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AUSTRALIA'S WIDEST C

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Cat, Garden, House

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Roly Sussex

"I'm a MAMIL...a Middle-Aged Man in Lycra"





With four prime ministers in five years, mid-term assassinations are starting to define Australian politics. It's something for which Japan – think five prime ministers in five years from 2007 – has always been notorious.

To be honest, I'm not a fan. Sure, the treachery of knifing a sitting prime minister; the ugly braying from the margins; and the raw emotion borne out of an ultimate humiliation make for great TV. Its mediaeval-ness is thoroughly modern. We all have opinions, we all have platforms and we want everything to happen *now*.

But it makes me uncomfortable, and I wonder about honour, and

the damage we're doing to our country over the longer term. These killings are poll-driven – so why now would a smart politician make unpopular decisions early in a first term.

These days, it seems the courage of conviction is a luxury no-one seeking longevity can afford. It's not the electorate that they answer to but their colleagues – all of whom, well-schooled in the Machiavellian arts, harbour their own ambitions. My hope for 2016 is that we shift away from this hollowness to something authentic and enduring.

Now, if you read nothing else in this issue, don't miss Robert Drewe's beautiful piece on page 42.

Have a fabulous summer.

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contributors



Robert Drewe is one of Australia's most prominent literary authors. He was born in Melbourne but his writing is shaped by the Swan River and the Indian Ocean coast where he learnt to swim and surf after moving to WA. His latest book *The Beach* is published by the National Library of Australia.



Dr Michael Lewis is the British Museum's head of Portable Antiquities & Treasure. His special interest is medieval archaeological small finds from c.1000 onwards. His publications include *The Real World of the Bayeux Tapestry* (2008), *The Bayeux Tapestry: new approaches* (2011), *Saints and their Badges* (2014).



Sandra Kimball has worked in mental health for over 20 years as a therapist and educator in Australia and internationally. Sandra runs couples retreats in Northern New South Wales and is the author of *Relationships in Our 50's, 60's and Beyond – How Yours Can Survive and Thrive*.



Paddy Manning is an experienced, awarded journalist who has worked for the ABC, *Crikey*, *The Sydney Morning Herald*, *The Age*, *The Australian Financial Review*, and *The Australian*. His latest book is *Born To Rule: The Unauthorised Biography of Malcolm Turnbull* (MUP).



Brian Herd is a partner with the Brisbane law firm, Carne Reidy Herd. His expertise includes: elder law or law relating to, or affecting older people; and acting for and advising many not for profit providers of services to the aged and disabled. www.crhlaw.com.au



Dr Eileen Webb is a Professor in the Faculty of Law at the University of Western Australia and co-director of the Faculty of Law's Consumer Research Unit. She is a member of the Australian Research Network on Law and Ageing (ARNLA).

National Seniors
Australia

executive diary

National Seniors seeks to be a well-balanced organisation socially, philosophically and politically. However in one area we have not achieved that balance...

Our membership is unbalanced...in a nice way!

Yes, dear reader, you contribute to our imbalance.

The failure in balance is gender; we have more women than men.

A bias towards the female of the species and an ever-widening gap. It is reflective of society with women living longer, including socialising more than men – a contributor to living longer.

Importantly, there is a converse imbalance in retirement income and superannuation.

National Seniors provided a detailed submission to the current Parliamentary Inquiry into the issue of Economic Security for Women in Retirement.

The statistics are disturbing. The average superannuation balances at retirement in 2012 were \$82,615 for men and \$44,866 for women.

A significant element of the difference reflects the interruption to paid careers that women experience as they undertake care roles, whether for children, parents, partners or others. Interrupted careers mean not only loss of income but an adverse impact on career development.

Compounding this are employment arrangements. The gender pay gap at September 2015 is 18%. In addition, 43% of women in the workforce are employed part-time compared to 14% of men – reinforcing the current outcomes.



Michael O'Neill
CEO
National Seniors

Recent research for National Seniors on grandparent childcare highlighted the significant role that grandmothers play so that parents are able to return to work. The research noted the significance of grandmothers reducing workforce participation to enable their daughters and daughters-in-law to return to the workplace.

Reform of the retirement income system generally is essential against an outlook of continuing government and commentator pressure on the role of the pension.

Reform must also include tackling the inequity of gender balances in superannuation.

