

President's message

As we move further into 2026, I would like to warmly thank all members, leaders, tutors and volunteers who continue to contribute to the spirit of U3A Strathalbyn.

U3A is much more than classes and activities. It is a living community built through shared learning, kindness, curiosity, friendship and the generosity of people willing to contribute their time and experience for the benefit of others.

This year we are continuing to strengthen the foundations of our organisation - improving communication, refining systems, and helping create a sustainable future for U3A Strathalbyn. Much of this work happens quietly behind the scenes and I sincerely thank our committee members, tutors, leaders and volunteers for the many hours they contribute.

My vision for 2026 is simple; to continue building a warm, inclusive and supportive community where members feel welcomed, valued and encouraged to participate in ways that enrich both mind and wellbeing.

Some of our focus areas for this year include:

- strengthening community connection and belonging
- supporting our leaders and volunteers
- encouraging lifelong learning and wellbeing
- nurturing positive community partnerships
- ensuring our communication remains clear, warm and welcoming.

We are also delighted to see new activities and leaders emerging within our community. The enthusiasm and generosity of members who are willing to share their knowledge and skills continues to be the heartbeat of U3A.

Whether you attend one activity or many, your presence helps shape the culture and spirit of our organisation.

Thank you for being part of the U3A Strathalbyn community. I look forward to sharing another meaningful year of learning, connection and friendship together.

Warm regards,

Ingrid Johansson

President



news & views

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strathalbynu3a.com.au



Volunteers - the heartbeat of U3A

2026 is a special year as communities focus on recognising the enormous contribution volunteers make.

At U3A Strathalbyn, every course, activity, conversation and connection exists because people generously give their time, knowledge, care and energy to others.

Our leaders, tutors, committee members and volunteers quietly help create a welcoming environment where learning, friendship and wellbeing can flourish.

As we move through National Volunteer Week in May, we invite all members to take a moment to thank the people who help make our U3A community possible.

A smile, a kind word, a note of appreciation or simple acknowledgement can mean a great deal.

We are also beginning to think ahead to a special community celebration for International Volunteer Day on Saturday, 5 December 2026.

One idea is a relaxed morning tea at a local café, though we would love to hear ideas from members and volunteers about ways we might celebrate together.

If you have suggestions, please let us know - we welcome your ideas.



New courses, new connections and shared learning

One of the great joys of belonging to U3A Strathalbyn is seeing members generously share their knowledge, creativity and life experience with others.

We are delighted to announce several wonderful additions to our 2026 program:

- Adrian Lose has introduced our new Art Mixed Media group, offering members an opportunity to explore creativity through a range of artistic styles and techniques in a relaxed and supportive environment.
- Marilyn Henn recently facilitated a Flower Essences course which proved to be extremely popular with members. We are very pleased to announce Marilyn has agreed to continue the program again in 2027 following the enthusiastic response from participants.

- Our Spanish for Fun group with Margaret Skene is also continuing to settle beautifully, with members enjoying both the learning experience and the social connection the class provides.
- We also warmly acknowledge Ann Fenton for commencing a Computer Skills course - a valuable and practical addition helping members build confidence in today's increasingly digital world.
- And of course, our sincere appreciation goes to renowned historian Alan Atkinson whose inspiring history talks continue to attract strong interest and enthusiastic feedback from members throughout the year.

These activities reflect the true spirit of U3A; people learning together, sharing skills and building meaningful community connections along the way.



Updates for members

- Our new U3A enquiries phone number is now: 0439 961 978. This number will now be used for general public enquiries and new member enquiries.
- U3A member David Greenwell has kindly created a new U3A information and course flyer for 2026, which is now being distributed throughout the community. David has also taken on the responsibility for designing and producing the Strathalbyn U3A newsletter (the one you're reading right now!).
- Please note that Strathalbyn Neighbourhood Centre no longer accepts cash payments on behalf of U3A Strathalbyn. Membership payments can be made by electronic funds transfer (EFT) or in person at BankSA.
- Yoga classes are no longer being offered as part of the U3A program. They are being continuing independently under private arrangements with Gaynor Hartvigsen (call 0409 363 907 for further information).

