



# 'There are many misleading myths about our sexuality': Specialist

## MARRIAGE, YES OR NO

▲ CONTINUED FROM P1

A man who has been used to directing a team of people in his job may find it hard not to organise his partner in running the home – in the very job at which he has little or no experience and in which she has always enjoyed complete autonomy.

He may incur his partner's resentment or wrath; he may sit back, feeling helpless, insignificant and depressed, while his partner is perplexed by his withdrawal into himself or is cross that he doesn't help.

Reallocating and sharing household chores is one way to combat this problem. A simple exchange – 'if you do this, I'll do that' – will halve the time spent on chores and allow more time to do things together.

The retirement of both partners in a relationship will probably quadruple the amount of time that they have spent together.

It is unlikely that both partners will want to give up in entirety the time that they had to themselves. It is not so strange if each has his or her own room to which to retire quietly, or if they arrange to pursue separate interests and maintain contact with their personal friends.

At the same time, starting up new interests and new friendships jointly is invaluable in re-bonding people whose lives together have



Married or single: You can be desperately lonely.

### Consider these points

It might be helpful for each partner to make a checklist of his/her aspirations and anticipations in retirement.

What do I find most attractive about my partner?

What do I find the most irritating aspect of him/her?

What sort of activities would I most like to enjoy with him/her?

What activities do I want to pursue alone?

Do I feel I need more friends of my own?

Do I think my partner needs more friends of his/her own?

for years been characterised by differences.

The stresses and strains of life that made those differences important have probably gone. There is now time to delve back to the beginning of a relationship, to look at what attracted the partners to each other.

Since self-analysis doesn't come easily to everyone, it is sometimes helpful to look back together to the pleasure and happiness of early events and begin to grow together

again through this feeling of nostalgia.

Statistically, being married or part of a long, stable relationship makes you both happier and healthier . . . and probably increases your chances of longevity.

Almost all of us have a physical need to be touched and to touch, to love and to be loved and appreciated.

Relationships under stress at the time of retirement demand much patience and thought, particularly as anyone who is feeling angry, bitter or ill at ease in a new set of circumstances will take out their frustrations on their partner.

Talking about the changes in the relationship will definitely help to ease any possible tensions.

Not all relationships, however, are strong enough to be worked upon. An increasing number of divorces soon after retirement point to a new trend in married women taking the initiative in breaking off a partnership.

Strong partnerships have certain characteristics in common. Each partner is aware of each other's needs.

They admire each other; there are more things that each likes rather than dislikes about the other.

They work out or work at their problems, and are open about them. They're not striving for unrealistic perfection, but at the same time are strongly committed to the relationship.

## MAKING, MENDING AND SUSTAINING RELATIONS

Leading carer advises . . .

Well, one can be single or unmarried and still have a wonderfully rich life with lots of friends just as you can be married and desperately lonely.

There are many lonely married people who would like to be single. Very often the reasons why they are not are practical and financial.

However, it's never too late to mend a marriage. I send a lot of people in their 70s to a marriage guidance counsellor and they've

written back and said of the difference.

'It's wonderful', they say. It's never too late to find out why you're rubbing each other up the wrong way.

If you're facing retirement alone, you probably need to work that little bit harder at making sure you've got social contacts.



"It's never too late to mend a marriage"

Above all you should not move home. Supposing you're in your 50s and looking ahead to retirement and you fancy that home in the country: move well before you retire and commute for the last few working years.

Alternatively do it well after retirement, when you've come to terms with who you are and what you are.



# Living alone in your retirement

There are times when I get depressed . . .

Living alone in your retirement? Anne, who has been retired for five years, discovers that being alone is not the same as being lonely.

When I was approaching retirement age there was one problem – or stumbling block – which perhaps worries many women, but not me.

I didn't have to worry about 'my man getting under my feet.' I don't have one. I live alone.

I did think about retirement before the time came, which I consider to be a great advantage. While working and bringing up

## 'It's up to us all individually; and each stage has its compensations.'

my children single-handed, there were many things that I had neglected. Since then I have managed to make amends in some spheres.

