



For 40 years, National Seniors Australia has been the leading, independent, not-for-profit membership organisation lobbying for a better deal for Australia's over 50s. We rely on the support of our members to ensure we can continue to fight on the issues that matter to the over 50s such as age discrimination, employment, superannuation, pensions, health care and aged care.

Refer a friend and you'll both be rewarded with 6 months free membership

If you know family and friends who want to add their voice and be heard, suggest they join us. They'll get access to a heap of benefits such as subscription to 50 something, access to independent financial information, exclusive offers from our Member Benefits program, discounted travel and affordable insurance products. If they join before 30 November 2016 you'll both receive 6 month extensions to your membership free*!

To join, visit nationforallages.com.au, call us on 1300 76 50 50 and quote promo code NFAA2016 or complete the form below.

	· -						
Referring member no.	δ 	EXTRA	6 MONTHS FREE	WILL BE	ADDED TO YOUR	MEMBE	RSHIP!
PERSONAL DETAILS		1 YEAR	☐ Single \$44	2 YEAR	☐ Single \$72	3 YEAR	☐ Single \$105
☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr	Date of birth//		☐ Joint \$55		☐ Joint \$88		☐ Joint \$132
First name		Cheque	money order payable to	National Se	niors Australia.		
Last name		☐ Please o	charge my card: Uvis	a Maste	erCard		
Address							
Suburb	State Postcode	Card no:					
Phone	Mobile	Exniry	/				L
Email							
JOINT MEMBER DETAILS		Cardholder	's Name				
☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr	Date of birth//	Cardholder	's Signature				
First name		Please retu	rn this coupon with pay	ment to:			
Last name		National	Seniors Australi	а			20
Phone	Mobile	GPO Box	t 1450			he	ard
Email		Brisban	e QLD 4001				
	ement: National Seniors Australia respects your priva		· ·		ersonal Na	ationa	Seniors
	our privacy statement at nationalseniors.com.au. National					stralia	
I I would like my nearest National Seniors	branch to contact me. I do not want to receive inform	nation about s	pecial offers from Natio	nal Seniors.			

50 S O M E T H I N G

October | November 2016

Contents

- 20 Finding Meaning Judith Anderson reviews a new book which takes a fresh look at the big retirement question what now?
- 22 Still Fighting for Justice Former Governor and inquiry head Leneen Forde tells Judith Anderson about a life less ordinary.
- 26 Duty of Care Lawyer Brian Herd says failing to plan ahead for the care of disabled adult children can affect the whole family.
- 30 Immediate Annuities Explained Craig Hall discusses the 'ins' and 'outs' of these cash-based investments.

FIRST UP

- 9 Letters
- 12 News
- 14 Dagmar's Desk
- 16 Campaigns

EPICUREAN

- 35 Books & Movies
- 36 Playing for Rain Judith Anderson reveals what brings Queensland's chamber orchestra, Camerata, to the drought-ravaged outback.
- 38 Something for Everyone Tempt your tastebuds with Buttermilk and Cardamom Puddings.
- 40 Animal Magic Rosemary Desmond visits African animals in the wild.

TIME OUT

- 45 Tech Spec No service for 2G
- 48 Puzzles Crossword, Sudoku, Jumble
- 50 The Last Word

Cover: Working Class Man: Jimmy Barnes who forged his success from a rough childhood as a Working Class Boy. Photo: Stephanie Barnes.



FIRST UP









Letters

News

Dagmar's Desk

Campaigns

EPICUREAN









Books and Movies

Top Shelf

Food

Travel

TIME OUT



				_						
6	5	1		9						
	3	2								
			4							
	8									
		8		2		6				
	2		9	6		1				
	\sim									
Duzzlos										





Tech Spec Puzzles Crossword

The Last Word on the Last Word



I had the pleasure to work briefly with David Carvosso and experience his generosity and passion for National Seniors.

However, having been in the role of Chief Executive Officer for such a short time, I feel it is much more appropriate to acknowledge his achievements in the role of chairman through those who worked side by side with him on the board. This is their tribute.

- Dagmar Parsons.

