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Spring 2011
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Safe and secure

It’s a big wide world out there, and it keeps getting bigger. Our ability to use social media to connect with friends on the other side of the world in seconds means our lives seem to be getting faster, instead of slower. In all the rush it can be easy to lose track of the things that matter and make you feel secure.

Whether you always know where you’re going, or like food journalist Maeve O’Meara, you follow your mad ideas to wherever they may take you, it’s important to know your relationship, your finances, and even your reputation in the online community will remain safe and protected.

In Health psychologist Dr Harriet Radermacher discusses the dangers of thinking yourself into old age before it really happens. One of Harriet’s tips for preventing age-related depression is to engage in meaningful relationships – but what can taking the next step with your partner mean for your finances? Louise Biti explains the pitfalls of moving in together, the problems inherent in combining your assets and how to protect your separate families’ inheritances.

On the other end of the spectrum Working Lives is all about the financial difficulties you might face when your other half moves out of the home and into care. And for those more technically minded Career Doctor Susan Moir looks at how to protect your online profile and Webmaster Drew Patchell has six ways to stay safe online.

Remember, stay alert (not alarmed)!

Kaye

Kaye Fallick – Publisher
Maeve O’Meara
– eat, travel, love

Maeve O’Meara is a woman of many talents and roles. A food journalist, author, television presenter and owner of the Gourmet Safari travel company, Maeve juggles work, travel and three children on a daily basis. As they ask in the classics, how does she do it?

How do I do it? Not terribly well! But my life is never boring.

I also feel daunted when I read about those women who seem to be able to do it all. I don’t identify with such high-flying personas. I spend most of my hours at a computer, not doing the more glamorous things. But my work is my passion so it means it is not a hard slog.

I am on a delicious learning curve where people open up their worlds to me.

When I turned 20 I enjoyed a gap year overseas. I remember sitting on the Acropolis and imagining what life would be like. Mine is not a planned life but a happy accident one. It is actually even better than if I had planned it. I have always been brave enough to listen to that little voice, that mad idea which takes me somewhere special.

I was born in Sydney.

Mum was a journalist and Dad a compositor at the Sydney Morning Herald; it was where they met. I grew up with my brother Matt on the lower North Shore in Sydney in an Irish-Australian household where we enjoyed a meat and three-veg kind of life. I still hold dear such good plain food, particularly bread and butter custard. But I have set off on a journey of taste buds.

I wasn’t sure what I wanted to do after school.

So I completed an Arts Degree at Sydney University and then went overseas for a year. It was a formative experience and I knew, whatever I did, I didn’t want two days in my life to be the same. While away I was involved in an IRA bomb blast. I wrote a letter home describing my feelings and Mum said it was the letter every parent dreaded getting, but also informative and thoughtful. So she encouraged me to send it to Fairfax.
Along the way I have worked as a current affairs producer and reporter. When I had my children my passion for food became my day job and I became food editor at New Woman and Family Circle magazines before crossing over to TV after auditioning as a food presenter on Better Homes and Gardens. I did a film and TV school course which trained print and radio journalists to learn the different skills and tighter writing required in TV.

Dad died a couple of years ago. My mother and brother live close by and we see a lot of each other.

The next generation is my three children, Connor, 16, Kitty, 14 and Scarlett, 12. Their father, Ben Stack, is an Irish artist based in Sydney who remains involved in their lives. I believe that every stage of parenting uses all your cleverness. These are the years when you simply have to be there. I am lucky to be able to share these challenges with my partner and colleague Toufic Charabati.

Filming French Food Safari with chef Guillaume Brahimi meant 12 days on the ground in France with 2-3am starts and 10pm finishes.

Guillaume was magnificent. He is used to working as part of a team and was not above picking up equipment and carrying it. He moved seamlessly from kitchen to market and easily understood the nuts and bolts of TV. It is always hard being away from home but I am blessed with a series of girls who move in make lunches, supervise homework and ensuring our home remains the nerve centre of our family life. Of course I fielded a few anguished phone calls along the way, but we managed to produce a beautiful television series and I always love coming home.

It took two years of knocking on doors at SBS before the Foodlovers Guide to Australia was recognised as a good idea, thanks to the support and persistence in particular of Sawsan Madina who became Head of Television at SBS. We thought it was time to focus on the great range of multicultural food across Australia. The idea was not new, but the time was right. Once again, during the ‘knocking on doors’ process, my nose was pressed up against the glass.

