



JULY NEWSLETTER



You will be reading this 'newsy' Newsletter during the mid-year semester. It has a little more content than usual, but you have weeks to read it! You're no doubt aware, the June Newsletter was replaced by the wonderful Don's Story – 'Brothers United'. We felt the article was too important, interesting, and exciting to be lost between the regular stories of the Newsletter so decided to make it a stand-alone story without distraction and not include regular articles. From the feedback received, it had the desired effect. Thank you to all the members who took time to acknowledge the story via email – it really spurs us on. The local media is also onto the remarkable story so expect to read more in the Border Mail soon. We have decided not to include a profile piece in this month's edition of the Newsletter as it has been well covered!

Our wonderful Kath White has introduced yet another subject to our Curriculum – 'Discovering Chemistry' and the subject has been received enthusiastically going by the feedback from those enrolled. In my opinion, only Kath can make Chemistry interesting! Included in this Newsletter is an article written by Kath where she gives an overview of her class.

Also included is an interesting article lifted straight from the Border Mail - why reinvent the wheel?! It's a lovely story about Sandy the Warhorse. It is a local story; thus included. If you weren't at the unveiling, I am told by a reliable source it is well worth the trip to Tallangatta to see the statue. Last month's Coffee Morning was very well attended, and our guest speaker was lawyer, Ron Trivett. This month's guest speaker was Paul Muntz - Accredited Specialist in Business Law speaking on the topic 'Estate Planning. What could go wrong?' No doubt those in attendance would have left the meeting pondering and questioning their own situation.

An enjoyable night was had by all those who attended the recent Mad Hatter's Dinner.





Don't forget to book a table or purchase tickets to the 'Christmas in July' luncheon. Another fun afternoon assured!



As we have such an array of topics from which to choose in our U3A Curriculum, I decided to attend two additional activities last term. The first being Kath White's 'Art in the Afternoon', held every Thursday in her well-equipped garage in central Albury. Kath's background in painting and the art world goes beyond her own interest – it extends to many members of her family. Kath recently had a surprise visit from her niece, Paloma (White) – a trained and successful oil painter. Check out her website



<https://palomawhite.com.au> Paloma kindly agreed to give us a practical demonstration of painting a still life, explaining the steps and material to use. It was a privilege to attend such a class. It all looked so easy!! Another niece visited her dear aunt last week and agreed to sit as a model for our class. One never knows what to expect attending Kath's classes! The element of surprise makes for a fabulous experience, no matter what!

The second activity I joined was John Whale's morning 'Walkie Talkies' group held every first and third Thursday of the month. I have learnt so much! John is an enthusiastic member of the Historical Society and does so much research prior to each walk for the benefit of all in attendance. Word



is out! – the group's number is swelling. If interested in joining the group, please enroll online – numbers are restricted so check availability. Included are photos taken over recent weeks.



Regarding new courses, our Program Coordinator, Ludger, alerts us to changes to the Term 3 Curriculum in his article, below. Please adjust your enrollment online if these changes affect you. As an exercise, open the Curriculum and run your eyes down the Topics on offer. You'll be amazed, and lament - if only I had the time.....

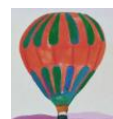
I do hope the weather is a little kinder over the break than the bleak days experienced to date. Many of you are heading north to the warmer climes or tripping to the Northern Hemisphere to escape our cold weather, which is understandable. Whatever you're doing, have a wonderful time and stay happy and healthy.

Until next month, take care.

Happy reading

Judy White – Editor

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from the **President**

Term 2 is at an end with many interesting sessions being conducted by our amazing volunteer tutors. Volunteer Week slipped by back on the week ending May 21 - time to be grateful for the huge amount of time our tutors invest in order to make our lives more interesting.

I am putting a call out for volunteers to become Housekeepers! We rent this wonderful learning space and as part of our rental obligation, 3.2.2: "we must keep the premises properly cleaned and free from rubbish, keep waste in proper containers and have it removed regularly." I have set up a roster for people willing to do a daily vacuum from Monday to Friday. If we each take a turn, for a week, we might only be on duty once for the year, so that the task becomes minimal but effective. The Term 3 Roster is open NOW!

