

August | September 2016

50 SOMETHING

Australia's over-50s magazine



Pokémon Go
A Grandparent's Guide

More for Less
Building A Tiny House

Winter Warmer
Hot Chocolate Fondant

DIY Aged Care
All You Need to Know

William Finnegan's Barbarian Days

Tavarua, Kirra, Grajagan

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FIRST UP



Letters



News



Executive Moves

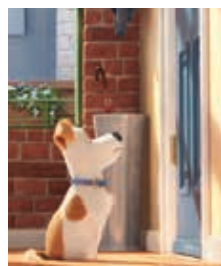


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EPICUREAN



Books and Movies



Top Shelf



Food



Life

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TIME OUT



Tech Spec



Puzzles



Crossword



The Last Word

Cover: **A Writer Who Surfs** Pulitzer Prize winner William Finnegan, *Festival Delle Letterature, Rome 2016* Photo: Ernesto Ruscio/Getty©

Editor

This issue marks the first appearance of National Seniors' new chief executive officer Dagmar Parsons. In a departure from the traditional non-profit membership organisation CEO, Dagmar comes to the position with impressive business credentials and an eye to driving sustainability. Read what she has to say on page 14. Advocacy, "our most important role" as described by chairman David Carvosso, costs money (see page 50). Self-sufficiency builds resources and allows us a fearless independence in representing the interests of older Australians.

To complement Dagmar's commercial focus I have been appointed dedicated chief advocate. As many of you know, I have been with National Seniors for over a decade working in tandem with two previous CEOs on lobbying, media, policy and, of course, this, our little magazine. I know the issues, and, from your letters and emails, I know your stories. Please keep them coming because I'm passionate about ensuring they are heard.

Sarah Saunders



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Kaye Healey

Kaye Healey is a retired educational publisher of social issues, an author and Jungian counsellor and is the founder of A Women's Spiritual Community. She funds and operates a compassionate outreach project to comfort and clothe homeless people in Sydney www.womenspiritualcommunity.com.au



Marina Benjamin

Marina Benjamin is the author of *Rocket Dreams*, shortlisted for the Eugene Emme Award, and *Last Days in Babylon*, longlisted for the Wingate Prize. She has written for British broadsheets and served as arts editor at the *New Statesman* and deputy arts editor at the *Evening Standard*. She is senior editor at *Aeon*.



Reena Bilen

Busy mum **Reena Bilen** strives to share the best information about what to do with kids in her local area. Her blog *The Mummy Project* is an online magazine covering family attractions, activities and events in the Newcastle & Hunter region of New South Wales. See www.themummyproject.com



Rosemary Desmond

Rosemary Desmond is a *50 something* staff writer and National Seniors media adviser. Originally from New Zealand, Rosemary has worked in Australia for over 30 years, most of that time as a journalist for Australian Associated Press in Sydney and in Brisbane.



Natalie Wilson

Natalie Wilson is curator of Australian & Pacific art at the AGNSW. Recently she curated the exhibition *Plumes and pearlshells: art of the New Guinea highlands and Painter in Paradise: William Dobell in New Guinea* for the S.H. Ervin Gallery, home to the 'alternative' Archibald Prize, the Salon des Refusés.



Craig Hall

Craig Hall is manager of National Seniors' new Financial Information Desk (FID). Craig has worked in the financial services industry for 25 years including 11 providing independent financial information to consumers through the respected but now defunct Canberra-based government-funded NICRI agency.



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CELEBRATING
40 YEARS
 1976–2016

On 1 July 1976,
 Australia's first woman in
 Cabinet, Dame Enid Lyons
 launched *Later Years*, the
 organisation now known as
 National Seniors Australia.

In the mid-seventies, Bert Martin and Everal Compton recognised the need for an independent organisation to represent the interests of Australia's 2.9 million people aged 50 and over. *Later Years* was established and had 1,800 members by the end of the first month. By the end of the first year, membership of the organisation had grown to 5,000.

While many things have changed since 1976, one thing has remained constant – our mission to advance the interests of Australia's over 50s. We've notched up some remarkable achievements such as abolishing the age limit on compulsory superannuation, gaining historic age pension increases, protecting the family home in the aged care reform process and securing resources for mature age workers.

Now, 40 years on, with 200,000 members nationwide, we're recognised as Australia's leading independent voice of the over 50s. It's only with the support of our members that our voice continues to be heard on the issues that matter.

