



CRESWICK
UNIVERSITY OF THE THIRD AGE

NEWS

Issue 53

A0053344W

June/ July 2019

Committee, Office Bearers. President Doug McCallum, **Vice President** Bill Morrison, **Secretary** Anne Chamberlain, **Treasurer** John Pigott.

Ordinary Members, Elaine Clark, Andrew Cossenias, Paul Ford, Adele Morrison

Class Coordinator and Membership Anne Chamberlain, **Newsletter Editor** Bill Morrison

From The Committee

June 14th is an opportunity to see how the Be Connected network works at the John Curtin 10.30 am.

We will be looking at the portal and what it contains then doing one of the online courses. At the conclusion participants will have a free two course lunch in the Bill Huntly room. **Rsvp by June 7th Online or respond by email and Anne will enrol you.**

Thursday June 20th at 10.00 am in the RSL Hall, is our renewal Meeting an EFTPOS.., facility will be available for payment of fees. Our year runs from 1st July to 30th June so please make sure you are financial prior to the end of the month. Fees have not risen since our formation 10 years ago. They are \$25 per member with a one off joining fee of \$5 for new members. Associate membership is \$15 with a one off joining fee of \$5.

Following re enrolment we will have a guest speaker Shelley Mc Cormack from genU. genU are Home Care Package providers and Shelley will explain the system, how it works and eligibility. A Home Care Package (HCP) is an Australian government subsidy provided to eligible over 65s to help you live at home as long as you want. There are four levels of HCPs, from Level 1 (basic care) through to Level 4 (high care needs). Refreshments will be available after the meeting.

RSVP 13th June for catering purposes. Online or respond by email and Anne will enrol you.

Tuesday 16th July 12.00 pm is our **Tenth Anniversary Luncheon** at the **American Hotel**. The cost will be \$27 per head. The menu will be Soup of the day, Garlic Bread. Choice of Fish of the day with chips or vegetables, Bangers and Mash {crumbed sausages on a cream mash with gravy and caramelised onions}, Chicken Parma or Schnitzel with either salad and chips or vegetables, or Lasagna.

We will be supplying a tenth birthday cake as desert.

There will be a complimentary glass of house wine, soft drink or beer.

This is a great opportunity to get out of the cold and spend time with your friends.

RSVP 5TH July please, **online or respond by email and Anne will enrol you.**

Our U3A Story Starts.

Minutes of information meeting held Thursday 23rd April 2009 at Creswick Learning Centre

To consider the establishment of a University of the Third Age.

The meeting was opened at 10:00 am by convener Lorraine Davis who welcomed all present and introduced guest speaker Ruth Hawley, President U3A Network Victoria and Anne Boag President, Ballarat U3A.

Present Heather Booker, Belinda Price, E K Robertson, Ruth Neal, John Morris, Bill Orr, Marie Lawson, Pat Roads, Dot Neale, J Cleary, Geoff Rawson, Bill Morrison, Adele Morrison, Aileen Preston, Margaret New, Cheryl Govey, Edith Gardner, Peter Wheeler, Mal Worswick, Tracey O'Brien, Lorraine Davis, Ruth Hawley, Anne Boag.

Apologies. Pamela Colgate, Pam Worswick, Gay Stanway, Val Lawrence, Geoff Cole, Carol Cole, Lynne Noonan, Sheryl Clapton, Ron Lloyd, Paula Collard, Elizabeth Meier.

Ruth presented a comprehensive picture of U3A; beginning in Toulouse, France in 1972, to where the organisation is today. She spoke of her role in Victoria, and gave an overview of Ballarat her home U3A. Questions and discussion followed.

Geoff Rawson moved that we establish a U3A in Creswick to be known as "Creswick and District U3A";
Seconded Bill Morrison. Carried unanimously.

Committee.

President, Lorraine Davis, **Secretary**, Bill Morrison, **Treasurer**, John Morris, **Ordinary Members**, Belinda Price, Geoff Rawson, Mal Worswick.