Thanks to our valiant volunteers on the Social committee, the Mad Hatter's Dinner was a great night out with amazing headgear, lots of fun and a delicious meal. Now we are gearing up for our Christmas in Winter Lunch on the last Sunday in July. Make sure that you book for this, because our term break will limit your opportunity to be part of this!

As the wintry weather sets in, keep warm in our break time and above all stay healthy!



Come and join us for a cosy afternoon celebrating Christmas in July.



SUNDAY 30 JULY
Venue on McFarland
5 McFarland Rd, Wodonga
12 FOR 12.30PM
\$40 PP

Enjoy a relaxing afternoon of great food, music and a few fun games.
So gather your family and friends and join us for a fabulous afternoon.

**Lunch will be a selection of roast meats, carvery style, and seasonal vegetables
(as well as vegetarian options)**
With a number of scrumptious desserts served alternately at the table

Tickets on sale NOW. Please email Cheryl at ckolbe@outlook.com





Discovering Chemistry

Kath White



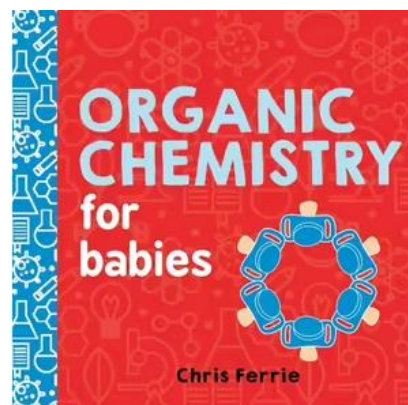
There was one thing that all the participants in U3A's *Discovering Chemistry* course had in common when we started eight weeks ago: we knew that we didn't have a clue about how theoretical chemistry worked. The assumption of the course is that by pooling our practical experience of chemical use in our ordinary lives we might be able to arrive at some understanding of chemistry. So we began by bringing along things from our kitchens and laundries, garages and garden sheds that listed on their table of ingredients anything that had *carb-* in it, indicating that it contained carbon.

We found carbon in so many common products: pencils, seashells, garden oil, toothpaste, soap, wood, charcoal, fizzy drinks, aerosol sprays, diamonds - the list goes on.

We found that carbon occurs in all living things - in fungi, plants, insects, microbes, animals and in us humans (18% of our body mass). We breathe in oxygen from the air and breathe out carbon dioxide; plants take in carbon dioxide from the atmosphere and through the action of a multitude of micro-organisms convert it into complex substances and expel oxygen into the atmosphere. Now how does all this happen?

In this wonderful era of iPads, mobile phones and computers, when simple questions arise in class, someone can find an answer in minutes. Members have also shared personal memories and experiences of chemical actions: Marion described her grandfather's charcoal-making (pure carbon) procedure; Pauline told us about her mother's soap-making methods on a dairy farm (long chains of carbon atoms + other ingredients); and people discussed childhood experiences of methylated spirits poultices and Vicks Vaporub for colds. For other complicated topics, different members have researched problems at home and presented their findings the next week: Anne explained about the carbon cycle and global warming; Don explained why yoghurt left overnight in a brass bowl reacted differently from chili sauce in the same sort of bowl (acids and metals); and Joy told us about gardening processes. Together we have watched 5-minute You Tube clips on such subjects as rising agents in baking, protons, neutrons and electrons in atoms, microbial action in composting soil, the regeneration of degraded landscapes in China.

We went on a hunt for large, plasticised, colourful Periodic Table of Elements (didn't know this existed before our class started), and found them online and in toy shop racks, OfficeWorks, bargain shops, and big stores from \$14.00 to \$6.00 (we have some super bargain-hunters in our midst!). We read *Organic Chemistry for Babies*. (!) available from Wodonga's Hyphen, and watched 5-year-olds in a Thai school clamouring to explain about atoms, and so concluded it must be possible for us too to grasp these invisible workings. In exploring the Table, we have coloured in the various blocks on our B&W copies, we have listened to the Element Table Song (thanks to Annie), we have played matching games, we have opened up flaps in the *Usborne Lift-*





the-flap Periodic Table book, and some of us have completed the *Puzzlebilities 500-piece jigsaw puzzle Periodic Table*. Slowly, gradually, bit by bit, it's starting to make some sense. Next term, we just **might** get onto ions and compounds and such like. That, I think, will involve us in writing chemical formulae.