It has been said that a goodbye isn't painful unless you're never going to say hello again. So we wish David Carvosso farewell as he retires from his position as both chairman and director of the board of National Seniors Australia, knowing that his dedication and commitment will not cease as he remains active in WA Zone 108, and continues as a member in the WA Policy Advisory Group (PAG).

David took the helm at a time of upheaval, review and renewal, putting aside his own doubts of his ability to fulfill the role. He did so with total commitment and fidelity and has worked hard, building on firm foundations, to ensure the organisation is strategically placed to fulfil its role, now and into the future.

During his stewardship, David directed some very significant changes, particularly in matters of governance. He wanted the organisation to be more representative of its members and also to tap into the talent of those who are not actively involved in zones

This has positioned NSA for its next growth phase

or branches. The constitution was revised and updated to become more democratic, with greater participation through National Council and PAG members at twice yearly meetings with the board.

A strategic plan for NSA was developed and widely distributed, becoming enshrined throughout the organisation with the board, as well as staff, being measured against the plan on a regular basis. This has positioned NSA for its next growth phase which is intended to be transformational, all the while being more representative of our diverse membership, giving a stronger independent voice to the over 50s.

The board has a diversity of talents with expertise from marketing to law and everything in-between. There is no tokenism in our gender equity. David no longer has to bemoan that only 'suits' are applying. As he said to one well qualified male: "I wish you wore a skirt!" We have gender balance and representation of the states and territories.

During his time at the helm, David has represented National Seniors in all manner of forums – state and federal, government and non-government.

In April 2013, he represented both National Seniors and Australia at the Global Ageing and Vision Advocacy Summit in Barcelona, giving our voice to global policy combating eye diseases such as macular degeneration.

But it has not been all work and no play as David really enjoys nothing more than spending some time crabbing in the various rivers and estuaries around Perth, 'guarding' his particular haunts from other fisher folk. Another of David's passions is aircraft. Just ask him and you will find no-one better to explain the various planes in our skies today. He truly is an avid enthusiast.

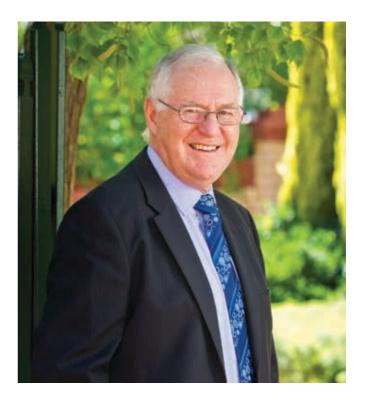
David has spent considerable time travelling around our vast country, often in collegiate company, making sure our voice is heard above the media and political rhetoric.

In short, if we had to sum up just three or four of David's runs on the oversight scoreboard for National Seniors, what would they be?

- 1. The hard-fought Future of Financial Advice (FoFA) reforms;
- 2. The establishment of the Financial Information Desk after the government discontinued funding for the former National Information Centre on Retirement Investments (NICRI);
- 3. Constitutional reforms ensuring the ongoing viability of National Seniors, aligning the organisation to best practice in good governance; and
- 4. The acquisition of the insurance business which has made a material contribution to the revenue stream of NSA.

The list could go on, but you get the picture.

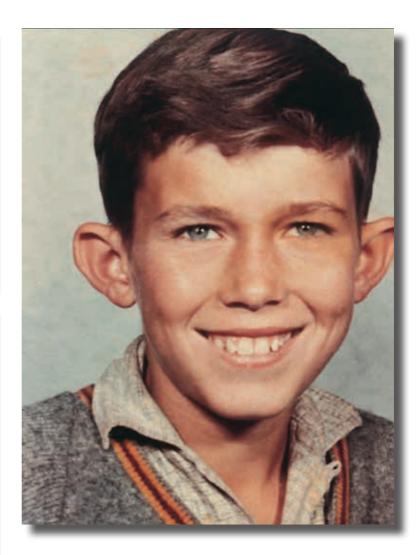
So finally, for the lad who started out with his first school holiday job weighing and packaging flour, sugar, biscuits and the like, to leading a highly reputable lobby group, providing both services and the voice of its members, while ensuring viability and sustainability, we say 'well done, mate'.