History festival event with Alan Atkinson

U3A Strathalbyn and Alexandrina Libraries are delighted to welcome renowned Australian historian Alan Atkinson as part of the 2026 South Australian History Festival.

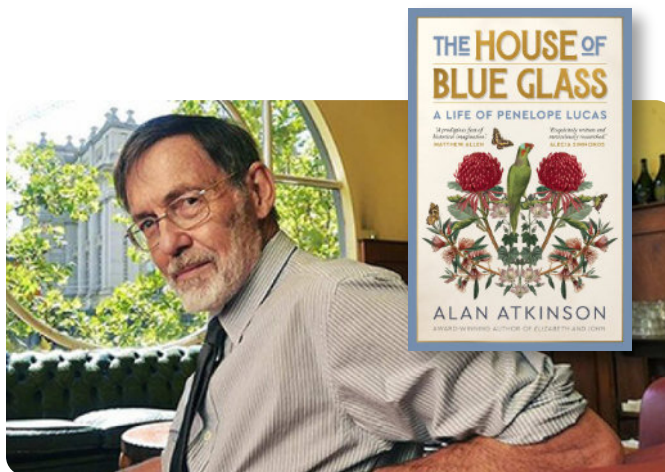
Alan will present 'Exploring Family, Silence & Hidden Lives of the Past'.

Drawing on ideas from his latest book, 'The House of Blue Glass', Alan will explore themes of family, silence, memory and the hidden stories woven through local and personal history. The session invites us to reflect on how meaning can emerge through fragments, absences and overlooked lives of the past.

Please join us from 10:00am to 11:30am, Wednesday, 27 May 2026 at the Strathalbyn Library.

This is a free event, but bookings must be made with Alexandrina Libraries - call them on 8555 7000.

We warmly encourage members and friends to attend what promises to be a thoughtful and engaging morning.



COURSE OVERVIEW

Social Art



This long-standing group provides an opportunity to gather up your canvas and paint, or pencils and paper, to spend time doing your own art among congenial, like-minded people.

Take the opportunity to extend your skills and to explore new techniques within a variety of media.

Anyone with an interest in art is welcome to join us.

When	Thursday weekly, 29/1/26 – 17/12/26, 9.30 - 11.30am
Where	Scout Hall, Milnes Road, Strathalbyn
Who	Rhonda McCarthy - 0473 111 516

Budget 2026: The good, the bad and the downright ugly

This year's Federal Budget changes are drawing a mixture of praise and criticism. What it means depends on who you are and what services you use.

Budgets are more than just dollars and cents. They set out the legislative agenda and the fights that will animate the media and parliament for the coming year.

Key Budget announcements in 2026 set up several fights, with many seniors caught in the middle.

The 2026 Federal Budget has been heavily framed as an opportunity to create greater intergenerational equity.

The Treasurer, Dr Jim Chalmers, has proposed changes to tax concessions and rebates, including changes to the Capital Gains Tax discount and to the private health insurance rebate for seniors through the lens of intergenerational equity.

It didn't have to be this way. Older people, like younger people, are not a homogenous group, with many older people struggling with rising living costs, a lack of housing, and rising health costs.

Below is a wrap of the key Budget announcements with a call to action on private health insurance rebates.

Private health insurance rebate

A reduction in the higher rebate for seniors has been justified on intergenerational equity grounds, but this is misguided. In truth, the higher rebate saves the government money and supports the sustainability of both the private and public health systems, which helps all generations.

Encouraging older people, especially pensioners and low-income self-funded retirees, to retain private health insurance means they are more likely to contribute to the cost of health out of their own pocket – saving the government money!

