

Screw your idea of a normal retirement!

"If you don't know what your time is worth ... how can you expect other people to either" – Dan Kennedy

by David Norris

MARGARET LEFT Centrelink crestfallen. A farmer's wife, never one to shy away from the hard work, felt humiliated. Her husband's health, at the young age of 61 years, had taken a turn for the worse. Now he can't work the farm as he once did or, more to the point, needs to so they can turn a profit. That left Margaret, 62 years young. She had to do something about it. Her first attempt was to go around to all the retail stores – because that's what she did before she had children.

A lot has changed since then. That said, a lot hasn't. It is still hard to a job if you don't have the skills, and don't have the experience. So, after going the rounds and 'presenting herself', she had drawn a blank. Not familiar with the world 'online', she sat with her daughter to draft up a new résumé and cover letter. Still, after some 30 attempts, no work. Cap in hand, that left an appointment at Centrelink, and that tasted like defeat.

The young clerk (anyone under 40 looks young) behind the desk, said to her after she explained her situation: "Why Margaret, you don't need to work, you're almost at retirement age."

Wham! No help, no assistance to find work to be found around here. What he was really saying was: 'Hey retirement is all you're good for.'

To her, what he said sounded a lot like what she did with their milking cows once they were too old. Find a good pasture, get 'em fat, then take 'em off to the house...

She felt cheated, felt as though someone had grabbed her hard in the stomach and winded her ... **ROBBED!** You'll agree her choices had been taken away. Her right to self determination stripped. Like a thief, but instead of the cover of darkness, this was happening to her in the broad daylight of her life!

But for all this pain, underneath this humiliation was a cold and simmering rage.



You'd be forgiven for having pity for Margaret and her husband's all-too-common life circumstances. But for Margaret, it was as if a bucket of ice cold water was thrown in her face. Instead of pity she saw opportunity, instead of hardship she partnered resolve, and this brought into sharp relief what she really wanted.

A life of meaning, purpose and passion. Screw retirement as usual. Instead she went about incorporating a diet of action

and improvement. Never too late to change a leopard's spots ... Phooey! She went about a more resourceful activity agenda. She reached out and grabbed information by the scruff of its neck and applied it. She knew that if she didn't do this no-one else would. She acquired good computer skills. She now understands the web basics. She basically got good at what she needed to do in order to live the life she wanted.

Today, at 64 years of age, you'll find Margaret working in a Aged Care facility as a front desk receptionist, typist and part-time diversion assistant. She has fused meaning and purpose with a pay cheque and this powers an entirely different future than the clerk would have prescribed.

To paraphrase Einstein, at the heart of all difficulty is opportunity. So, how are you going about your life with purpose and passion? Perhaps there is something for everyone in Margaret's story. □

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David Norris, a health professional, consultant and advisor, has been an enthusiast of work and purpose in the second half of life for almost a decade. Author of *The Future of Work*, a Baby Boomer retirement intentions survey, David today maintains national and global peer networks to help people and employers maximise work and business opportunities for older people and clients.

David brings monthly morsels for those who wish to choose an entirely personal path to the second half of life. You can contact him at info@gethealthcaredirect.com.au

Mature age workers: a great asset for Australia

by Kate Ellis
Employment Participation Minister

NOT A WEEK GOES BY without me being contacted by a member of our local community about the problems that they are having finding work as a mature-age Australian.

I'm not alone in this regard, with MPs across the country hearing the same concerns.

We are hearing from people who talk about the humiliation they feel after being constantly overlooked. About how belittling it is when the skills and expertise you've built up over decades of hard work are not recognised.

Ultimately, people are angry feeling they are being thrown on the scrap heap when they have got so much left to give, and so much longer to live.

We also know that it takes longer for mature-age people to find work if they are unemployed, twice as long as the average jobseeker.

This has a great human cost in terms of motivation and confidence, and can really knock people for six at a time when they had planned to be saving and preparing for retirement.

The need to adjust to our ageing population is very real.

When the pension age was set at 65 in 1908, most people did not live much beyond that age.

But Australians are now living longer and healthier lives and we need to change outdated perceptions.

In fact, by 2020, there will be twice as many 65-year-olds as there were in 2009.

