U3A REDCLIFFE
www.u3aredcliffe.org.au
07 3284 2687

Campus Communiqué

Edition No. 626
21 August 2026

Diary dates

19 September: End of Term 3	23 September: Trivia
30 September: Community Connection Day	5 October: King's Birthday (public holiday)
6 October: Start of Term 4	24 October: Seniors Concert
11 December: End of Term 4	

From the Secretary

The August Committee meeting was held on 20 August. More about the outcomes of that meeting in the next *Campus Communiqué*.

In the meantime, our new Constitution has now been approved by the Queensland Department of Fair Trading, and is up on our website. You can access it under the 'Governance' tab, or use this link: www.u3aredcliffe.org.au/wp-content/uploads/2026/08/Constitution-June-2026.pdf.

Refinements to our constitution over the past year or so, as determined by our members at several general meetings, have resulted in some important changes for our organisation. These include:

Membership renewals – As was the case for renewals last year, memberships must now be renewed on or before December 31st each year if members are to retain continuity of membership. Under the current constitution there is no longer a three month 'period of grace' into the new year for memberships to be renewed.

This means that anyone seeking to pay their membership fee in January or later is regarded as a new member. They have to complete a new membership form and are given a new membership number.

Life Membership – The Constitution is now clear that life members have the same rights and obligations as financial ordinary members, and are entitled to have the annual membership fee waived.

Election of Committee – Committee elections will continue to be held annually, but the election of our officers – President, Vice President, Secretary and Treasurer, are now staggered and held every second year.

The election for President and Treasurer will now be held in each odd-numbered year. As 2027 is an odd-numbered year, there will be elections for President and Treasurer in 2027, and those elected will then serve in those positions for two years.

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The election for Vice President and Secretary will now be held in each even-numbered year. Therefore, the next election for these two positions will occur in 2028. Those elected will then serve in those positions for two years.

There is a wealth of information under our 'Governance' tab, including our Constitution and all of our various policies, including our Code of Conduct. It is well worth a visit to familiarise yourself with the conventions and rules governing our wonderful voluntary organisation.

Steve Wilson

From the Course Coordination Team

A small peek Into the future

Members of the Course Coordination Team are planning for the final term of 2026. Possible new and returning courses at this stage will be:

- Remembering Facts
- The Hidden History of the Military
- The History of Country Music
- Dungeons and Dragons
- Introduction to Android Phones
- Rock 'n Roll Dance Basics
- Beyond the Manuscript
- Photography Beginners
- Intermediate Computer
- Cryptic Crosswords—ABC for All, and
- You be the Judge; Justice on Trial.

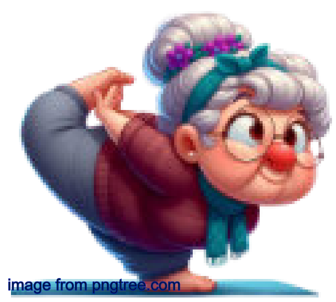
Direct Phone Number to the Course Coordination Team

If members or tutors wish to talk to a member of the Course Coordination Team, please call on 0436 845 462. This number will be answered only during campus opening hours when a team member is present. Please leave a message if there is no answer.

We hope that you love U3A, love learning and love being together with like-minded people.

Course Coordination Team

Petra Lyons, Russell Hopkins, Steve McGahey, Teresa Dugic, and Cheryl Verdon

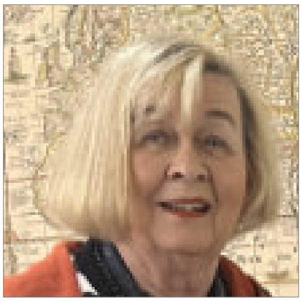


With thanks to Lenore Woolich

Gertie's Giggles

- Childhood is the time of life when you make funny faces to the mirror.
  Middle age is the time of life when the mirror gets even.
  Old age isn't so bad when you consider the alternative!
- You want to know how to frighten the new generation? Just put them in a room with a landline, an analog watch, and a tv with no remote with instructions written in cursive writing.

Library News



Hello U3A Redcliffe Members,

This is a brief note to inform all of my absences in Week 8,9 10 in Term 3 and Weeks 1,2,3 in Term 4.

The Library will be looked after by Lydia the Library Assistant and Patricia who looks after the Community Library.

I am also reminding folk about the procedure for donating books to the Main Library.

If you have books you want to donate either talk to me when I am at U3A every day of the week or leave your phone number with the office staff and I will ring you.

The main library is very full. I am only accepting resources that fit current classes or fill a gap in the Dewey shelves.

The local op shops are good places to accept your unwanted books, etc.

Please do not leave donated books on the library desk!!!!

Sharyn Reggars

Librarian

From the Editor

Thank you to all the people who have sent in photos of their class activities. I have had very positive feedback from members who enjoy seeing what others are doing. Please keep up the good work.

