

Editor's Notes:

from Helen Dubois

The 2017 AGM was held on Wednesday 12th April and I would like to introduce our new President, Mr. Greg Doolan.



President's Notes:

from Greg Doolan:

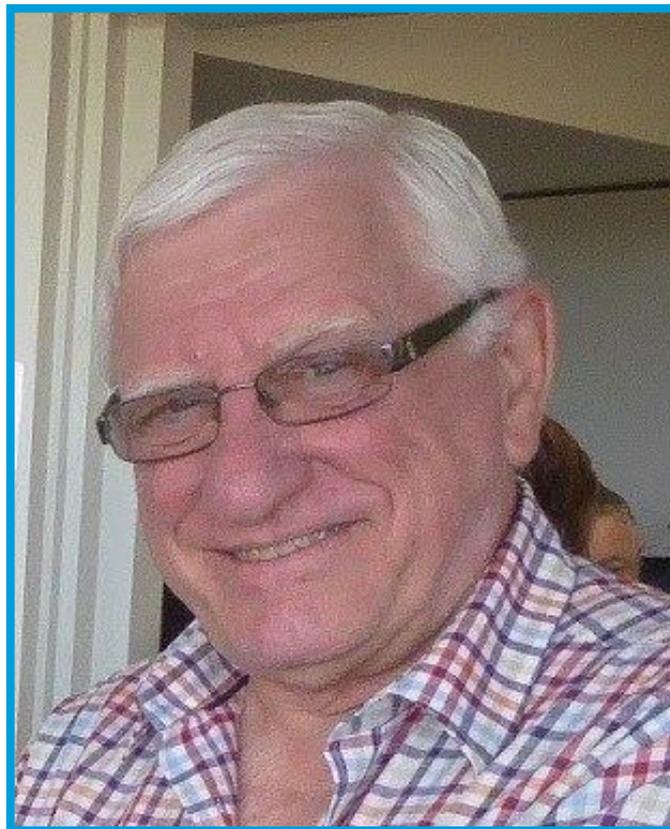
Hello, my name is Greg Doolan. I'm the new President of U3A Brisbane and would like to take this opportunity of telling you a little about myself.

I joined U3A in March 2009 and was asked to join the Management Committee by the then-President Ray Bricknell. From September of that year, apart from a six month break, I have held the position of Publicity Officer. More recently, I have held the position of Vice President for the last 12 months.

My background is in sales and marketing working for a number of companies, including a Swedish multi-national and my own company. Using my 40 plus years of experience in this field, I am proud to have been involved during many of the achievements of this period, such as purchasing our own premises, the acquisition of the Adelaide Street venue to the huge membership growth that has been experienced during the last half decade or so of our history. In addition, I am also the current Vice President of U3A Network Queensland, the advisory body for all U3As across Queensland.

I would like to take this opportunity to thank our past President, Marilyn Wagland, for her excellent leadership over the last 3 years, a period that has seen our organisation grow substantially, and I'm happy to report that Marilyn has agreed to stay on the Management Committee as Vice President.

We are blessed in having so many talented people amongst our ranks, who are experts in their individual fields. They have contributed greatly to the building of



the well-run organisation we know and love today.

I am also very happy to report that this same team is to remain in place for the next year with a number of additions which should ensure the future stability and success of U3A Brisbane.

Of course, members are the most important part of our organisation as without them we don't exist. With this in mind, I hope to meet as many of you as possible during my forthcoming term.

In conclusion, I am very proud and honoured to be your new President and take the role of heading the largest U3A in Queensland and the second largest in the country seriously. I will do my very best to live up to the very high standards that have been set by my predecessors and look forward to continue working to raise the awareness of the U3A movement amongst the seniors in our community.



U3A Brisbane Management Committee 2017

L to R rear: Martin Bridgstock (Committee) Simon Wood (Secretary) Yvonne McGann (Admin) Mary Calder (Districts) Greg Taylor (ICT)

L to R front: Peter O'Loughlin (Property) Anne Hetherington (Committee) Greg Doolan (President) Marilyn Wagland (V. Pres.) Greg Williamson (Finance)

SMS Alert system:

from Greg Taylor

As a service to members, U3A Brisbane has implemented an SMS Alert system to notify members of late changes to classes, the typical example being a class that is cancelled at short notice, e.g. owing to tutor illness. Another less common example would be the recent extreme weather event that caused cancellation of a full day's classes. The system is personalized, so you will only receive messages relevant to a class in which you are enrolled.

In order for this system to be effective, we need to know your mobile number. We currently only have mobile numbers for 70% of members, in contrast with email addresses where the coverage is 95%.