Courses on Offer Australian History, Australian Films, Indigenous Culture, Short Story Writing, Computers, German for Beginners, Writing Family History, Heritage Fruit..

First Tutors John Morris, Heather Booker, Adele Morrison, Tracey O'Brien, Bill Morrison, Keith Robertson, Geoff Rawson.

Other course suggestions were, Beer/Wine Making, Calligraphy, Chess, Cities of the World [Armchair travel], Creative Writing, Current Affairs, Games [Table Tennis, Bridge, Canasta etc] Geology, Languages, Literature [Classics and Modern], Local History, [inc Chinese and Gold Mining], Luncheon Group, Music Appreciation, Opera on Video, Philosophy, Photography, Recipe Exchange [Lactose, Wheat intolerance etc] Using Power tools, Women in History.

Application for membership to U3A Victoria Inc to be forwarded before 6th June 2009 to be eligible for \$1000.00 Federal Government Fundin.

Subscriptions to be discussed at next meeting to be held Thursday 7th May at 10:00 am Creswick Learning Centre.

Meeting Closed at 11:.25

What is Be Connected?

Be Connected is an Australia wide initiative empowering all Australians to thrive in a digital world. We have online learning resources as well as a Network of community partners - the Be Connected Network - who offer in-person support so you can develop your digital skills and confidence.



Creswick U3A are a network partner you can go to the Be Connected website, register as a U3A Creswick member and do a range of topics at your own pace, these topics are being added to all the time. And include,

The absolute basics

This course will teach you the absolute essentials of using your device, whether it is a desktop computer, laptop, tablet or smart phone.

Getting to know your device

This course will teach you the basic functions of a keyboard, a mouse and a computer, including how to change settings and manage your files.

Getting started online

Navigating the online world can be a little tricky at first, but this course will teach you some essential skills to getting started online.

Safety first

This course will teach you the essential skills to stay safe online, as well as the why and how of safe passwords, paying for goods safely online, some tips to avoid scams, and how to download and save safely from the internet.

More online skills

In this course, you will learn how to shop safely online and how to connect with friends and family using social networks. You will also learn about how to use a digital camera and how to watch TV or listen to music online.

Connecting to others

This course will teach you how to get set up with the correct equipment to make video calls. It will also teach you about some different ways to make free video calls using applications such as Skype, WhatsApp and FaceTime.

All about data

This topic covers all things data! You'll learn what data is, how we measure it, how you can buy it and what plans are available. You'll also read about how data costs vary between your home and mobile, as well as how to manage your phone settings and data when you go overseas.

Wi-Fi and mobile networks

You can connect to the internet without any cables, and we call this type of internet connection Wi-Fi. This course will teach you all about Wi-Fi, which we use when we're at home or in a place that has free Wi-Fi like a café or airport. You'll also read about mobile data which we can use anywhere anytime and how it is different from Wi-Fi.

Online hobbies

This topic has courses on some of the fun hobbies you can do online. You can learn how to become your family's ancestry champion in our first course, Researching family history. We also have courses on the amazing world of Google Earth, Google Voyager and Google Arts & Culture, to whisk you away on a tour of the globe from the comfort of your own living room. Finally, we have a course on how to write your first blog (short for web log, or online journal), to enable you to share your hobbies and interests with friends, family and the community at large.

All about apps

This topic takes you into the world of apps (short for 'Applications', or computer programs). They are the amazing little programs that do a lot and help us use our smart phones, tablets and even laptop and desktop computers. Learn about the kinds of things you can do with apps, where you can get them, and how you can be safe when using your apps.

There are also a number of free games available from crosswords to a general knowledge quiz.

Coming soon are videos on setting up your smart phone or tablet.

Visit the site and explore.

As mentioned earlier we are also holding a learning morning at the John Curtin on June 14th between 10.30-12, after which a free two course lunch will be provided. Book early to avoid disappointment as this is also available to non members. The lunch is not available separately.

Book online or respond by email and Anne will enrol you.

What does our Insurance cover?

