



## ASSOCIATION OF INDEPENDENT RETIREES (A.I.R.) LIMITED

ACN 102 164 385

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# IN TOUCH

**DECEMBER 2012**

### From the President



The Southern Cross Division is to be complimented for its efforts in organising the recent very successful A.I.R. 2012 Conference.

The exchange of information between members and their comments remains in the forefront of my mind.

However with membership below 8,000, some Branch closures, four successive deficit budgets, diminished cash reserves, and a discernible dissatisfaction within the membership, the reality is that the future of A.I.R. looks bleak.

*What a time to take on the role as President.*

There is also a *hangover* of disruption and disharmony in some Divisions that lingers from previous years despite some major steps forward in advocacy, management and other initiatives. There are still elements of personality driven agendas within our ranks.

During the last two years that I have been a member of the A.I.R. Board, I know that most Directors brought *'enthusiasm and hope'* to the 2011-12 Board table. But their efforts and dedication has not impacted upon the *moribund state* of some Branches within the organisation. Why?

The answer is simple - hope and enthusiasm alone will not advance the Association. Success will come from a process of a well-planned national strategy and team work. Individual dedication and effort will underpin the process. The challenge for me over the next two years will be to stabilise the Association's national activities and begin the process of revitalisation. It is a time for change and I cannot do this alone. It will need your individual support and collective support at Board, Division and Branch level.

Rebuilding membership numbers is a key element of the process. Branches are the foundations upon which A.I.R. is built. A minority of Branches are pro-active and have recorded small increases and stability in membership, others operate in static mode and the remainder are facing extinction through unsustainable low membership numbers. There are many examples of where the good, the status quo and the struggling Branches co-exist, often as adjoining Branches. Why is this?

Generally member recruitment programs have been carried out by the Branches with minimal input and support nationally. It should be a national responsibility to establish a national profile with awareness programs that are properly co-ordinated and professionally assisted. Board members must be available to participate in promotional activities at all levels of the organisation. The tradition of *'just leave it to the Branches'* is no longer appropriate. Recruitment cannot remain a Branch responsibility alone.

Prospective members, whether passive or active, are of equal value to the association. Passive members must be encouraged to maintain their membership. This allows the weight of numbers to be used to influence politicians to support the sound logic behind an A.I.R. policy or advocacy issue.

Direct involvement and assistance to the unsustainable group of Branches should also be a priority. We can no longer stand by and watch them fail. It is easier to re-vitalise a Branch rather than attempt to re-establish a local Branch that has closed.

The process must address other issues. Revenue is down, expenditure is up. Since the golden days of an external income stream from the CBA loyalty card program ceased four years ago, there has been a 50% reduction in revenue available to the Board. This has impacted on the effectiveness of the national program. A balanced annual budget is fundamental to a sustainable financial future for

the Association. This could be done by significantly increasing annual fees and cutting member services. Action along these lines however impacts upon membership growth and retention – the primary element of the process. Finding an alternative external income stream and resource sharing by affiliation with kindred organisations could assist the Association to return to balanced annual budgets. Neither of these alternatives is likely to be available in 2012-13 and the national activities will continue to be starved of funds.

The advocacy, financial and other onerous routine and statutory company responsibilities undertaken by our volunteers is overwhelming. At all levels of the organisation *burn out* is apparent among our volunteers. In my view the use of volunteers to perform some roles may no longer be appropriate. The solution is to out-source to service providers the workloads associated with the ongoing routine and statutory duties of the company. This however can only be achieved within a restrictive national annual budget.

