

U3A SOUTHPORT NEWSLETTER – DECEMBER 2022



UNIVERSITY OF THE THIRD AGE
GOLD COAST INC (SOUTHPORT)



BREAKING NEWS

Semester Two 2022 ends this week ...

And suddenly the Festive Season is upon us! **Our gift to you is a brand-new website u3asouthport.au** (more details on the next page.)

Semester One 2023 begins Monday 6th February.

NEW CLASSES FOR 2023

- **The Qing Dynasty** - The Qing Dynasty (1644–1911) was founded by a northeast Asian people who called themselves Manchus. Their history, language, culture, and identity was distinct from the Chinese population, whom they conquered in 1644 when China was weakened by internal rebellions. The Qing Dynasty will be offered in 2023, subject to expressions of interest, and will be a fortnightly class of 90 minutes duration.
- **Metaphysics**
- **Dance Fit**
- **Memoirs**
- **History of the Italian Renaissance**
- **Rock 'n' Roll Dancing**
- **Dance**
- **French Conversation**
- **Basic Computer Skills Intermediate**
- **Guitar Absolute Beginner**
- **Ballroom and Latin Dancing**

Days, times, location and information on all these classes can be found on our new website.

CONTACT DETAILS

OFFICE:

Shop 1074, Australia Fair
Southport QLD 4215

PHONE: 07 5591 6671

OFFICE HOURS:

MON TO FRI – 9AM TO 1PM

MARGARET ST CAMPUS:

3 Margaret Street, Southport

EMAIL:

General Enquiries:

u3agoldcoastinc@bigpond.com

Class Apologies:

u3agcfrontoffice@gmail.com

WEBSITE:

u3asouthport.au

EXECUTIVE COMMITTEE:

PRESIDENT: LOU STEVENS

SECRETARY: AMANDA COWSER

TREASURER: WENDY BARKER

COMMITTEE:

LESLEY NORTHEY

MOLLY ROWE

MARIE PRYCE

GORDON COWSER

MARGARET KARAKATSANIS

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CLASS COORDINATOR:

LOU STEVENS

CLASS ADMINISTRATOR:

KIM CARTER

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IMPORTANT DATES FOR 2023

| MONTH | DATE | DAY(S) | KEY ACTIVITIES |
|---------------------------------------------------------------------------------------------------------------------|----------|-----------|-------------------------------------------------------------------------------------------------------|
| JANUARY | 30 | MONDAY | Australia Fair Office Reopens 9.00am – 1.00pm |
| | 31 | TUESDAY | Office open 9.00am – 1.00pm |
| FEBRUARY | 01 | WEDNESDAY | Office open 9.00am – 1.00pm |
| | 02 | THURS | Office open 9.00am – 1.00pm TUTORS MEETING – Community Centre 10am |
| | 03 | FRIDAY | Office open 9.00am – 1.00pm |
| | 06 | MONDAY | SEMESTER ONE COMMENCES Classes start this week. |
| | 28 | TUESDAY | RENEWAL REGISTRATIONS CLOSE - All registrations will be considered new members after this date |
| MARCH | 16 | THURSDAY | ANNUAL GENERAL MEETING |
| APRIL | 7 | FRIDAY | PUBLIC HOLIDAY: GOOD FRIDAY (CLOSED) |
| | 10 | MONDAY | PUBLIC HOLIDAY: EASTER MONDAY (CLOSED) |
| | 25 | TUESDAY | PUBLIC HOLIDAY: ANZAC DAY (CLOSED) |
| MAY | 01 | MONDAY | PUBLIC HOLIDAY: LABOUR DAY (CLOSED) |
| JUNE | 30 | FRIDAY | SEMESTER ONE ENDS |
| JULY | 24 to 28 | MON-FRI | Office open 10am – 12 noon |
| NO CLASSES FROM MONDAY 4 JULY to FRIDAY 29 JULY (inclusive) NO CLASSES ARE HELD ON PUBLIC HOLIDAYS | | | |
| JULY | 31 | MONDAY | SEMESTER TWO COMMENCES Class recommence this week |
| SEPTEMBER | 1 | FRIDAY | PUBLIC HOLIDAY: GOLD COAST SHOW (CLOSED) |
| NOVEMBER | 01 | TUESDAY | Melbourne Cup! |
| | 11 | FRIDAY | Remembrance Day: 11am – 1 minute silence observed |
| DECEMBER | 01 | FRIDAY | SEMESTER TWO ENDS Final day of classes for 2023 |

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NEWS FROM THE PRESIDENT

Our big news this month is that our new website is live! It is uncluttered, easier to read and navigate and much more user friendly. Even the address is simple – **u3asouthport.au** (please note that .com is not part of the address). Clicking on the CLASSES tab at the top of the page takes you to all classes offered with the day, time, tutor, location and a description of the class to help make your choice easy. Clicking on the MEMBERSHIP tab will take you to the page where you can join or renew your membership and payment can be made online. You need to be a member for 2023 before you can enroll in a class. The CONTACT tab contains interactive Google maps of the locations of all our venues. If you need directions or if you have any questions, check out the FAQ'S tab to help find the answer.