By 2050, almost 20 per cent of the Australian labour force will be older than 55, up from 10 per cent in 1980.

That's a fifth of all workers - a group of workers whose skills and experience we can't afford to lose.

Not only is it utterly wrong for mature workers to be overlooked, it's just plain dumb.

Mature-age workers are a great asset for South Australia because we are lucky to have a lot of them, being second only to Tasmania in terms of average age.

But we are not making the most of this asset. Out of all the capitals, Adelaide has the lowest proportion of people aged 50 to 64 and the lowest participation rate.

I recently hosted a Corporate Champions breakfast attended by many Adelaide employers aimed at raising awareness of the assistance available to businesses to employ mature workers and to smash through discrimination.

There's a lot on offer through the Government's \$55 million program to increase the participation of mature-age Australians.

It includes a \$1000 bonus when businesses employ a person over 50, a targeted jobseeker assistance program that will provide IT training, career advice and grants of up to \$4400 to help businesses update the skills of workers.

I am proud that the Government has appointed the first Age Discrimination Commissioner, Susan Ryan AO.

We also have charged the Law Reform Commission with identifying discrimination and disincentives for older workers in Australian law, with a report due next year.

Business experience is that many mature-age workers don't want to retire. They just want work that fits around their family responsibilities.

A survey of 3000 mature-age Australians earlier this year showed that age discrimination, superannuation, workplace flexibility and leisure-time trade-offs were major barriers to employment, which are all things that can be easily addressed.

Whether you are a business or a jobseeker, the Government is doing more than ever before to harness the skills and experience of mature workers.

We can't afford not to. It's that simple □



THE ORIGINS OF EXPRESSIONS

Dead as a Doornail – Before the days of the electric or mechanical doorbells, anyone coming to your house just had to pound a metal knocker that was nailed to the front door. Sometimes it took a lot of heavy smacks to get attention. This meant that the nails holding this metal plate on the door got a lot of wear, having the life pounded out of it and it fell out. Today, anything that is totally withered, a failed project or situation that is hopeless, is considered to be as 'dead as a doornail'.

Alternate origin: In colonial times, nails were in short supply and under high demand. People would go out in the night and steal the nails from their neighbors' doors. To prevent this from happening, the ends of the nails inside the door were bent and hammered down to prevent them from being pulled out from outside. The nail was said to be 'dead' and the act was 'deadening the nail'. It could not be removed and all other uses were of that nail were henceforth eliminated. □

The importance of having the right connections

by Dick Bennett

TECHNOLOGY IS CHANGING RAPIDLY. However, it is an essential part of our lives. Whilst many seniors and over-50s who were not brought up using computers and the Internet are reluctant to learn new technology, many have actually embraced the challenge with some even going on to become volunteer BSOL computer mentors themselves. Others have found it useful to offer their newly acquired computer skills to help with important key roles in community organisations. Some have also used these skills to gain full-time or part-time employment.

The January issue of *Techlife Australia* computer magazine has some interesting predictions and statistics regarding changes and trends in computer technology. These include the continuing reduction in the sale of desktop computers and even laptops losing popularity as users now accept that the majority of common tasks like email; web surfing and listening to music and watching videos can be done on tablets. There has been a proliferation of tablets coming on the market and, with fierce competition, significant reductions in prices.

Recent innovations include 3D printing. Examples of these machines in action can be viewed on YouTube. These will become more and more affordable as development, demand and production increase.

Useful technology allows copying LP vinyl records; cassette tapes and VHS tapes to digital format so they can be preserved.

Don't own a computer or uncertain whether you should go to the expense of buying one? No problem. Brisbane City Council libraries across Brisbane have regular free computer classes where you can try out before you make any purchasing decision.

In respect to the National Broadband Network (NBN), BSOL recommends opting in when it comes to your area. Connection to your home is free of charge and will be



BRISBANE SENIORS ONLINE ASSOCIATION INC.

the only method of phone connection when the copper network is eventually disconnected. In addition to the NBN providing your phone service, should you decide to install it later for Internet or to make it more attractive if selling your home, higher costs are likely to occur if installers have to specially return back to your home.