National Seniors stands against ageism and will continue to stand for women being able to enter retirement with dignity and a financial base, comparable to men, to support them.

On a positive note in the age and gender space, I wanted to acknowledge one woman who emerged as an unlikely torch bearer on the issue – Melbourne Cup winning jockey Michelle Payne.

A skilful ride and a wonderful story full of courage and hope. And good on her for calling out the bias she has experienced. She provides a great example for all who experience discrimination, of whatever form.

Equally important she is a shining star for all ages of the power of resilience. As individuals and as a community, resilience is a characteristic we should value and strive for as we deal with the challenges of life.

On that note I end the year with thanks for support across the year and wish all a peaceful, gentle time at Christmas.

New research director

National Seniors' Melbourne-based Productive Ageing Centre has a new director, Professor Philip Taylor, who has researched and written on social and economic aspects of population ageing for over 25 years.

Philip has worked on several major multi-disciplinary and international programs of research concerned with issues of workforce ageing. He has served on government committees associated with population ageing in Australia and elsewhere. He holds an ongoing position as Professor of Human Resource Management at Federation University Australia. The Centre's latest piece of research on the barriers to downsizing, released in November, is covered in this issue.



Tell us what you think

National Seniors is conducting a survey to better understand its members. With your input we're hoping to gauge your views on the current benefits and services the organisation offers and what you would like to see more of. By participating, you could win a \$250 Wish gift card. Simply complete the entry form at the end of the survey and you'll go in the draw to win.

Complete the survey online at nationalseniors.com.au/membersurvey or contact the membership team on 1300 76 50 50 to request a hard copy. The survey closes 11 January.



Modern Man

Much-loved linguist and ABC broadcaster Roly Sussex, 70, tells Rosemary Desmond why 65 is just an arbitrary age for retirement and why every day brings new discoveries.

When Roland Sussex badly broke his arm at school it ended his dream of becoming a professional musician but started a lifetime love of language.

He is now Emeritus Professor of Applied Language Studies at Queensland University (UQ), speaks five languages, is a regular radio broadcaster with the ABC and was made a Member of the Order of Australia in 2012.

When not immersed in academia, listening to classical music or working on his acreage property in Brisbane's west, he cycles 100kms a week – and is not afraid to wear lycra.

Roly laments the demise of many uniquely Australian words which have given way to Americanisms. He has also long believed our country is part of Asia and needs to embrace its languages and culture. And, he reads stories and plays spelling games with his six-year-old grandson in Canberra via Skype.



Happiness Roly and Bogna Sussex in 1971

What attracted you to the study of languages?

My dad was a professor of French and he also knew Latin, Greek and German and so languages were a part of our household.

I was born in Melbourne but we went to live in New Zealand where I was in a youth orchestra as a clarinettist. But while long-jumping at school, I had an absolutely terrible breakage of an arm ... and that ruined a potential career as a musician. So I have kept music as one of my favourite things to do – mainly listening rather than playing – and I took up languages.

I started learning Russian, French and Latin at age 12 and, at age 15, I started German as well. In 1968 I went to Prague to do a PhD in Slavic Linguistics. But in August (of that year), the Soviets reinvaded Czechoslovakia to reimpose their conservative version of Communism. I decided not to continue my studies there because my colleagues were a little uncomfortable about having Western colleagues around.

(After completing a PhD) I got a job teaching linguistics and Russian at the University of Reading near London.

And you married in 1971...

My future wife Bogna was Polish and my mother-in-law said: 'If you want the daughter, you had better learn the language, son'. So I did that and Polish has become one of my best languages and was until she died from cancer two-and-a-half years ago.

So, how many languages do you speak?

I can speak five and with the help of a dictionary can read about another 15. It's what I do for a living.

Where have you taught in Australia?

I came back to Australia to Monash University and I was the first Professor of Russian at the University of Melbourne at the age of 31.

But around 1987, I started getting worried that Mikhail Gorbachev was going to bring down the old Soviet Union and I might end up with insufficient students. Out of the blue, the University of Queensland rang and said 'we've got a job here in applied linguistics, come and talk to us about it'. My wife and I had been up to Peregrine Beach (Sunshine Coast) on holiday just before that and she said to me: 'if there is a job in Queensland, we're going'. So we went – and it's been wonderful ever since.