In general, activities you undertake as a member are at your own risk, however if you are injured through the negligence of a fellow member you may have a claim. Our insurer is also the insurer for the Council, Neighbourhood Centre, Police and all emergency services and as such will always give advice as to what avenues of claim are available to you.

It is important to report injuries to the Secretary in case there may be a possible future claim. The cover only applies to official activities of U3A and does not extend to any other activities you may undertake.

Volunteers are covered while volunteering on our behalf. Volunteers are covered for claims made against them by third parties alleging property damage, bodily injury or financial loss under our Program. They are also covered if they get injured while volunteering on our behalf, whilst performing their duty, for accidental bodily injury that results in: loss of life, permanent, or temporary disablement. This cover also extends to activities Tutors undertake in their own homes.

If an injury occurs while you are transporting a client to a function or event, this incident would typically be covered by the TAC (in Victoria) or by compulsory third party insurance. This applies to registered motor vehicles only. However, if an injury occurs as a result of your negligence, errors or omissions, you are covered subject to the terms and conditions of the policy.

In the situation where we are a rent paying customer such as the community centre, it is different again, as in the event of an accident on their premises we may be able to claim on their public liability cover.

Public liability insurance covers a person, a business, an event, a contractor – even a community building – for costs from legal action if they are found liable for death or injury, loss or damage of property, or economic loss, resulting from their negligence. So if the facilities are responsible in any way for the damage caused then you may have a claim. This is why it is important to report incidents and let us get advice as to where you stand.

Insurance is a minefield of loopholes and getting advice as soon as an event occurs is the best way forward.

Funny insurance claims

Larry's barn burned down and his wife, Susan, called the insurance company. Susan told the insurance company, "We had that barn insured for \$50,000 and I want my money."

The adjuster replied, "Whoa there, just a minute, Susan. Insurance doesn't quite work like that. We will ascertain the value of what was insured and provide you with a new one of comparable worth".

There was a long pause before Susan said, "Then I'd like to cancel the life insurance on my husband".

"The car in front hit the pedestrian but he got up so I hit him again"

The claimant had collided with a cow. The questions and answers on the claim form were - Q: What warning was given by you? A: Horn. Q: What warning was given by the other party? A: Moo.

"The guy was all over the road. I had to swerve a number of times before I hit him."

"I saw a slow moving, sad faced old gentleman as he bounced off the roof of my car."

"An invisible car came out of nowhere, struck my car and vanished."

"I collided with a stationary truck coming the other way"

"I pulled into a lay-by with smoke coming from under the hood. I realized the car was on fire so took my dog and smothered it with a blanket."

A Rose by any other name would be a Joan

When I got my seniors card I was happy to find that it entitled me to a number of discounts, unfortunately it also meant that every now and then my brain was one of them. In the movie list I credited Rose Lindsay with authorship of *Picnic at Hanging Rock*, when of course it was Joan Lindsay. I am pretty sure Rose wanted to write it but Joan beat her to it.

Joan à Beckett Weigall was born in St Kilda East, a suburb of Melbourne, the third daughter of Theyre à Beckett Weigall, a prominent judge. While studying at the National Gallery of Victoria Art School, she met fellow art student Daryl Lindsay.

The two married in Marylebone, London, England on St. Valentine's Day 1922. The day was always a special occasion for her, and she set her most famous work, *Picnic at Hanging Rock*, on St. Valentine's Day.

When the couple returned to live in Australia, they renovated a farmhouse in Baxter -- Mulberry Hill—and lived there until the Great Depression forced them to take up more humble lodgings in Bacchus Marsh, renting out their home until the economic situation improved.

Daryl Lindsay abandoned painting to become Director of the National Gallery of Victoria, a position he held between 1942 and 1955. The position necessitated their relocation to Melbourne until his retirement. They retained their country home during their Victoria sojourn. When Daryl was knighted in 1956, Joan became known as Lady Lindsay.

Her semi-autobiographical novel *Time Without Clocks* describes her wedding and idyllic early married life. The work takes its title from a strange ability which Joan described herself as having, of stopping clocks and machinery when she came close. The title also plays on the idea that this period in her life was unstructured and free.