Finally the way A.I.R. currently operates carries with it the inbuilt inertia of out-dated organisational arrangements. The organisational structure of A.I.R. emanates from a Constitution based on 1980s and 1990s concepts. It has not kept pace with innovative and efficient practices of a modern not-for-profit corporate. In May 2012 a discussion paper 'The Future of A.I.R.' was circulated to Branches. The responses identified issues that I have already mentioned. Another item which appears to have widespread acceptance is to change the structure of the Association. In my view this has a high priority. The Board will shortly circulate a short discussion brief to Branches outlining some generic models that might apply to an organisational restructure and the way in which the Board is constituted. It will be another stage of a continuing consultation process ultimately involving Constitutional changes. Attempts to modernise the Constitution failed in 2009 because of the 75% *in favour* majority Constitutional hurdle. At the 2012 AGM all motions to amend the Constitution failed in a similar way. This has highlighted in my mind the difficulty that lies ahead with Constitutional changes. Comprehensive changes are needed to support whatever organisational and structural changes are finally proposed.

Where does teamwork fit in the process and strategic actions I have suggested? Fundamentally

the dissatisfaction with the national Board is real and symptomatic of the *disconnect* that exists between the national Board and broader membership. It is essential that we *reconnect* to provide and empower the general membership to have real input to Board and Division actions and be part of a wider consultation process. Teamwork will be the underlying critical success factor in the process.

With united and agreed common goals, based on a common understanding and devoid of personality driven agendas, our Association will be stronger and bring with it better outcomes. All these issues are now before us. I have foreshadowed my intention to focus upon these issues – stay with me, work with your Board and Division and let's try to turn things around in 2013 through a genuine team effort.



Max Barton  
National President  
president@independentretirees.com

### **Annual General Meeting (AGM) Report**

The AGM was held on 15 November at the Bayview Eden Hotel, Queens Road, Melbourne. The meeting was attended by 67 Branches, either in person or by proxy, and 12 Board members. The Supplementary Report and Audit Statement Report are in the Members Area under Annual Reports and the Consolidated Delegates Documents are in the same section under AGM Minutes on the A.I.R. website, [www.independentretirees.com](http://www.independentretirees.com).

The President, John Wenban, gave a report on additional matters not included in the report to the end of the 2011-12 financial year previously circulated to delegates and members. He commented on the steady decline in membership in 2011-12 to 9,435 and the current number of financial members of 7,742. This decline has an impact on the budget deficit. The Club Lifestyle Program for new members finished on 30<sup>th</sup> September. The Board recognised that they were overly optimistic in anticipating a take-up rate of about one in five members with a break-even point of 1 in 10. The loss to Association funds is

\$11,910. No further commercial undertakings will be entered into without an exhaustive investigation into their viability. Arrangements with Guild Insurance and Macquarie Life have both lapsed due to little or no interest from members. The fleet discount with Hyundai has resulted in a number of new members to take advantage of the offer. Since June the Board has held four meetings; one face to face and three teleconferences. John thanked Patsy Haywood and her team for organising a successful conference. The enormous amount of work undertaken on behalf of members by Richard Gould, Barry Ritchie and Robert Curley was acknowledged. John also thanked the outgoing Treasurer, Dorothea O'Farrell, and Vice President, John Hosking, for their commitment to the Association and welcomed the two new Directors, Ken McKay, Queensland Division Representative, and Rob Cleary, Tasmanian Division Representative.

As there was only one nomination for the President and one for the Treasurer there was no need for an election and hence the appointments for the ensuing two years were Max Barton, President and John Wenban, Treasurer.

Three motions proposing changes to the Constitution were voted on and lost. The motions covered 'Annual Subscriptions', 'A.I.R. Framework and the Annual General Meeting of the Company' and 'Casual Vacancies of Office Bearers and Division Representatives'. All three motions were Special Resolutions that require a 75% majority of those entitled to vote.

The Maureen Kingston AM Memorial Membership Award for 2012 was awarded to the Perth Branch.

The 2012-13 Board Directors are:

President	Max Barton
Treasurer	John Wenban
Secretary	Jan Hosking
Division Representatives:	
Queensland	Ken McKay
New South Wales	Robert Curley
Victoria	Linda Martin
Southern Cross Victoria	Patsy Haywood
South Australia	John Yard
Western Australia	Tom Rollo

The Deputy President and Vice President positions on the Board will be filled as casual vacancies in accordance with clause 5.5 of the Constitution.