That's quite a life story...

Well, that's just part of it. I retired in 2010 because my contract said on my 65th birthday I was 'out'. But various people came rushing after me and said 'come back, we've got things for you to do'. I have two big projects at the university. One of these is ITaLI – the Institute for Teaching and Learning Innovation – and we are building MOOCs, which are Massive Open Online Courses and in two years, we've just passed our 500,000th enrolment on courses we have produced and put online. The other course is called PainLang, which is about helping people communicate about pain.

How you actually communicate about your pain to your doctor, to your therapist, to your family and friends, is absolutely crucial to diagnosis and lifestyle, and it is enormously different across cultures. For example, my dad was Australian and he was brought up that expressing pain is not something a gentleman does. You should 'crack hardy' – to use an old phrase – you should be staunch and not show it, whereas in other cultures... particularly women in childbirth... are encouraged to be very vocal as it is supposed to be good for the foetus. The doctor has to understand the principals of pain talk in different cultures if he or she is going to understand what the patient is really going through.

Apart from that, I write for *The Courier-Mail* on language, I do radio with the ABC with South Australia, Northern Territory



Multilingual Roly Sussex aged 18 in the South of France

and Queensland and with lots of other bits of the ABC who ring up and want to do programs. I'm (Brisbane) president of the Alliance Française and I'm writing two books.

Are you concerned at the number of Americanisms creeping into English?

Indiscriminate Americanisation is probably not so great in that we may lose some things which are part of our idiom historically and part of our identity. Words like 'bonza' have gone, even 'ace' and 'grouse' which were words of approval when I was young. Now all of our 'approval' words like 'great' and 'neat' and 'cool' are American. Why can't we have some Australian approval words? I have a data base of nearly 10,000 items of Americanisms which I've recorded in Australia. Some of them like 'OK', are very common indeed. OK is the most recognised word on the planet – and it's American English.

When I was young, Australian English was 'in for a dig' and colloquial and when you went overseas, you tried to mask it.

Nowadays our language has arrived, we are very comfortable in using it. The way we talk is now regarded with admiration, curiosity and sometimes amazement.

I'm also collecting diminutives – things like Robbo and Johnno, Bundy and Rocky, Freo and Rotto (for Rottneest Island). I've got a data base of around 6,000 of those and they are going to be online as a free dictionary for everybody worldwide to do research on Australian English. We abbreviate words and names more than anybody else in the English-speaking world. We don't like titles and we don't like formal names. We are very informal with each other and we expect to give and receive that same sort of informality.

You've said that many university students complain of repetitive strain injuries (RSI) because they are unused to handwriting. Is handwriting dying out?

We've spent nearly 6,000 years learning to write with pens and styluses and quills and now we write with keyboards, including mobile phones. I think maybe within 10 years, the physical act of picking up a pen and writing will be a bit unusual and it will probably become like Chinese writing – a form of calligraphy.

Another thing that intrigues me is that emails, SMS and Twitter have given us a generation of writers.

Nowadays if you get on a school bus about 4pm, everybody is on their mobile phone sending themselves messages and you need to know something about the way the language works in order to break the rules the way they do and so the written language has made an extraordinary comeback. The important thing is that people should know there is a difference between the sort of language you would read in a formal written piece and in informal SMS language.

“ people are so pathologically bound to being online that they can't afford to be off it. ”

cover story

You mean like OMG...

Yes and ROFL which is Rolling On the Floor Laughing. I'm doing a Woofie (short for Word for Today – a regular segment on ABC Radio) on FOMO, which is Fear of Missing Out.

FOMO has actually become a psychological condition where people are so pathologically bound to being online that they can't afford to be off it.

What do you like to do in your spare time?

Firstly, I'm a big connoisseur of classical music of all kinds.

Secondly, I'm a MAMIL...a Middle-Aged Man in Lycra, except that at my age, I'm probably a GEMIL...which is a Geriatric Man In Lycra. But I do 100kms a week on the bike, mountain bike and road bike.



MAMIL Lycra clad cyclist Roly

This is thanks to my daughter who said about nine years ago: 'Dad, before your body rusts let's do something to help you.' I used to run and to play squash but my knees didn't like that sudden change of direction. I do a lot of cycling in groups with friends and to some extent socially. I've done Cairns to Karumba (southern Gulf of Carpentaria) a number of times, which is 800kms in seven days and is a charity ride. It's a lovely way to meet different sorts of people who like getting

around on two wheels. I live on acreage in Anstead (in Brisbane's west) where my daughter has a horse. I do a lot of heavy gardening associated with that.