Childhood photos from Jimmy Barnes's autobiography Working Class Boy

Working Class Boy

Jimmy Barnes famously drank two bottles of vodka a day, much of it on stage, as the front man for what many believe was Australia's greatest pub band — Cold Chisel.

If as many people died

from terrorism as die

we would have armed

guards on the streets

and martial law

from domestic violence.

The band, formed in 1973, went on to chart-topping success until it split 10 years later and Jimmy embarked on a solo career as one of the country's most popular and best-selling music artists of all time.

But fame could not erase memories of a childhood dogged by fear, hunger, booze and violence. It began in Scotland and continued in the mean streets of Elizabeth, in Adelaide's north.

In 1961, five-year-old Jimmy, his parents Dorothy and Jim Swan and their five other children, left the slums of Glasgow as assisted migrants to start a new life in Australia.

But their problems followed them. Jim Swan drank and gambled away his wages until Dorothy eventually divorced him and married a kind, gentle clerk named Reg Barnes. Reg became the father the Swan children had never had, and all but the eldest boy, John, changed their surname to Barnes.

As a troubled 17-year-

old, Jimmy started an apprenticeship at an iron smelter but soon gave it up to play in a band, briefly known as Orange, before being renamed Cold Chisel. The rest is Australian rock music history.

But on a personal level, Barnes still had a long way to go before he could exorcise his personal demons. His autobiography, *Working Class Boy*, is the result. Rosemary Desmond asked him to share some thoughts about that journey.

Why did you write the book?

There were issues I had to deal with and unless I wrote them down or acknowledged them, they would have driven me crazy for the rest of my life. I realised that I didn't just owe it to myself; I owed it to my kids and to my grandkids. They are like software: every time I make myself a better person, they get upgraded as well. After I had written about 100,000 words, I felt like a huge weight had been lifted off my shoulders. There are topics in the book that blokes talk about - domestic violence, alcohol abuse and shame are all intertwined in this nasty little cocktail. So if this book started a conversation and allowed some people to talk about it, it can only do good.

I've been in the public eye for 40-odd years, and if blokes can see me dealing with this sort of stuff, it might make it easier for them.

The book also gives the impression you have a chip on your shoulder...

I'm a well-balanced person – I have a chip on each shoulder (laughs). I've had this reverse snobbery thing of shame about where I came from, and not being worthy or having education or coming from a well-off family. I disliked educated people and didn't trust the wealthy. My wife came from a well-to-do family and was well educated and I used to tell her I hated uni

students. But how can someone make a broad statement like that? I remember arguing with my wife about whether our kids should go to a private school. I said I didn't want them to go to any 'snotty nosed' private school but of course, she won the argument.

I remember going down to the schools and seeing the facilities, the size of the classrooms, the care and the quality of the teachers and thinking, 'Oh God, I wish I had had this'. It made me realise I had a chip on my shoulder about all the wrong things.

Did your older brother John teach you to sing?

When I was first singing around the house it was probably with John. I first sang with an acoustic guitar but John was in bands and I went and sang with them and watched him sing. He was a big influence and played music to me the most. John is still working in Adelaide and last year was a finalist for Senior Australian of the Year.

How long ago did you give up drinking?

I gave up drinking in about 2001 and stopped for about eight years. Now I can have a glass of wine but I don't binge drink. But I never drank because I liked the taste; I drank because I wanted to get smashed. I didn't want to drink wine when I could drink straight vodka. I did that with everything – with drugs as well. I wanted to escape. I didn't like who I was, where I had come from or what I was doing.

Is there a 'use by' date for you as a singer?

I'm one of the few artists who still sells out big concerts. My last album went to No. 1 in this country. People still listen to me and still think I've got something to say. I think I'm a better singer now and I'm still to reach my full potential. Since I got sober and healthy, I've just become a better person, better singer, better parent, better husband. As long as I can keep doing that, I'm happy to keep going. There's something special that happens in the communication with an audience. When I get up there (on stage), it's like a transfer of energy.

What will you be saying to your audiences on your speaking tour around Australia in November and December?