Jan Hosking  
Company Secretary

### **Maureen Kingston AM Memorial Membership Award**



A perpetual trophy is awarded each year to the Branch achieving the highest percentage increase in new members in a financial year. This year it was awarded to the Perth Branch and presented to Val Carter. In the 11 years of the award it has

been awarded seven times to WA Branches, twice to the Queensland Cairns and District Branch and once to the Melbourne Peninsula Branch. The award is a hand crafted wood lectern and a banner.

At the start of the 2010-11 year the Perth Branch was facing closure when the President, Branch committee and the majority of members decided not to renew their membership in A.I.R. The WA Division made a concerted effort to keep the Branch alive and their efforts have been successful to date. They set up a Division management team and recruited a former Branch Secretary, Val Carter, as head and District Treasurer, Larry Jones, as support to revive the Branch. Val has been a real powerhouse in the role and is now in the process of forming a 'standalone' Branch management committee. Credit for keeping the Branch alive must also go to Don Keene, Division President, who spearheaded the 'rescue mission' and never faltered in his resolve to keep the Branch going.

### **Division Reports**

#### **Queensland Division Report**

Since the Annual General Meeting Queensland has embarked on a re-building program having been left in a financially secure position. The Division can now expand its activities.

- A Division Handbook is now in place and active;
- The development of a strategic plan has been prepared for discussion at the next Division meeting;
- A draft copy of the Members at Large Branch handbook has been written and will be discussed to provide the basis of the operational procedure of this group;

- Communication has been improved with the introduction of a regular Division Newsletter, keeping Branches and members in touch with Division activity;
- A Branch reconnect program has begun with Executive members visiting Branches to improve the co-operation between Branches and to work towards more inclusive activity;
- A list has been prepared of State issues that are of concern to members. The priorities will be decided at the next Division Meeting. These priority issues will form the basis of the State Pre-Budget Submissions.

Advocacy Issues currently being addressed include the following:

- Cost of House Insurance has become a major problem in Queensland; a campaign has been introduced using press releases and letters to politicians to draw their attention to this situation to hopefully gain some relief from the situation. As a minimum at least, the removal or a reduction in Stamp duty, supported by action by the Queensland Government on the application of valuations on insurance prices is required;
- Deeming rates have been the subject of further advocacy action again by the use of press releases culminating with an opportunity to discuss the matter face to face with the Federal Treasurer;
- The current review into the Retirement Village Act is being monitored to ensure that members are well informed of any proposed changes to the Act that may take place.

Several Branches are struggling to fill Executive positions. Rather than have Branches close when there are still a large group of supporting members, modifications to the Branch structure have been put in place with minimal Executive positions being required and changes to the formal Branch procedure.

The Division has suffered a loss of approximately 17% of members since last year. With some Branches suffering losses in excess of 35%, the Division will need to examine the losses on an individual Branch basis and provide support for Branches in rebuilding their numbers.

Eddie Childs, Queensland Division President

#### ***Southern Cross Victoria Division***

By the time this edition of "In Touch" has been distributed, the National Conference will have concluded. A detailed report appears elsewhere in

this edition. Since the last "In Touch" much energy and time has been expended by a very dedicated Conference Committee; so much so that not a lot of other business has been conducted by the Division. At the close of registrations 181 members had registered but following some cancellations the final count was 174. We thank those who took the opportunity to join us in Melbourne. With an excellent line up of speakers the conference promised to be an enjoyable and educational experience for all attendees. We trust that members took the opportunity to spend time with old friends as well as to make new ones.

The Division and its Branches have contacted various State Parliamentarians regarding proposed changes to the collection of the Fire Services levy (FSL) which are to come into being on 1 July 2013. Particular emphasis was drawn to the apparent inability of Insurance Companies to charge a pro rata FSL for those policies falling due after July 2012. Preliminary work has begun on the writing of a pre-budget submission to be presented to the State Government in January.