Gourmet Safari is entirely mine. It started when friends in my mothers’ group heard me talking on the radio about a great Lebanese Restaurant in Punchbowl. They wanted me to take them there, as it was unfamiliar territory. I just loved doing it and being the bridge between the chef and my friends. We were the only non-Lebanese customers. There were men smoking hookahs – we didn’t feel as though we were in Sydney. My idea of creating travel adventures to open up new worlds has now grown to include banquet dinners, cooking classes and trips overseas. Our latest offering is single-perfect weeks for the under-indulged, over-worked woman. You can do a lot in a week!

You are the poorer if you don’t realise how lucky we are. We live in the best country on earth where people from other countries have brought their culture and cuisine.

But in large parts of the world there is not enough to eat. It is both tragic and wrong. I am delighted to be one of the ambassadors for the OzHarvest charity which offers a very practical way of addressing the difference between the wealthy and not. Our society does waste too much food and OzHarvest offers the cleverest way to get food to people who are going hungry in our own community. To date they have ‘rescued’ more than eight million meals.

How do I stay slim?

By being tall, plus a bit of stress.

I go to the gym so I can say yes to every plump yiayia who says, ‘have seconds, have thirds.’ I love to have seconds.

I enjoy meeting people of different ages and stages on my safaris.

The most interesting and most juicy – the ones you love to sit with at the dinner table – are those who have kept on working. But as you get older, I think not doing something you love is crazy.

Work-life balance matters and my great joy in life is seeing white space in my diary. I would love to work just three or four days a week. Now that would be having your cake and eating it too! 

Interview by Kaye Fallick

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Gourmet Safaris is Maeve’s travel company offering a large range of food, travel and indulgent experiences in Australia and abroad.

OzHarvest is a Sydney-based charity which collects excess food for those in need. To date it has rescued more than 8,131,939 meals.

French Food Safari is available on DVD from www.sbs.com.au/shop RRP $29.95
Do you associate being old with deteriorating health and capacity, increasing dependency on others, disengagement with the world, dementia, and eventual admission to a nursing home? You are not alone – but you could be way off the mark.

With so many negative messages about growing old and being ‘past your use-by date’, especially for women, and pressure to look and act younger at any cost, it’s not surprising that a woman in her 50s might start to think ‘it’s all downhill from here’. Health professionals may also hold this view, but it is important to know that decline is not an inevitable part of the ageing process.

Growing older is accompanied by ongoing changes that can be quite daunting for many people. At various times in our lives, we may feel the need to take stock of our life directions and do a reality check on our hopes and aspirations. Is this where I thought I’d be (at 25, 35, 50, 65…)? At mid-life we might find ourselves asking: am I likely to live longer than my parents did and, if so, do I have the means (finances, health and fitness, people in my life) to go the distance and enjoy the ride?

While a common response to getting older is feeling that life’s options are narrowing, for many people, later life can be a time of new and exciting opportunities. The current generation, especially Baby Boomers, are transforming the image of older age into one of freedom, adventure and possibilities, with some choosing to free themselves of family and other responsibilities.

Depression is not an inevitable part of growing older. However, some of the symptoms of depression in older adults (including loss of interest in life, impaired memory, poor sleep) can be incorrectly attributed to old age or even dementia. This means the depression can go undiagnosed and untreated. So if you do have persistent depressive symptoms, or concerns about...
chronic illness, memory or sleeping, it is worth seeking advice from your general practitioner as a first port of call.

Feeling pessimistic and worrying about getting older is normal, but what can you do to cope with these feelings and make life fulfilling (again)? All of us want to age well, but how can we help ourselves along the way? There is the usual list of ingredients (well supported by research evidence), such as regular physical activity, not smoking, moderate alcohol intake, regular small and healthy meals, spending time with friends and family, and stimulating your mind by learning a new skill or taking up a hobby. Furthermore, doing these things may not only reduce the risk of many chronic diseases, but can also reduce the risk of depression.

But I know all this - what else can I do?

One constant in life is that everything changes. Therefore our ability to cope and adapt to change is vital. If your health or mind?

If you find it difficult to change aspects of your life, motivate yourself to exercise more or get out for social activities, a psychologist can help. Psychologists are trained to help people manage stress and adjust to difficult life circumstances, as well as treat psychological disorders such as depression and anxiety.

At various times in our lives, we may feel the need to take stock of our life directions and do a reality check on our hopes and aspirations.

Dr Harriet Radermacher MAPS is a Research Fellow, Healthy Ageing Research Unit, Monash University.

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If you find it difficult to change aspects of your life, motivate yourself to exercise more or get out for social activities, a psychologist can help. Psychologists are trained to help people manage stress and adjust to difficult life circumstances, as well as treat psychological disorders such as depression and anxiety.

To consult a psychologist, ask your GP for a referral or contact the Australian Psychological Society’s ‘Find a Psychologist’ referral service by phone on 1800 333 497 or online.

