



Issue 59 (formerly AIR Active)

# InTouch

December 2011

## From the President's Desk

As you know, the Independent Retiree has not been profitable for the past four or more years. Whilst Zebra Publishing bore the loss for more than two years, the Association ended up paying the postage on two of the three final issues and postage plus some additional costs for the final issue – in all a total of \$33,000.

Since September 2010, when the magazine was produced by a new publisher, Integraphics, losses have continued to mount up with the Spring 2011 issue costing the Association more than \$28,000.

Clearly we could not continue to suffer such a massive drain on our limited resources and, in November, the Board reluctantly decided to terminate the contract with the publisher and cancel the Summer and Autumn issues of the magazine.

However your Directors believe it essential that we keep "InTouch" with members. For this reason it has been agreed that an expanded e-newsletter would be produced and a copy mailed to every household.

This is the first one and a second will be mailed in late February/early March. These two issues take the place of AIR Active. Hopefully, by February we will be in a position to let you know whether or not we can resume production of the magazine and at what cost. In today's advertising market it is unlikely that the Independent Retiree will ever be self-supporting – the burning question is by how much can the Association afford to subsidise it? A lower cost magazine or other options for the communication of information relevant to part and fully self-funded retirees are being considered. If you have suggestions on future

communication options or would like to volunteer to assist with these publications please contact John Hosking at [jjhosking@bigpond.com](mailto:jjhosking@bigpond.com) or 08 9325 4324.

The Annual General Meeting saw some changes to the Board with Max Barton being elected Deputy President and John Hosking Vice President. This has resulted in vacancies being created for the positions of Queensland and Western Australia Division Representatives. Additionally Dick James, the Tasmania Division Representative has stepped down thereby creating a vacancy in Tasmania also.

Roger Walsh has stepped up to the plate as the Queensland Representative. Roger is the President of the Townsville branch and a former Police Inspector.

WA will be represented by Tom Rollo who has a background in Engineering, design, construction and project evaluation and is an experienced IT person. I am still waiting to hear who will represent Tasmania.

Dorothea O'Farrell continues as National Treasurer until the 2012 AGM. Jan Hosking joins the Board as the Company Secretary.

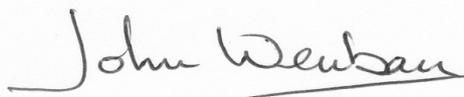
Thus three of the seven Division Representatives will be new faces and two former Division Representatives have assumed Office Bearer positions. We meet in February for our first Board Meeting of the New Year.

To create greater transparency of the Board's workings it has been agreed that Board meeting minutes will be placed on the Members Only section of the web site. However, if there are matters which need to be restricted from general viewing because of their confidential nature (ongoing contractual negotiations for instance)

they will not be included. Such exclusions will be kept to a minimum.

I propose to open up the communication channels between the Board and members by introducing a Q & A section in the newsletter, magazine and website. So if you have any questions please let me have them.

On behalf of my fellow Directors and Sue, Liz, Kelli and Louise from the Secretariat I wish you, and your families, a very Merry Christmas and a Happy New Year. May 2012 bring you all that you would wish for.



National President

PS The Secretariat will be closed from 24 December to 16 January

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## **Club Lifestyle**

Have you got your card yet? I have just used mine for the first time to buy a Woolies Gift Card. This has saved me \$22.20. As we spend several hundred dollars a month at the supermarket I expect to recover my \$50 membership outlay within a few weeks and then the savings will mount up. I will keep a record of how much I am saving by using my Lifestyle card and will let you know by how much I am in front. The following is from a branch newsletter and also shows how savings can be made:

“Club Lifestyle is still available for any member who would like to join. I have been informed that membership is open to any friends of A.I.R. even if they are not members of A.I.R. I must confess that I am in love with the program. My wife and I took some friends out for a quick dinner and we went to Hogg’s Breath Café. The bill was about \$150-00. I received a discount of \$25-00 off the bill. We then left that restaurant and went to another café for coffee and sweets and we got another discount of 20% or \$5.00. That was a saving for me of \$30-00 in one night’s dining. When Myers open their doors the ladies will be able to get 7% discount off purchases. If anyone would like to know more about the program please don’t hesitate to email me or ring me and I will be only to happy to explain the details of the program.”