The decision to keep the ex-members of the Canberra Branch together as a group has been vindicated by the number of membership renewals received. At this stage 45 members have paid and we have 25 life members enrolled. Each month Canberra members receive the Warrnambool newsletter which has a Canberra section together with A.I.R. news etc. One Canberra member has registered for the conference which will enable some discussion about reforming the Branch.

Our new Branch, Barwon, continues to grow organically. 21 members have joined the Branch without a concerted membership drive which will now occur early in 2013. The drive has been delayed until we established a permanent meeting venue.

Rod Carter, Southern Cross Victoria Division President

#### ***Tasmanian Division***

The Tasmanian Branches continue to meet on a monthly basis. All Branches were represented at the National Conference with two members of Northern Tasmania Branch being involved in presentations.

The Mersey Branch has signed a Memorandum of Understanding with the Devonport Council to provide support for its activities.

Hobart Branch has become a member of a newly established body, 'Seniors Alliance Tasmania'. The purpose of this organisation is improved social, economic, health and welfare outcomes for older Tasmanians. Its members include Council of the Ageing, National Seniors, Association of Independent Retirees, Tasmanian Association of State Superannuates, Superannuated Commonwealth Officers Association, Tasmanian Pensioners Association, Country Women's Association and Australian Retired Persons Association. Its objectives are Liaison - To share knowledge and experience, to build a collective understanding of issues of common interest to members and Advocacy - To advocate for older Tasmanians in areas of common interest to members. If involvement in the Alliance proves beneficial, consideration will be given by the three other Branches in Tasmania to identify like-minded organisations in their local area with the objective of meeting to discuss items of common interest.

On behalf of all the members in Tasmania I extend best wishes for 2013 to all those on the "Big Island".

Rob Cleary, Tasmania Division President

### **Victoria Division**

The 2013-14 State Pre-Budget Submission (PBS) included the following recommendations, increased opportunities for Seniors in Technology, increased Funding for Hospitals, reliable, safe and efficient Public transport, removal of 50% loading on Seniors' weekend V/Line train fares and improved availability of ambulance and emergency services.

The Victorian Division 2012-13 PBS was successful, along with other senior organisations, in obtaining increased funds of \$21.9m for Home and Community Care and ensuring that the total research funds for Victorian Universities of \$290m included funds for dementia and Alzheimer's research.

The Victoria Division was represented by Joan Heard AM, a member of the Melbourne North West Branch, at the Kooyong Seniors Forum organised by Federal Member for Kooyong, Mr Josh Frydenberg MP. One of the speakers was Opposition spokesperson for Seniors, The Hon Bronwyn Bishop MP, who acknowledged the Victoria Division and Joan. Joan promoted research into Dementia and Alzheimer's disease and computer literacy for seniors. The November

issue of The Seniors News included a photo of Joan with The Hon Bronwyn Bishop, Mr Josh Frydenberg and Dr Heather Wheat.

I recently enjoyed the wonderful hospitality and the interaction with members of the Horsham and Bendigo Branches.

Recently Sandy Anderson, a member of the Melbourne Bayside - Glen Eira Branch, who was identified as being with the Association of Independent Retirees, appeared on News 24 and ABC television commenting on how low interest rates affect retirees.

Because the collapse of Banksia Securities has seriously affected some retirees, the Victoria Division has written to politicians asking for financial relief for those who have no cash for daily living expenses and a change to the regulations for look-alike banks to ensure these companies hold cash to cover bad debts. The Victorian Division is planning a one to two hour seminar on Self-Managed Superannuation Funds and Finance in the Melbourne Town Hall in the first half of 2013.