Do you have a poem, a short story you, a photo or some artwork you would like to feature in the *Campus Communiqué*? These do not necessarily need to have been done in a U3A class.

Contributions about members' sporting or other community achievements are also welcome. Please note, however, this needs to be about U3A members, not promotion or advertising.

Ideally, written pieces should be approximately 500—800 words, but longer contributions can be serialised.

Please also include a few details about yourself: name (obviously!), which classes you are enrolled in and/or tutor, plus anything else you think would be of interest to others. A photo would be great too but is not compulsory.

The first literary contribution, a poem by Jean Gillespie, is on page 5. I hope you enjoy it.

You can email your work to editor@u3aredcliffe.org.au, ideally as a Word or text document. Graphics can be .jpg, .png or other common format. The only stipulation is 'dinner party rules' apply: no politics, sex or religion, and no advertising.

Jennifer Booth

Community Connection Day
and Morning Tea

Free event
Wednesday 30 September 2026

Topics and Presenters

• Dementia: Risks, symptoms and support

Age related memory changes: Early signs and symptoms of dementia
modifying risk and supporting a person living with dementia

Presenters
Sue Radecker
47 years nursing with focus on aged care, education and specialised dementia support

Linda Porter
Over 30 years working as a nurse specialising in dementia support, care and education

• Planning ahead: an act of care

Enduring Power of Attorney and Advance Health Directive

A simple step now can make a difficult time easier later

Presenter
Nieve Evans

Principal Lawyer, N.E Legal, Margate Beach

• Exercise physiology

Using education and individualized exercise to prevent and manage a broad range of illness and injury

Presenter
Robbie Brokenshire
Exercise Physiologist, Prohealth, Dolphins Fitness and Aquatics. Kippa Ring

U3A Redcliffe
Doors Open 8:30am
9:00am—1:00pm

Registration is essential for this free event
(Registrations close 3:00pm, Friday 18 September)

Please register at the office,
or by phone 3284 2687
or email including your name and phone number u3a@u3aredcliffe.org.au

Poet's Corner

Jean Gillespie is a prize-winning poet who was born in Scotland in 1936. She emigrated to Australia in 1961 to escape the cold and often 'dreich' weather.

Her hobbies include knitting and playing word games, especially Scrabble with friends.

Jean is a long-time member, and former tutor, of the *Writing for Pleasure 2* class.

OS Feet

If you're not an average person, say your size is not the norm,
And you want new clothes to neatly fit and complement your form,
You could be very lucky, buy something great and look a swinger,
Or you could end up in Lincraft getting out your trusty Singer!

My problem's much more thorny, I can really get the blues,
'Cos when I go out shopping I simply can't buy shoes.
I look in shoe shop windows, styles and colours laid out neat,
And I could give you very generous odds that none would fit my feet.

You see, they are a bit outsize. To tell the truth, they're largish.
Friends have said my shoes are boats, the unkind have mentioned barges.
I've squashed my toes in sandals light and ended up with blisters,
In the Cinderella story I'm there with the ugly Sisters!

I never thought about them when I was young, it's true,
But when I wasn't looking, they kind of grew and grew.
And when I became a teenager I began to realise
There were loud hoots of amusement when I was asked for my shoe size.

Folks seem to think it's quite a laugh and many jokes abound,
Like, Do you have to go to crossroads, when you want to turn around?
You must be Clydebuilt, like the liner, the Queen Mary!
And if you're planning fancy dress, *You can't go as a fairy!*

When I go into a shoe sop the assistant starts with fright.
I tell her what my size is, she says, 'Sure you've got that right?'
I sit there disconsolately, toes curled up in my sockses,
She says, 'Sorry, nothing in your size, but you can have the boxes'.

If there's an invite to a wedding or a day at the Melbourne Cup
I start to plan an outfit, I have to work from the feet up.
Others buy themselves a trendy suit, then accessories they choose,
For me there's nothing happening until I find some shoes.

Fashion editors say, Forget your bad points, concentrate upon the good,
And I can see the point in that, and certainly I would.

But for someone just to notice, I've waited sixty years.
My most outstanding feature? I've the cutest little ears.