I hope other branches are taking a similar proactive approach.

National President

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## **Seven million numbers and counting - Do Not Call Register reaches new milestone**

Are you still being pestered by tele-marketers? Well there is a way to minimise the problem. In less than five years, seven million numbers have been listed on the Do Not Call Register, including just over half of Australia’s fixed line home numbers.

“Many Australians are choosing not to receive telemarketing and fax marketing,’ said Australian Communications and Media Authority (ACMA) Chairman, Chris Chapman. ‘Seven million registrations is a ringing endorsement of the benefits of being registered, with more than one million numbers added in the last six months.

‘Not only has there been success with pursuing breaches of the Do Not Call Register Act 2006, but 88 per cent of those on the register reported a reduction in telemarketing calls,’ Mr Chapman said.

Not surprisingly, the uptake in registrations is not only on fixed line numbers, with more than three million mobile numbers now on the register. Mobiles accounted for 75 per cent of new registrations in the last six months.

The ACMA has also announced its strengthened Telemarketing and Research Calls Industry Standard. The new standard sets enforceable rules about the way the industry can contact Australians, regardless of whether they are on the register or not. For example, it is common for call-recipients to wonder where a caller got their number from. The revised standard means that, when requested, industry must now provide this information within seven days instead of 30 days.

For more information, consumers should visit [www.donotcall.gov.au](http://www.donotcall.gov.au) or call 1300 792 958.

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## **Healthy Ageing More Important that Aged Care – Expert Says**

Average life expectancy increased by 20 years during the 20th century and by the middle of the 21st century it is projected that one in four Australians will be aged over 65.

"But how healthy and satisfying will these 20 years be for people?" asks Professor Kendig and his Monash University collaborator, Professor Colette Browning.

In an October article published in the Academy of Social Sciences in Australia's *Dialogues* journal, Professor Kendig and Professor Browning said local and international research shows how earlier social interventions can yield returns later in life through generating greater independence, health and productivity.

Yet, they say, little government action is being taken in response to studies that show the inadequacy of a policy approach that only focuses on chronic disease and aged care in middle and later life.

The promise of a new 'Ministry in Ageing' a decade ago, for example, quickly became the 'Ministry for Aged Care', with scant attention being paid to social and policy influences on healthy ageing. And while the Productivity Commission Report on Caring for Older Australians, released in August 2011, commends the 'wellness approach', progress in recommending ways to implement that approach has been limited.

Professor Kendig says a further problem is that older people are often used as scapegoats to argue for fiscal restraint and productivity increases to avoid encumbering future generations. This creates tensions between 'economic development' and the 'perceived burden of ageing populations'.

However, change may be coming. A new generation of research is demonstrating that the processes of ageing can be improved with a range of 'bio-psycho-social' influences, with a particular focus on the social aspect of ageing. At an intergovernmental level, the United Nations has called for a 'society for all ages' that promotes healthy ageing to achieve global health goals.

"Part of this could involve understanding psychosocial influences on health to guide health promotion and encourage independence and

wellbeing," say Professor Browning and Professor Kendig. "The problem is that doctors have limited time to work with patients to change the behaviours that often contribute to the onset of chronic disease and poor quality of life."

Nevertheless, Professor Kendig is optimistic about the prospects for change following the funding last year of the ARC Centre of Excellence in Population Ageing Research (2011-2017), which is led by the University of New South Wales, the Australian National University, and the University of Sydney.

The centre has a focus on healthy ageing and economic and productive aspects of ageing as well as the support of the Commonwealth Treasury and other federal departments.