I find I quite enjoy splashing around with wallpapers, brush and paint. And there's no one to laugh about the fact that sometimes I

get almost as much paint on myself as on the doors and window frames!

I joined evening classes in English and writing for pleasure. I've now written at least 200 poems and have had about 80 published in various journals.

Then I found delight in experimenting with some exotic cookery recipes to the advantage of a few clubs in the area.

Next I turned to one of the loves of my youth – music. I was pleased to find that the theory and sight-reading hadn't left me entirely.

And no neighbour has yet complained about the few scales and five-finger exercises I found necessary. If I do find myself getting a little depressed I find playing my piano really lifts my blues.

I don't believe that 'such and such years are the best years of our lives.' No one can know this. It's up to us all individually; and each stage has its compensations, both financial and otherwise.

In retirement, reduced bus and rail fares, visits to cinemas and theatres are a great boon.

Guilt about neglecting friends and relatives living some distances away has now left me. I'm in touch with them again. The numerous emails I receive, and the replying to them gives me quite a kick.

Before my retirement, I never had time to write!

### 10 tips for improvement

- Believe in your ability to create a healthy relationship.
- Plan regular time together as a couple.
- Become clear about your needs and expectations - develop an awareness of where these come from.
- Be prepared to say what you want in your relationship.
- Be prepared to listen to your partner.
- Make room in your relationship for differences and value these differences.
- Let your partner know when you appreciate him/her.
- Develop a team approach.
- Know the difference between fair and dirty fighting.
- Be curious about your partner.



## Partners, friendships: the problems

When you retire you lose the friends you had at work. Never try to go back: the pain and anguish of trying to find a point of contact with old work colleagues is not to be borne.

They probably would not have been your friends had you not worked with them. You will usually find that your job was all that you had in common with them.

Everyone who is coming up to retirement should be developing friends outside their place of work. If they have a partner they should be developing friendships together.

One of the difficulties when you're working is that you can't be bothered to entertain people. You just want to go home and switch on the telly and not bother to make nice little dinners.



You could be in for quite a lonely retirement.

With retirement there's always a tendency for people to withdraw more and more into their homes and into themselves.

This is something you have to fight against otherwise you could be in for quite a lonely retirement.

If you live with a partner, loneliness almost invariably means fights, because the person who is retiring is very resentful of all the things he or she feels they've lost . . . and there is only one person to take it out on.

This is one of the reasons older people become bad tempered and impatient.

Many women have been known to say that when their husbands retire they themselves lose the friendships of other women.

Whereas, before they had cosy shopping sessions and morning cups of coffee with their women friends, now the husbands expect to go shopping with them. Or else the men stay at home reading the paper and become bad-tempered.

Clearly, a woman can't have it both ways. She has to decide which is her priority: is it more important to develop a different kind of relationship with her husband or to continue the old way of life?

## WILLS: "MINE IS ONLY A COPY"

By JAMES KELLY

**I** made a Will many years ago and now I can only find a copy, I can't find the original.

You have a problem that you should rectify as soon as possible. You should inquire at your bank to find out if it has been stored there in a safe custody packet. You should also inquire at your last solicitor's office to see if it has been stored there.

If your last solicitor is no longer practising you can make an inquiry to the Law Society of New South Wales to find out who has the records of your last solicitor.

There is a presumption in law that if an original Will cannot be found at the time of a person's death, that it has been revoked by destruction. This presumption may be reversed if there is evidence to the contrary.

This can include evidence about what type of control the person had over the Will, ie: where was it stored. For example, the person making the Will may have given constant assurances to a beneficiary that they would benefit under the Will and refer to a specific Will.

When probate is applied for in these circumstances the Supreme Court will need to be provided with evidence about the following:

What were the circumstances in which the Will was executed. For example: Are the witnesses still alive and can they provide any evidence about their recollection of witnessing the Will?