In addition to hundreds of uses, other important uses of the Internet are the monitoring of GoCards and toll road transponders. These allow users to see if correct deductions have been made, how much credit remains and allow for the convenient and timely top-up of the account. □

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Brisbane Seniors Online (BSOL) is a not-for-profit organisation that provides affordable computer training for seniors and over-50s in their own home, at community centres and libraries, as well as small classes in some areas using unpaid volunteer mentors.

BSOL can assist seniors and over-50s how to safely use computers and the Internet. Volunteer mentors are always welcome to join BSOL, and undertaking such work is rewarding and enjoyable. For more information, contact the BSOL central office on 3210 6983 or see www.bsol.asn.au

Please note that the BSOL office will reopen on Monday 14 January 2013.

Playing the Devil's advocate

THE ABC's 7.30 Report host Leigh Sales is without doubt one of the best of our media interviewers.

Unlike many, she is a master of one of the most important interviewing skills: playing the Devil's advocate.

This skill is so important that much time and money is spent in training those in important positions on how to respond to this and other excellent techniques used by experienced and well-trained journalists.

Those not trained in this technique – especially the victims – may mistake it for bias, but it is far from it.

It can be a straightforward question: people might say you have done

something or other – no accusation – merely a suggestion of what some say.

Training public figures to deal effectively with professional interviewers is a must. In the cut and thrust of present day politics it is wise to ensure your representatives are not only aware of what they have to say, but that they are also well briefed in responding to the deadly 'Devil's advocate'.

Unhappily this is often not so.

For many years we at Older People Speak Out ran courses training politicians and others who speak at media forums to give them such skills. Perhaps we should do so again before the next election? □

– Val French



An old dog story

AN OLD DOBERMAN starts chasing rabbits and before long, discovers that he's lost. Wandering about, he notices a panther heading rapidly in his direction with the intention of having lunch.

The old Doberman thinks, "Uh, oh! I'm in deep shit now!"

Noticing some bones on the ground close by, he immediately settles down to chew on the bones with his back to the approaching cat. Just as the panther is about to leap, the old Doberman exclaims loudly: "Boy, that was one delicious panther! I wonder, if there are any more around here?"

Hearing this, the young panther halts his attack in mid-strike, a look of terror comes over him and he slinks away into the trees.

"Whew," thinks the panther, "that was close! That old Doberman nearly had me!"

Meanwhile, a squirrel who had been watching the whole scene from a nearby tree, figures he can put this knowledge to good use and trade it for protection from the panther. So, off he goes.

The squirrel soon catches up with the panther, spills the beans and strikes a deal for himself with the panther.

The young panther is furious at being made a fool of and says: "Here, squirrel, hop on my back and see what's going to happen to that conniving canine!"

Now, the old Doberman sees the panther coming with the squirrel on his back and thinks: "What am I going to do now?" But instead of running, the dog sits down with his back to his attackers, pretending he hasn't seen them yet, and just when they get close enough to hear, the old Doberman says ... "Where's that squirrel? I sent him off an hour ago to bring me another panther!"

Lessons from this story

Don't mess with the old dogs. Age and skill will always overcome youth and treachery.

Bullshit and brilliance only come with age and experience. *

* Of course, we are in no way insinuating that you are old, just 'youthfully challenged'.

... and you did notice the size of the print, didn't you? □

Tracking development of universal metrics: advancing the age-friendly concept

WRITTEN by ActiveAge, UK, a recent article spoke to the importance of measurements regarding the age-friendly concept. Given the considerable global interest over the last few years, growing concerns were raised over a lack of standard metrics, preventing stakeholders to properly measure the success of their age-friendly initiative.

As a result, the WHO is currently developing standardised metrics for age-friendly cities, while cities and organisations are also developing their own assessment tools. However, numerous difficulties slow down the process, such as the need to have tools capable of accommodating differences in culture and ease of use.

In 2009, a small number of stakeholders in the field of ageing gathered and discussed the possibility to adapt an assessment tool developed by the University of St Andrews to age-friendliness, creating an Age-friendly Index capable of measuring the impact of any age-friendly actions, as assessed by older people.