I'm doing a great deal of research at the moment....and I'm editing a book on a series of papers from a conference at the Macau Polytechnic Institute on Intercultural Communication and English in Asia.

We come from Australia and when we hear English, we think it's exactly the same as we are used to and the answer is no, it is not at all. You need to be bilingual and bicultural in English. In other words English is not a single language any more, it is many languages and it is the engine for expressing many cultures.

Australians are also woefully monolingual, particularly the Anglos, while two thirds of the world's population is at least bilingual. We are now an Asian country and we need very urgently to become citizens of Asia by learning their languages and cultures and I've been banging on about this for 40 years.

So you are not about to slow down anytime soon?

No. Life is full of beautiful things to discover and if my curiosity instinct is not running one morning when I get up, I'm in trouble. ■

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Slowing down

Did you know you can reduce your work hours and use your super to supplement your income before pension age? Craig Hall from the Financial Information Desk explains how.



Retiring from the workforce has changed over the years. In the past it was common to reach a certain age, retire completely and go on an age pension and/or live off savings. Recently, the use of income streams in retirement has become more common as more Australians have larger superannuation savings and can make the most of a concessional taxation environment. We are also looking for greater flexibility near retirement as health, wellbeing and other lifestyle factors become important. Due to various reasons people now wish to cut back their hours or work part time instead of ceasing work completely.

But what if you have reached your superannuation preservation age but have not yet reached age 65 to access your super and your personal circumstances and work situation results in a reduction of income? In the past, the only two options available were either to permanently retire, access your

superannuation to cover expenses and maybe get the Age Pension when you reach pension age; or simply keep working regardless of any negative implications.

There is an option which allows people who are between preservation age and age 65 to remain gainfully employed and access their superannuation via a special income stream known as Transition to Retirement Pension (TRP).

It was introduced with the aim of helping people stay in the

workforce and maintain their income rather than stop work completely. A TRP operates like a normal Account Based Income Stream (ABIS), however there is a maximum drawdown amount allowed each year of 10% of the value of the fund and no commutations (lump sum withdrawals) are permitted. These restrictions are removed once you permanently retire or reach age 65.

Let's look at Jim and Jill's situation. Jim's 59 and still working and Jill is also aged 59. They have just found out that Jill has a serious illness which means Jim will need to reduce his work hours, allowing more time to care for Jill and assist with her treatment. Jim fears that if he has to give up work completely, they won't have sufficient income or funds to cover their mortgage and meet future expenses. If he doesn't reduce his hours Jill's health will deteriorate further.

“ We are also looking for greater flexibility near retirement as health, wellbeing and other lifestyle factors become important ”

How can a TRP help Jim?

Jim can access his super as a TRP, accessing between 4% and 10% of the balance as at the commencement and 1 July each year thereafter up until age 65 or until he permanently retires when the minimum increases to 5% and the maximum payment limit is removed. This enables him to continue working on reduced hours, take time to care for Jill and make up for the reduced employment income through the TRP.

Do you have to convert all of your super to a TRP?

You are not obliged to convert all of your superannuation benefit to a TRP. Other accumulation benefits can still be held simultaneously. This is particularly important for continuing employer contributions and/or making further personal contributions if applicable.

How else can TRPs be beneficial?

Depending on your personal circumstances TRPs may be used in conjunction with making salary sacrifice contributions to reduce taxation. This is commonly known as a 'Re-Contribution Strategy'. For example Betty is 61 years old, employed and earns \$50,000pa. Betty is able to drawdown a portion of her super via a TRP which is tax free and request her employer to 'Salary Sacrifice' an equivalent amount back into super. The advantage here is that money salary sacrificed into superannuation uses 'pre income tax' dollars and is contributed as a concessional contribution which attracts a tax of 15%. In this case, it is much less than Betty's marginal tax rate of 32.5% (not including Medicare levy).

How are TRPs assessed?