Linda M Martin, President

### **Western Australia Division**

The Western Australia State election is to be held on 9 March 2013. A Division pre-election manifesto and other information regarding A.I.R.'s activities will be presented to candidates from the Liberal, ALP and National parties. A committee, with a member from most Branches, has been formed under the leadership of the Perth Southern Districts Branch to coordinate State advocacy. These activities will be in accordance with an Advocacy Procedure approved at a Division meeting. Appointments will be sought with candidates, particularly those in marginal electorates. Many Branches are arranging for candidates to speak at their meetings. The manifesto includes the request for stamp duty relief for people downsizing their principal place of residence. Other topics include a Proof of Age Card, the extension of the Country seniors' fuel card, the enhancement of parking at train stations for seniors and the extension of the period of free travel for seniors.

The WA Regional Branch, which will only use email communications, has been formed. A media release will be sent to over 100 rural newspapers in WA to generate interest and hopefully Branch members.

The Albany Branch, along with other local groups, has been successful in getting a MRI machine for the Albany Hospital.

Each year about 10% of Branch members do not renew their membership for one reason or another. It is a difficult task sometimes to replace this number let alone grow the membership. However, no Branches in WA have closed and the Division membership increased in the last year by 50. Some Branches are having difficulty in attracting members to their committee. The Division is prepared to assist in administrative tasks at the request of the Branch; two Branches are currently receiving assistance. A monthly Division newsletter is provided to Branch newsletter editors to assist in the preparation of Branch newsletters.

It is inevitable that further pressure will be applied to "middle class welfare" as the Federal Government strives to balance its Budget. A very positive membership initiative is to publicize A.I.R.'s advocacy. We applaud the work that the Board is doing in this area.

Don Keene, WA Division President

### ***Branch Activities***

#### ***Gold Coast Targets Baby Boomers***

At Gold Coast Branch our primary goal this year is attracting new members. Our marketing plan is to attract new members, retain existing members and target local Baby Boomers.

We have attracted new members with multiple media releases each month including meeting notices in local newspapers and on Community Bulletin Boards, re-issuing national media releases with local content and issuing a press release with photographs after each meeting. We have also promoted A.I.R. at a local retirement village. When guests arrive they are welcomed, thanked for attending, provided with a Guest Kit, which provides information about A.I.R. and our Branch, and invited to join members for lunch afterwards.

We retain members by having interesting guest speakers and have increased the level of discussion at Branch meetings on national and state advocacy issues. Advocacy is one of the differentiators between A.I.R. and other retiree groups and we try to make members realise their issues are being addressed. Members want to know that their voice is being heard.

In 2012 the first of the 90,000 Gold Coast Baby Boomers started to move into retirement. Many will be seeking independent, objective information about how to manage their finances. Some will be experienced. For others, it will be the first time they have had to make such important financial decisions. In our Branch survey a number of members have asked for financial information for the inexperienced retiree.

The current national Baby Boomer Group, headed by Ken McKay, provides important monthly email information on a wide range of Baby Boomers issues. Our Gold Coast Investors Group also provides valuable information at its meetings for experienced investors. The Branch has now formed a Baby Boomer Group that meets monthly to obtain financial information on, for example, what is the best superannuation structure to suit their purposes, are they eligible for Government benefits, what are their estate planning objectives, types of investments - term deposit, managed funds, direct shares, property and a range of other issues.

We have established a library of financial brochures and each new member has an experienced mentor appointed to direct them to appropriate sources of financial information.

While it is early days, we do seem to be getting some early results and at this stage we have more members than we had at the same time last year. Hopefully the trend will continue.

Rob Grover, President, Gold Coast Branch  
0417 732 242 [robgrover@hotmail.com](mailto:robgrover@hotmail.com)

#### ***Relay for Life***

Members of the Bundaberg Branch recently continued their tradition of participating in the annual Relay for Life Cancer Fundraiser. 14 members walked through the night carrying the A.I.R. Banner, joining with over 1000 members of the Community to raise funds for the Cancer Council. The team had members in the OBE age group, several Cancer Survivors and Carers. The Team raised \$1025 from donations from Branch members and supporters.