Details of the storage of the Will after it was executed. For example: Are there any



Reviewing her Will.

receipts or letters showing where it was located, known whereabouts of the Will until its disappearance, what searches have been undertaken to find the original Will?

Is there any evidence of statements made by the deceased person about whether the Will was ever changed, and whether any copy available is authentic?

It may be impossible to provide some of this evidence to satisfy the court. If it can't be satisfied the person's estate will be dealt with as if they had died intestate, or without a Will.

The best advice is that if your original Will cannot be found you should make a new Will as soon as possible to give you peace of mind and to avoid time delays and expense to your estate.

**If you have further questions please feel free to call James Kelly at Owen Hodge Lawyers on 1800 770 780.**

## LONELINESS IS INCREASINGLY COMMON

One should have to be living alone to feel lonely.

What's more, if you are lonely and living with someone, life is likely to be hell for both of you since you'll be angry that your partner doesn't alleviate the sense of loneliness.

Few of us can remain fit and healthy in the absence of caring social contact. The first step towards alleviating loneliness is to increase your social circle.

For the painfully shy this can sound like an impossible project. It might be helpful to begin by making a list of the times in the day

when the sense of loneliness is strongest.

You can then begin to plan how to fill the gap in your daily life.

Most commonly the early evening, when everyone else is bustling home from one life to another and doors close upon shared meals and conversations, presents a horrible void for the lonely. There's little left of the day except the long wind-down to bedtime, which might as well be sooner than later.

Obviously joining an evening class is an easy way to fill some of this time. Invite other single people to share a meal; join a group that has a shared interest; arrive early for meetings so that there's time to chat.

Helping others might not in itself make you feel more involved with society at large, but being part of a team that's doing a job probably will.

There is no easy answer to loneliness, but defining your loneliness and when it hurts most will provide a helpful basis on which you will be able to build new contacts.



By **BEN GRAHAM**

## Our changing financial markets - review

**H**ow did Australia make it through the global recession so unscathed?

The federal government and Reserve Bank policy response was so aggressive. We saw a very rapid reduction in interest rates and very quick government stimulus.

Our very strong banking system meant our banks did not need to be bailed out like many of their overseas counterparts. This allowed the above mentioned stimulus to be passed through to the economy, to the consumer and to businesses quickly and very effectively.

Demand for resources (iron ore, coal, gas etc) from China remained very-very strong as the Chinese government stimulated their economy with infrastructure spending.



### **What will drive the share market in 2010?**

The share market moves in anticipation of the economy and company profits. Expectations are that the economy and company profits will continue to improve and this should continue to be reflected by a positive share market.

### **What sectors are going to do well?**

Resources are benefiting from the demand from Asia, particularly from China and you would expect that to remain the case over the medium term.

Private and public sector construction spending will continue this year as a result of government stimulus. Companies in the building and construction industry should benefit from this activity.

The banking system continues to be a key

strength of the Australian economy and that is likely to remain the case through 2010. The strength of the banks should continue to be reflected in their share price.

### **What are the expectations for the year ahead?**

Whilst the economic recovery should continue, policy stimulus (interest rates and government spending) will be withdrawn. The expectation is for interest rates to rise to around 4.5% or 5%.

### **What are the key risks for 2010 and beyond?**

With interest rates on the rise, those individuals who are over leveraged (borrowed too much money) will feel some pain. This could have implications for the property market.

The exceptionally strong Australian dollar may be good for importers and those wanting to travel abroad. However it is not good for Australian exporters. A strong Australian dollar makes our exports more expensive and less attractive to consumers which is not good for businesses in the export trade.

Risks abroad include the relative fragility of some countries in conjunction with very high unemployment rates and a global banking system that whilst recovering, is still not as strong as it could be.

Finally, some countries such as Dubai and Greece have had their credit ratings downgraded - meaning that some countries are still finding it very difficult in the recovery process.

## NEXT ISSUE

### ELDERLY ATTACKED

There are more older women being physically attacked in the home. The report, *Disappearing at Home*, shows older women have endured a lifetime of family violence - and that violence becomes more complex throughout the years.