When it comes to the assessment for Government Income Support (GIS) purposes if applicable, the total amount of the TRP is assessed under the Assets Test. Under the Income Test, TRPs commenced from 1 January 2015 are assessed under the deeming rules. Utilising the 'Re-Contribution' strategy involves Salary Sacrifice contributions and they are included in the income assessment for the Commonwealth Seniors Health Card and GIS payments.

Quick Picks

Australia's longest running windsurfing event, the annual Lancelin Ocean Classic, attracts world-class competitors to this cray-fishing town 90km north of Perth, WA. See windsurfers, kite and paddle boarders from 18 countries compete in spectacular wind and water conditions over four days from 14 January. Details www.lancelinoceanclassic.com.au



Botticelli's *The Virgin adoring the sleeping Christ child* is but one of 70 magnificent old master paintings at the NSW Art Gallery this summer. The exhibition also includes works by Titian, Gauguin, Monet, Degas, Cezanne and Rembrandt. *The Greats: Masterpieces from the National Galleries of Scotland* runs until 14 February. Details call 1800 679 278 or www.artgallery.nsw.gov.au/exhibitions/the-greats/

A Good Read



“*The Moonstone* by Wilkie Collins is recognised as the first detective novel written in English. It follows the story of a young woman who inherits a large Indian diamond which then vanishes. It is one of those books that you just cannot put down as you read versions of the circumstances surrounding the diamond's disappearance from the main characters.

”
The Hon Kelly O'Dwyer MP, Minister for Small Business and Assistant Treasurer

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top shelf

The British Museum's Dr Michael Lewis nominates a garnet brooch dating back to 6th Century Kent as a favourite piece in an exhibition running exclusively in Brisbane this summer.

I have a special interest in medieval archaeological small finds, particularly items associated with personal adornment, but especially those that would have been treasured by past peoples. This is why one of my favourite objects within *Medieval Power: Symbols & Splendour* is The Wingham Brooch.

This intricate brooch is of a type found from the late 6th century in Anglo-Saxon Kent, which is in present-day South East England. Obviously when you look at the brooch, you can instantly see it's a beautiful object, but only when you go into a bit more depth and really take it in, you realise just what an amazingly crafted object this is, particularly given its size.

It has red garnets which may have come from as far away as India or Sri Lanka. These have been hand polished without the benefit of high-precision tools jewellers use today. The garnets have been cut into complicated shapes and backed with decorated gold foil, which allows them to show brightly when the foil reflects light. Shell and gold filigree wire has also been very carefully arranged to create an eye catching design.

Aesthetically, it's an amazingly beautiful object, but more than that, the story behind this particular find is also interesting.

It is from an Anglo-Saxon female grave, from a large cemetery in Kent, England. At this time, in the late 6th and early 7th Century, Kent was an independent Anglo-Saxon kingdom with strong links to the Christian kingdom of Frankia (centring on modern-day France). Kent became strong, rich and powerful because of these links, and this rise in status is reflected in the craftsmanship of the Wingham Brooch.

There are few opportunities to see medieval culture within Australia and *Medieval Power* provides a one-off opportunity to view a lot of fascinating objects, like The Wingham Brooch, without leaving the country.

Dr Michael Lewis is head of Portable Antiquities & Treasure at the British Museum.

“ It has red garnets which may have come from as far away as India or Sri Lanka ”

Medieval Power: Symbols & Splendour runs exclusively at the Queensland Museum from 11 December 2015 – 10 April 2016. Tickets are on sale at qm.qld.gov.au/medieval

“ in the late 6th and early 7th century, Kent was an independent Anglo-Saxon kingdom ”



Hidden Story Wingham Brooch, silver-gilt, niello, garnet, glass and shell, 575-625, England
© Trustees of the British Museum (2015)



Morning Glory

Karen Martini's mouth-watering breakfast recipes could well work for a Christmas brunch, writes Sarah Saunders.



Karen Martini is much more than a *My Kitchen Rules* judge.

Cooking professionally since the age of 16, Martini was the talent and brawn behind the critically acclaimed Melbourne Wine Room; founding chef of Sydney's Icebergs restaurant; and now, owner of the hugely popular St Kilda pizzeria *mr. wolf*.

With seven cookbooks under her belt and a column filed weekly for the major Fairfax newspapers, you'd think Martini would increasingly struggle to find inspiration.

Not so, she says. "I'm always thinking about what I'm going to eat next, how I might cook it, how I could do it differently."

