

**Association of Independent Retirees**

**(A.I.R.) Limited**

ACN 102 164 385

# **State pre-Budget Submission to The Victorian Government 2012**

## **Summary of Recommendations:**

- 1: Increase Opportunities for Computer Literacy for Seniors**
- 2: Increase Dementia and Alzheimer's Disease Research**
- 3: Increase in Home and Community Care (HACC)**
- 4: Dissemination of Nutritional and Physical Activity News**
- 5: State Government Guaranteed Infrastructure Bonds**

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## **Recommendation 1: Computer Literacy for Seniors**

That Seniors be given greater opportunities to learn and or upgrade their computer skills and a more equitable means of disseminating information be continued.

### **Rationale:**

1. Increasingly, information is being published either on the internet or specifically emailed to members of organisations and recipients of government welfare such as Centrelink. Seniors without internet connection, computers and skills will continue to be miss out on basic knowledge and essential information.
2. With the implementation of the National Broadband Network (NBN) Seniors without computer skills will gain no benefit from the internet connection whereas this group would gain significantly if they were skilled.
3. With computer skills, those Seniors without driver licences, could use internet banking, order retail goods and with skype virtually visit relatives, friends and acquaintance around the world without leaving the house. This would be more significant in extreme weather conditions. Social inclusion is vital for mental health.
4. Goods and services can be purchased online cheaper than shopping in a store. Seniors realistically have smaller budgets but will be forced to pay dearer prices for their requirements when shopping in stores than those who have computer skills and shopping on-line.
5. Those Seniors without computer skills have their choices restricted. They are missing out on educational information, financial information and medical information. As well IT unskilled Seniors will miss out on comparisons for accommodation and cheaper holidays.
6. Seniors without computer skills are being savagely disadvantaged. Emailing letters is faster, more reliable and much cheaper than using the traditional Post.

## **Recommendation 2: Dementia and Alzheimer's Disease**

That funding for research into understanding and finding a cure for Dementia and Alzheimer's disease be increased.

### **Rationale:**

1. With longevity, and the Baby Boomer bulge ageing, the number of Seniors developing Dementia and Alzheimer's will increase dramatically. Thus this higher number of Seniors requiring care will place an enormous strain on Government Health Budgets.
2. Increasingly families will be devastated and distressed by missing the company, the wisdom and the back-up of certain senior members suffering from Dementia and Alzheimer's. Consequently, family members will be distracted from their own lives, work and entertainment.
3. Worse still the sufferers will lose years off their active and contributing lives which could have continued to be both purposeful and productive.
4. The sooner a cure, a prevention program or a means of slowing the deterioration process is discovered the better for society, budgets, and the victims.

## **Recommendation 3: Home and Community Care (HACC)**

That Home and Community Care (HACC) availability and funding be increased.

### **Rationale:**

1. With longevity and especially with the ageing baby boomers, the current HACC budget will be insufficient. Anecdotal information is that Government is not keeping up with demand.
2. Generally Seniors prefer to stay in their own homes and for Society and the Government this is cheaper, and for the Senior much more enjoyable, more purposeful and more productive.
3. For the Senior's own independence, self-esteem and confidence, remaining in the home is superior. However, for some seniors a gradual increase in home help is necessary. Initially help with the garden and cleaning progresses to the showering of the Senior. HACC is recognised as a reliable, competent and experienced service trusted by both Seniors and their families.

## **Recommendation 4: Nutritional and Physical Activity**

That current and effective information on nutrition and physical activity specifically targeted for seniors be made more readily available through the media.

### **Rationale:**

1. It is to the benefit of Seniors and the State that older people remain active and healthy. Therefore specific programs targeted to the endurance and age of older people, need subsidies and encouragement.
2. There is confusion among the public as to what is good nutrition. Moreover there is little information specifically for seniors whose digestive system may be weakening. With encouragement the media could air or publish weekly sessions or articles geared to the changing nutritional needs of older people.
3. Posture and balance become increasingly important to an older person's good health. The benefits of the above could be delivered by the appropriate professionals via public forums, educational talks to organisations and reinforced by printed material. If the material is out there, it is not being received, sufficiently widely distributed or not well marketed. The message is not getting through.

## **Recommendation 5: State Government Guaranteed Infrastructure Bonds**

That an alternative less risky form of investment such as State Government Guaranteed Infrastructure Bonds be implemented.

### **Rationale:**

1. Too many seniors are falling into risky investments that fail. Examples include West Point, Storm Financial and more recently Trio Capital. Some Retirees are urged by their Financial Planners to place their money in these not well known and tested investments. In this way, some Retirees lose all their life savings which are not to be regained because they are no longer in the workplace.
2. Seniors would estimate State Government Guaranteed Infrastructure Bonds would be a safe investment and another means of diversifying their life savings.