For further information about positive ageing read these Australian Psychological Society tipsheets.
For richer, poorer, forever? Maintaining a strong relationship also means managing your finances as a couple, says Louise Biti.

Many people make a promise to share a life together ... for richer or poorer. But all too often a good relationship can be pulled apart by money issues. This could result from different views on how to handle money, different expectations or poor planning.

Before making the leap to move in together, agree on how to organise finances. Some decisions may be based on lifestyle choices while others may be based on your views about money. But you also need to consider the impacts of:

- death or disability
- Centrelink entitlements
- taxation and Capital Gains Tax
- debt management
- estate planning.

Planning your finances

There is no right or wrong way to do this but it won’t work unless it is a joint agreement. This means you really do need to plan your finances as a couple.

When we were young and hadn’t saved much, this might have been easier than as older couples who have each already accumulated wealth and have separate families.

You should decide whether to open joint bank accounts or to keep finances separate, and how to share common expenses. The decision might be influenced by:

- the lifestyle you want
- your financial goals and how they will be affected if one person is not as financially comfortable as the other
- concerns about protecting inheritances for children from previous relationships.

Even if you do pool resources it is important to maintain some independence. Make sure you always have access to some money in your own name in case of emergencies or unexpected events.

Centrelink entitlements

If you apply for Centrelink or Veterans’ Affairs (DVA) benefits your payment amount depends upon your assessable income and assets. If you are living with someone as a couple, the assessment is based on combined assets and income.

So while you may agree to keep your assets separate, Centrelink and DVA won’t see it this way. This may create financial difficulties for a partner who has fewer resources unless some sharing of finances is considered.

Defining a couple

Two people living together are considered to be a couple if they are partners in a relationship. When making this assessment, Centrelink may take into consideration:

- the financial aspects
- the nature of the household
- the social aspects of the relationship
- any sexual relationship, and
- the nature of the commitment to each other.

Couples can be legally married or living in a de-facto relationship, including same-sex partners.

His home or her home

Your home can be one of your most tax-effective investments because you don’t pay tax on the increase in value. However, you can only claim an exemption on one home and if you are a couple, this means only one home between you both.

You may need to decide whose home will continue to be tax-free. Alternatively, you could choose to share the exemption so that half the growth on each house is tax-free but this may have an impact on tax concessions if you decide to rent one of the houses. It is important to seek professional tax advice.
An exception might apply if you bought your home before 20 September 1985 – the date when Capital Gains Tax (CGT) started. CGT is not payable on assets purchased before this date.

**Example:**

Harry and Beth recently married and moved into Harry’s home. Beth has decided to keep her home and rent it. They elect to nominate Harry’s home as the main residence so it keeps the CGT exemption. He will not pay any tax if he sells his house in the future. Beth should get a valuation on her home as the future growth is subject to CGT.

However, Beth’s home will now be an investment property and she may be able to claim tax deductions for the expenses (including interest on any outstanding mortgage).

If you are buying a new home together you should talk about whether to buy it as joint tenants or tenants in common. This will affect your estate planning options.

**Debt management**

Relationships require trust and honesty but it is also important for both partners to keep an eye on joint financial arrangements, especially where debts are concerned. If you have debts in joint names you can be held liable for the full debt not just half of the debt.

Tips for minimising debt problems:

- Don’t sign loan documents without fully understanding the implications.
- Check that your partner can’t increase debts without you both signing (including on lines of credit).
- Review statements and bank records so you know how much you owe.

**Tax implications**

Liability for tax is generally based on your individual income but some concessions or liabilities are based on combined income. Two traps to be particularly aware of are:

- Eligibility for the Commonwealth Seniors Health Card (for self-funded retirees) is based on combined taxable income
- The Medicare Levy is payable if your combined income exceeds $160,000 (higher if you have more than one dependent child) and you do not have private hospital cover for you both.

**Estate planning**

What happens when one of you dies? Would the other partner be financially secure or be able to stay in the home?

With second or subsequent relationships, estate planning may need to balance how to look after each other against the inheritance interests of children. This is likely to require more than a simple will that passes on all your assets to your surviving partner and should not be done with a DIY will kit. Spend the time and money to get some sound legal advice.

You might also want to look at options such as:

- life interest in the home for your partner
- how to pass on assets to your children
- the use of family trusts.

**Example:**

Ed and Hanna have been married for 15 years and live in a house that Ed owned prior to their marriage. They both have children from previous marriages and have agreed to leave assets to their respective children upon their death. This means Ed plans to leave his home to his son Phil.

If Ed passes away first, this may leave Hanna at the mercy of her step-son who may want her to move out of the home. One option is to leave the home to Phil but with a life interest for Hanna so that she can live in the home for as long as she wishes.

