,000 in the bank.

We found suitable premises adjacent to South Bank station for \$100,000 p.a., but it cost \$60,000 to fit out new premises, and \$40,000 to refurbish the premises being vacated. So, we started our new 3+3+3-year lease at South Bank with virtually no money, and the membership dropped from around 3,000 to around 2,000 because of the non-CBD location. Then the GFC struck in 2008. As we approached the end of our first three-year term at South Bank, office rents in the Brisbane CBD had halved, giving us the opportunity not only to rent space in the CBD but, if we were clever enough, perhaps buy some strata-titled CBD office space at a bargain price.

The Management Committee decided to bite the bullet and move again, and we were able to secure a 5+5+5-year lease of ground floor space in 97 Creek Street. The deal we negotiated included a 12-month option to buy – at half the price per square metre we would have had to pay three years earlier! Now all we had to do was raise the \$900,000 purchase price, in a nervous market where nobody was lending. By then we had built up a kitty of \$200,000 in the bank, and the Lessor paid for the fit-out, so the move back to the CBD only cost us \$20,000. Much of the balance of the \$200,000 would be required to cover stamp duty and legals, etc. But who was going to lend 100 percent of the purchase price to a not-for-profit organisation run by an all-volunteer Management Committee, with not a single paid employee?

The wonderful members, of course! In fact, the capital raising was quickly over-subscribed, and we became the owners of the Creek Street premises on 26 March 2012. Principal and interest payments, together with Body Corporate levies, have since cost less than the rent we were paying up until then, and all interest and principal payments to our investor members have been made precisely on time each six months.

Now, with interest rates at historic lows, the current Management Committee has very wisely decided to refinance the outstanding balance with a bank. So, in early December 2019, all monies still owing to the members were repaid. Paying the balance of the purchase price off to a bank will establish a credit rating for U3A Brisbane, and will position the organisation to perhaps one day make another purchase. Paying off a loan makes a great deal more sense than paying rent, and the occupancy costs at Creek Street will eventually reduce to the Body Corporate levy plus maintenance, with no risk of U3A Brisbane ever again being totally forced out of the CBD by a threatened rent increase.

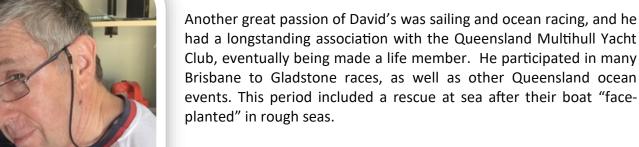
So far as I have been able to establish, no other U3A in the world has been able to buy its own premises with funds raised from its members. Canberra U3A has premises which apparently were bought with a government grant, and one U3A in England has a house left to it as a bequest by a deceased member. So, with this refinancing, history is being made, not just for U3A Brisbane but for the worldwide U3A movement.

Vale David Gemmel: from Greg Taylor

U3A Brisbane lost one of its long-standing members and stalwarts when David Gemmell passed away in early October at the age of 74. David had suffered for many years with the degenerative effects of Parkinson's Disease, but the end came after a sudden medical episode. It came as a shock to his family and all who knew him.

David's working career commenced as an electronics technician at Channel 7, an obvious career choice given his early interest in amateur radio, a hobby that he pursued for the rest of his life. He had a two-year stint in Army Signals in the early 70s following National Service call-up, then returned to Channel 7. He met and married June at

that time and they remained together until his passing. They had two children and two grandchildren, all still based in Brisbane.



In the 1970s, David formed a partnership to create an electronics instrument manufacturing company, which became very successful. His experience in electronics morphed into an interest in computers.



He joined U3A Brisbane in 2007, and was responsible for developing an Access database system for membership management. I met him soon after I joined in 2011 and we worked together on the design of a new Internet-based membership database and class management system. David was of great help to me in testing software, leading to the system's initial release in mid-2012. In later years, David was largely responsible for the formatting of the quarterly class schedule booklet and the monthly eNews. David, together with June, became actively involved in Sunnybank Theatre Group, acting as sound and lighting technician for many productions. David had a great sense of humour, and could come up with a witticism for any occasion. He delighted in once writing in U3A eNews that "the Astrology class has been cancelled due to unforeseen circumstances". He rarely uttered any complaint during his recent difficult years, despite also dealing with June's serious illness. David is sadly missed. U3A Brisbane offers its sincere condolences to June and the family.