### PREPARE FOR THE WORST

Planning for death is generally done by those who least need to worry about it - people in their 20's with nothing to leave and those who are older with adult and already self sufficient children.

### **How do global investors view Australia?**

Global investors have been viewing Australia in a very positive light.

These investors are taking advantage of our strong performance by investing into our share market and directly into various Australian companies. This global capital inflow is helping to fund our economy and the continued lending for housing and other economic activity.

This information is general in nature and should not be taken as advice. Contact Ben Graham on 1800 770 780 who can take into consideration your needs, goals or objectives and give you the advice you need.

## Recycling facts . . .

**Printer Cartridges:** All cartridges from printers, photocopiers and fax machines can be dropped into a 'Cartridges 4 Planet Ark' recycling bin at over 1600 participating Australia Post, Harvey Norman, Tandy and Dick Smith outlets. Most of the donated laser toner cartridges are sent back to their original equipment manufacturers for their respective remanufacturing or component recovery programs.

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FRANK MORRIS

# FOODFROLICO

## CABBAGE FIT FOR KINGS

**"Training is everything," Mark Twain wrote. "The peach was once a bitter almond, cabbage with a college education."**

Cole, the oldest term we have from cabbage, appears in an Anglo-Saxon source dated about 1000 AD. The oldest written source for the word is a cookbook printed in 1440, which directs us to "Take cabochoes and cut ham and foure . . . and let hit boyle."

Caboche is French slang for a "bighead" - a noggin. Cabbages are bigheads, and the journey from caboche to cabache to cabbage is a short and direct one.

**■ Cabbage with bacon & onion**

**Ingredients** 4 cups shredded cabbage. 1 small brown onion, diced. Salt and freshly ground pepper. 1 tablespoon butter. 1 tablespoon chopped parsley. ½ cup bacon diced. 1 oven bag.



**Direction** Wash the cabbage and shake free of water. Place the butter, onion and bacon in the oven bag, place in microwave and cook on high 2 minutes. Add the shredded cabbage to the oven bag and mix the onion and bacon through the cabbage. Season with salt and pepper. Fold the top of the oven bag over and cook on high for 3 minutes or until the cabbage is tender. Tip the cabbage out into a serving dish and stir the parsley through the mixture. **Serves 4-5.**

## FUN WITH FOOD!



**Do you own your home?**

**Are you 65 years or over?**

Would you like to free up some of the equity in your home for some worthwhile purpose such as a car, holiday, renovations?

If you answered yes to any of the above a 'Reverse Mortgage' may be the answer for you. With a reverse mortgage you are able to access equity in your home now, with payment of the loan not due until you sell your home or once you have passed away.

For further information and advice on whether this type of loan is suitable for you, please contact our lending expert Neil Lewis on 9570 7844 or email [nlg@owenhodge.com.au](mailto:nlg@owenhodge.com.au)

*Enjoy your retirement - after all you've earned it!*

## GREAT AUSSIE FIRST

The Powerhouse Museum in Ultimo has become one of Sydney's most visited tourist attractions. Opened in Sept 1981, on the site of the once derelict Ultimo Power House, the museum has been described as "a centre of excellence".

Director Dr Lindsay Sharp said: "The Powerhouse Museum is not just a new museum, but a new kind of museum. It's an open, accessible place for all people and young visitors will find it a lot of fun." The Powerhouse is a showcase of historic gadgets and inventions of which include Locomotive No. 1 (c 1854), a Bleriot Monoplane (1915) and Australia's first mass-produced automobile, the Australian Six (1923). There are other displays of Australian, European and Oriental decorative arts and crafts. The forerunner of the Powerhouse Museum was Sydney's Museum of Applied Arts, which was founded in 1880 as a result of the hugely successful Sydney International Exhibition the previous year. At its first home in Hyde Park, it housed a quantity of technological, scientific, educational and decorative material which, the colonial government claimed, would teach "the industrial classes" improved work techniques and productivity.