You should also review the death benefit nominations on any insurance policies and superannuation accounts.

**Building a solid relationship**

Open and frank financial discussions early in your relationship are important and may help to save your relationship.

To ensure you cover all the important issues and understand the consequences you should consult a financial planner, a lawyer and an accountant and ideally get them all to work together so you can develop a well-structured plan.

When you are talking to your advisers you might also want to discuss the implications of making a binding financial agreement (also known as a prenuptial or prenup) to agree on how to divide assets if the marriage does break down. Divorce and money - now that’s a whole other set of complications.

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Tips on relationships and money can be found on the Federal Government website under ‘Information for Families’ at www.moneysmart.gov.au

Louise Biti  CFP®  MTax BEc BA(AS) Dip FP
Director

Strategy Steps

Disclaimer: The information in this article is general and does not take into account your particular circumstances. We recommend specific tax or legal advice be sought before any action is taken and refer to the relevant Product Disclosure Statement before investing in any product. Strategy Steps Pty Ltd ABN 14130045242, AFSL 333649.
Separated by illness: Who stays, who pays?

When a life partner has to move from the family home into residential care, there are financial as well as social and emotional implications.

Q. Tom
With some help, I have looked after my wife Jane for the last five years, but she has now been assessed by the Aged Care Assessment Team (ACAT) as needing residential low care. We’re just waiting to hear of a suitable placement for her and then she will be moved, but I’m unsure how this will affect my Age Pension, what we have to pay towards her care and how I will be able to afford to remain in our home?

A. Tom, when one member of a couple requires residential care, it is often the case that living costs for both partners can rise considerably.

Firstly, you will need to have your assets assessed to determine if your wife is eligible for a supported residential place. If your assets are below the minimum cut-off level of $39,000, then your wife should be eligible for fully-supported resident status and no bond will be required. If your assets are more than $39,000 but less than $102,544, your wife should be eligible for partially-supported resident status and a small bond may be required. However, if your assets are above these limits, then you will have to pay an accommodation bond for which there is no set limit, although you must be left with assets of at least $39,000 once a bond has been paid.

If you are required to pay a bond, you can do so by cash if you have access to this amount. It is also possible to pay a reduced bond and be charged interest on the amount outstanding, with this interest being deducted from the bond paid. This will result in a reduced residual value of the bond. You may also wish to consider releasing the capital in your home by way of a reverse mortgage. Both options have considerable financial implications and you should consult an independent financial adviser before proceeding.

Next, there is the cost of care. As you are on an Age Pension, you will only be required to pay the Basic Daily Fee, which is currently $40.25 for the Standard Resident Contribution. This is a contribution towards meals, laundry, personal care, etc. If you were to have an income above that allowable for a full age pensioner, then you would also have to pay an income-tested fee. For more information on fees, visit health.gov.au.

Depending upon the assessment of your combined income and assets, you may be eligible to be paid the single rate of Age Pension, which is $729.30 per fortnight, including the Pension Supplement, effective until 19 September 2011. You should contact Centrelink on 13 23 00 to speak with a Financial Information Services officer.

While the financial impact of a partner entering a care facility can be overwhelming, the challenges facing the other member of the couple should also not be underestimated. As you have provided much of the care for your wife over the last five years, you will find yourself having more free time and may need to re-establish relationships which have had to be put on the back burner. You may also have feelings of guilt at having to put your wife in a care facility. Such issues are normal, though confronting, but can hopefully be managed.

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Aged Care Australia can help with concerns you may have about the standard of care your wife will receive and how your role as a carer will change.

Your local Commonwealth Respite and Carelink Centre will be able to advise of any services available to you.

The Australian Men’s Sheds Association (AMSA) is a national organisation which provides support through local groups to men who feel isolated, are looking for companionship or may be dealing with health issues.
With the rise of social media comes the inevitable question of how to organise and present your professional life online. It’s likely that clients, potential employers and colleagues will Google you, so you should give some thought to what they’ll find. There are even companies which help employers in background checks, scouring the internet for everything prospective employees may have said or done online.

On the flip side, how can you use social media to boost your career and enhance your job prospects? Social recruiting is a new endeavour for many companies. They are still experimenting, from a recruiting perspective, with what works and what doesn’t. That means there are no hard and fast rules, but there are useful tactics you can employ.

Here’s a list of some you may wish to consider:

• **Create an online presence.** It is important to showcase your skills and experience. In my next article I will discuss specific social networking sites to consider - but here it might be useful to just develop some general rules and practices of value if you do intend to launch yourself into an online community.

• **Don’t embarrass yourself.** Don’t say anything about your company or your boss or colleagues online that you wouldn’t say face to face. Don’t take a chance of damaging your career.