© Jean Gillespie

U3A Trivia

Brand New Format

Wednesday 23 September 2026
Margaret Ball Rooms 10:00am

Experience a new technological approach
to the Trivia for Redcliffe U3A

Dan Stalker will again challenge you

Register

★ either a table of four with a catchy team name or,
★ just you and we will join you up to form a table

Registration and payment at the U3A office

$12.00 per person
payable by Wednesday 16 September

Note

★ Several prizes to be won

★ A light lunch is served after the game

★ Payment must be made with booking

★ No ‘walk-ins’ on the day accepted

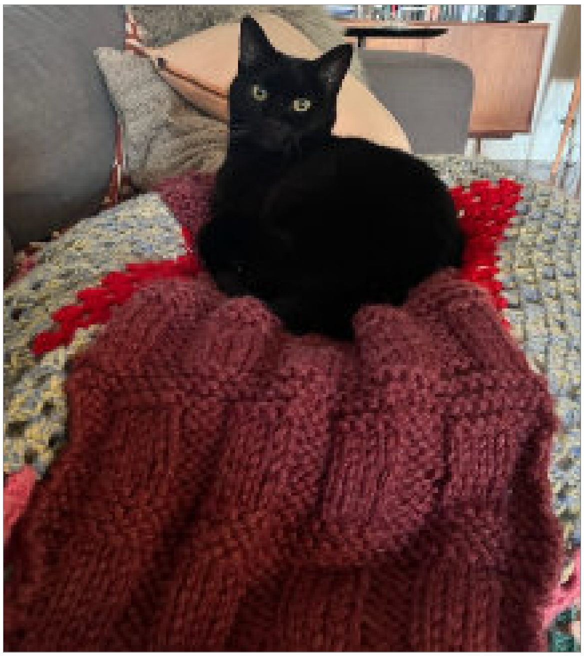
Join us for a morning of fun

Class activities

Floristry

The Floristry class hard at work creating their beautiful arrangements.

Next class is native flower arrangements, then terrariums and the last week of class is Japanese-style Ikebana



Knitting news

Madam Catsby—and she is a Madam!—says a big ‘thank you’ to all the knitters. She is enjoying the warmth of your knitting!

Well done knitters.

Sue Taylor


SENIORS
CONCERT
October
24th
"SAVE THE DATE"
NEW ACTS to
share their
musical talents
and some of our
favourites back
to entertain you
all

Technology news

Our IT Guru, Ruth Northcott, has passed on the following information and advice from one of the Big 4 banks.

Investment scams are on the rise

Scammers are posing as legitimate financial advisers or institutions, offering ‘once-in-a-lifetime’ chances to grow your wealth, or promising returns on savings you ‘won’t find anywhere else’. With interest rates changing and people looking for better returns on their savings, scammers are even more active.

If an 'opportunity' sounds too good to be true, it probably is.

Common investment scam red flags

Celebrity in emails/socials: Be wary of emails or social media ads featuring well-known personalities promoting get-rich-quick schemes. Scammers use fake news articles and videos to make them look real.

Random messages: If someone you don’t know contacts you via SMS or apps like WhatsApp or Telegram and the chat shifts to investing, they could be out to scam you.

Higher rates: Scammers often dangle higher interest rates than what’s available elsewhere, targeting people eager to boost their savings quickly. Don't believe it.

No online presence: A legitimate investment firm should be easy to find online. If you can’t dig up much about them, steer clear.

Can't withdraw your money: If you’re asked to pay a fee to access your own funds, there's a high chance it's a scam.

Remote access requests: If someone from the 'investment company’ asks you to install remote access software to help set up accounts, don’t do it.

Crypto transfers: If you're told to open a crypto exchange account and send funds to a wallet address they provide, it’s almost certainly a scam.

'Help' recovering lost funds: If you’ve been scammed before and someone contacts you offering to recover your money for a fee, it’s very likely part of the same scam.

How to protect yourself

Use the ‘Stop, Check and Protect’ strategy:

Stop

Scammers create urgency to pressure you into acting fast. If something feels off, take a step back - hang up, block and walk away.

Check

Verify who you're dealing with. You should check that the person recommending financial products to you holds an Australian Financial Services (AFS) licence. You can also search the ASIC website to confirm Company registration information.

Protect

If you feel unsure, don't share your bank details or transfer money.

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Think you've been scammed?

If you think you've been scammed, act immediately. If you've shared personal or banking details with a suspected scammer, or sent money to an unknown account, contact your bank as soon as possible.

If you shared credit card details, block or cancel those cards immediately. You may be able to do this through your bank's app.

If you have been caught up in an investment scam, know that this is not your fault. According to Scamwatch, these scams claim the most money from Australians each year. Below are some immediate actions you can take to protect yourself from further financial harm.

- If you think your super has been impacted, then contact your fund straight away to explain what has happened.
- If you have shared financial information or believe you have transferred money to a scammer, notify your bank immediately.

Who can you contact if you've been scammed?

- Report the scam to the Police through the Australian Signals Directorate's ReportCyber portal. This resource is there for reports of scams where money or personal information has been lost.
- Help others by reporting to Scamwatch to help them prevent future losses, monitor trends and educate the population about emerging threats.
- You can also contact IDCare, a not-for-profit organisation providing support to those experiencing identity and cyber security issues.