We're celebrating this milestone with a special anniversary membership offer that's available for 40 days and our branches are hosting a series of events.

Visit nationalseniors.com.au/40years for more information.

Join or renew today – 2 years for the price of 1*

From just \$40 a year, membership includes these great benefits:

- Subscription to *50 something*, our award winning lifestyle magazine
- Access to independent financial information through National Seniors Financial Information Desk
- Exclusive offers through our Member Benefits program
- Great savings on domestic and international travel
- A range of affordable insurance products
- A network of 130 community branches nationwide
- Access to world class research

Join us before 9 September 2016 and you'll receive 2 years for the price of 1!
 Quote promo code **40YEARS**. Call **1300 76 50 50** or visit nationalseniors.com.au/40years.

National Seniors
 Australia

*Offer valid until 9 September 2016. Not valid with any other offer.

LETTERS

Reminder of youth

It was interesting reading the Chairman's reminiscences in the June/July issue of *50 something* as it reminded me of my early youth.

One of my jobs as a four-year-old was to cut the local newspaper into suitable sized pieces (a bit bigger than today's A5), and thread them on to a No. 8 fencing wire hook for use in the outdoor dunny. It was there I no doubt acquired my love of reading whenever there was a spare moment.

My first after (primary) school and holiday job was with a Hutchinson's Grocery Store in Orakei, a suburb of Auckland, NZ. Not only did I unpack bulk items, I repacked them into customers' orders and frequently delivered the orders using the firm's bicycle – rain, hail or shine. One shilling an hour was sufficient to enable me to save up and buy my own bicycle.

Later, at age 15 and once I had started permanent office work in Auckland city at 30 shillings a week, I supplemented my wages by casual work with the Post & Telegraph Department, delivering telegrams from 5.30pm to 9.00pm, Monday to Friday. Of my office work wages, one pound was paid to Mum and Dad as a contribution to board and lodgings whilst the remaining 10 shillings was mine to do with as I pleased, as was the telegram money.

I also did the 'hokey pokey' in mid-afternoon in Auckland's Queen Street – along with hundreds of others – to celebrate the end of the war with Japan on 15 August, 1945 (VJ Day).

Tony Nathan
Gilston Qld

Taxes pay for pensions

Margery Jorgensen (Letters, *50 something*, Feb/Mar 2016) endorses the mantra that 'pensions are a privilege, not a right' and sets out the many benefits she contends we receive from paying taxes. However, the idea that pensions are NOT a right is incorrect and has been advanced by treasurers in recent years to stigmatise pensioners without regard for the origins of the pension scheme.

The National Welfare Fund was established by the Chifley Labor government in 1942/43. It was financed by a compulsory contribution from all personal income. The then Opposition Leader Robert Menzies insisted that the compulsory contribution must be kept separate from other government income and paid into a separate trust. However, from 1949 onward, the Menzies government, with the silent approval of the Labor opposition, introduced amending legislation which eventually dismantled this scheme and paid all monies collected into general revenue. The original impost to fund this scheme was never repealed.

Older Australians have always believed they were contributing to the retirement pension through their taxes and this is why the majority made no additional provision for their retirement years.

Had successive governments continued this scheme, there would be no need for the overpriced, extensive financial planning industry and pensioners would not be condemned to a hand-to-mouth existence. In reality, the National Welfare Fund would have more than enough income to pay a decent pension to all Australians.

The final word on the intention of pension payments belongs to Sir Robert Menzies. When he retired, he applied for the pension which at that time was, I think, about £10 per week. He was criticised for this but replied: 'I am entitled to the pension, just as is every Australian'.

Yes, we receive benefits from our taxes but that is why we pay taxes – to enable the government to provide these necessities.

P K Davis
Coromandel Valley SA

Better without Trump

Although some may consider it undemocratic to have enforced compulsory voting, surely this circus we're witnessing in the US would have to convince even the most die-hard civil libertarian of the merits of our system.

When someone like Donald Trump starts spouting his ignorant racist drivel, all those non-voting rednecks who sadly agree with his outrageous pronouncements are going to get themselves registered and go and vote!

In the meantime, the moderate candidates already have an existing base of voters and will be hard-pressed to recruit sufficient new sympathisers to counteract the potentially huge increase in the number of Trump voters.

That man with his finger on The Button scares me. A lot.