• **Start now** Build your network well in advance of when you need it. Make connections in your industry and career field. Talk to your contacts on Twitter or the other networking sites. Join Groups on LinkedIn and Facebook, post and join the discussion. Be engaged and proactive in your communications. By building a network in advance, you will be well placed if you decide it’s time to move on.

• **Be generous.** Take some time every day to reach out to your connections. Offer to introduce them to another connection, share an article or news with them. Your connections are more likely to return the favour when you’ve offered to help them.

• **Go for quality** - don’t connect with everyone. Quality is more important than quantity. When making connections ask “how can this person help me?” Then “what can I do to help them?” Before you ask someone to connect, consider what you have in common. That common denominator, regardless of what it is, is what’s going to help with your job search.

• **Be consistent.** Does the employment history on your CV match what is on your LinkedIn profile? Does the information you have on your Facebook page (if it’s public) match up with the information elsewhere online? If your job titles, companies, and dates are not consistent, that’s a red flag for prospective employers.

• **Go online in your own time.** The temptation when you’re job searching is to spend time looking at roles, making applications, talking to contacts, or posting about your job search on your Facebook page. Given the way companies monitor employees it’s not wise or fair to use your work computer or email account for job searching.

• **Meeting face-to-face.** Use your online connections to contact ‘real people’ offline. These personal connections will serve you well in the long run and help you get a foot in the door at companies of interest.

In conclusion, be sure to use your network wisely and carefully, thinking twice before you post, so you’re using it to help, not hinder, your job search.

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For interesting perspectives on blogging and social networking read Seth Godin at [http://sethgodin.typepad.com/](http://sethgodin.typepad.com/)

For wider background on social media view this clip on the Social Media Revolution [http://www.youtube.com/watch?v=3SuNx0UrEo](http://www.youtube.com/watch?v=3SuNx0UrEo)
Mending fences, mending lives

Who’d have thought that burnt fences would give rise to one of Australia’s most remarkable – and typically Aussie – volunteer organisations.

That organisation is BlazeAid, and you may have heard of it – or donated time, money or tools – following the bushfires that ravaged Victoria in 2009. It’s the brainchild of Kevin and Rhonda Butler, who lost three kilometres of external fences on their Kilmore East farm when the flames raced through on Black Saturday. Desperate to prevent his 1500 sheep from wandering onto the nearby Hume Highway and hampering fire-fighting efforts, but knowing it would take him three months to replace the fences working alone, Kevin put out a call for help, first to family and friends and then, via the local paper, to the world at large.

The resultant crew of 25 volunteers did the job in a week, unwittingly providing the proof of concept for an organisation that has since trained 10,000 volunteers and restored damaged fences in four Australian states. But as Kevin is quick to point out, there might never have been a BlazeAid had it not been for his wife, Rhonda.

“Once my own fences were rebuilt, I was happy to get back to my farm and my trucking business – I deliver loads of driveway and gardening products, such as gravel and sawdust,” he explains. “But Rhonda pulled me up and said, that’s a bit selfish, you know how to fence and you know how to organise people, you should help your neighbours.”

So Kevin did, bringing into play not only his strengths as a farmer and businessman, but those from his 20-plus years as a schoolteacher. These included great people skills – invaluable when coordinating volunteers and maximising publicity for the fledgling organisation – and the ability to achieve significant results with minimal resources, a must in the early days of BlazeAid. Above all, there was his compassion, a quality he and Rhonda share in spades. Both voices still break with emotion when they recall the stories of the dark days after the fires.

“We only had our woolshed as a mustering point,” Kevin relates, but for over 10 months that woolshed hosted thousands of volunteers from Australia and overseas. Each day started with a welcome, a “thanks for being here” and a joke, followed by a toolbox safety talk and the distribution of tools and safety gear.
Volunteers then headed off in teams of five, each led by an experienced fencer, returning to the woolshed each evening for a communal dinner – an opportunity to relax, make friends and debrief after often emotional days.

This became the BlazeAid system, which during 2011 was successfully transplanted to Victoria, Queensland, New South Wales and Western Australia to assist in the wake of the vast floods and Cyclone Yasi. "It’s simple, but it’s complex, too," says Kevin. "To make it work, you have to get the camaraderie with the volunteers and the people you’re working for right." It’s also run almost entirely on donations, receiving praise but limited financial support from government, a situation Kevin is keen to maintain because it speeds up response times and minimises red tape.

What blows the Butlers away is those who answer BlazeAid’s call. Both value the generosity of volunteers of all ages and backgrounds, with Rhonda saying, “I think it’s wonderful, it’s the essence of Australia, it’s the Australian spirit right there in a nutshell.” But they have a particular soft spot for older Australians. “We had 75-year-olds walking up and down hills in the heat of summer – how inspiring was that?” says Rhonda, while both comment on the wisdom and depth of experience that made these older volunteers seem more effective counsellors than the professionals.