People will not support user charges for a public hospital system with huge waiting lists for elective surgery, so encouraging older people to retain private insurance makes good economic sense.

This change, from 1 April 2027, will cost a couple aged over 70 currently paying \$7,000 a year about \$830 a year more according to our new rebate cut estimator.

Rather than reform the rebate so it is more effective at retaining older people, the government chose to take an axe to a knife fight – chopping off tens of thousands of pensioners from the private health system and burdening others with higher costs to remain in the system.

Capital Gains Tax (CGT) and negative gearing

The proposed changes to the CGT discount and negative gearing are complex and will affect people differently, depending on their circumstance.

On the plus side, capital gains made before 1 July 2027 will be grandfathered and continue to attract a 50% discount. Tax on gains made after 1 July 2027 will be subject to the Keating era method using cost base indexation (adjusting the purchase price for inflation), but with a 30% minimum tax on net capital gains.

Assets purchased and fully sold before 1 July 2027 are not affected by the change.

People who buy new investment properties will be able to choose between the 50% discount and the inflation adjusted discount to encourage investment in new housing stock.

The CGT change will impact all assets, such as shares, not just housing assets. The Budget papers say it will apply to assets held by individuals, trusts, and partnerships, but according to CPA Australia, one of the peak accounting bodies, superannuation funds will maintain their current CGT treatment.

The 30% minimum tax is the most controversial change. While some capital gains might be taxed at the 0% or 16% individual tax rates currently, this would apply a minimum 30% tax rate to the net capital gain.

Importantly, Age Pension recipients are explicitly exempt from a 30% minimum tax on capital gains.

The government also intends to apply the 30% minimum tax to some trust distributions from 1 July 2028. This is a very complicated proposal with many details to be confirmed.

Investors purchasing existing housing from 7.30pm on the night of the Budget will no longer be able to claim negative gearing when they purchase an existing dwelling, but newly built dwellings will continue to be eligible. Investors in newly built residential property will also be able to choose either the 50% discount capital gains rules or the new rules.

Other assets, such as commercial property and shares, will continue to be eligible for negative gearing.

In an ominous sign for renters, when a similar policy was introduced in New Zealand in 2021, this resulted in higher rental prices, leading to the policy being abandoned only three years later.

Aged Care: Support at Home

The Government is committing \$1 billion over four years to ensure the service type "personal care" is fully funded. This will remove any consumer co-contributions for personal care services, such as showering, through the Support at Home program.

For older Australians on a pension or fixed income, out-of-pocket costs for these daily supports have been a real and growing pressure. NSA has been advocating strongly for this change and welcomes its inclusion in the Budget.

The Budget will fund the release of Support at Home packages to enable more older Australians to remain at home for longer. However, it is unclear how much this will reduce wait times below the current average wait time of 12 months.

Aged Care: Residential aged care

The Budget has allocated funding to incentivise the construction of an estimated 5,000 aged care beds each year. The funds will provide a capital subsidy in the form of a daily payment to providers who build or significantly expand residential accommodation.

Aged Care: Dementia care

The Budget also commits \$224.3 million over four years for dementia care, expanding specialist dementia programs and hospital-to-aged-care transition supports. This is a positive step for older Australians living with complex dementia and their families, who often struggle to access appropriate care.

It includes 20 additional Specialist Dementia Care units, more than doubling the current number nationally. The Hospital to Aged Care Dementia Support Program will be expanded from 11 to 20 locations.

Our hope is that this will help to address the needs of stranded patients stuck in the hospital system.

Aged Care: Accommodation supplement

The Budget includes a provision of \$1.1 billion for future spending to increase the accommodation payment for low-means residents and an additional payment for high supported residents. This will require further legislation to take effect.

RSV Vaccine

In good news for seniors, the government has listed the RSV vaccine on the National Immunisation Program making it free for people aged 75 and over and for Aboriginal and Torres Strait Islander people aged 60 and over. With RSV contributing to hospitalisation, this should help give older people greater protection.