Of course, we will still be processing new and renewal memberships plus class enrolments in our office as we have in the past.

The Tutor and Volunteer Lunch on Saturday 26th November was a great success with around 40 attendees, all of whom commented favourably on both the food and the set up. Our most valuable asset is our incredible group of tutors who give their time, knowledge and commitment to our U3A – without classes, there would be no U3A. Thank you all very much. Our office volunteers are usually the first impression people have of U3A Southport and we are very lucky to have such a fabulous group who are always ready to greet with a smile and answer queries. Our thanks also to you.

I would like to take this opportunity to thank all committee members for their time this year. It hasn't been an easy year with numerous changes in personnel, however, I believe we now have a committed group who will take us into 2023 with a desire and willingness to grow our U3A.

Finally, we wish you all a happy, safe and relaxing holiday and look forward to seeing you all in 2023.

LOU STEVENS
PRESIDENT U3A SOUTHPORT

CLASS NEWS

In addition to the new classes on the previous page, I am very happy to advise that a Ukulele class will be going ahead in 2023. The beginners and advanced classes will be combined to cater for players of all levels.

The Fitness classes have grown in popularity and will now be held at the Community Centre to accommodate the increase in numbers.

We are hopeful of appointing a new tutor for English Literature this week and we are also working on a new class for transforming your videos into movies – great for memoirs, family celebrations and life milestones.

Unfortunately, due to personal circumstances, we have lost our Line Dancing tutor and we are advertising for a replacement.

As soon as new tutors/classes are confirmed all the details will be on our new website and you will be able to enrol.

LOU STEVENS
CLASS COORDINATOR

 **LEARN, LAUGH, ENJOY**

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SOCIAL COMMITTEE: Margaret K.

PROPOSED TRIP IN 2023

We are inviting Expressions of Interest to visit Albert River Wines (the date stated is tentative).

Join us for a tour,
two course lunch
and wine tasting
on the historical
colonial farm at
Albert River
Wines



THURSDAY
16 FEBRUARY
\$85 EACH

Enjoy a stroll through historic 1800's homesteads Tamborine House and Auchenflower House, the former home of three Queensland Premiers.

Meet friendly farm animals with Yvonne taking you through a day on a sheep station with the help of her wonderful Kelpies.

Albert River Wines invites you to experience their piece of paradise.

Please watch the noticeboard and the next Newsletter for more information.

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ELECTRIC VEHICLES ARE ABOUT TO BECOME CHEAPER

In a win for electric vehicles (EVs) and the planet, the Australian Senate and Government agreed this week to exempt EVs from import tariffs and fringe benefits tax. The removal of FBT for electric vehicles is expected to have the biggest impact. A \$50K car with a salary sacrifice arrangement could save you up to \$4,700 a year. The import tariff removal won't move the needle in the short term as we already have free trade agreements in place with China, Japan and Korea – where we get most of our EVs. German EVs however are expected to get a little cheaper.

Electric cars are really starting to make some headway in Australia too:

- Today, electric vehicles (EVs) are less than 5% of the market, but that is an increase of 65% on last year.
- The ACT leads the sales, with 9.5% of the market with the others coming far behind – NSW (3.7%), Victoria (3.4%), Queensland (3.3%), Western Australia (2.8%), South Australia (2.3%) and the Northern Territory (0.8%) last.
- To put that all into context, we fall way short of the global EV sales – in Norway, eight out of 10 new cars sold are electric.

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10 EV facts you need to know

💰 Electric Cars are on 82% average cheaper to charge than petrol cars are to fuel for the same distance covered.

♻️ Electric cars are cleaner to operate than petrol cars, 39% to 87% cleaner if charged from the grid or 100% cleaner if charged from solar panels.

🛣️ Electric cars have more than enough range (average of 430 km) to cover the daily distance driven (36km) by the average Australian driver.

🏠 Known as bidirectional charging, electric vehicles can be used as mobile battery banks to power appliances. One day they'll be able to power your home.

🚐 Electric cars won't ruin the weekend either! Electric cars can tow, which means you can still go off-road with trailers and caravans.

🔌 There are 3,000 public EV charging points in Australia, representing one for every 11 electric vehicle registered. This number is expected to improve substantially over the coming years.

⚡ There are 41 electric car models and 95 of variants currently available in Australia.

💰 The cheapest electric car available for sale is the MG ZS EV priced at \$44,900 driveaway. A raft of cheaper EV models is set to go on sale in 2023.

⌚ The average wait time for an electric car is six to nine months. Long wait times apply to all new vehicles, regardless of whether it's petrol, diesel or electric.

🛒 Uptake of electric cars is still low comprising only 3.4% of new car sales to September this year.

The bottom line

Electric cars are well and truly here. They currently cost more than fossil fuel ones, but that will change in the near future.

This article originally appeared on [Expert Analysis](#)

SURPRISING USE FOR HAND SANITISER

With the COVID surge on you might need hand sanitiser again, but if you have some to spare, we have discovered a great secondary use. It's fantastic for cleaning screens - just dab on a tissue and wipe over your computer, phone or tablet screen and voila, smudges, fingerprints and mystery blobs are gone. It is also good for wiping dirty cords and keyboards, although unplug these first.