“When they were out fencing, they’d take time to sit under a tree and let people tell their stories of the fires over and over again as part of the healing process,” says Kevin. Rhonda adds, “People tend to dismiss the so-called ‘grey nomads’, but they contribute an enormous amount of time and knowledge.”

Rhonda herself was kept flat out organising three meals plus morning and afternoon tea for up to 50 volunteers daily, although she says her greatest challenge was the lack of privacy. With no bathroom facilities in the woolshed “there were people in the house from early morning to late at night.” She also missed having quality family time. Nonetheless, both Butlers agree BlazeAid strengthened their relationship, “because we were of the same mind.”

“There have been so many positives from it,” Rhonda says. “We made some fantastic friends, and what an honour to be able to help. It’s so exhilarating to think you can make a huge difference in someone’s life by simply giving a week of your time. As I told the ABC’s Landline program¹, we weren’t even building homes, but replacing the fences seemed to mark the start of the way back for people. It has an awesome effect on volunteers’ confidence and self-esteem.”

All but two of the base camps set up this year have now closed down, but Kevin is poised to swing BlazeAid back into action as soon as the next call for help arrives. In the meantime he’s back driving his truck, caring for his fine-wool merinos and fat lambs and overseeing a new enterprise, supplying ‘paddock to plate’ lamb packs direct to discerning consumers. Has he ever felt overcome by BlazeAid’s achievements?

“Yes,” he admits, but he has never regretted putting up his hand. “It makes me think of all that great wealth that lies in cemeteries,” he says, “all those people who had dreams but didn’t put them into action – who didn’t have the courage of their good idea.”


Interview by Pamela Oddy

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Volunteer, donate or read about BlazeAid at www.blazeaid.com

Landline presented a number of stories on BlazeAid. Search their archive or, for the original story, visit www.abc.net.au
The Other Victoria

Debbie’s 24-hour stay on Vancouver Island was long enough to have her planning her next visit to this haven of nostalgia.

The 23-minute flight from Vancouver to neighbouring Vancouver Island is probably the shortest I have ever taken. Yet, thanks to the airplane’s low flying altitude, the scenery below offers more than a slight hint that what is awaiting me is something quite special.

Victoria, British Columbia not only shares its name with the Australian state I call home, but also its very British heritage. ‘More English than England’ is often quoted about this provincial outpost, a mantle it embraces, even as the rest of the discarded colonies battle to regain their own identity. Victoria pulls at my heartstrings and my British roots come to the fore, as I immediately claim this delightful provincial capital as my own, promising myself a return trip before I’ve even checked into my hotel.

So short is my stay in Victoria that I waste no time getting to grips with the geography of the city. The ubiquitous open-top bus will be my carriage for the afternoon. Immediately I’m disappointed in my choice as I spot the more intimate guided horse-drawn buggy tour pull up alongside us – ah, there’s always next time. The pretty city sights soon give way to the more rugged coastline to the west, where the Pacific Ocean crashes against the rocks and the smell of the salty sea air is another reminder of good old Blighty. I take the time to hop off at Oak Bay Marina where I’m told the seals are so curious, that just the promise of some stale bread will encourage their appearance. Sadly, today it seems they’ve had their fill.

I head back to the city and I’m afforded a perfect view of the sun-lit inner harbour, with seaplanes landing on the glass-like water. The seaplanes are a regular mode of transport, taxiing locals and tourists from the mainland – ah, maybe next time.
Thursday afternoon in Victoria means only one thing: afternoon tea at Venus Sophia’s Tea Room and your tea leaves read by Lori Holmes-Boyle. This is a local institution, with tourists enjoying the splendour of a delicious afternoon tea and then the free entertainment as Lori plots your future from the lay of the leaves. My suggestion is to get there earlier than I did as this really is a very popular pastime.

Directly across the street from Venus Sophia’s is the notorious Fan Tan Alley, once heart of Chinatown’s gambling world. Now best known as the narrowest commercial street in North America, it’s only thanks to the signpost that most people, myself included, don’t walk straight past. Another favoured pastime of tourists is to have a photo taken while squashed between the brick walls.

Anywhere in the world five o’clock is cocktail hour and as I am partial to the odd sparkling drink, I waste no time in heading for the quintessential cocktail bar in town. The Bengal Lounge in the city’s iconic Empress Hotel is reminiscent of colonial bars the world over. The large tiger skin hung on the wall is possibly more at home in the sub-continent, but this can be overlooked when presented with nectar from barman Sid’s cocktail shaker. Bubbles and raspberries is the concoction which tickles my fancy and tempted as I am to order another, it’s time to eat.