God help us all if Trump becomes US President. That man with his finger on The Button scares me. A lot.

Yes, it may have been a pain in the proverbial to drag ourselves out into the weather on 2 July (fancy calling an election in the dead of winter!), but at least we were not saddled with a xenophobic extremist.

Name withheld
Pomona Qld

August | September 2016

Another nation builder

Everald Compton's tribute to his childhood hero made for an interesting read (Top Shelf, *50 something*, June/July 2016).

Flynn, as Mr Compton rightly notes, did establish the Royal Flying Doctor Service (RFDS) as we know it today.

But describing Flynn as 'Australia's greatest nation builder' may be a claim some modern day commentators dispute. The \$20 note also features another 'nation builder'.

As a young girl, Mary Haydock led a life of crime in England before arriving in Sydney in 1792.

She later married Thomas Reibey and when he died in 1811, Mary assumed sole responsibility for the care of seven children and the control of numerous business enterprises. She was no stranger to this task, having managed her husband's affairs during his frequent absences from Sydney.

By now, she was a woman of considerable wealth and continued to expand her business interests and in 1812, opened a new warehouse in George Street.

In 1817, she extended her shipping operations with the purchase of further vessels. In the same year, the Bank of New South Wales (the Wales) was founded at her house in Macquarie Place, Sydney. In April 2017, Westpac, the successor to the Wales, celebrates its bicentenary.

It is a fitting testimony to the nation-building contributions of Flynn and Reibey that they both are recognised as 'The woman and the man on the 20 dollar notes'.

Allan Gibson OAM
Cherrybrook NSW

Useful guide

Your election guide was very useful. I had no idea of how the parties' policies compared before now but your information was very clear and easily understood.

Thank you.

Pearl Moyseyenko
O'Connor ACT

Not appreciated

My wife and I take issue with the caricature on the front cover of *50 something* June/July.

It comes over that National Seniors is politically orientated to the LNP as it shows Malcolm Turnbull in top hat and tails standing on '1' but Bill Shorten in his working man's outfit standing on a 'soap box'.

The psychology of this cartoon is clever but not appreciated by us.

David & Carol Finch
Allora Qld

CHATTER BLOGS

On where to from here? ...

"I am somewhat worried by the number of right wing politicians who have been elected to the Senate, as some may not be very seniors-friendly". – *Lorikeet*

"First, second and third priorities should be the economy".
– *Anonymous*

On who will win...

"The minor parties had a field day in the senate, making a mockery of Turnbull's attempts to use a DD to rid the senate of what he called rogue senators". – *Terry (Cairns)*

"The Liberals are a fractured party with division between the small L and big L factions, the wets, the dries and the right wing nutters".
– *Anonymous*

On who is winning the jobs war...

"There's poor old Bill Shorten (on his daily 'bouncing' run) chasing a bankrupt union-dominated steel industry down the road with an open cheque book". – *WEG*

On what leaders Angela Merkel, Theresa May and Hillary Clinton combined would bring to world affairs...

"Women tend to be more restrained and less gung-ho than men, and are likely to bring more stability to world affairs. Also, business thrives on stability". – *Tedwalker*

"I don't get why there is an interest in women as leaders ... it's not a new thing at all". – *Anonymous*

Write next issue's best letter to win SCANPAN Denmark's 60th Anniversary limited release 3 piece Cookware Set which includes a 24cm Fry Pan & 4 Litre Dutch Oven with a lid which fits both (RRP \$519). The Fry Pan features SCANPAN's original waffle-finish surface for searing meats and easy food release, updated with their Patented Ceramic Titanium and GreenTek non-stick finish. Suitable for all cooking sources including Induction. Tony Nathan wins the Telstra SP817BB Big Button Telephone for his letter this issue.

**Write to us**

Email: 50something@nationalseniors.com.au

Post: 50 something Letters
GPO Box 1450, Brisbane 4001

Letters may be edited for clarity and brevity



Chief Executive
Dagmar Parsons

First Impressions

The first four weeks with National Seniors Australia have been a whirlwind journey. I had the opportunity to meet with members at 'The Business of Ageing Conference' in Melbourne, the election forum at the Brisbane Town Hall – one of many held around Australia – and the recent National Council gathering. I have gained a deep appreciation for the passion our members hold for living a life full of possibilities at any age. I am looking forward to continued discussions and exploring with you opportunities to drive positive change for all over 50s.