We have ranged widely, but not very deeply. We still know very little, but most of us now are tuned in to continually ask, 'What's the chemistry behind that?' And we are aware that chemistry is happening all around us. Even the great Sir Isaac Newton said, 'I do not know what I may appear to the world, but to myself I seem to have been only like a boy playing on the seashore and diverting myself in now and then finding a smoother pebble or a prettier shell than ordinary, whilst the great ocean of truth lay all undiscovered before me.' We are glad to be standing on the shoulders of such giants, amazed at what scientists and their wonderful instruments have discovered about the intriguing world of chemistry - and we are eager to know more, with only half a year left!



Kath White, Convenor of U3A's Chemistry Collective (failed Form V Chemistry, WHS, 1955)





Program Coordinator

Last Friday we finished Term 2 at U3A Albury Wodonga. I hope that you have enjoyed the courses, special events and social interactions with the other U3A members. We are very lucky here in Albury/Wodonga to have such a dedicated group of volunteers and tutors that make the activities and events possible.

Hugh McKenzie-McHarg, who has been presenting “European History” on Wednesday mornings is taking a well-deserved break in Term 3. We have been very fortunate that we have two tutors that will fill this time slot during Hugh’s absence:

- During the first four weeks of Term 3, **John McQuilton** will be presenting a course entitled **The Kelly Outbreak**. In this course John will be examining Ned Kelly’s life.
- In the last four weeks of Term 3 **Ian Grant** will present a course entitled **The Fabric of our Civilization**. In this course Ian will present on the discovery and evolution of textiles.

I would also like to bring to your attention that the content of the **Mindfulness Meditation** course, run on Thursday’s, has changed. **Kaye Ellis**, the convenor of this course will build on the content of the first half of the year and will be joined by **Ian Stephenson** who will introduce **Breathwork**. Please note that spots are still available in this course.

More detailed descriptions of the courses mentioned above can be found on the U3A Albury Wodonga webpage which can be accessed here: [U3A Albury Wodonga – University of the Third Age](#). This webpage can also be used to enrol in these courses.

I hope you have a wonderful break, and we are looking forward seeing you in Term 3.

Kind regards

Ludger Pille
U3A AW Program Coordinator





Mad Hatters Dinner



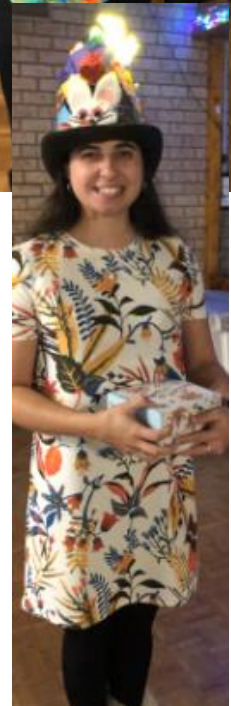
Our social committee came up trumps by planning and delivering a fun-filled night for our mid-year dinner at our 'home' at the GAAC, with the theme of the night, 'The Mad Hatter's Tea Party' - and in keeping with the feeling of the absurd, dinner guests embraced the theme and wore some amazing creations to the delight of all in attendance. An evening is always assured of success when dressing to a theme and this evening was no exception!

On arrival, guests were encouraged to buy lucky door tickets and asked to complete a questionnaire that was placed on each table. Questions related to the Alice in Wonderland book written by Lewis Carroll and most of us realised we didn't retain many details from the classic and failed miserably!

The tables looked superb! Each table was adorned with pretty china cups, saucers and plates, cake plates, teapots, plants and lollies - all of which was auctioned later in the night. And, of course, the most anticipated prize - the hotly contested best Mad Hat! There were certainly some crazy creations! Congratulations to all winners.

The food was inspired by Alice's original The Mad Hatter's tea party with cakes galore! A beautifully presented long table complete with lit candles and a delightful selection of colourful cakes was a not only a feast for the eye but tantalising to the tastebuds.

Congratulations Karen and team for all the effort you put into the preparations to make the dinner the memorable and successful night it was.