To check whether we have your mobile number, or to submit a new number, please click this link:

<https://www.u3abrisbane.org.au/index.php/phone-check>



You will still be notified by email of any late changes, so you will not be totally disadvantaged if you don't carry a mobile phone.

Telecommunications are important in this modern world, and we appreciate your assistance in maximising the benefits of this new feature. Your privacy is valued, and we do not share member information.

Brisbane City News:

from Gail Hawkins

tutors@u3abrisbane.org.au



Another great response from our members regarding enrolments in Term 2 classes, again many of the classes were heavily booked, but we still have a great variety of classes that you can still enrol in.

Some of the classes that may be of interest and have availability are listed, but please note prior to turning up to class you must communicate with the tutor to get confirmation that your enrolment has been accepted.

Monday Classes

T04 – Unlocking Our Stories

This group share stories that have enriched their lives or tales of amazing people that have crossed their paths. We all have a tale to tell & by sharing encounters or events either recent or in the past is a rewarding experience.

Tuesday Classes

S26 – Physics for the Layperson

This class will introduce you to the physical concepts behind some interesting phenomena of nature, such as electricity, magnetism and the behaviour of light and sound.

F67 – Sudoku for Beginners

Learn the simple logical principles that will enable you to solve Sudoku puzzles, travelling on public transport will take on a new light as you spend your travel time engrossed in solving these problems.

Wednesday Classes

K22 – Creative Writing – Basic Level

Discover your creative side, explore your unique writer's voice and develop a strong writing practice. Learn the basics of bringing your ideas to life.

X121 – Murray Darling Basin, Synopsis

Join the tutor as he takes you through his journey of discovery of the great Murray Darling Basin. Join in and get the real story on where the water has gone and have fun as you travel the MDB together.

J193 – Spanish – Latin American Literature

This course is aimed at those who are proficient in the language and have a keen interest in literature from the continent.

E33 - Controversies in Political Economy

This course will examine the disagreements and debates that are with us every day from before Adam Smith to Marx and Keynes and today's disputes over taxation, debt and the role of government and financial crises.

B95 – Golf Appreciation

This course is aimed at the new or relative new starters that want to learn about the game of golf and its basic rules. Learn about club design and the objectives of the

swing using different clubs. A good fun class to get involved in.

J192 – Spanish, Advanced Conversation

This course is ideal for those who have a good knowledge of the language and wish to improve their conversation. An interactive class where newspapers and articles sourced from the internet will be shared and discussed.

H41- The Burma Railway

Discuss the circumstances where Australians became prisoners of war and the conditions of POW camps such as Changi and the use of POWs as forced labourers for the construction of the Burma-Thailand Railway.

X97 – Public Speaking

Learn to speak confidently either at a special event or just to communicate more effectively with friends. Participants are given an overview of the effective techniques of public speaking.

H39 – The Battle for Australia 1942-43

This course offers an analysis of the causes, course and consequences of the Kokoda Track campaign, including an evaluation of the controversies about personalities, strategy and tactics surrounding it.

Friday Classes

T05 – Sustainable Environment – Making Positive Improvements in Home & Garden

Learn more about how you can be environmentally smarter and save money in the process. An opportunity to learn how to make a difference and improve the environment in your home and garden.

A81 – Themed Collage

Collage is the art of cutting out pictures or colours from magazines or newspapers and sticking onto a backing sheet to tell a story. We will share what our pictures mean to us when finished.

E29 – Climate Change, What is it and what should we do about it

An interactive course enquiring into the problem of human induced climate change, using basic scientific concepts and discussing where our knowledge of the problem comes from and how the problem can be

managed.

Logan District News

There is plenty room for beginner or intermediate recorder players in our Music class at 9.30 on Wednesday mornings. Currently there are only three students and we have a very pleasant time. Phone Jean (0400 787298) for more about this class as the tutor is away at present (back on the 19th).

Local members are delighted that Martin Bridgstock, a recently retired Griffiths lecturer, is now on the Management Committee. Congratulations both to Martin and to the MC.

NORTHSIDE DISTRICT NEWS:

from Rod McLary

Term 2 2017 is shaping up to be an exciting time for the Northside. There has been considerable interest from people to tutor in classes on the Northside and a number of new classes started this year.

There are 14 U3A classes available in term 2 for those members who live in this district or those who wish to travel. There are another three classes which will not be available in term 2 but will return in term 3.

Whether you are interested in learning a language [Italian and French], a new sport [Bowls and Croquet], gentle exercise [two walking groups], dinner group, health and wellbeing, creative writing, challenging ideas, financial information, family history, iPad and digital photography or art – there is a class for you.