As the British heritage of Victoria would suggest, fish and chip restaurants are in abundance, but I decide to give this traditional delicacy a miss and wander up Trounce Alley to the highly recommended Tapa Bar. Offering a taste of Spain in a city dominated by British influence is brave but the food is simple, delicious and affordable. My only disappointment is that tapas is best eaten with friends – ah, maybe next time.

This is a local institution, with tourists enjoying the splendour of a delicious afternoon tea and then the free entertainment as Lori plots your future.

A walk back to my hotel is on the cards after dinner. On a wonderfully balmy evening the heady smell of the flowers from the 12,000 baskets which adorn the city streets is confirmation that summer is here. I’ve only spent twelve hours in this city and already I’m trying to work out how I can feasibly relocate my family here; I have simply fallen in love. And just when I didn’t think I could ask for more, I am confronted by the fairytale sight of the Legislative Buildings adorned with tiny white lights – even the government buildings are pretty in this city.

After a restful night’s sleep, I have a few short hours before the long trip back to the other Victoria, but not before I indulge in what is often described as a girl’s second best friend – chocolate! Rogers’ Chocolates is a Victorian institution, delighting patrons with handmade chocolates since 1885. But the chocolate on offer in Roger’s is not for children; send them across the street to the 7-Eleven. The nut clusters and Victoria creams scream ‘eat me’, but it’s the chocolate orange peels which hold me spellbound. These are the most expensive things on offer in Roger’s and considering the peels take four hours to boil down and are handmade, it’s hardly surprising.

I leave Roger’s with my small but expensive bag of chocolatey-orange decadence and with one hour left to spend, I head to Government House to sit in the garden and soak up the last of the sunshine before I leave for the airport.

With a heavy heart it’s time to head home but not before I’m charmed by the helpfulness of the airport staff, who assure me that my two large bags are fine to go in the aircraft hold - try that at Melbourne Airport.
Snapshot

Barcelona

With just two brief days to explore the Catalan capital of Barcelona, the good news is that we are staying at the Mandarin Oriental in Passeig de Gracia, an elegant boulevard in Eixample, a district described by Spanish-born chef, Frank Camorra, as one of the most elegant and massive apartment developments in Europe.

Do

Consider making like a tourist and taking the double-decker hop-on hop-off Bus Turístic. There is a choice of two colours – the blue or the red – offering different routes and sights. We chose blue, and were rewarded with sights including Gaudi’s Sagrada Familia, Barcelona Football Club and the Plaça de Catalunya.

Stay

Barcelona’s Mandarin Oriental is situated in the former headquarters of the Banco Hispano Americano. Featuring beige, white and black with dashes of lime and mustard, Spanish-born designer Patricia Urquiola has transformed this building into a stylish and witty space loved by guests and locals alike. Don’t miss the Bank Bar with metal vaults on walls and ceiling or the view from the roof top terrace and lap pool.
See

The Eixample district is home to most of Barcelona’s modernista buildings. Opposite the Mandarin Oriental are three superb examples, including Gaudi’s Casa Batllo, an apartment block he renovated in the early 1900s. Known by locals as the ‘house of bones’, Casa Batllo is much more than a building; more like a complex friend you are gradually getting to know.

Eat

Tapas 24 is around the corner at Diputació, 269. It is a very hip basement bar with a wide selection of tapas and even more to drink. Go early as there are very few tables and queues form quickly. We dined up on the street, thus enjoying the double bonus of watching the locals on parade.

Drink

A hefty walk, but well worth the effort, Bar Velodromo (213 Muntaner) is the former headquarters of the Republican Party in 1933. Since then it has been home to intellectuals, artists and a magazine. Recently renovated, it is now a bar, restaurant, café and retreat from the heat of the day from dawn to 3am. Enjoy coffee, a drink, some tapas, a full meal – or all of the above.

Read

The afore-mentioned Frank Camorra’s hymn of praise to the town of his birth, Movida’s Guide to Barcelona, co-written with Richard Cornish, is a fun and colourful insider’s guide to one of the world’s most energetic cities.

words and images by Kaye Fallick
Six ways to stay safe online

Follow Drew Patchell’s easy tips to keep your PC or Mac free of potentially harmful bugs and viruses.

Staying secure online is more difficult than you could imagine. According to a recent study released by Google, one in 10 websites contain viruses which can be forcefully downloaded to your computer without your knowledge. According to another study by Pingdom, 89 per cent of the 294 billion emails sent each day in 2010 were spam/scams.

The following six tips will assist you in protecting your privacy and your financial information.