Despite those encouraging progresses, ActiveAge raises another concern about the sustainability of age-friendliness: it remains on the fringes of city economic life. Without an economically focused agenda involving businesses and without the metrics to demonstrate the positive impact of age-friendliness, the age-friendly city initiative could wane. To address this issue, the City of Newcastle designed an Age-friendly Capacity Framework setting out important conditions required for any city to lead an age-friendly campaign and to embed it successfully into the economic and social ecosystem of the city.

Finally, another important aspect of age-friendliness should be taken in account by every stakeholder: age-friendliness is multidimensional and will evolve. ActiveAge believes that a truly multi-generational approach to the planning and implementation of age-friendliness is crucially important.

[Click here to read the full Active Age Discussion paper](#), and learn more about what has been done regarding age-friendliness. □

Anticipating a summer of tennis

with Maida Lilley

HOLIDAYS SPENT AT HOME after Christmas, relaxing under the ceiling fans, are enlivened by a surfeit of world-class tennis. Will it be the Hopman Cup from Perth's fabulous new centre, where teams of players from many countries prize the honour of representing their homeland, or the Brisbane International at Pat Rafter Arena, where individual world players start their tennis year in anticipation of making the big time at Melbourne's Rod Laver Arena in January for the first of the 2013 grand slams?

Like everything the 21st century, the problem for enthusiasts becomes too much choice. The remote is in overdrive as I surf from channel 10 to 72.

Commentators are champions of yesteryear. Tennis fans know their voices as they age and remember their former glories. Some are now coaching the up-and-coming young players. They understand strengths and weaknesses and, even from the broadcast box, give sound advice along the way.

As a 15-year-old, with only radio and newspapers to keep us informed, I saw two champions in person. Our very stern headmistress at Brisbane Girls Grammar invited the top-ranking world pair of 1948, Australians Sedgeman and McGregor to visit the school to play our A tennis team. We girls were allowed to watch in wonder.

At a school where we faced detention if we so much as spoke to a boy whilst in uniform at the bus stop – even if he was your brother – to have these fine-looking, athletic young men amongst us, was an experience not to be missed. Soon after, the front page of the Courier-Mail featured a photo of two 17-year-old amateurs, Hoad and Rosewall leaving by boat, with the caption "Australian young men take on Wimbledon". In those days championships were at times held at Milton with its wooden stands but, when they fell into disrepair and the big change to a professional game took over, Queenslanders had to go south to actually see big tennis.

Finally Brisbane built its own world-class arena with multiple courts and a moveable roof with specially arranged public transport to entice fans. Now, in high wind, rain or extreme heat, we see the venue being made suitable for play. Racquets are no longer standard size wooden frames strung with cat gut. During long matches announcements are made that players are having racquets restrung or replaced if the players are not happy with the ones in their bag at court-side.

Today's top players are supported by personal coaches, a physical trainer, a physio, sometimes a masseur and even a dietician. Big tennis is big business. Thanks to multiple digital TV channels and a remote control, we can indulge our interest from the comfort of our favourite chair while making countless cups of tea or drinks of our choice during those pesky ads. The best of gladiatorial matches can be nail biters, while the athleticism and calm precision and grace of Federer's play delights the eye. That's a summer of tennis to enjoy. □

THE ORIGINS OF EXPRESSIONS

Redneck – To be a redneck isn't because anger makes your neck red at all. The term comes from the US south, but it refers to anyone who works outdoors, especially in the farm fields where, after a while, all that sun exposure gives you a very red neck (from bending over a lot in the fields). Since many wore hats that sheltered their faces, that left them all with red necks. After years of having sunburnt necks, skin just got darker, reddish and more crusty. So the term today can be anyone who works outdoors.