Medicare Urgent Care Clinics

The Budget includes \$1.8 billion over five years for Medicare Urgent Care Clinics to expand the network to 137 clinics. These free walk-in services provide an alternative to emergency departments for non-life-threatening conditions, helping older Australians avoid waiting in busy emergency departments.

Hospital funding

The Budget confirms the Commonwealth commitment of an additional \$25 billion for state-run hospitals. Older Australians are the highest per-capita users of hospital services, so this sustained investment matters. With older people being increasingly stranded in hospital, we hope that some of this funding will go to support the care and support of older people in hospital and we continue to call for greater attention to this issue.

Fuel costs

The temporary reduction in fuel excise – 32 cents per litre less on petrol and diesel – will run until 30 June 2026 with excise rates returning to normal on 1 July 2026. For those who rely on a car in regional and outer suburban areas, this has provided some short-term relief. This relief has not yet been extended.

Pension Supplement

The Budget includes a change to the Pension Supplement when travelling overseas. Currently, the payment reduces to the supplement basic rate after a person is out of Australia for more than six weeks.

The Budget proposal had this doubling to 12 weeks, from 20 September 2026. However, after 12 weeks the supplement will stop instead of reducing. If someone moves overseas permanently, the supplement will cease when they depart. This is estimated to save the Budget \$218 million over five years.

Veterans and allied health

NSA is concerned that overall, there is a cut to veterans' services. Overall, the Budget lists savings of around \$600m over the forward estimates. This includes \$169.7m over five years to increase allied health provider fees but also the introduction of a \$5,000 annual limit for allied health services, saving the government \$779.5m over five years.

Dr Brendon Radford

Director of Policy and Research, National Seniors Australia

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nationalseniors.com.au/news/featured-news/budget-2026-the-good-the-bad-and-the-downright-ugly

Kim Greenwell



I was elected as the U3A Vice President at our recent AGM in March, so I thought you may want to know a little bit about me.

I was born in the mid sixties in Windsor NSW. My Dad was a pilot and later an electronic engineer for over 35 years in the RAAF and Mum while - a trained tailor - was home taking care of myself and three siblings.

Needless to say we never bought clothes, everything was beautifully handmade by Mum. I was the baby of the family, and - so I am told - the only planned child!

As you can imagine we moved a lot, which as a child I hated, and I swore I would never join any of the defence forces. Dad's last posting was to RAAF Base Edinburgh which is where we spent the longest in one place, as he retired from there.

I finished year 12 with a focus on the STEM subjects (science, technology, engineering and maths), as these were the ones I enjoyed the most. I was never one of the lucky kids who knew what career I wanted, so after graduating high school I worked in a dress shop in Adelaide for twelve months, only to find I was becoming quite bored.

At this stage the Air Force was really starting to focus on recruiting women, so I took a look at what it would be like - with Dad, as you can imagine, driving things in the background. Unbelievably I joined the Air Force as an adult trainee radar technician and completed my rookies at Edinburgh and trade training at Wagga Wagga. In those days women were not allowed to work on aircraft, so my trade was ground radar.

However, the majority of my time was spent in a software development unit bringing data from the radar system into operations rooms.

Over the next thirteen years I was posted many times, and met and married the father of my two girls.

However the Air Force was not kind to couples and we were posted apart. I ended up discharging to keep the family together.

I was at home with the girls in Adelaide when my brother asked me if I wanted a three week contract in an IT help desk over Christmas. That Christmas came and went along with many others. I ended up implementing software systems and later became a project manager.

Unfortunately my marriage did not survive (like so many others) so it was just us three girls for quite a few years, until I met and married David. David had two boys and, if you included the dogs, we became our own version of the Brady Bunch.

My career in project management continued and culminated in the development and implementation of payroll and HR systems across Australia and New Zealand.

I retired (thank goodness) in October 2024, and have loved every bit of retirement - especially our move to Strathalbyn, a place we both love.