1. Stay protected
You wear a safety belt when driving, and enter a PIN when using your ATM card, so the same safety precautions should be applied when using the internet. It is important to have an up-to-date internet security package installed on your computer which includes a firewall and anti-virus scanner. Remember, you get what you pay for, so it’s worth splashing out for a quality product.

2. Don’t know? Don’t click
Before opening an email, it is important to ask yourself if you recognise the person or organisation. If you do not know them or are not expecting an email from them, never open an attachment as these can contain viruses. If it is an email from an organisation with which you have an account, give the organisation a call and verify the email. The majority of organisations, especially banks, will not ask you to act on anything via email.

3. Keep your information secure
The main defence against your information being hacked is generally a simple password which you can choose. It is human nature to use an easy to remember password. In 2009, a report analysing 32 million passwords found 20 per cent of users were represented in the top 5000 passwords. When creating a password, you should always include at least one capital letter and one number. It is also important to change your passwords every three to six months.

4. Keep your computer updated
The creators of your operating system (Windows, Mac OS or Linux) regularly release updates to fix security bugs and loopholes. It is extremely important that your computer is configured to identify them in order to automatically update your system. (See MORE box)

5. Buying online
When buying products or paying for services online, the page where you are submitting your credit card or bank details should always provide a digital certificate. A digital certificate is embedded into a website via a Secure Sockets Layer (SSL) which will change the page address from a typical http:// address to a https:// which denotes a secure web address with a certificate in place.

6. Protect your social networks
You wouldn’t let a stranger in your front door, and the same approach should be taken to social networks. Never add strangers to your friends list on social networks as they will see more information than you may want to share. It is also important to check your privacy settings for social networks such as Facebook. If you created your account before 2010, your privacy settings may be set to the absolute minimum, showing your email address and personal information.

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How to setup automatic operating system updates
How to update your privacy settings on Facebook
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What to cook...  
Let’s try Chorizo!

This hearty one-pot dish makes a perfect Sunday snack to curl up with. You can use canned beans instead of the chickpeas, if that’s what’s in the cupboard.

Chicken & Chorizo Casserole
Preparation time: 15 minutes  
Cooking time: 35 minutes  
Serves 4 (easily halved)

Ingredients
- 500-gram (1 lb 2-oz) skinless, boneless chicken thighs  
- 150-gram (5-oz) chorizo  
- 1 tbsp mild olive oil  
- 1 onion  
- 2 cloves garlic  
- 1 red pepper  
- 1 tsp ground cinnamon  
- 2 tsp sweet smoked paprika  
- 1 tsp dried thyme  
- 3 tbsp dry sherry or white wine  
- 1 × 400-gram (14-oz) can chopped tomatoes  
- 200 ml (7 fl oz) chicken stock  
- 1 × 400-gram (14-oz) can chickpeas in water, drained  
- 1 small handful fresh flat-leaf parsley  
- 1 tbsp extra-virgin olive oil, To serve (optional)  
- salt and pepper, crusty bread, to serve (optional)

Method
1. Cut the chicken into bite-sized chunks and the chorizo into thin slices. Put a large heavy-based frying pan or shallow flameproof casserole dish over a medium high heat, then add the mild olive oil. After 30 seconds, add the chorizo. Fry for 3 minutes, stirring occasionally, until the chorizo is starting to crisp and has released some of its red oil.

2. Lift the chorizo out of the pan and set it aside. Add the chicken to the pan, season with salt and pepper, then fry for 5 minutes, stirring often, until golden.

3. While the chicken cooks, start preparing the vegetables. Thinly slice the onion and garlic, then de-seed the pepper and cut it into chunky strips. Add them to the pan, then turn the heat down. Cook gently for 10 minutes until the onions, pepper and garlic have softened, stirring every few minutes.

4. Stir the cinnamon, paprika and thyme into the pan and fry for one minute, until fragrant.

5. Turn the heat to medium. Now splash in the sherry or wine – it will sizzle and reduce down to almost nothing – then add the tomatoes and stock. Stir, then simmer, uncovered, for 15 minutes, until the sauce has thickened a little and the chicken is tender.

6. Add the chickpeas and chorizo to the pan, stir well, then simmer for 2 more minutes, until warmed through.

Roughly chop the parsley leaves, then stir through the pan, and season with salt and pepper. Drizzle with the extra-virgin olive oil, if using. Serve with crusty bread.

CHORIZO
Chorizo is a spicy Spanish sausage flavoured with paprika and garlic.

There are two types: cooking chorizo, which is soft, like a regular sausage, and cured chorizo, which is firm and dry, and is eaten raw, like salami. Either type will work in this recipe, but choose cooking chorizo if there’s a choice.

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