* * * * *

Shopping scams

The latest issue of IDCare's newsletter, *Cyber Sushi* (serving up the cold facts, with some phish bytes), focuses on shopping scams. (Follow this link if you would like to subscribe to Cybersushi: www.idcare.org/get_help/newsletter-sign-up-form

Online shopping scams: Avoiding 'cartbreak'

Reports to IDCARE indicate that while criminals continue to exploit everyday consumer purchases, they are increasingly targeting specialised goods and services. Recent cases show scammers using social media marketplaces, fraudulent websites, and even face-to-face interactions to convince buyers to pay for products that either never arrive or are counterfeit.

Vehicles, electronics, event tickets and trade services remain common targets, but scammers are also expanding into niche markets such as collectables, hobby items, farming equipment and other specialist products. Rural and regional Australians are vulnerable when purchasing agricultural goods, livestock or machinery.

Another growing concern is the rise of scams involving services, where offenders pose as tradespeople or contractors. In many cases, victims meet with the individual, receive what appears to be a legitimate quote and then pay deposits for work that is never completed.

As scammers become more sophisticated, consumers should take extra precautions before making purchases online:

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- Research the seller before buying and check reviews from independent sources.
- Verify that the business is genuine by checking its ABN and physical address.
- Avoid paying for expensive items before inspecting them in person.
- Use secure payment methods that provide buyer protection wherever possible.
- Double check website addresses and look out for fake websites that imitate trusted brands.
- Confirm the account name matches the person or business you intend to pay, particularly when using bank transfer or PayID.
- Be cautious if a seller pressures you to act quickly or requests unusual payment methods.
- If something doesn't feel right, stop, check and verify before making a payment.

Taking a few moments to verify a seller, inspect a product and use secure payment methods can help people protect their money and ensure they get what they paid for.

* * * * *

Microsoft 365 subscriptions without Copilot

Microsoft can automatically bundle its AI software, Copilot, with Microsoft 365 subscriptions. You can save money if you do not want to use Copilot by changing your subscription.

The following information comes from Microsoft Learn: https://learn.microsoft.com/en-sg/answers/questions/5904477/remove-ai-from-subscription

For home Microsoft 365 subscriptions, the AI features (like Copilot) are tied to the specific plan. To “remove AI” and go back to a cheaper level, the subscription must be switched or downgraded to a plan without Copilot (for example, a Classic plan where available) or with fewer features.

For consumer Microsoft 365 (Personal/Family/Premium/Basic):

1. Go to the Services & subscriptions page: https://account.microsoft.com/services.
2. Sign in with the Microsoft account that owns the subscription.
3. Find the current Microsoft 365 subscription and select Manage.
4. Use one of these options, depending on what is offered on the account:
   - Switch to a different Microsoft 365 subscription (for example, from Microsoft 365 Premium to Personal/Family/Basic, or to a Classic plan where that option is shown). This moves the account to a lower-priced plan with fewer or no AI features.
   - If a direct switch option is not shown, select Cancel subscription. During the cancellation flow, some regions and plans present an option to downgrade to a Classic plan (for example, “Microsoft 365 Family Classic”) at the previous, lower price. Choose that option if it appears.

Notes based on the current consumer offerings in context:

- Microsoft 365 Premium is the plan that explicitly adds more AI tools; switching to Personal, Family, or Basic reduces features and cost.
- In some regions (for example, Australia), Microsoft 365 Family Classic is offered as a

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lower-priced option without Copilot. Users there can cancel/downgrade from Family with Copilot to Family Classic during the manage/cancel flow and may be eligible for a refund of the price difference if they switch within the stated timeframe.

- If the subscription was purchased through a third-party billing partner (Apple App Store, Google Play, or a retail partner), subscription changes (including switching to a cheaper plan) must be done through that partner. In that case, go to https://account.microsoft.com/services, select Manage next to the subscription, and the page will redirect to the partner's site for plan changes.

If the goal is simply to avoid paying the higher AI-enabled price going forward, ensure that the subscription is switched to a lower-tier or Classic plan and that recurring billing is enabled only on the desired cheaper plan.

What is happening in your classes?

With so many classes and so many members, you can help others understand what you do at U3A Redcliffe. Please send a brief story and some pictures to editor@u3aredcliffe.org.au.

Care and Concern

At times there is notification that a member has not been enjoying the best of health, perhaps with a hospital stay. On some occasions this has not been known until much later. If you know of a member who is not well, can you please contact the Care and Concern Coordinator, Jean Hunt, on 0432 107 261 and she will arrange for a card to be sent from U3A.

Campus Communiqué Editor: Jennifer Booth (editor@u3aredcliffe.org.au)

The editor reserves the right to publish articles in any form.

The *Campus Communiqué* is published with the full approval of the Management Committee of U3A Redcliffe Inc.