This was followed with *Facts Soft and Hard*, a humorous, semi-autobiographical account of the Lindsays' travels in the United States while Daryl was on a Fulbright Award, which took the couple to New York City on a study tour of American art collections held by the Carnegie Corporation.

Picnic at Hanging Rock, published in 1967, is Lindsay's best known work. Lindsay wrote the novel over a four-week period at her home Mulberry Hill in Baxter, on Victoria's Mornington Peninsula, and constructed it around the real-life Hanging Rock, a monolith that had fascinated her since her childhood. She compared the story to the work of Henry James, citing the "book about the children in a haunted house with a governess" (ostensibly *The Turn of the Screw*).

The novel is historical fiction, though Lindsay dropped hints that it was based on an actual event, and is framed as such in the novel's introduction. An ending that explained the girls' fates, in draft form, was excised by her publisher prior to publication.

The final chapter was published only in 1987 as a standalone book titled *The Secret of Hanging Rock*, and also included critical commentary and interpretive theories on the novel. Lindsay based Appleyard College, the setting for the novel, on the school that she had attended, Clyde Girls Grammar School (Clyde School), at East St Kilda, Melbourne—which, incidentally, in 1919 was transferred to Woodend, Victoria, in the immediate vicinity of Hanging Rock itself.

In a 1974 interview, Lindsay addressed readers' and critics' questioning about the novel's ambiguous conclusion, saying:

Well, it was written as a mystery and it remains a mystery. If you can draw your own conclusions, that's fine, but I don't think that it matters. I wrote that book as a sort of atmosphere of a place, and it was like dropping a stone into the water.

I felt that story, if you call it a story—that the thing that happened on St. Valentine's Day went on spreading, out and out and out, in circles.

Fundraising your way to better health

Volunteering and fundraising may actually improve your health and well being, as well as help others. Here's how.

Fundraising and volunteering can give you a sense of satisfaction – it makes you feel good to help others. But the rewards don't stop there – if you're challenging yourself to a healthy activity to raise money, like training for a fun run, it can have direct physical benefits. And, if you're volunteering, research suggests you may be more likely to look after yourself.



When fundraising and health habits meet

Dry July and Ocober are good examples of fundraising activities that can also deliver health benefits to the fundraiser. Both encourage people to give up alcohol for a month and raise money for charity.

"People who aren't waking up slightly hungover feel like they have more time for the things that are important to them, and they're more successful at getting to the gym or meeting other goals they have for themselves," says Dr Julie Robert of the University of Technology Sydney.

"Probably one of the biggest things that people report is that they have more energy. They also report feeling more alert and more focused."

Host of SBS's hit show PopAsia Andy Trieu felt the benefits as soon as he started Ocober in 2017. Now an ambassador for Ocober, he says a month of sobriety was a boost for his physical health.

"With the extra time, I went to the gym and picked up salsa and yoga," he says. "I was getting more exercise, which helped reduce my stress levels,"

Healthier as well as happier

While these health benefits can be significant, many of them are just common sense. Drink less alcohol and you'll probably feel better. Train for a marathon and you're likely to improve your fitness and strengthen muscles. But what's fascinating about the physical benefits of volunteering is that they're not limited to projects that involve quitting drinking or getting more exercise.

A study from Carnegie Mellon University in the US for instance, found that people who volunteered 200 hours or more per year were 40% less likely to develop high blood pressure. Other research points to improvements in diet and healthy behaviours – including a study published in Health Promotion International that found that people involved in social causes ate more fruit and vegies.

It can also make you more proactive about your health: research published in the journal Social Science & Medicine suggests that volunteers are more likely to attend routine health appointments like mammograms, flu shots and cholesterol tests than non-volunteers. They also reportedly spent 38% fewer nights in hospital.

Social reward

Research from RMIT University has linked both volunteering and charitable fundraising with improvements in 'subjective wellbeing' - a person's reported life satisfaction. There are several ways volunteering is thought to have this effect, although exactly how isn't clear. One factor that researchers have identified is social reward, says Dr Robert.