*Source:* The University of Sydney  
<http://sydney.edu.au/news/84.html?newsstoryid=8179>

**Footnote:** The Second Report by the Advisory Panel on the Economic Potential of Senior Australians, released on 2 November 2011, devotes a considerable amount of space to this topic, and references Professors Kendig and Browning.

The second report and information on the Advisory Panel on the Economic Potential of Senior Australians can be found at:  
[www.treasury.gov.au/EPASA](http://www.treasury.gov.au/EPASA).

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## **Third Report on Economic Potential of Senior Australians**

The Economic Potential of Senior Australians Advisory Panel presented the third and final report to the Hon Wayne Swan MP, Deputy Prime Minister and Treasurer on 12 December 2012.

In its final report, the Panel has made recommendations in areas it has found to be vital to enabling senior Australians to actively contribute to all aspects of society.

The recommendations address how individuals, industry and governments can position Australians living a longer and more productive life, now and to 2050, to make the most of these years.

The report envisages a longer-term campaign to support employers to identify and secure the benefits of hiring older workers.

The report also makes a number of recommendations to support lifelong learning, including a scoping study to examine ways for commercial providers to deliver an educational channel for older people, linked to universities, using existing or emerging technology, and recommendations to unlock the benefits of broadband technologies such as the NBN – particularly for senior Australians who may have mobility issues.

It also outlines steps that can be taken to support senior Australians who want to make a valuable contribution through volunteering and through a Framework for Active Ageing.

In addition, the report recommends that federal, state and territory governments work in partnership with the housing industry to address the challenges of housing an ageing nation.

To tackle the challenge of age discrimination, the report recommends that all federal, state and territory governments should undertake an audit of laws and policies to review and remove age-based limits and incentives.

A copy of the report is available at:  
[www.treasury.gov.au/epsa](http://www.treasury.gov.au/epsa)

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### **Submission to the Minister for Mental Health and Ageing on the Productivity Commission Report**

Members will be aware of our submission to the Minister for Mental Health and Ageing re the Productivity Commission proposals of 14 October. We are pleased to advise that the Minister has agreed to meet A.I.R. representatives to discuss our submission on 23 January 2012.

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### **National Aged Care Alliance**

As you know, the Association is now a full member of the National Aged Care Alliance (NACA) where we are very ably represented by Richard Gould. Richard serves on two NACA sub-committees and recently attended a full meeting of the Alliance in Adelaide. He reports that A.I.R. supports the large number of initiatives to improve the aged care system proposed in the Productivity Commission Report and as being strongly advocated by our colleagues on the NACA. He has formed the view that consumers

who can afford to pay more for services as part of an improved service system in aged care can expect to do so, What we need to know more about is how much the reforms will cost consumers and our members in particular and how will fees and charges in any future plans be determined - particularly re the proposed means test including the principal place of residence. Richard is pursuing these matters as a priority on behalf of A.I.R.

NACA has released a number of Information sheets which can be read by visiting their website [www.naca.asn.au](http://www.naca.asn.au) and go to Aged Care Reform Information Sheets

- Aged Care and Access to the Gateway.
- The Aged Care Workforce.
- Dementia and Aged Care Reform.
- Entitlement to Aged Care Services and Greater Choice.
- Health Reform and Aged Care.
- Quality Aged Care Services.
- Special Needs Groups - Access and Consumer Protections.
- Paying for Aged Care.
- Aged Care Services - Access and Consumer Protections

**Footnote:** Without further information being provided on matters relating to issues of cost, A.I.R., at this time, has reserved its position on the full wording in the Aged Care Services-- Access and Consumer Protections and the Paying for Aged Care Costs sheets. With this qualification they still make interesting reading.

It is worth noting that from 1 July 2011 a new national phone number is available to help Australians find information about aged care, including carer support and respite:1800 200 422. The relevant and informative website is [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au)

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### **Consumers Health Forum of Australia**

Our Association is also a member of the Consumers Health Forum of Australia (CHF) which, last month, delivered to Government its 2012-13 Pre-Budget Submission. This provides strategic recommendations for an improved health system into the future.