U3A has been warm and welcoming to both David and I, and we participate in many interesting and invigorating activities, such as walking for fun, Pétanque, walkaerobics, book club, wine appreciation and photography. We have also just started philosophy.

David and I both thank you for your kind and inclusive generosity and we look forward to sharing many enriching experiences with you all in the years to come.

Six bucket list travel ideas for over 50s

Are you still dreaming of heading out on an African safari? Marvelling at huge herds of wildebeest migrating across the plains, watching a pride of lions slinking lithely through the bush, enjoying sundowners by a waterhole as hippos let loose their mighty bellows?

Or perhaps you have always wanted to stand in awe before the artefacts of vanished civilisations: the ancient temples at Angkor, the stone citadels of the Maya or the magnificent Machu Picchu, perched in lonely splendour on a jungle-shrouded peak.

Whatever is on your travel bucket list, the time to start planning is now. The travel industry is seeing a surge in bookings from over 50s who are done with waiting for 'some day' to come. "We're hearing a lot of guests say I'm not missing out – I'm booking this now," says Michelle Mickan, head of marketing at luxury travel company Abercrombie & Kent.

While many travellers are booking the destination of their dreams, others are choosing to revisit old favourites through a new lens.

"We had one guest who last went to Morocco in the 1970s as a 20-something hippy who had always wanted to return," says Evan Petrelis, managing director of Renaissance Tours which offers special-interest tours covering everything from art and architecture to ballet, opera and food. "Going back 40 years later, looking at it through different eyes, was a dream trip for her."

Older travellers are also eager to check out newly-accessible destinations.

Cruises through the Northwest Passage in the Arctic are one example; another is Saudi Arabia, which has six UNESCO World Heritage sights and has recently opened its doors to tourism.

"We are running an archaeology tour to Saudi Arabia looking at the ruins of some ancient civilisations such as the Nabateans, the same kingdom that built Petra in Jordan," Evan says.

Australia has plenty of its own bucket-list destinations. Some older travellers are finally taking long-planned trips to Tasmania or Kangaroo Island; for others, the remote Kimberley Coast is top of the list.

One common trend among these travellers: they don't want to rush the experience.

"People have looked forward to these trips for so long. They want to do everything that there is to do; they don't want to get home having missed something out. It's about treating themselves," says Michelle.

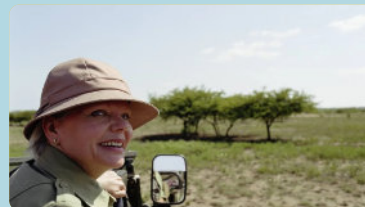
That doesn't have to mean splurging on five-star hotels: it could just be extending a trip from two weeks to four weeks so you can really savour each day.

The most essential luxury, according to Michelle, is investing in a good guide. Their insights into the local people and culture can lift a trip from ordinary to extraordinary.

"If you're going to Egypt, see it with an archaeologist who will have you living that history. The best guides know how to make the experience work, right down to when to visit each temple so that you're not seeing it with all the crowds."

#1: The African safari

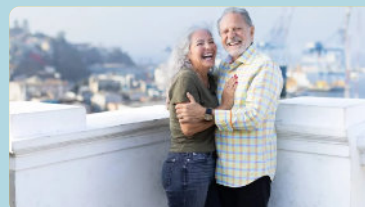
No matter how many wildlife documentaries you have watched, nothing matches the thrill of encountering Africa's wildlife in the flesh. Seniors should consider an African safari because it is a once-in-a-lifetime opportunity to see some of the most amazing wildlife on the planet. It can also be a great way for seniors to get some exercise and fresh air, while also learning about African culture and history.



#2: The see-it-all adventure in South America

When you have always wanted to explore a particular part of the world and haven't been there yet, what do you do? Book a sampler-style trip that takes in the region's greatest hits.