"If society teaches us that these things are going to attract a social reward and social praise, of course you'll feel good about doing them," explains Dr Robert.

A sense of purpose

Social reward runs deeper than just having your mates congratulate you.

For Trieu, October is a chance to get his social circle involved. Having enjoyed Life Education programs as a child, he says that seeing where the funding goes is very satisfying. "You feel like, 'hey, I contributed'".

This sense of meaning, or purpose, is thought to be a key factor affecting our life satisfaction, with RMIT University research showing that an increase in either the hours spent volunteering or the money donated to charity may result in improved well being.

Although a lot of the research in this area was done on volunteering, recent studies suggest that the benefits apply to fundraising too.

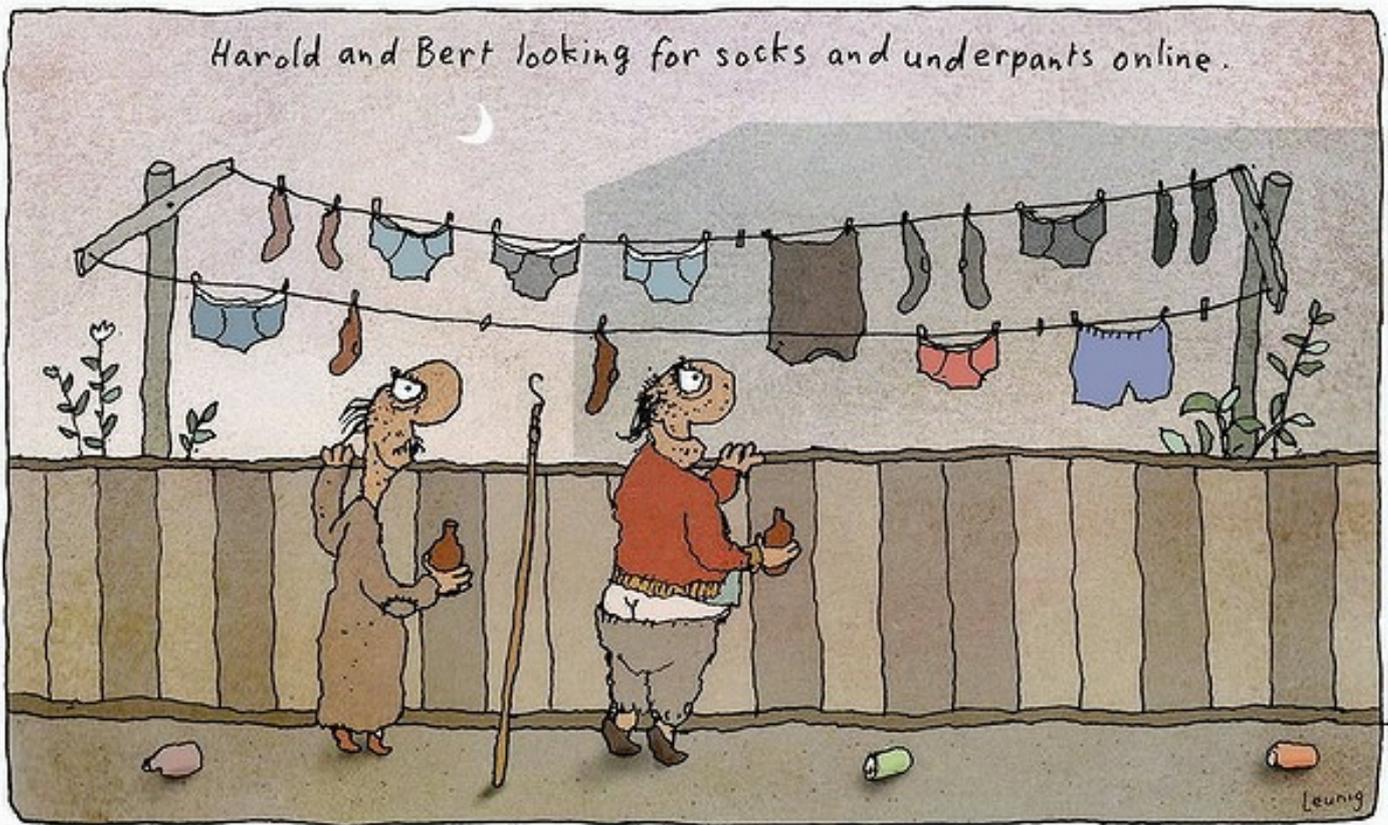
To find volunteering opportunities near you, visit govolunteer.com.au or volunteer.com.au. There are short-term and long-term opportunities for a variety of causes, including disability services, mentoring and environmental conservation.