CHF's submission places a strong emphasis on improved medicines policy, which includes

pharmaceuticals and other therapeutic goods, including medical devices. As well as a focus on medicines policy, the submission addresses a range of specific priority areas including eHealth, dental health and disability support.

In its submission, CHF advocates support for a number of important areas related to medicines policy including:

- The implementation of TGA transparency review recommendations
- The implementation of recommendations 13, 14, 15 of HTA Review
- Inclusion of consumers in discussions about the Pharmaceutical Benefits Scheme (PBS).

eHealth and the Personally Controlled Electronic Health Record (PCEHR) will be integral in moving the health system towards a more consumer focused, user-friendly system that supports coordinated care. In its submission, CHF has recommended that the Government provide ongoing funding to support eHealth development and implementation.

CHF's Budget Submission seeks a comprehensive and fully resourced package of dental health reforms. The Federal Government has committed to reforms to dental health in the 2012-13 Budget.

The submission also calls for funding and commitment for the National Disability Insurance Scheme (NDIS) to better provide long-term care and support for Australians with a disability.

View the full CHF Budget submission at [www.chf.org.au](http://www.chf.org.au)

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## **Australian Government – National Health Reform Progress and Delivery, September 2011**

This 66 page booklet is a very important document for us in A.I.R. to understand and see documented details on the Federal Government's Health and Aged Care reforms that are in the pipeline. In this document in the introduction it states:

"Reforms to our health and aged care systems are well underway. Since April 2010 a wide

variety of work has been underway across the 8 streams of health reform. These streams are:

- Hospitals
- GP and Primary Health Care
- Aged Care
- Mental Health
- National Standards and Performance
- Workforce, and
- eHealth"

This is a good reference document for us where the report goes on to give a full report on the status, goals, desired outcomes and the implementation update of each stream.

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## **Tax Reform**

On 29 November the federal treasurer announced the following changes that may affect super, allocated pensions and tax from 1 July next year:

### **Dependent Spouse Tax Offset**

In May this year the government announced the phase-out of the dependent spouse tax offset for dependent spouses born on or after 1 July 1971. This has now been extended to include dependent spouses born on or after 1 July 1952. Previous exemptions will remain.

### **Allocated Pension drawdown rate**

The minimum allocated pension drawdown discount has been retained. The 25 per cent reduction in the minimum payment from account based pensions will continue. From 1 July next year the minimum payment for someone under age 65 will be 3% and 3.75% for those between 65 and 74.

### **Maximum government co-contribution cut by 50 per cent to \$500**

From 1 July 2012 the government proposes to halve the maximum government co-contribution from \$1,000 to \$500. A super fund member with a total income of \$31,920 or less will receive a \$500 co-contribution by making an after-tax payment of at least \$1,000 reducing to nil once total income reaches \$46,920.

## **Concessional contribution cap frozen until 1 July 2014**

Tax-effective salary sacrifice or personal deductible contributions will remain capped at \$25,000 until at least the 2014-2015 tax year. For those over 50, the 2011-12 financial year will be the last opportunity to contribute at the higher cap rate of \$50,000 unless you have less than \$500,000 in super.

## **Fifty per cent tax discount on bank interest**

This tax benefit was announced in the 2010 budget with a start date of 1 July 2012 but has been deferred a further twelve months to 1 July 2013. Therefore income tax remains payable on 100 per cent of interest earned.

## **Standard deduction for work-related expenses**

This benefit was announced in the 2010 budget. The proposal was to give taxpayers a standard deduction for work-related and tax management expenses of \$500 in the 2012-13 tax year and \$1,000 from 1 July 2013. Keep all those work-related receipts and claim as you would have previously.