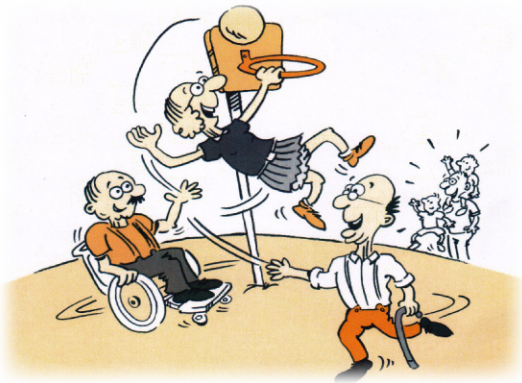
Sandwich – In 1748, the fourth Earl of Sandwich was John Montagu, who loved to gamble. Any time he could get a game in, he would. Since his time was limited, and he couldn't formally eat, he told his servants to give him a slice of roast beef between two pieces of bread, so he could eat at the gaming table (not needing utensils). He might not be the first to come up with this, but he was the first to do it in public and often. As a result, this concoction of meat between two slices of bread soon became known as 'the sandwich'.

Pooped – The term goes back to sailors who brought it to land. The stern of a boat is called the poop. During strong winds and storms smashed against it repeatedly. Any ship's stern that showed damage from all of this was called 'pooped' and lucky to still be floating. So when the sailors got ashore, in their descriptive way they would often say that they felt as tired and battered and as 'pooped' as their ship. People took hold of this phrase and soon used it to describe themselves even when on land as being totally 'pooped out' when they were really tired, fatigued and exhausted from anything strenuous.

Hocus-pocus – Early jugglers altered a Latin phrase used during Holy Communion. They took the word 'hocus' which means 'here is the body' and formed a rhyming word go to with it for their magical presentations resulting in 'hocus pocus'. The pocus added to it assumedly meant to play close attention to the object.

Over a barrel – Punishment in bygone times often meant a person deserved more than just tarring and feathering, and needed a public whipping. In order to prevent them from escaping during this lashing, they were tied to a tipped barrel (top of body bent to the curve of the barrel while feet remained on the ground) – thus there was no way they could escape punishment. Today the term 'to have over a barrel' means that someone is in a position from which there is no escape. □

Fun for the Frail & Frisky



Cartoon © John Danalis

Memory Games

Mix and Match

Players: two to four players

Equipment: two packs of cards

The dealer deals out the first pack of cards until all cards are dealt. Players look at the cards in their hands. The dealer then picks up the other pack and deals one card onto the table and calls the card. The player with the matching card places it on the table in front of them. The dealer then deals a second card in the same way and the game continues until one player has all their cards in front of them.

Winner: whoever has all the cards on the table

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Guess How Much

Players: any number

Equipment: a row of articles with a list of prices

Prices are kept secret from the players. Players are asked to come out one by one and guess the price of the first article. The player who guesses closest to the price listed 'gets' the article. The game continues in the same way for each article in turn.

Winner: the player with the most articles (not necessarily to keep)

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Guess the Flower

Players: any number

Equipment: a bunch of flowers (artificial ones will do and these can be reused for another game)

Hold up one flower at a time and pick someone from the group to identify it. This can also be played as a pencil and paper game.

Winner: whoever gets the highest score

Spatial Games

Draw Blindfolded

Players: any number

Equipment: blindfolds, pencils and paper

Players are blindfolded and asked to draw an object.

Winner: best drawing

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Who is it?

Players: any number

Equipment: blindfold

Three players are blindfolded. Another is selected to be the object of the guessing game. The others must remain silent as the three blind bats touch the 'object' to feel height, shape, clothing etc., until one of them guesses correctly.

Winner: first to guess correctly the person's name

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Orienteering

Players: any number, indoors or out

Equipment: list of instructions

Make up a list of instructions, e.g. four steps north (or towards the door), turn 45° left, 10 steps ahead etc.

The aim is to get to the 'lucky spot', by following the list of directions read out by the judge.

Winner: first to get to the lucky spot

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Fishing

Players: any number, including children

Equipment: fish cut out of coloured cardboard, and allocated a point score which is written on them, sticks, string, magnets

An area is marked off as 'the pond' or 'the river'. Brightly coloured 'fish' of different shapes and sizes, with a paper clip attached to the 'mouth' area, are placed in the 'pond'. Players are each given a 'rod', consisting of a short stick, a piece of string and a magnet.

Winner: the fisher with the highest tally

Want more?

This is an excerpt from *Fun for the Frail & Frisky* (48 pages) – available for \$12 (incl. P&P) – send your address and cheque or money order to:

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