Or see what you can do in U3A Creswick.

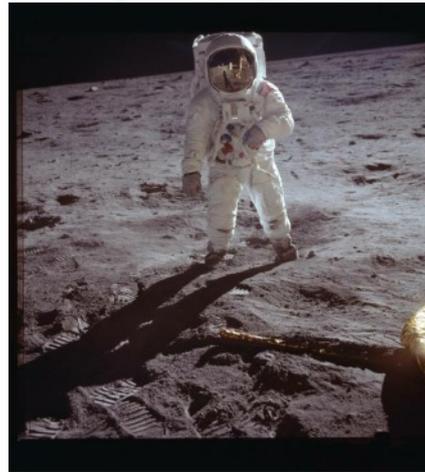
Reprinted from Health Agenda January 2019.



**PEOPLE ARE EXCITED
ABOUT THE NEW IPHONE
BUT NO ONE HAS CAUGHT
UP WITH THE AWESOME
TECHNOLOGY OF USING YOUR
BLINKER WHEN YOU DRIVE.**



50 Years Ago on Sunday July 21st. 2019



At lunchtime on Monday July 21, 1969 people thronged the ground floor of Sydney's David Jones department store, but they were not there to shop.

All eyes were fixed on a television set perched high on the perfume counter.

Across the country similar crowds stared at televisions in shops, banks, pubs and airports and mothers at home held tiny tots up to the screen.

In grainy black and white, 600 million people around the world saw a man clamber down a ladder and step onto the Moon.

That man was US astronaut Neil Armstrong and fellow astronaut Buzz Aldrin was down the ladder soon after.

Few watching knew the images had been streamed from the Moon to receiving stations in Australia.

Between 1969 and 1972, 12 astronauts walked on the Moon, setting up experiments and collecting rocks and soil.

The Apollo program that took them there involved 400,000 people and cost more than US\$20 billion - about \$218 billion in today's dollars.

The future of cash?

Imagine a society where people stroll out of their houses in the morning and leave their wallets behind. They go about their day with no credit cards, no debit cards, and NO cash. (In fact, merchants laugh at them if they even attempt to pay with these "primitive" items.)

Well, that society not only exists today, but it's also 500 times larger than the Australian population, and it seems far ahead of us when it comes to implementing this radical, game-changing, and extremely profitable technology.

This quote from a Bloomberg reporter sums it up well: "So when I tried to use cash to pay for meals or odds and ends at 7-Eleven, waiters and shopkeepers were either confused or bemused.

BEIJING (CHINA DAILY/ASIA NEWS NETWORK) - China, the nation that introduced the world to banknotes, is now setting the pace in the competition to become the first cashless society.

Already by 2017, more than three-quarters of Chinese people were using digital payments in preference to cash, and the number was rising fast.

Now, the central bank and other financial authorities have announced they want to spread the benefits of going cashless to the four out of 10 people in China who still live in rural areas.

The focus on agricultural communities will put a further dent in the perception that electronic payments are the preserve of prosperous urban millennials.

In global terms, China is behind Sweden, which aims to go completely cashless as early as 2023. However, the growth in non-cash payments in China is much more significant, given its population size.

The Chinese have, to an extent, leapfrogged the credit and debit card revolution that overtook advanced economies in the last century, with most of new adopters using mobile technology to go cashless.