**Source:** Treasurer's media release and Weekend Australian 3-4 December 2011.

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## **Greens Call for Subsidised Dental Care**

The Greens have revealed their vision for the future of Australian dental care. Operating under the title *Denticare*, the initiative is a five year plan to bring dental care under Medicare, beginning with those least able to afford dental care.

The prioritisation of dental health was part of the deal between the Greens and Labour when forming Government, and the Greens see the next Budget as an opportunity to begin the implementation of the *Denticare* scheme. The Minister for Health and Ageing, the Hon Nicola Roxon MP, has publicly committed to funding for dental health to be included in the May 2012 budget.

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## **Private Healthcare - Strengthening Our Health System**

The following letter has been received from Private Healthcare Australia:

“Dear Association,

I am emailing to let you know that we have recently changed the name of our organisation to “Private Healthcare Australia”. We will no longer be known as the Australian Health Insurance Association(AHIA).

As one of Australia's peak industry and consumer organisations we now represent over 93% of Private Healthcare Funds and our consumer membership is over 11 million Australians strong.

Our change of name better reflects who we are and what we really stand for on behalf of our 11 million Australian consumers. Our consumers value the fact that they have “Private Healthcare” and that in fact they do receive “better cover, better access, and better care”.

As our members wish, we intend to stand up and be a strong voice for our 11 million consumers. We will stand up for “better healthcare” and we will continue to advocate for the positive development of a better health system for all Australians.

Fundamentally, we believe that a strong and growing Private Healthcare system is critical to the ongoing strength of Australia's Healthcare System. Conversely, we see any weakening of the Private Healthcare system as eroding Australia's Health system.

Importantly one of the key strengths to our current system is the universal provision of the “30% rebate” to all Australians with Private Healthcare. In fact, its introduction noticeably improved and strengthened Australia's health system. This valued rebate is a real recognition of the fact that all of our 11 million members are contributing extra financial resources to the health sector so that all Australians can benefit from a stronger health system - both public and private.

As we move forward to the challenges of the coming years we will continue to play a strong positive role assisting all governments in providing a better health system to all Australians.

Don't forget to check out and tell your friends to link to our brand new website at:  
<http://www.privatehealthcareaustralia.org.au>.

For your interest a link for our new brochure is at:  
[http://www.privatehealthcareaustralia.org.au/PHA\\_Booklet.pdf](http://www.privatehealthcareaustralia.org.au/PHA_Booklet.pdf)

**Thank you.**

Hon Dr Michael Armitage  
**CHIEF EXECUTIVE OFFICER**

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## **Government Information**

You may find these government links and media releases of interest:

**Superannuation Guarantee** (Administration) Amendment Bill 2011 – Second reading Speech by the Assistant Treasurer and Minister for Financial Services and Superannuation – Hon Bill Shorten MP  
<http://www.dpm.gov.au/DisplayDocs.aspx?doc=speeches/2011/035.htm&pageID=005&min=brs&Year=&DocType=>

From 1 July 2013, eligible employees aged 70 and over will receive the superannuation guarantee for the first time. This increases the coverage of the superannuation guarantee scheme to an additional 51,000 Australians aged 70 and over, who will get the benefit of the superannuation guarantee if they continue working.

"Making superannuation contributions compulsory for these mature-age employees will improve the adequacy and equity of the retirement income system, and provide an incentive to older Australians to remain in the workforce for longer," Mr Shorten said.

A 1 July 2013 commencement date provides time for employers and older Australians to adjust to the new superannuation arrangements.

The changes will also ensure that employers will be able to claim income tax deductions for superannuation guarantee contributions made to employees aged 70 and over from 1 July 2013.

It ensures employers will not bear a higher cost in employing workers 70 and over compared with other workers.

Amendments to the Superannuation Guarantee (Administration) Amendment Bill 2011 and the Tax Laws Amendment (Stronger, Fairer, Simpler and Other Measures) Bill 2011 were made to give effect to these reforms and these have been passed by the House of Representatives.