- Frank Morris  
**• THIS IS THE FIRST OF A SERIES.**



## ANZAC - THE DAY OF DAYS

ANZAC Day marks the anniversary of the first major military action fought by Australian and New Zealand Army Corps during the First World War.

Many consider April 25 as the date that shaped our nation's identity - an identity formed of mateship and honour through the tragedy of a hopeless military offensive on a Turkish beach one dark morning nearly 100 years ago.

On that day, there was no military victory on those fateful shores of Gallipoli.

An estimated 7,600 Australians and 2,500 New Zealanders were killed at Gallipoli, while a further 24,000 soldiers were wounded.

The battle for Gallipoli was devastating for Allied troops, but the action of Australian soldiers defined courage, endurance and mateship - qualities that underpin the ANZAC spirit we proudly honour.

Around the world today, services are held to mark ANZAC Day at dawn.

While we should never glorify war, ANZAC day is a chance to remind young people of the thousands of Australian men and women who made the ultimate sacrifice for the democracy and freedom we enjoy today.

By passing on our Diggers' heroic stories to future generations, we can ensure that their bravery was not in vain.

'Lest We Forget'.



An identity formed of mateship and honour.

## Too much pressure on L-platers' parents



Wendy Machin

A recent campaign around the 120 hours of compulsory training for learner drivers proved to be an important issue

for many of our Members, said NRMA president Wendy Machin.

"I have received feedback from parents frustrated by the strain the licensing system is placing on them. As the parent of teenagers, I can sympathise", she said.

"Some parents have to spend hundreds of hours in the car because they have more than one child on a learner licence. One letter was from a mum who could not give her son the driver training he needed and had no other support available to her.

"This feedback is invaluable and I have again called on the government to review the system".

"It's important that learner drivers conduct compulsory training in a variety of driving conditions, but we also need to find a workable balance that makes it easier for families without sacrificing safety," the parent said.

We want the NSW Government to consider adopting a system similar to Queensland's, where one hour with an accredited driving instructor counts for three logbook hours.

The credit system makes completing 120 hours more achievable, provides more diverse training for the young driver and takes some strain off parents. - THE OPEN ROAD.

## CHURCHILL A MYTH

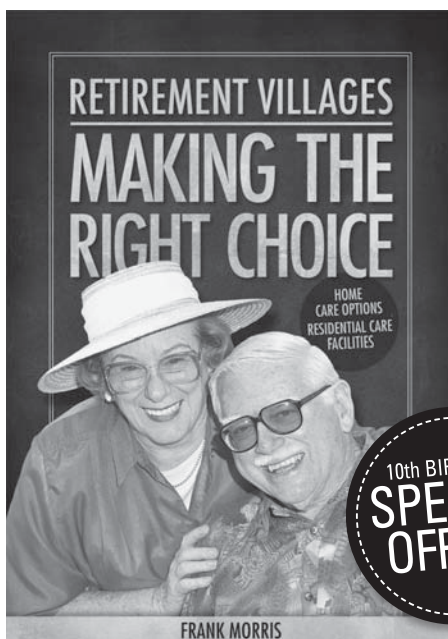
Britons are losing their grip on reality, according to a poll which shows nearly a quarter of the population think the World War II Prime Minister Winston Churchill was a myth.

## SUN IS STILL A DANGER

In summer, most Australians get enough vitamin D during their typical daily outdoor activities. Most people only need a few minutes of sunlight on their face, arms and hands on either side of the peak UV (11am to 3pm). However, statistics show that many get too much sun exposure, putting themselves at risk of skin cancer.

## MS: Who is most at risk

More than 16,000 Australians have multiple sclerosis. MS occurs more commonly among Caucasians, especially of northern European background. Genetic factors are believed to make certain individuals more susceptible.