Sandy the War Horse finally comes home

On the Saturday the 20th of May Sandy, the War Horse was given a tumultuous hero's welcome homecoming with the unveiling of his statue in Tallangatta's Triangle Park, and even though it was a cold and miserable day a crowd of about 2000 people made every effort to come and witness this very memorable event.

As part of the commemorative service, a procession of 200 horses mounted by men wearing uniforms of the Light Horse Regiment paraded down the main street to the utter amazement of the enthusiastic attendees, one of whom had travelled all the way from Albany in Western Australia to witness this event.

The unveiling ceremony of Sandy's bronze statue had been a long time in the planning phase and was a result of a diverse group of locals, who had dedicated themselves to creating a lasting memorial to Sandy, who was the only one of 160,000 horse that were originally sent to fight in the first World War that ever made it back to Australia.

Ross Smith, the president of The War Horse Memorial Committee said this historic event was the culmination of years of tireless effort and he could never remember anything like this before taking place in Tallangatta and he thanked everyone involved in bringing dear old "Sandy the War Horse" home.





Disaster befalls Professor Schnabel's cleaning lady when she mistakes his time machine for a new dryer.



"I'm backing up my files like you said, but I don't think they'll go much farther."





Coffee Morning 23/6/23

Tony Keys



Paul Muntz -

Estate Planning. What could POSSIBLY go WRONG?"

Paul is an Accredited Specialist in Business Law and has practiced in Albury Wodonga at Fleming Muntz P/L for many years.

He started by telling us that the next 20 years would see a huge wealth transfer as baby boomers died and their wealth was passed down to the next generations. This meant that estate planning will be more important than ever, especially as one doesn't know when they are going to die.

As death can happen suddenly it is essential to know the estate. Paul related the story of a husband in his 50s who had a fatal heart attack. He had run the home finances and to ascertain the property his computer had to be constructed at great expense.

The Components of Estate Planning

"Bad wills make money for lawyers". 70-80% of wills have problems.

1. Superannuation

This is not in the estate (as is also the case with family trusts). The trustees must be told whom to pay the residual to. Paul stressed the importance of setting up a **non-lapsing binding nomination** to minimise the need to go to a tribunal if a dispute arises.

Most people have much more in Super and its associated insurance than they realise so it is essential to sort this out. Discuss the tax implications with your advisor.

2. Financial Power of Attorney

The second most important matter after the will. It is critically important who you choose as they become you; they can do anything you do financially. They must be utterly trustworthy. It may be necessary to pick more than one, if for example, there are multiple children, in which case double authorisation would be a good idea.

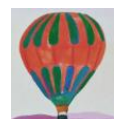
Paul said not to put doing this off. "You don't need it till you need it."

There is a corporate POA for family companies.

3. Medical Power of Attorney

This is to give someone the right to make decisions on your behalf if you are incapacitated, incapable of making an informed choice. Your spouse is automatically given this power. A next of kin is the usual next step. On the border you need to get both a NSW and VIC Medical POA to be safe.

A **direction** about what treatment you want e.g., whether to prolong life, is not legally binding but could aid decision making in the case of disagreements or uncertainty on the part of the decision maker.





More thoughts on Wills

Paul then elaborated on the choice of executor for the will. They should be impartial and honest; not have a conflict of interest. If picking joint executors, ensure that they are able to agree. If children from blended families are involved both sides should be represented by an executor.

Bestowing individual items on beneficiaries is covered by a list provision but these lists can get very long and can be subject to changes e.g., if someone is bestowed a Rolex watch and it breaks or is lost. This can lead to complications causing tension and costing more.

Codicils are a change to a Will. As most wills are done online nowadays these changes are usually done by rewriting the will.

If **real estate** is in the estate this is automatically sold unless gifted to someone. Executors are duty bound to maximise value.

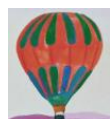
There can be unexpected complications. Paul related the story of a 70 year old farmer who bestowed the farm income to disabled daughter who was not expected to live beyond 16. As it turned out she lived to 80 which meant that the other children missed out!

Putting a **protective trust** in your Will can greatly benefit your loved ones who cannot adequately look after their financial affairs. Protective testamentary trusts in your Will are one of the best ways to financially protect a vulnerable beneficiary.