See also: <http://www.dpm.gov.au/Main.aspx?PageID=089&mn=brs>

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## **Extension of Draw-down Relief a Win for Self-funded Retirees**

Around 125,000 self-funded retirees will benefit from an extension of drawdown relief for account-based pensions to the 2012-13 year, with a 25 per cent reduction in the minimum payment amounts for these products.

Assistant Treasurer and Minister for Superannuation, Bill Shorten, said "Many self-funded retirees with account-based pensions incurred significant capital losses on their portfolios as a result of the global financial crisis (GFC)."

"The provision of drawdown relief for the past four years has assisted account-based pension holders by reducing the need for them to sell assets at a loss in order to meet the minimum payment requirement."

The Government halved the minimum payment amounts for account-based pensions for the 2008-09, 2009-10 and 2010-11 financial years. A more limited form of drawdown relief was provided for 2011-12, through a 25 per cent reduction in the minimum payment amounts.

"The Government had indicated previously the minimum payment amounts would return to normal in 2012-13. However, equity markets continue to be volatile and prices remain significantly below the levels reached prior to the GFC. Continuing the current limited drawdown relief for a further year will assist retirees to recoup capital losses on their pension portfolios as equity markets recover over time," Mr Shorten said.

The reduction in the minimum payment amounts will apply to account-based, allocated and market linked pensions.

Regulations giving effect to this change will be made before the new financial year.

## **35 Year High in Australians Covered By Private Hospital Insurance**

New figures issued by the Private Health Insurance Administration Council (PHIAC) show that more Australians are covered by private hospital insurance now than at any other time in the past 35 years.

Minister for Health and Ageing Nicola Roxon said the figures show the private health insurance industry is in good shape and, unlike when government private health insurance incentive programs began 14 years ago, the industry is now well positioned to adjust to the Government's proposed changes to the private health insurance rebate.

"When private health insurance incentives were introduced in 1997, the rationale was that the sector was struggling and incentives were needed to bring it back to life. What we now see is a private health insurance sector that is going from strength to strength.

"While the sector has grown, so has the private health insurance rebate—so much so that, if we don't act now, the rebate will rob the wider Australian health system of \$100 billion over the next forty years.

"We don't believe that lower and middle income Australians should subsidise the private health insurance of millionaires, which is why we are making these modest changes to the rebate. "Under the proposed changes to the rebate, only families earning a quarter of a million dollars or more would lose the rebate entirely and nearly eight million policy holders wouldn't see any difference at all," Minister Roxon said.

The figures released today by PHIAC show that in the September 2011 quarter:

- 10,353,096 people (45.6% of the population) were covered by hospital treatment insurance policies, an increase of 97,421 people from June 2011;
- 12,009,358 people (52.9% of the population) were covered by general treatment policies, an increase of 121,161 from June 2011; and
- 12,024,482 people (52.9% of the population) were covered by hospital, general, or hospital and general treatment

combined policies, an increase of 122,567 people from June 2011.

More information is at

<http://www.phiac.gov.au/for-industry/industry-statistics/quarterly-statistics/>

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## **Recent Uploads to the Members Only Section of the Association's website**

- Submission to Age Discrimination Commission – superannuation issues which discriminate against retirees
- Membership information from AGM workshops.
- Minutes Board Meeting 10/11 Nov 2011.
- 2011 Annual General Meeting Draft Minutes.
- 2011 Annual General Meeting – President's Address.
- Supplementary Annual Report 2010-2011.
- Letter to Age Discrimination Commissioner.
- 410 Visa – Human Rights submission.
- 410 Advocacy Group – Policy Document.
- EPSA – A.I.R. submission.
- Directive 1-11 Policy and Advocacy.
- AIR Independent Lifestyle Programme – slideshow.

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## **Strategic Plan 2011 – 2014**

During the Board's meeting following the AGM the opportunity was taken to review and update the Strategic Plan. The Plan on a Page is provided on a later page in this newsletter.