If you are a senior who is considering travelling to South America, do your research and find a destination that is right for you. There are many different countries and cultures to explore, so you are sure to find something that you will love. South America is a continent with natural beauty, diverse cultures, and exciting activities. Travelling to South America can be a great way for seniors to stay active, learn new things, and make memories that will last a lifetime.



#3: The walking holiday in Spanish Camino

It's the ultimate in slow travel, and a great way to discover a new destination. Whether you plan your walking trip with mates or make new friends along the way, indelible memories are guaranteed. The Spanish Camino is a challenging but rewarding pilgrimage that can help seniors stay active and connect with their inner selves. It is also a great way to learn about Spanish culture and history, and to meet other people from all over the world.



Your northern Spain trip could combine day walks along the Camino de Santiago pilgrim paths, with a range of food experiences available from cooking demonstrations to meals at Michelin-starred restaurants.

Bucket-list fast facts

The Australian Seniors Series: Travel Trends Report 2022 finds:

- 24% of seniors are planning indulgent, luxurious holidays
- 49% are searching for new experiences
- 72% don't worry about spending the kids' inheritance on holiday

To see the full results visit

The Australian Seniors Series: Travel Trends Report 2022.

#4: The close-to-home adventure in the Kimberley

You don't have to leave the country to have a luxury adventure. Australia's more remote corners offer some unforgettable and popular wilderness experiences. You could take in many sights, from the world heritage-listed Bungle Bungles to a helicopter trip to the Mitchell Falls.



The Kimberley is a vast and rugged region with a rich history and culture, making it a great destination for seniors who are looking for an active and adventurous holiday.

It is also home to some of the most spectacular natural scenery in Australia, including towering gorges, ancient rock art, and pristine beaches. These natural wonders are sure to leave you in awe.

#5: The DIY option in glorious South Australia

A self-drive tour lets you discover Australia's remarkable landscapes and attractions at your own pace, timeframe and budget.

If you're headed to South Australia for a trip round its celebrated wine regions, or are after a shorter bucket-list break, head across to Kangaroo Island and take your own car (or hire on the island) and explore the rugged coastal scenery at your leisure, staying overnight in oceanfront hotels and spotting sea lions, penguins and koalas by day.



#6: An immersive experience in Hokkaido

Is there a destination you have always wanted to revisit? Then find an itinerary that lets you discover the places that most travellers miss. The less-visited northern island of Hokkaido in Japan immerses guests in all aspects of Japanese culture, from its art and food to its gardens and temples. Many tours end in Tokyo to experience the city's beautiful landscape gardens.



Japan is a very accessible country, with ramps and elevators in most public places, so great for seniors who might have accessibility issues. There are a wide variety of experiences to be had in Japan, from visiting ancient temples and shrines to exploring modern cities. The food in Japan is delicious and varied, and there are many restaurants that cater to all tastes.

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seniors.com.au/travel-insurance/discover/travel-ideas-seniors



What?

A quiz night

With quiz master Craig Maidment

Why?

It's a fundraiser!

...to send local athlete, Kym Gardner, to the Melbourne Special Olympics in October 2026

Who?

You and your friends

In tables of eight - \$10 per person

When?

Friday 10 July

7pm to 10pm

Where?

Caruthers Hall

(AKA the Show Hall), Coronation Road

How?

Phone 0416 173 573

To book a table - BYO nibbles & drinks

**Prize donations
gratefully received**

Call Maxine on 0466 108 939 to donate

Beginning in 1999, U3A Strathalbyn is still flourishing after more than twenty-five years.

We remain proactive in seeking new membership and fresh ideas and look forward to expanding our activities to give an even broader community focus well into the future.

President	Ingrid Johansson
Vice President	Kim Greenwell
Secretary	Jasmine Hunt
Treasurer	Doriana Borone
Committee	Marilyn Henn Sue Flynn Sue Dowsett Lynda McDowall Ross Wingrove
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