Domestic violence is in plague proportions and we really have to talk about it. Violence doesn't just happen in working class families; it happens to all types of people. Quite often, the victims are not the only ones being beaten. It could be the kids as well. Telling my story in my own voice is going to start those discussions. A lot of it comes from shame, ignorance and alcohol. My dad would be ashamed he couldn't feed us but at the same time, he'd be gambling or getting drunk. Issues like booze and gambling, fear and shame lead to aggression and violence. There are a lot of different fronts that we have to tackle domestic violence on. If as many people died from terrorism as die from domestic violence, we would have armed guards on the streets and martial law. My parents were violent towards each other. We kids weren't beaten by them but every time they hit each other, they may as well have been hitting us with a baseball bat.

Are you still recording?

My last album was my 15th No.1 album. That's something I'm pretty proud of and there's another record coming out next year. I'm really happy that at 60 I'm still relevant and that new people come and see me. I still have a voice, I still have something to say and I still have the energy. I'm still making people laugh and enjoy themselves. Music is about escapism. If I can transport people a bit, it's worth doing. ■

Jimmy Barnes's show Working Class Boy: an Evening of Stories and Songs will tour Australia in November/December. The book Jimmy Barnes Working Class Boy is available at bookstores RRP \$45.

Duty of Care

Caring for adult disabled children is challenging enough at the best of times. But do you know who will look after them if you are no longer able to do so? Lawyer Brian Herd explores some of the issues.

Longevity is not all it's cracked up to be. If you are one of the two million or so Australians caring for another member of your family, getting older and the events that go with it can bring added demands and pressures.

If you have been caring for an adult child, an inability to continue to do so, combined with a failure to prepare or plan for that event, creates a major family crisis that can lead to calamitous consequences.

Elderly carers tend to suppress their subliminal fear of adverse events and find it difficult to confront them in advance.

In part this can be due to a misguided faith in what we call the 'delegation of devotion' – instinctively thinking you can rely on other members of the family to continue the caring task.

Betty was 82 and her husband had recently died. She had four adult children, three of whom were independent, well established and prosperous. Her fourth child, Bonny, aged 58, had been born

with severe Down syndrome. Bonny had lived in the large family home with Betty (and her late husband) all her life and was totally dependent on her parents. Bonny received a disability pension but Betty's financial circumstances (a self-funded retiree) meant she did not receive any social security assistance.

Despite all her previous good health indicators, one day suddenly and unexpectedly, Betty suffered a stroke and spent some 10 days in hospital. When she was due to be discharged, she had lost the power of speech as well as most of her decision-making capacity. The family then had to manage a crisis when it was realised that:

- while Betty had made an Enduring Power of Attorney (EPA), she had only appointed her husband as her Attorney and he was now deceased. This meant that Betty had no EPA and no one else who was legally entitled to make financial decisions for her;
- she could not return home and had to be admitted to an aged care facility. The facility required the payment of a large refundable accommodation deposit of \$400,000;
- Bonny was now living in the family home alone. The other children had to work hastily on an agreed roster to be with Bonny in shifts throughout the day and night. There was even discussion about having Bonny move in with one of their families.

The other children were now faced with an unenviable series of decisions and actions that had to be addressed immediately to protect Betty and Bonny's welfare. Here were some of the conundrums they had to face:

- Financial decisions needed to be made for Betty, including how to pay the \$400,000 required for the aged care facility. The most immediate way to do this was to sell the family home which would then leave Bonny high and dry;
- With no one entitled to make financial decisions for Betty, someone had to apply to the Queensland Civil and Administrative Tribunal to be appointed her Administrator;
- Trouble was this would take time and, to make matters worse, none of the children could agree as to who should apply; and
- · As Bonny could not live in the home by herself, where was

she going to go and who was going to pay the costs of alternative accommodation and care?

These were just some of the pressing issues confronting this family that were almost guaranteed to inject a high degree of tension, stress and anxiety in all of the remaining children and could potentially result in the implosion of the family.

From an objective viewpoint, the scenario was not entirely unexpected and, to some extent, was almost inevitable. Yet none of the family

had the foresight and motivation to plan and do something about it beforehand.