U3A Summer Art Pop Up Workshops: from Carol Owens



U3A Summer Art Pop Up Workshops 13 – 17 January 2020 Timetable					
U3A Creek Street CBD Brisbane NB The rooms are available 9.00 am-12noon. Please arrive early for a cuppa before the sessions	Monday 13 January	Tuesday 14 January	Wednesday 15 January	Thursday 16 January	Friday 17 January
Room 3 and tea/ coffee area Time: 9am – 12noon 10 places availa- ble	Open space work on your current creative activity in good company with others (no oil paints thanks)	Open space (no oil paints thanks)	Open space (no oil paints thanks)	Open space (no oil paints thanks)	Open space (no oil paints thanks)
Room 4 Time: 10- 11.30am 12 places availa- ble/at tables	Pencil por- trait drawing Tutor: Geraint Morgan	Small sculp- ture work demo and practice * See notes below Tutor: Jan Berryman	Portrait drawing and gesture Tutor: Andrew Macfarlane	Portrait/figure drawing and perspective Tutor: To be confirmed	Pencil portrait drawing Tutor: Geraint Morgan
Room 5-6 Time: 10- 11.30am M, W & F: 30 places available/ theatre style T & Th: 15 places available/at ta- bles	'Top 10 Portrait Painters' Artist talk by Tutor: Sheila Mackay	Paint a land- scape in wa- ter colours ** See notes below Tutor: Anne Kirkwood	'Top 10 Self Portraits' Artist talk by Tutor: Sheila Mackay	Zen Tangleshow to make the most of your doodling skills. Suitable for absolute beginners and all. Bring paper and black fine tips pens to draw with. Tutor: Carol Owens	Artist Talk & Demo: Tips on using pencils, including coloured pencils and water colour pencils Tutor: Carley. Eckersleys Art/Craft Suppliers

^{*}Jan Berryman: Making small sculptures using whatever you have lying around (i.e. empty wine bottles, sturdy cardboard boxes etc.) is a great way of upcycling to create something uniquely fun, quirky or even beautiful. Bring along an empty bottle of any size and a roll of alfoil (and be prepared to squander it in the name of art) and I will show you how to get the form of your new creation started - with full instructions on how to do the messy bit to finish it at home. I will bring along some of my bottle birds and critters to give you the idea. No skill required, just some wit and imagination. It's lots of fun.

^{**} Anne Kirkwood: Bring your watercolour paints (they can be cheap ones) your brushes and paper (needs to

be proper watercolour paper quality). Beginners and those with experience welcome. I will do a demo of a simple landscape and have photos to work from. Water colours are a joy to work with – there are lots of tips and techniques to share!

Register for sessions of your choice on the U3A Brisbane website, or Via This Link

City News: from Gail Hawkins

tutors@u3abrisbane.org.au

It's hard to believe that I am writing about 2020 Term 1 classes — it seems like only a short time ago that we were promoting this year's Term 1 classes. It looks like we will be starting the new year with several new classes as well as welcoming back those tutors who have been having a well-earned break and are now returning refreshed and looking forward to being back as part of the tutor family. The 2020 Term 1 Class Schedule has been released and enrolments have been strong, but we still have tutors that would love to hear from you to enrol in their class. Listed below is a selection of some classes that at time of writing still had availability. Please check with tutor, or if you enrol online the tutor will contact you, if the class is no longer open.



Monday

J50 - Thai for Beginners

B17 – Fats – What you need to know about Fats

K24 – Biography – How to Read and Write a Biography

K04 - The Writing Group

H08 – Let's Talk about the real Cleopatra

Tuesday

J42 – Indonesian – Bahasa Indonesian for Beginners

F72 – Sudoku Intermediate

M40 – Classical Music

A71 – Drama – Recycling Drama

Wednesday

K22 - Creative Writing - Basic Level

K06 – Memoir Writers Support Group

F03 - Bridge for Beginners

F67 – Sudoku for Beginners

H53 – The Arabian Gulf – From Rags to Riches

Thursday

J44 – Japanese Elementary 2

J28 – French Intermediate

F14 - Mahjong - Western Style

N15 – Digitising Media & Memories on a Budget

H39 – The Battle for Australia 1942-43

H41 – The Burma Railway

X05 – Going Solar

X07 - Hiring a Tradie

M04 – Music – How Music Works

Friday

E36 – Peace Studies, Is Peace Possible?

P02 – Digital Photography

Logan District News: from Marg Ancliffe

Another successful year is almost over.

Our thanks go out to all our hard-working tutors and a warm welcome to a few new tutors for 2020. The Logan Sub Committee would like to wish all tutors and members a happy Christmas and best wishes for the new year.

We look forward to welcoming you back in 2020.



Northside District News: from Rod McLary

The Northside District has completed another fine year. My thanks and appreciation to all the tutors and the members who attend the classes.

Most of the classes are continuing in 2020 and we look forward to starting again in late January. We are fortunate to be welcoming two new classes - one an **Introduction to Spanish** and the second an **Introduction to Photography**. It is particularly pleasing to have the Spanish class as I am often asked about a Spanish class on the Northside. Full descriptions can be found in the new Class Schedule or online on the website.

If you would like to tutor a class or if you are thinking about tutoring and not sure where to start, please contact me. I am always pleased to discuss new classes.

Office News from Yvonne McGann

Our classes finish on Friday 13th December and resume on **Tuesday 28th** January (Monday 27th is a Public Holiday).