## JUST RELEASED! THE eBook THAT PULLS NO PUNCHES!

When you choose a retirement village, it is one of the most important decisions you'll make in later life. Well, the eBook has arrived – **RETIREMENT VILLAGES: MAKING THE RIGHT CHOICE**. This eBook has been written with you in mind. It's an invaluable resource to anyone who is considering the option of a village or aged facility – or to anyone related, like family, friends or carers. With **Making the Right Choice**, you'll have time to understand the philosophy and services of each of the village sectors – private and not for profit. The eBook also covers: The role of your Solicitor; Is your Solicitor versed in Retirement Village Law; Questions you should ask; Financial arrangements; and much more. Written by Frank Morris, a leading spokesman and journalist on retirement villages and aged care. All you need is a computer.

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## Stroke attacks the brain

Atrial Fibrillation (AF) is the term given to a particular type of irregular heartbeat where the left atrium of the heart beats rapidly and unpredictably. In a healthy heart, all four chambers beat in unison at somewhere between 60 and 100 times per minute. The left atrium of someone with AF can beat irregularly at over 400 times per minute. Untreated AF can increase the risk of stroke from 4 to 6 times, and lead to potential heart failure.

## FACT OF LIFE . . . CABBIE by JOHN NEAL



DIGGERS: THE GUNS ARE PRIMED . . .

# BEERSHEBA: War in the desert



## Yes, Beersheba was important - it was end of the Turkish line

The Anzac Light Horse and the Imperial Camel Brigade was made up mainly of Australians.

The Light Horse had been left behind in Egypt as part of a combined force under British command to prevent the Turks controlling the Suez Canal and to defeat them in the Sinai Peninsula and Palestine, the area now occupied by Israel, Jordan and Lebanon.



### LIGHT HORSEMAN

The Sergeant was just one of dozens of soldiers painted by George Lambert, who was arguably the "most prominent Australian painter" of the 1920s. Lambert as a painter grew, and

was feted by his worth as a war artist with the Light Horse in Palestine during WWI. He died in 1930. - Frank Morris

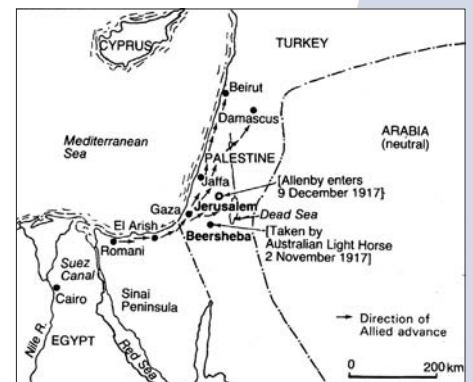
In the spring of 1916, the Australian commander, Sir Henry George Chauvel, led the mounted attack against the Turks across the Suez Canal. The first Australian victory was at Romani.

The Australians suffered several hundred casualties in this action. Chauvel then moved on and occupied El Arish in December, making it a base from which to clear the Sinai Peninsula of the enemy.

When this was accomplished early in 1917, the mounted soldiers, supported by infantry, moved into Palestine.

General Edmund Henry Hynman Allenby, a British officer, assumed command. At Beersheba, in the Judean hills, the Anzacs mounted their famous cavalry charge.

**Below: Australian operation in the Sinai Peninsula and Palestine. The Aussies suffered several hundred casualties in this action.**



Beersheba was important because it was the inland end of the Turkish line, and because it had wells to supply water for the men, and their horses and camels.

The Light Horse charged through machine-gun and rifle fire, jumped the Turkish trenches and dismounted to fight with rifles and bayonets.

Surprisingly, few riders or their horses were lost.

Allenby, a popular leader, then moved 32 kilometres west to take Gaza - the other end of the enemy's line. After that, his troops moved north to occupy Jerusalem.

The city had been in Muslim hands for 600 years, and its fall was celebrated in London as a great victory. Afterwards, the fighting continued north of Jerusalem, and across the Jordan.

■ In Macmillan's *Australian History* (1988) this story was part of Australia's role in World War 1. Adapted by Frank Morris. Author: Ron W. Laidlaw.



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