Some of the things that needed to be addressed before the crisis occurred would have been:

- 1. Betty should make a new EPA after her husband's death.
 - (i) It would not be any old EPA but rather it would contain special terms and directions that Betty could insert, including what should happen to Bonny if Betty lost her capacity to make her own decisions and decisions about Bonny's welfare.
 - (ii) This might include, for example, a special clause to require her Attorneys to use as much of Betty's money as is necessary to ensure that Bonny's care and accommodation needs are met.
- Betty should make a new Will in which she would be advised to incorporate what is known as a Special Disability Trust for Bonny that would enable Bonny to have the benefit of a share of Betty's estate and at the same time preserve her disability pension.
- 3. Betty should obtain some good financial advice to address the potential financial demands that would arise from the very scenario that ensued.

If Betty had confronted these issues before the crisis, the transition in her family's circumstances would have been far smoother and, from my experience, may even have been crucial in keeping the family together. As it was, in avoiding the future realities, Betty has effectively assigned her family to disharmony and disarray, something she would never have wanted.

her family to disharmony

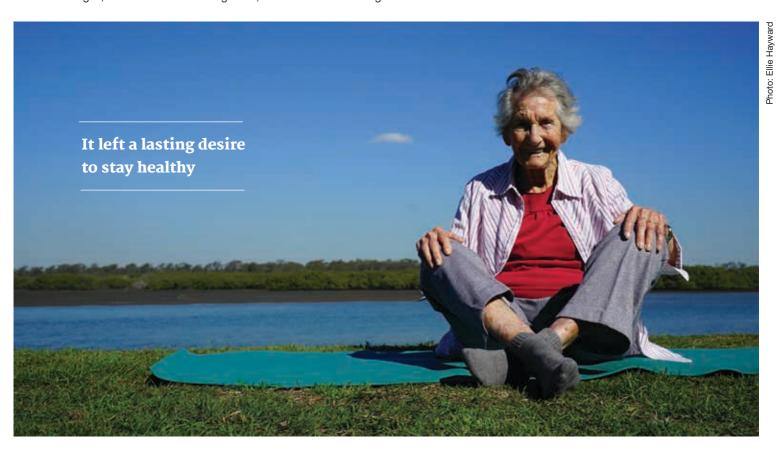
would never have wanted

and disarray, something she

Moderate in all things, except love for her family

Yoga no stretch for Moya

Moya Sonnenburg, 100, sits towards the front of a comfy armchair with her unsupported back ramrod straight, knees and ankles together, and her feet on the ground.



It's an unusual posture for a centenarian, and one of the obvious benefits from Moya's active lifestyle. That includes a weekly yoga class she started attending at 90 because her daughter Dell, with whom she lives with on the Sunshine Coast, had attended classes for many years.

"I didn't want to be left out," Moya said with a smile, her brown eyes wide.

'The cat', 'downward dog' – name a yoga pose and Moya dismisses an inquiry with a flip of her hand. "Of course I can."

As a skinny little girl with rich brown sausage curls that shone red in the sun, Moya grew up in regional Tiaro, south of Maryborough, and helped care for her family while her mother struggled with constant ill health. It left a lasting desire to stay healthy.

"Good health was always important to me.

If I could have got a good fairy to grant me one wish I would have asked for good health," Moya said.

Still put out at being diagnosed with type 2 diabetes about eight years ago, Moya blames family genes, with three of her mother's siblings dying at a young age from diabetes. She has medication for her diabetes once a day and gets on with her healthy, active life.

Born in 1916, Moya was a hard-working middle child and is the last surviving sibling of nine brothers and sisters. Fred, her husband, died in 1988.

Moderate in all things, except love for her family of five children, 12 grandchildren and 16 great grandchildren, Moya looks you directly in the eye when talking, and smiles so easily it is her natural expression. She says a positive attitude, keeping active, healthy eating with lots of home-grown

vegetables and fruit, and a glass of red wine every night is her recipe for a good life.

"Two glasses, if necessary," she said.

"I grew my own veges when I lived in Maryborough. Now I live with Dell, she and her husband grow all sorts of veges: sweet potato, snow peas, kale, spinach, broccoli and cabbage."

"If she ever asks what we're going to have for dinner, I ask for a plate of veges. That will do me."

Although people may think Moya's secret weapon is yoga, her most striking quality is her connection to family and interest in the world.