My focus over the last four weeks has been to better understand National Seniors' history – from its inception to becoming the influential voice for the over-50s today. This year we are celebrating National Seniors' 40th birthday. This is remarkable in itself. Numerous studies have shown that the average life expectancy of organisations, regardless of size, is only 12.5 years.

The distinguished business theorist, Arie De Gues, found that companies die because their managers forget that their organisation's true nature is that of a community of humans. In my short time here I have found that the notion of community very much holds true for National Seniors. Over the years National Seniors has displayed a drive for progress that has enabled change and adaptation without compromising core ideals.

For his book *'The Living Company'* De Grues studied many organisations to identify the common factors in their success. He discovered four:

Long lived organisations are sensitive to their environment. As technologies, economic and political changes surge and ebb around them, they manage to react in timely fashion to the conditions of society around them.

Long lived organisations are cohesive, with a strong sense of identity. No matter how widely diversified they are, their employees, members and partners feel they are all part of one entity.

Long lived organisations are tolerant. They keep stretching their understanding of possibilities.

Long lived organisations invest wisely. They are frugal and do not risk their capital gratuitously. Being well-funded gives them flexibility and independence of action.



New CEO Dagmar Parsons with the National Seniors board

These are all attributes I have observed within National Seniors Australia. There is a willingness to look forward and outward. While advocacy will remain core we can't wait for changes to occur at the political level. Therefore, we need to create an environment where we actively challenge the stereotypes of ageing and tailor our service offering in line with our members' changing needs. ■

Small fee increase in October

Despite CPI increasing more than 13 per cent in the last six years, National Seniors' membership fees have remained unchanged since 2010. As costs have risen and additional services to members have been brought on, the growing costs have been borne by the organisation.

Recently, the National Seniors Board approved a 10 per cent increase across all membership fees to cover these costs. On a one year membership renewal, this amounts to \$3.50 – less than a cup of coffee. This small fee increase will also remove the 1.5% card surcharge. The new fees will take effect 1 October 2016.

As a not-for-profit organisation, we're proud to deliver a high-quality, award-winning magazine to our members every two months, and much needed services such as an independent Financial Information Desk. We're also delivering savings on everyday items through the Member Benefits program and through our tailored insurance products and full service travel agency. Any returns are reinvested into the organisation so we can continue to build on our services and deliver even better value to you.

Our branch network also provides a positive social connection for many members.

We take very seriously our commitment to advance the interests of the over 50s, and through advocacy, research and policy development, make a positive difference. Our lobbying efforts over the last few years, including protecting the family home in the aged care reform process, securing age pension increases, enforcing stronger consumer protections for people seeking financial advice, and obtaining resources for mature age workers, are just a few of the wins we've had with the voices of our 200,000 members behind us. It is only with the support of our members that we can continue to be a powerful, independent voice for Australia's over 50s.

We look forward to your continued support. ■



Still Surfing Will riding a 6'9" thruster at Padang Padang, Bali, 2015



Gold Coast Bryan and Will at their Kirra digs, 1979



Fiji Aboard *Alias*, Suva, 1978



Western Samoa Bryan Di Salvatore, Viti Savaiinaea and Will, 1978

Bragging Writes

American journalist and Pulitzer Prize winner Bill Finnegan surfed G-Land, Tavarua and J-Bay way back in the 1970s. He spoke to Sarah Saunders about a defining youth.

“The water was clear, slightly turquoise, shallow. But there was room for me to pass over safely. And so I did, again and again, that first day” – William Finnegan, *Barbarian Days*.

That a book about surfing could win a Pulitzer Prize is surprising. But scratch below the surface of the 2016 winner, *Barbarian Days*, and it's less so. Its author, William Finnegan, is the complete package.

Of his writing credentials there is no doubt. Finnegan has degrees in literature and writes for the highly regarded *New Yorker* magazine. Combined with the lived experience of teaching English in apartheid South Africa and reporting from conflict zones, he's hard to beat.

Barbarian Days is Finnegan's telling of a lifelong passion, of a surfing childhood that, in his 20s, morphed into a global search for a mythical wave.

His writing isn't technical – it's fast-moving and, at times, breathtaking.

Of empty waves peeling off the reef in Fiji, he writes: “*This was it. Staring through the binoculars, I forgot to breathe for entire six-wave sets. This, by God, was it*”. Then, on a crush formed in outback Australia:

“Manja was tall, soft-voiced, warm-eyed, slim. She was earnestly political, but wore it lightly, in the diffident Aussie way”.