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## **Submission to Age Discrimination Commissioner**

Following a meeting between the Age Discrimination Commissioner, the Hon Susan Ryan AO and Dr Barry Ritchie, Chairman of the Retirees Income Research Group at the Tax Forum and at the request of the Commissioner's office a submission has been prepared and forwarded to the Commissioner. The submission sets out issues of age discrimination as it applies to our members and self-funded retirees generally. The submission is available on the Members Only section of the website and contains the following four recommendations:

1. That a clear distinction should be drawn between the accumulation component of superannuation and the drawdown component, which should be defined to commence upon retirement.
2. That all retirees, no matter whether they accumulated their retirement assets within superannuation or outside superannuation, should have access to a specified tax-free component of their assets after retirement, at least to the same extent as applies for those with superannuation.
3. That, if it is necessary to commence a superannuation fund to access the tax-free component, the sale of assets to be transferred should be exempt from capital gains tax.
4. That the Government review the drawdown phase of superannuation as to its value, cost-benefit, and discriminatory nature.

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## **Failing Eyesight?**

Quantum Reading Learning Vision intended placing an advertisement in the next editions of the Independent Retiree. As a gesture of goodwill we draw your attention to their website [quantumrlv.com.au](http://quantumrlv.com.au) and in particular the December 2011 newsletter which contains some useful information on those of us who may be encountering macular degeneration or other eyesight problems.

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## **Canberra Branch Future**

The following information has been provided by Rod Carter, President Southern Cross Victorian Division:

“Southern Cross Victorian Division [SCVD] National Board representative Patsy Haywood represented the Division at Canberra Branch’s final meeting on 6 December 2011.

It is sad to see another Branch, still with a significant number of members, go into recess because of an inability to recruit new leaders to replace those who have served so well for some years.

SCVD and Warrnambool Branch have volunteered to administer Canberra Branch while it is in recess. In order to increase the chance of resurrection we have chosen to treat their

members as a separate entity rather than a number of members “at large”.

The SCVD DMO, Klaus Meilke, and Warrnambool BMO, Mary Fitzgerald, will maintain the Canberra members as a separate entity and ensure that member details are kept secure. Membership details are essential in maintaining contact so that information can still flow to these members.

Warrnambool’s monthly newsletter will be sent to those on the membership list. AIR Active and the SCVD newsletter, if not sufficiently summarised in Warrnambool’s newsletter, will also be communicated.

Funds from the Canberra branch have been deposited with SCVD to defray expenses in this operation.

One of Canberra’s members, Jocelyn Davies, has volunteered as a contact. She is encouraged to contribute her comments, or those of any other Canberra member, to the newsletter. An invitation was extended for a member to attend SCVD Management Committee meetings and also for members to attend any SCVD Branch meetings when travelling.

Consideration will now be given to design a strategy for the resurrection of the branch. This will not happen immediately. SCVD’s work load with the Pre Budget Submission, resurrection of Geelong in progress and the organisation of the 2012 National Conference is presently stretching resources.

In the meantime we encourage Canberra members to endeavour to improve the status of self-funded retirees in their region and to think about how best to improve the chance of resurrection of the Canberra Branch to the viable and active branch it once was.”

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## Frozen UK age pensions

Australia now has 250,000 residents whose UK non-means tested State pensions are unfairly frozen. If this affects you there is an organisation which continues to “**Fight For a Fair Go**” on your behalf. Jim Tilley, Chairman of the Association, British Pensions in Australia (BPiA) Inc. is also a member of A.I.R. He would welcome your support by enlisting you to BPiA which currently has more than 10,500 nationally.y

Sir Michael Parkinson CBE, his Barnsley friend, cricketer and umpire “Dicky” Bird MBE and Mervyn Kohler of AGE UK (an established UK seniors’ organisation) have all agreed to support the campaign to uprate British expat pensions. More information can be found at [www.bpia.org.au](http://www.bpia.org.au)

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*Merry*   
 *Christmas*

# **“GREAT EXPECTATIONS – LIFE IN RETIREMENT”**

## **16<sup>th</sup> National Conference in Melbourne**

The Southern Cross Victorian Division warmly invites local and interstate members.