"I'm the last of my family so I'm close to all my nephews and nieces. They might have their own issues between themselves, but I've never had a fight with any of them. It's only natural to get on with people. Isn't it?"

This article courtesy of Diabetes Queensland

TOP SHELF

Playing for Rain

As Camerata's volunteer historian, board member and secretary, Judith Anderson knows first-hand about the compassion and commitment that drives the orchestra's annual visits to outback communities.



For Australia's city dwellers, rising food prices and water restrictions are often the only indication there's a drought.

In Queensland, despite welcome winter rains, 83 per cent of the state remains drought-declared. Trees that have stood for hundreds of years are dying; dams which have never been dry are now empty; families who have nurtured the land for generations are leaving their properties.

In a unique response to this crisis, Queensland's chamber orchestra, Camerata, has been taking composers to the bush for the past two years. The resultant compositions have then been performed for the regional communities that inspired them, bringing a welcome diversion and helping to raise funds.

Last year, to experience the impact and extent of the drought around Longreach,

Melbourne composer Christopher Healey was flown over the stricken landscape by Ilfracombe pilot Michael Schmidt. He also met residents in RSL Care's Pioneers Retirement Community to talk about the part music has played in their lives.

Christopher's response to the stories he heard and the hardship he saw was *Renewing Rain*.

Connor drew inspiration from the stillness and the vast expanses of open countryside

The work was premiered by the orchestra, not in a capital city concert hall, but in Chinchilla, and performed in public concerts, school performances and aged care centres during Camerata's 2015 tour to the outback towns of Mitchell, Barcaldine, Blackall, Ilfracombe and Longreach.

This year, again with the assistance of Tim Fairfax Family Foundation, Camerata commissioned a work by emerging Brisbane composer, Connor d'Netto.

To give 21-year-old Connor his first experience of the West, Camerata flew him and orchestra leader Brendan Joyce to Charleville.

Connor drew inspiration from the stillness and the vast expanses of open countryside but a highlight of the visit was meeting 94-year-old Charleville resident, Joan Houghton, celebrated locally for many years as a pianist.

"Mrs Houghton invited us into her home and it was like stepping back in time," says Connor. "She told us about playing at parties after WWII and how she met her husband at one of them. She lives on her own and is still as sharp as a tack. She's also still gardening, still driving, still smoking like a chimney – and still playing piano!"

Connor's work air and fantasy for string orchestra was premiered at Dalby's historic Jimbour House in August and featured in the orchestra's regional tour to Stanthorpe, Maleny, Chinchilla, St George and Roma as well as Charleville.

Rural Queensland has played a central role in Camerata's music-making since violinist and music educator, Elizabeth Morgan AM, first drew together some of her most promising strings students to create the orchestra 30 years ago.

"I began to notice that, after a couple of years, students were becoming disillusioned; their reasons for wanting to become musicians were clouded by the demands of their university studies. This started me looking for opportunities for them to both sustain the joy of playing together and develop their artistic independence," she says.

Part of her solution was to take the young musicians to the historic Darling Downs property which she and her husband then owned. There, they would remove their watches, pitch their tents or roll out their sleeping bags on the verandas, share the cooking and cleaning, and immerse themselves in the music.

Most of that first cohort have gone on to successful careers as solo or orchestral musicians or as composers, and the exceptional sound developed through that closeness, mutual support and shared joy of music-making has also continued to characterise the group.

Since 1986, Camerata has not only presented annual concerts in Brisbane's St John's Cathedral, but performed at Government House, Canberra, at the invitation of former Governor-General, The Honourable Bill Hayden AC. It has also earned a reputation for adventurous repertoire, flexibility and versatility, from supporting blind Indigenous musician, Geoffrey Gurrumul Yunupingu, to accompanying American super-star mezzo soprano, Vivica Genaux.