And, in Java, hitching a boat to Grajagan, “Five minutes into our voyage in capsized in the surf in front of the village”.

Now, years later, at 63, Finnegan lives in Manhattan with his wife and teenage daughter. And he still surfs, proudly, on a short board.

Critics say this is the best book ever written on surfing. Are you a writer who surfs or a surfer who writes?

A writer who surfs. I make a living by writing and have done for a long time. And yet surfing has a kind of obsessive quality. It defines one's time, certainly when one is young. I organised my life around surfing for much of my youth, and, when I finished my studies, set off on this trip based on the mid-60s movie *Endless Summer*. So in my twenties I spent nearly four years chasing waves through the South Pacific, Australia, South East Asia and Africa.

When I say I'm a writer who surfs, the surfing is pretty predominant.

Even since those years, and upon becoming a professional writer, I usually contrive to live somewhere I can surf, or figure out where the waves are, or take a lot of surf trips. Or even go surfing from some of the places I report.

You admired James Joyce. What was it about the writings of Joyce that appealed to you?

As a teenager and a would-be writer it was easy to identify with his first novel *Portrait of the Artist as A Young Man* and the protagonist Stephen Dedalus. I was raised Irish Catholic in the US and the desire to become a writer and escape one's origins – which in my case meant Los Angeles and in Dedalus' case Ireland – was really strong. Beyond that, the writing was musical and powerful and original. It led on to what's considered Joyce's masterpiece *Ulysses* which was a tremendous challenge to read. It's a very complex book. As a kid it was a lot to take on and so I enjoyed the plunge into its depths. Now, later Joyce seems willfully obscurantist to me.

How did you retell those surfing years with such clarity?

This book took me 20 years to write. I got a lot of letters that I'd written over the years returned. I also kept quite extensive journals – full of head-scratching about stories I was working on, books I was reading and girls who were breaking my heart. Also a couple of friends even opened *their* journals to me – Bryan Di Salvatore, the guy I came to Australia with, and my first girlfriend Karen Davidson.

You write about camping on Tavarua (Fiji) in the 1970s, long before it became a resort. What was it like then and what has it become?

It was uninhabited. Just a lot of snakes and no potable water. So it wasn't a great camping spot. We had to make arrangements with the fishermen who first took us out there to come back each week with more water and supplies. It was a tiny island. The waves were incredible. We never figured out that there was an outer reef that you needed a boat to get to that had a great wave, a more consistent wave called Cloudbreak. A few other surfers came by that season – Aussies on yachts and a couple of Americans. By the end of that surf season we reckoned nine surfers knew about the wave.

It was very early days and we all, of course, had a solemn vow to keep it a secret. Five or six years later, I picked up a surf magazine and there it was on the cover. The reef rights were being leased and a resort being built. After years of pouting I decided I desperately wanted to surf it again and I became a regular paying customer.

You've been a staff writer at the *New Yorker* since 1987 and a foreign correspondent. How was it different writing this book?

My other books have been much more journalistic, basically about other people's problems. I've written books about South Africa and Mozambique and poverty in the United States. This book, being a memoir, was very different in tone and approach. I found it difficult to justify sticking with it. It seemed ridiculous writing about myself and my hobby when there were humanitarian crises going on in the world. The urgency of those things are self-evident, they make you want to get the story written. This was the opposite. So I put it down and picked it up many times.

What advice would you give someone writing a memoir?

It's tricky. You're giving yourself license to depict all these shared, unguarded moments with friends and loved ones. You have to think long and hard about what to put in and what to leave out. Then, of course, you have to pick out a story that's going to grab readers.

Do you feel differently about surfing as you grow older?

I'm more appreciative of it. I took it for granted as a kid. I just did it until I was well into my adult years. And, I then tried to balance work and career with surfing. Moving to New York City in 1986 from San Francisco was a decisive break with living in places where the waves are good to living in a place where my work might thrive. Luckily, I found quite good waves around New York mainly in the wintertime.

Unfortunately as one gets older, one's surfing steadily deteriorates. You're worse every year. Horrible. It's inexorable. One measure to combat this decline is to get on a long board – a bigger, more solid board that doesn't turn well. I haven't taken that yet.

William Finnegan's book Barbarian Days (Corsair) is available at bookshops.