There are spaces available in most of the classes so it is not too late to find one that you are interested in. Just contact the tutor to check.

The classes are in different venues across the district with a number specifically in the Sandgate/Brighton area to respond to the expressed need for classes in that area.

I am looking forward to a continuing successful and enjoyable 2017 with the U3A classes, members and tutors.

Computer Lab :

from Gwenn Ball

C137 MS WORD 2016, 2013 & 2010

The 10 week MS Word Course held on Fridays at 10:45am starts April 21st

Gain this knowledge at your own self-pace. Learn new or enhance your Microsoft Word skills. Going from a blank page to a polished document is easier than ever with MS Word.

Learn

- Formatting
- How to create bulleted and numbered Lists
- Skills of Editing, and Document Design,
- How to insert images, tables, charts, shortcuts
- Etc

Enrol today

<https://www.u3abrisbane.org.au>

Or contact the tutor by email:

joanmackay@ozemail.com.au

C136 MS EXCEL 2016, 2013 & 2010

This 10 week MS Excel Course is to be held on Fridays at 9:00am Term 2 starts 21st April

Uses for Microsoft Excel include analysing data, managing record data, identifying trends, building charts, forms, and budgeting.

Build a solid understanding on the Basics of Microsoft Excel.

Is your Allocated Pension REALLY paying you regular INCOME?

By Darren Titmus, U3A Tutor & Principal Adviser at
Financial Planning Qld

If you have an allocated pension with any product provider (or SMSF), then you must take a statutory amount each financial year as "income". This statutory amount is governed by a % applicable to your age – eg 5% at age 65. Most likely you take this as a regular fortnightly amount.

Now, the question is – is the amount you draw each

fortnight REAL income distributed from your investments? Or is it merely a redemption of investment units? There is a difference and this difference can have quite an impact on your investment balance over the course of time. So, how can you tell? If your product provider allows the distribution of income from each of your investments within the fund to be paid directly to a separate cash account (that is also within the fund), then your investments are producing real income.

For example, if you invest \$50,000 in the XYZ Australian Share Fund and it pays income of 4.5% pa quarterly then the cash account in your allocated pension will receive 4 payments of \$562.50 each during the year. It may also receive franking credits associated with that income. As well as this, the value of XYZ will fluctuate over time and this will be reflected in the unit price and your account value. The unit price could start at \$1 when you get in, drop to 98c, go back up to \$1.04 etc. So, the income is very separate to the unit price and subsequent growth of your investment.

What this means is that the cash account within your allocated pension can collect all the income from all of your various investments within the allocated pension and then distribute this income fortnightly to your usual bank account as your pension payment.

If your allocated pension fund does not allow this then what you see on your statement or online is a fluctuation in unit price only. So, you will see the unit price move from \$1 to 98c to \$1.04 etc and this in turn alters the balance of your account. You will not see any income hitting your cash account WITHIN your fund.

So, why is it important to have a fund that allows distribution of income from investments to the cash account WITHIN your fund? There are many reasons this is a smarter model but the three key reasons are this...

Firstly, when income is distributed from the investments to cash account you are effectively taking profit off the table continuously.

This means you keep that profit so that even if the unit price falls, you have locked away the income. This is a good thing. It can help protect your investments against falls in the market because even when the unit price drops the investments still send income to the cash account.

This leads to the second point. You can have more control over your investment by choosing how much you wish to reinvest and how much you wish to keep in

your cash account. You can also choose which investments to reinvest back into. More control is also a good thing. The final point is probably the most important for retirees. If your investments are NOT distributing income to the cash account within your pension fund then each time you take a pension payment you will be selling down investment units. This may be tolerable if the market is going up EVERY fortnight.

Far bigger problem when the market has a drop. When the market drops, your investment drops and you have to redeem (sell) more investment units to fund the same pension payment. This then means that you have less investment units remaining and so more difficult to make back any losses from a drop in investment value when the market picks up again. This can then lead to lower account balances. Much better to have the ability to use income actually distributed from the investments. In an era of uncertainty, volatility and lower returns, you can still add significant value to your investments with carefully considered income strategies.

For more information on this article, superannuation, retirement planning and the like, please go to www.financialplanningqld.com.au or contact Darren Titmus directly on 0466 934 574.

Winter School News:

from Anne Douglass

3rd - 8th July

**PROGRAM ON WEBSITE 4TH JUNE.
BOOKINGS CAN BE MADE ON-LINE OR AT THE
OFFICE ON OR AFTER THIS DATE**

Our Winter School program for 2017 is looking good with around 50 speakers confirmed already and to start the ball rolling we would like to introduce a couple of these very generous people to you.