As payments processor Worldpay said in its 2018 global payments report highlighting China's boundless growth opportunities in the sector: "China presents a payment landscape shaped by consumers that came of age in a digital and mobile-first world. Mobile wallets dominate Chinese payments unlike anywhere else on the planet."

The report noted that almost two-thirds of online sales and more than one third of payments in stores were now made through leading mobile wallet operators including Alipay and WeChat Pay.

China is already the world's largest mobile payment market and is also a leader in peer-to-peer payments, in which people are able to pay each other by text.

Although the cashless revolution in China and elsewhere appears unstoppable, there are still disagreements over the pros and cons of ditching old-fashioned notes and coins.

A regular gripe is that it tends to marginalise older and less tech-savvy spenders and the less well-off, who do not qualify as readily for credit.

Research from the independent Access to Cash group in the UK warned that the country risked drifting into becoming a cashless society, and that it could handicap the vulnerable poor, people with disabilities, rural families, and anyone at risk of being scammed.

The report said a cashless society was not necessarily undesirable, but that the country had to be prepared for it.

The latest Chinese initiative, announced earlier this year, aims to address some of these concerns.

As part of their plans for rural digital integration, the authorities want officials in the countryside to expand internet availability, make more public services digital, and facilitate the sale of rural produce to consumers in the cities.

The switch to a cashless society would also help farmers buy necessities, such as fertilisers, and gain easier access to loans.

Major companies including Alibaba and JD, have set up online services that help farmers buy and sell.

According to the central bank, 66.5 per cent of people in rural areas were already using digital payments by 2017, but that compared to 76.9 per cent in the country as a whole.

Among the benefits listed by promoters of the switch to cashless payments are that they speed up transactions, reduce business risks, and cut the opportunities for criminals to cheat others.

Logically, it would eradicate the theft of cash, and counterfeiting.

However, as many consumers have learned to their cost, the consequences of going digital are not entirely risk-free.

Bank robbers have been replaced by online fraudsters, who appear to have adapted to the decline of cash at least as skilfully as those who led the cashless revolution.

Others fear that the digital and mobile economy will also damage the privacy of consumers, whose data can be used by outsiders, including private data miners and suppliers, to track their spending.

Consumers who fear their governments might use digital payments to track their activities, or even tap their money, are generally told that they have nothing to fear if they have nothing to hide.

China may be leading the way in going cashless but even its central bank is not quite ready to give up on ready cash.

It last year urged sales outlets and service providers not to discriminate against those wanting to pay in cash.

"Cash has been rejected for some consumers in tourist attractions, restaurants, retailers and other industries," it said in an official notice. "This damages the legal status of the yuan, and hurts consumers' rights to choose payment methods."

One thing all consumers would do well to bear in mind is that - cash or cashless-it is always a good idea not to spend what you haven't got.

It might be tempting to produce a card or tap your mobile to buy that new coat you just saw in the shop window, or even to buy that extra cup of coffee on the way to work.

You might not see the cash in your wallet dwindle, but the money will be gone all the same.



June 2019

- 1st June** **Ripples on the Res – Maryborough Leisurely Lunch**
- 14th June** **Be Connected meeting and lunch John Curtin**
- 20th June** **Renewal Meeting**

July 2019

- 6th July** **The Wallace Hotel – Wallace Leisurely Lunch**
- 16th July** **10th Anniversary Lunch American Hotel.**

August 2019

- 3rd August** **Talbot Provedore – Talbot. Leisurely Lunch**

September 2019

- 7th September** **The Railway Hotel – Castlemaine Leisurely Lunch.**
- 19th September** **AGM and Expo**

October 2019

- 5th October** **Leisurely Lunch Venue to be advised**
- 10th October** **Downton Abbey the Movie Regent Multiplex**

November 2019

- 2nd November** **The Supreme Court Bar/Restaurant – Maryborough Leisurely Lunch**

December 2019

- 7th December** **U3A Xmas BBQ**