### **Dates for your diary 2012**

**Monday 12 November:** Registration 3-5 pm, Opening Ceremony and reception 5-7 pm

**Tuesday 13 and Wednesday 14 November:** Conference, Member forums and Workshops.  
Conference Dinner - Wednesday evening.

**Thursday 15 November:** Company Annual General Meeting (all welcome)

### **Programme**

The stimulating programme will ensure that delegates hear from leading speakers about the many interests and challenges facing retirees, covering a wide range of subjects including:

- Finance and retirement income
- Health issues and aged care
- A.I.R.'s past achievements, current advocacy and future plans

### **Conference Venue**

The pleasant venue will be the Bayview Eden Melbourne Hotel, 6 Queens Road, Melbourne.

### **Melbourne Attractions:**

With spring in the air (no pun intended), there's no better time to discover glorious Melbourne! The city is renowned for its cultural, dining and shopping opportunities.

The Melbourne Spring Racing Carnival will be in full swing in November 2012. AIR members from around Australia have the opportunity to attend the Melbourne Cup on Tuesday 6 November 2012, prior to attending the National Conference.

Within a comparatively short distance from the Conference Hotel there are many beautiful places including the Shrine of Remembrance, the Royal Botanic Gardens and the Albert Park Lake. Melbourne's free tourist trams pass many outstanding attractions.

### **Take advantage of the AIR Independent Lifestyle Programme**

To support "Early Bird" Registrations, Branches are encouraged to promote to their members the use of the AIR Independent Lifestyle Programme's \$500 travel voucher, which delegates and other members may use to help pay for side trips whilst in Melbourne.

Branches have received full details of the AIR Independent Lifestyle Programme for promotion to members and the next issue of the AIR Independent Retiree magazine will contain further information.

### **Accommodation**

Around Melbourne Cup time, accommodation in Melbourne can be difficult to find. Early reservations are advisable, especially if members do not intend to use the Conference venue's special offers or discounted arrangements proposed by the Lifestyle Book and the Entertainment booklet. The Conference special rates and offers will be advised early in 2012 with sufficient time to make your bookings.

**Further Information: E-mail queries to:** [airconference2012@yahoo.com.au](mailto:airconference2012@yahoo.com.au)

**Telephone:** Patsy Haywood (03)5258 3435

**The A.I.R. website** will soon display full details about the Conference.

# **Association of Independent Retirees (A.I.R.) Ltd.**

ACN: 102 164 385

## **Strategic Plan 2011 – 2014**

### **Vision:**

To be the national peak body representing the interests of partly and fully self-funded retirees.

### **Who are we?:**

- The Association of Independent Retirees (A.I.R.) Ltd is a national not for profit, non-political organisation that works to advance and protect the interests and independent lifestyle of Australians in or approaching retirement.

### **Who are our Members?:**

- Australians who fully or in part self-fund their future.
- People who have built a degree of independence in their lifestyle.
- Corporate service providers who support the aims and objectives of the organisation.

### **What do we do?:**

- Seek equitable economic, taxation and social environment outcomes that recognise and address the specific issues faced by those who fully or partly self-fund their retirement by representing the views and concerns of our members to Government at all levels.
- Conduct research, prepare submissions and advocate to all levels of Government on issues relevant to the living standards and lifestyle of self funded retirees.
- Provide opportunities for members to meet and share views on a range of matters in a welcoming, inclusive social atmosphere at our Branch meetings.
- Provide information, services and resources through a range of media.
- Enter into mutually beneficial arrangements with organisations who share a similar vision to A.I.R.

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