Margaret Cleland - 9am Tuesday
The Life and Works of Jane Austen

Who doesn't love Jane Austen ?
Most of us ladies do and I suspect even some of you

gentlemen. Margaret will take us on a butterfly journey through the works of Jane Austen and at the same time attempt to round out the character of this very talented lady.

Jane Austen has been famous since the early 19th century for having written six well-loved novels. Living quietly in the country with her mother and sister Jane was a private person who was known as an author only to her immediate family. Her life is not highly documented in interviews, Face book posts, and public gossip the way the life of a contemporary author might be.

We however want to know:

What relationship did she really have with the sister and mother she lived in small houses and cottages with all her life?

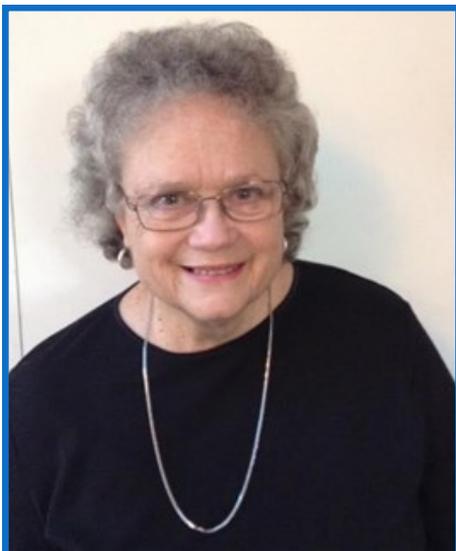
Did she come from a happy family supportive of her writing?

What contact did she have with the wider world outside the social activities of the middle classes and minor aristocracy of rural England?

Did she have her own Mr Darcy?

Was she content with her life?

In the absence of an interview with Margaret Throsby or Tom Keneally the answers will have to come from the piecing together of the known facts of her life with what she reveals in letters and what we can surmise from the insight and understanding of human nature we find in her novels. Margaret Cleland has been a member of the Jane Austen Society of Australia for many years, currently attending regular meetings of the Brisbane chapter of the Jane Austen Society. There she participates in panel discussions, and researches and delivers talks on particular aspects of the novels so her



Margaret Cleland

knowledge is prodigious.

Social Committee News:

from Helen Dubois



We have 30 tickets for **Kinky Boots** for Wednesday 13th September 2017. Some of us have seen the movie which was on TV on Saturday 15th April. There is a change to the ticket procedure this time. When you book, you will need to indicate if you have a concession (pension, health card or seniors card) .The cost with concession is \$60 or without concession \$80.

The tickets will be on sale until from Week 1 of Term 2 until all sold or until 19th June.

The movie was very funny and enjoyable so I would think the musical will be just as good.

We have 2 excursions booked for Term 2.

Wednesday May 3rd 2017 Cost \$54.00 to the **Queensland Air Museum Caloundra** which should be really interesting.

Wednesday 7th June 2017 Cost \$50.00 with Brisbane Star Cruises to **Fort Lytton.**

Full information is on page 3 of the Class Schedule or on the **U3A Website.** Call the office to book and pay 3236 3055.

Christmas In July is a new venture for 2017.

Wednesday 26th July, Cost \$54.

For more details, see p.4 of the Class Schedule which includes the Booking details. Come and join us. Christmas in July replaces the formal Christmas Lunch which we have been holding for some years.

Enjoy Term 2. There are a tremendous number of Classes which should suit most tastes.

Helen Dubois

Editor

0407 734 337 or 3398 9668

hellsbells21@optusnet.com.au

Chinese student musicians visit U3A

In early in February three students from Fujian Province in China entertained the Experiencing China class in Adelaide Street.

They played musical instruments and sang during their 1 hour long performance.

The instruments played were:

Guqing – a stringed instrument of the zither family that is plucked. Unlike other zithers this seven stringed instrument has no frets and a fixed bridge.

Pipa - is a four-stringed pear-shaped wooden instrument with a varying number of frets ranging from 12 to 26

Hulusi – also called a cucurbit flute¹ is a free reed wind instrument consisting of three bamboo reeds, the centre piece having finger holes and the other two are drone pipes.

One of the students sang a love song and twirled her 14m silk opera ribbon to give an impressive display.

It was a most enjoyable session which was greatly enjoyed by all class members





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 several 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 7th C, and the karst scenery of Wulong Karst National Geology Park

Dates: 10 October 2017 to 25 October 2017

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

The costs 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

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