And she doesn't disappoint. In one chapter of her latest book, *New Kitchen*, Martini declares "breakfast is king!" and tempts us with a small but mouth-watering menu.

For those who believe dessert comes too late in the day she offers rosewater and rhubarb hotcakes; and, for the 'grown-ups', smoked trout waffles with sour sherry onions.

Which got me thinking: Why can't our Christmas meal be breakfast? Frankly, summer brunch never looked so good.

Recipes and images from New Kitchen (Pan Macmillan) by Karen Martina, RRP\$44.99

Rosewater Hotcakes with Roasted Rhubarb and Strawberry

450ml milk
60g unsalted butter, melted
2 eggs, separated
1 teaspoon vanilla extract
300g plain flour
80g caster sugar
3 teaspoons baking powder
2 pinches of salt flakes
thick natural yoghurt, to serve
2 handfuls of bright green pistachio kernels, smashed using a mortar and pestle
Pashmak (Persian fairy floss), to serve (optional)

Roasted Rhubarb & Strawberry

1 bunch of young rhubarb, trimmed and cut into 3cm lengths
250g strawberries, whole and unhulled
130g caster sugar
2 teaspoons rosewater

Preheat the oven to 180°C fan-forced (200° conventional).

For the roasted rhubarb, add the rhubarb, strawberries and sugar to a large ceramic or enamel baking dish, toss briefly and spread out evenly. Set aside for 10 minutes before roasting in the oven for 20 minutes.

Tip the strawberries, rhubarb and any syrup into a large bowl, pour over the rosewater and set aside.

For the hotcakes, add the milk, melted butter, egg yolks and vanilla to a jug and stir until combined.

Add the egg whites to a medium bowl and whisk until fluffy.

Dry whisk the flour, sugar, baking powder and salt in a large bowl to break up any clumps. Make a well in the centre and add the milk, mix while whisking constantly to form a smooth batter. Using a spatula, carefully fold in the whipped egg white until combined.

Preheat two small, ovenproof frying pans in the oven for 2 minutes.

Grease with a little butter or spray with oil and add a quarter of the batter to each pan. Bake for 10 minutes until lightly golden. Once cooked, loosen the edges and slip the hotcakes onto warm plates. Repeat for the remaining batter.

Dress the hotcakes with the roasted strawberries and rhubarb, drizzle over some syrup and dollop on some yoghurt. Finish with the pistachios and pashmak (if using).

serves 4



Golden potato waffles with smoked trout, sour sherry onions & horseradish



1kg Kennebec potatoes (or any good chipper), peeled

2 tablespoons grated fresh horseradish (or unsweetened prepared horseradish)

3 tablespoons thick sour cream

50g plain flour

80ml extra virgin olive oil, plus extra to serve

Salt flakes and freshly ground black pepper

2 baby watermelon beetroots

1 side of hot-smoked trout

2 handfuls of chervil

Lemon wedges, to serve

Sour sherry onions

2 red onions, finely sliced

2½ tablespoons sherry vinegar

2 tablespoons caster sugar

½ teaspoon salt flakes

You will need a waffle maker for this recipe.

Add the potatoes to a saucepan of cold salted water over high heat and bring to the boil. Turn down the heat and simmer for 5 minutes. Drain and set aside until just cool enough to handle.

For the sour onions, add all the ingredients to a medium saucepan over medium heat. Cover and cook for 15 minutes, stirring occasionally, until softened and vibrantly pink. Set aside to cool.

Combine the horseradish and sour cream in a small bowl and refrigerate until needed.

Coarsely grate the potatoes onto a tray and divide into four even portions. Add 1 tablespoon of flour and 1 tablespoon of oil to one of the portions and season with salt and pepper – depending on your waffle maker, make one or more at a time, but only flour each portion just before cooking – and combine gently by mixing with open fingers. Shape into a loosely formed cake, add to the waffle maker and cook until

golden. You can keep the cooked waffles warm in a low oven, if necessary.

Meanwhile, trim the beetroots leaving a little of the stem on and wash thoroughly to dislodge any dirt. Slice finely lengthways using a mandolin.

Top each waffle with some sour onions, a dollop of horseradish cream, flakes of trout, slices of beetroot and fine springs of chervil. Drizzle over a little oil and serve with lemon wedges on the side. serves 4 ■