A **Special Disability Trust** is a trust that may be set up to assist families to make private financial provision for the current and future care and accommodation needs of a family member with severe disabilities. The purpose of the trust is to protect the interests of the person with disabilities. Another area to be conscious of is that of **digital assets**. How can bank passwords and photos be passed on? This is especially an issue for the children of baby boomers.

This report of Paul's talk is constrained by the writer's ignorance of the law and his ability to make notes on complex matters, so do not take these notes to be wholly accurate. The main takeaway from this talk was that estate planning is essential. It is advised to do this through a professional. You get what you pay for in making a will; \$50 wills are fraught with danger. Also, you should review your will regularly. Paul advised that a lawyer should be also involved in this as the process is not as simple as it looks.

There was much interest in Paul's talk judging by the number of questions asked. Certainly worth venturing out on a rainy winter's day to hear.





Coffee Morning 26/5/23

Ron Trivett



Last month's Coffee Morning Guest Speaker was a well-known local lawyer, Ron Trivett. Ron kindly stepped into the role as guest speaker at the last minute as our scheduled speaker was unable to attend due to unforeseen circumstances. Ron was introduced to us by Rod Farr who mentioned that they had both known each other since their school days and at the end of Ron's presentation they related some amusing anecdotes about their colourful past adventures together.

Ron retired from his Law Practise in 2012, having spent over 40 years as a member of the legal fraternity, after graduating from the University of Melbourne in 1968. In those days you had to serve one year as an Article Clerk after graduating, working full time as a slave for a law practise, learning about Trust Accounting/Taxation and Company law

amongst other things.

Ron moved from Melbourne to Wodonga in 1970 and joined a local firm and found that practicing law in a regional area was very different from his experience in Melbourne as the country law firms generally cover a more diverse array of legal issues and not specialising in a specific category. Young lawyers were also expected to provide Legal Aid, back then on a Pro Bono basis before Legal Aid systems developed.

Ron shared some stories of cases he handled, without naming names of course!

Rod and Ron finished off by sharing some of the stories about their youthful adventures together. One particularly funny incident was when they went skiing together. Ron was an accomplished skier and Rod was only learning. Rod had enrolled for lessons and dutifully attended class on the nursery slope whereby he lost control and crashed into a queue of fellow skiers further down the slope knocking them all over like skittles in a bowling alley. The incident was probably not as amusing as our imagination conceived!

Ron's account of his time practising law was both informative and delivered with a great sense of humour, one that even Rumpole of the Bailey would have been proud.





COURSE INFORMATION

Monday

Code	Name
23007	Arts Appreciation
23006	CAE Book Study
23003	Economics & Politics
23001	Everyday Philosophy
23002	Family History and the Internet

Wednesday

Code	Name
23022	Cryptic Crosswords
23015	Europeans: Ancient Greece to the EU
23017	Garden Group 2
23021	Mahjong
23016	Mahjong for Beginners
23020	Our World Background Briefings 1
23018	Social Gardener
23041	The Fabric of Civilization
23040	The Kelly Outbreak

Friday

Code	Name
23033	Card Games and Mahjong
23034	Genealogy - Decipher DNA results
23038	Living Longer Younger 2
23031	Mahjong - Intermediate Beginners
23032	Play Reading Group
23030	Scottish Country Dance

Tuesday

Code	Name
23012	A Toolbox for the Craft of Writing
23014	Air Rifle Shooting
23009	Discovering Chemistry
23011	Garden Group 1
23037	Living Longer Younger 1
23010	Music Appreciation
23013	Random Thoughts and Ideas
23008	Sustainability

Thursday

Code	Name
23024	Art in the afternoon
23026	Bird Watching in Albury Wodonga
23027	Chess
23023	Mindfulness Meditation
23035	Our World Background Briefings 2
23025	Philosophical Discussions
23028	Scrabble
23036	Walkie Talkies

Term dates

Term	Start	End
1	30 Jan 2023	06 Apr 2023
2	24 Apr 2023	23 Jun 2023
3	24 Jul 2023	15 Sep 2023
4	02 Oct 2023	01 Dec 2023