During the holidays our Adelaide St rooms will be closed.

Our office at 97 Creek St will be open from 9am till 11am 13th to 17th January and from 9am till 11am Tuesday 21st January until Friday 24th January. Please note that the office will be closed on Monday 20th January. We, the Office Staff, wish all our members a Happy Christmas and look forward to seeing you again in Term 1.

Membership Renewals Reminder

Membership subscriptions for 2020 are now due. You can easily pay online by credit card or Paypal at any time during the holidays using the <u>Membership Renewal System</u> on our website.

Our online system is the recommended method of payment, but if you prefer to pay by bank transfer, you will find details through the Renewal page. Please make certain that you correctly enter your member number and name on your bank's transfer page. We cannot assign your payment correctly if we don't know who made the payment!

Social Committee News: from Libby Eichmann

Bookings for events please phone – U3A Creek St office 32363055

Booked out events are advertised as a reminder of dates and times. Also, you can be put onto a wait list so that when members cancel their attendance, this event can be offered to members who are on the wait list. However, this does **not apply to QPAC events**.

TERM 1- 2020- NEW EVENTS

Berghofer Medical Institute

Take a tour of QIMR Berghofer's facility at Herston and see the inner working of one of Australia's largest research institutes. Tour includes a presentation in their auditorium and a guided laboratory visit. Tours are approximately two hours in length and morning tea and lunch is included.

Date: Wednesday 11th March 2020 – closing date – 4th March February 2020

Cost: \$50

Pick up: 8.30am Kessels Rd. at Translink bus stop 59 on Garden City side, near corner of Kessels Rd and Springfield St, near Greencross Vet Clinic; **9.00am at City -Roma St, Translink bus stop 125**, outside the Transit Centre entrance, opposite Police Headquarters.

Estimated Return Time – Roma Street, approximately 3.30pm, Kessels Rd, approximately 4.00pm.

Senior Moments 2 – Remember, Remember

Date: Saturday, 2pm, 7th March 2020 at QPAC: Closing date: 29th February 2020

Cost: \$55 per person

This show is billed as "Sequel without equal" with some new cast members. Tony Barber of Sale of the Century and Normie Rowe, 70's pop star who needs no introduction to our age group and Max Gillies. Senior Moments was much enjoyed by the members last year and it is anticipated that the next show will be just as enjoyable and funny.

RAAF Amberley Heritage Centre

Tour through the RAAF Amberley Heritage Centre and wander through the displays across four hangars which include aircraft such as a WW!! Boston bomber, Sabre and Mirage fighter jets and of course the F1-11. There are also many special collections of vehicles, medals and weapons. Morning tea and lunch at a local club are included

Note: Photo ID is required on the day of entry

Date: Thursday, 2nd April 2020: Closing Date: 26th March 2020

Cost: \$55

Pick up: City – 8.15am Roma Street, Translink bus stop 125, outside the Transit Centre entrance, opposite Police Headquarters and **8.45am at Translink bus stop 59 on Garden City side**, near corner of Kessels Rd and Springfield St, near Greencross Vet Clinic.

Estimated Return Time: Roma Street at 4.00pm and Kessels Rd at 4.30pm

Shrek The Musical

This event is being held on Mother's Day, and would be a great way to spend that special day with your grandchildren&/or children. **Shrek The Musical**, based on the Oscar winning DreamWorks film, brings the hilarious story of everyone's favourite ogre to life on the stage. Join Shrek, our unlikely hero, and his loyal steed Donkey as they set off on a quest to rescue the beautiful Princess Fiona from her tower, guarded by a fire breathing love-sick dragon.

Date: Sunday 10th May 2020, 1:00pm matinee at QPAC – Lyric Theatre

Bookings Close: 1st May, 2020

Duration: 2 hrs, 30 mins (includes interval, subject to change without notice)

Cost: \$90.00 (Maximum of 4 seats per member)

Advertisement



China Tour 2020



Beijing & Hebei Province

Call for expressions of interest

Tour Outline:

The tour will include visits to:

Beijing - walk the Great Wall;

marvel at the Forbidden City;

admire the Temple of Heaven;

enjoy the Hutong and other wonders of the capital city.

Hebei Province – visit ancient villages of Nuanquan, Yujin and Shengfeng;

wander through Chenge Mountain Resort and Cangyan Mountains;

stroll over the ancient Zhaozhuo Bridge;

explore both Ming and Qing Dynasty tombs.

Dates: 14 October 2020 to 28 October 2020

Price: to be confirmed

Note: This tour is not an official activity of U3A Brisbane Inc, and the Association can take no responsibility for any personal injury or loss that may arise during the period of the trip, participants are responsible for their own personal, health and travel insurances.

Register: to register your expression of interest contact:

BRYAN ILES, tutor of Experiencing China, Brisbane U3A

Email: bryaniles@bigpond.com

Post: 57 Crewe Street, Mount Gravatt East, Qld 4122