In QPAC's Concert Hall with Vivica Genaux during Brisbane Baroque 2016



 $Or chestra\ leader\ Brendan\ Joyce,\ Charleville\ resident\ Joan\ Houghton\ and\ emerging\ composer\ Connor\ d'Netto$

In addition to their ongoing commitment to taking live chamber music to regional and remote centres, Camerata today are also regular guests at the Australian Festival of Chamber Music and have developed successful collaborations with actors, film-makers, performers from other music traditions, and dancers. Their on-stage performance in Natalie Weir's When Time Stops for Expressions Dance Company earned plaudits for both the orchestra and the music of Melbourne composer, Iain Grandage, and their all-Australian music production Home was chosen as a 2016 Helpmann Award finalist.

To enter the competition for a CD of Iain Grandage's Helpmann Award-winning score for 'When Time Stops', write your name and address on the back of an envelope and send to: 50 Something, When Time Stops Competition, GPO Box 1450, Brisbane 4001. Entries close 31 October, 2016.

Photography by Chris Herzfeld





Buttermilk and Cardamom Puddings

Makes 6. Preparation 40 minutes, plus 4 hours to set. Cook 10 minutes

4 extra-strength gelatine leaves
2 tsp cardamom pods
3/4 cup (165g) caster sugar
600ml pure (thin) cream
600ml buttermilk
Halved figs, pistachios and
dried edible rose petals (optional),
to serve

Soak the gelatine leaves in a bowl of cold water for 5 minutes to soften. Meanwhile, using a mortar and pestle, lightly crush the cardamom until seeds are exposed. Transfer cardamom to a saucepan with sugar and cream, and place over medium heat. Bring to a simmer, then remove from heat.

Squeeze excess water from gelatine and add to pan, whisking until melted and combined.

Set aside for 30 minutes to cool.

Strain cream mixture into a bowl and combine with buttermilk. Divide among 6×1 cup (250ml) ramekins and chill for at least 4 hours or until set.

To serve, top puddings with halved figs, pistachios and rose petals, if using.

At Our Table by delicious magazine, published by ABC Books. RRP \$49.99



Rainbow Chard and Goats Cheese Spelt Tart

Serves 8. Preparation 20 minutes, plus 3 hours to chill. Cook 1 hour 15 minutes.

1 garlic bulb

1 tbs extra virgin olive oil, plus extra to serve 12 eggs

1/3 cup (80ml) pure (thin) cream 1/3 cup (35g) grated hard mozzarella 1/2 bunch rainbow chard leaves (blanched, refreshed) 100g soft goat's cheese, torn

2 buffalo mozzarella balls, torn Thinly sliced heirloom radishes and salad leaves, to serve

Spelt pastry

2% cups (400g) white spelt flour 200g unsalted butter, chopped, chilled ¼ cup (60ml) apple cider vinegar

For the pastry, place flour and 1 tsp salt flakes in a bowl. Add butter and toss to coat. Using a flat-bladed knife or pastry cutter, roughly cut in butter, leaving plenty of big pieces (this will ensure a flaky pastry). Combine vinegar and ½ cup (125ml) iced water in a jug. In 3 batches, add to the flour mixture, stirring to combine.

Turn out onto a clean, lightly floured work surface and gently knead until dough comes together. Enclose in plastic wrap and chill for 3 hours.

Preheat oven to 200°C. Place the garlic bulb on a piece of foil, drizzle with 1 tbs oil and wrap tightly to enclose. Roast for 45 minutes or until very soft. Set aside to cool. Once cool, squeeze garlic from skins into a bowl, mash lightly with fork and set aside.

Grease and line the base and sides of a 20cm × 30cm baking pan with baking paper, leaving 5cm overhanging each side. On a lightly floured work surface, roll out pastry until 3mm thick, then use to line the base and sides of pan, trimming excess pastry. Prick the base of pastry lightly with a fork, then line with baking paper and fill with baking weights.

Bake for 20 minutes or until just dry, then remove weights and paper, and bake for a further 10 minutes or until golden and dry. Set aside to cool completely. Reduce oven to 160°C.

Whisk eggs, cream and hard mozzarella in a bowl. Add the roasted garlic, season and stir to combine. Place a layer of rainbow chard over pastry base. Pour over the egg mixture and top with goat's cheese, buffalo mozzarella and remaining chard. Bake for 45 minutes or until set with a very slight wobble in the centre. Cool tart completely in pan.

To serve, remove tart from pan, top with radishes and salad leaves and finish with a drizzle of extra virgin olive oil.