It works so well because the alcohol content in hand sanitiser quickly evaporates, so there is no liquid to damage your devices.

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CALL FOR RADICAL RETHINK OF “FLAWED” SUPER FUND FEES

When shopping around for the best super fund, lower fees can make a big difference by the time you reach retirement age – as much as \$132,138 over a working life when comparing annual fees of 0.75 per cent and 1.5 per cent. But even low percentage-based fees extract far too much from your nest egg, say some analysts. Is it time for a rethink?

The arrival of US investment giant Vanguard in the Australian superannuation industry has been greeted with excitement, especially as its default MySuper product charges fees of just 0.58 per cent of your balance per annum. According to Canstar, the majority of people in a default super fund are paying between 0.89 and 1.17 per cent annually. Vanguard’s fees are certainly low in comparison, but is charging fees based purely on a percentage of your total balance fair?

Business specialist John Beveridge welcomes Vanguard’s arrival, writing that it will maintain pressure on funds to cut fees. In a column for SmallCaps, he argues that the system of charging investment and administration fees needs a radical revamp, describing the system as “flawed and unfair”.

Why charge percentage fees at all?

“Most of the answers are usually along the lines of ‘we’ve always done it that way’ or ‘it is the simplest and most easily understood method’, which is all a load of nonsense,” he says. “There is a cost to administering any super fund but that cost would best be expressed as a flat fee – let’s for the sake of simplicity call it \$500 a year.

There is also a cost to invest the money into a variety of asset classes and that cost really should not be expressed as a percentage of the amount invested.

Funds would no doubt argue that higher balances incur higher investment costs. But in reality, superannuation is a pooled investment strategy, meaning fund managers are using a pool of funds contributed by many members to buy a larger number of assets to benefit the group as a whole”, says Mr Beveridge.

Using Vanguard’s 0.58 per cent fee as an example, someone with a balance of \$20,000 in their super would pay \$116 per year in fees, while someone with \$2 million would pay \$11,600.

But as these two members are part of the same product, the fund managers have done the same amount of work for the first account and the second.

A better alternative may be to charge a flat annual fee, regardless of balance, or to set fees based on the actual investment services provided for the year.

Article published by YourLifeChoices 23 Nov 2022

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THE RUDOLPH STORY

As the holiday season of 1938 came to Chicago, Bob May wasn't feeling much comfort or joy. A 34 year old ad writer for Montgomery Ward, May was exhausted and nearly broke. His wife, Evelyn, was bedridden, on the losing end of a two-year battle with cancer. This left Bob to look after their four year old daughter, Barbara.

One night, Barbara asked her father, "Why isn't my mommy like everybody else's mommy?" As he struggled to answer his daughter's question, Bob remembered the pain of his own childhood. A small, sickly boy, he was constantly picked on and called names. But he wanted to give his daughter hope, and show her that being different was nothing to be ashamed of. More than that, he wanted her to know that he loved her and would always take care of her. So he began to spin a tale about a reindeer with a bright red nose who found a special place on Santa's team. Barbara loved the story so much that she made her father tell it every night before bedtime. As he did, it grew more elaborate. Because he couldn't afford to buy his daughter a gift for Christmas, Bob decided to turn the story into a homemade picture book.

In early December, Bob's wife died. Though he was heartbroken, he kept working on the book for his daughter. A few days before Christmas, he reluctantly attended a company party at Montgomery Ward. His co-workers encouraged him to share the story he'd written. After he read it, there was a standing ovation. Everyone wanted copies of their own. Montgomery Ward bought the rights to the book from their debt-ridden employee. Over the next six years, at Christmas, they gave away six million copies of Rudolph the Red Nosed Reindeer to shoppers. Every major publishing house in the country was making offers to obtain the book. In an incredible display of good will, the head of the department store returned all rights to Bob May. Four years later, Rudolph had made him into a millionaire.

Now remarried with a growing family, May felt blessed by his good fortune. But there was more to come. His brother-in-law, a successful songwriter named Johnny Marks, set the uplifting story to music. The song was pitched to artists from Bing Crosby on down. They all passed. Finally, Marks approached Gene Autry. The cowboy star had scored a holiday hit with "Here Comes Santa Claus" a few years before. Like the others, Autry wasn't impressed with the song about the misfit reindeer. Marks begged him to give it a second listen. Autry played it for his wife, Ina. She was so touched by the line "They wouldn't let poor Rudolph play in any reindeer games" that she insisted her husband record the tune.

Within a few years, it had become the second best-selling Christmas song ever, right behind "White Christmas". Since then, Rudolph has come to life in TV specials, cartoons, movies, toys, games, coloring books, greeting cards and even a Ringling Bros circus act. The little red-nosed reindeer dreamed up by Bob May and immortalised in song by Johnny Marks has come to symbolise Christmas as much as Santa Claus, evergreen trees and presents. As the last line of the song says, "He'll go down in history".

OliViral article



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THE LAST LAUGH