## **Special Interest Groups**

### **Baby Boomer Group**

The Baby Boomer Group exists to provide an additional flow of information to the younger members of A.I.R., though any member is welcome to join the group.

The Baby Boomer Group has been operational since April 2012 and eight "Baby Boomer Bulletins" have been emailed to members. It is very pleasing to see that the number of members joining the group has increased every month. Membership currently stands at 140, making it the second largest Special Interest Group within A.I.R.

Copies of each of the bulletins can be found on the A.I.R. website under Special Interest Groups. Recent bulletins have focused on a report on "Ageing Baby Boomers in Australia" and the debate about the "Fairness of the Superannuation System in Australia" and the possible attack on our superannuation benefits.

Your Branch Membership Officer (BMO) can arrange for you to receive the regular Baby Boomer Bulletins by email. We look forward to you joining our group.

Ken McKay, Chair, [mckayjk@hotmail.com](mailto:mckayjk@hotmail.com)

### **410 Visa Advocacy Group**

In the September issue I advised that the Department of The Prime Minister and Cabinet had taken over responsibility as the lead Agency examining the issue of pathways to Permanent Residency for long term temporary residents. As a result I wrote to the Prime Minister to ask who would actually be leading this action. To my surprise I received a reply from the PM's office advising that the above was no longer the case and that all issues were being referred back to the Department of Immigration and Citizenship to be overseen by Chris Bowen, as the Immigration Minister. So, back to square one.

Our numbers resident in Australia continue to decline, first as a result of Anno Domini and, then, because of the huge increase in living costs coupled with Pensions that are frozen or for which increases are not keeping up with these increased costs. At the moment approximately 3,600 410 Retirement Visa Holders reside permanently in Australia and continue to seek Permanent Residency. As we have said before, many have lived in Australia for a great number of

years and they would certainly qualify under the proposed probationary period of 10 years.

Recently I had the opportunity of taking part in a community interest broadcast with West TV in Perth, specifically aimed at 410 Visa Advocacy problems. I was supported by John Muller of our Perth Northern Suburbs Branch whose musings on the early days of trying to obtain a Retirement Visa were simply brilliant. Mr Don Randall MP, the Federal Member for Canning, a long-time supporter of 410s, also took part. The piece was very well presented and edited by the TV journalists involved and subsequent feedback has been very positive.

Since preparing this report, the National Conference in Melbourne has been and gone. I was able to present our case to the delegates attending, resulting in immediate interest and response, particularly from those Branches in the East. We will see what this spreading of the word achieves in the coming months.

Peter Kerr, Chair, [peter.kerr2@bigpond.com](mailto:peter.kerr2@bigpond.com)

### **Retirement Incomes Research Group**

Dr Barry Ritchie, Chair of this group has provided the following items which will be of interest to many members.

#### **Common sense prevails over treatment of deceased persons' super assets**

An Australian Taxation Office draft ruling on treatment of assets on the death of a superannuation pensioner, based on a highly technical interpretation of the Act and on maximising tax take, was finally overturned by the Minister in October after almost five years of dispute. The superannuation industry and A.I.R. had complained bitterly about the absurdity of the draft ruling and the impossibility of complying without incurring massive administrative costs. Simpler Super had provided for a 'death duty' to try to offset the problem. This is a major win for A.I.R., the industry and common sense.

Trustees will be permitted to sell assets on which the pension was based in a reasonable timeframe to pay beneficiaries without incurring tax.

#### **ALRC Inquiry into Age Barriers to Work**

A discussion paper summarising Draft Proposals by the Australian Law Reform Commission (ALRC) Inquiry into 'Grey Areas - Age Barriers to Work in Commonwealth Laws' was released on 10 October. Another submission by A.I.R. (the second to the Inquiry) was made prior to the closing date

of 23 November. These submissions are available on the A.I.R. website at Public menu/ A.I.R. Advocacy/ Commissions, Inquiries and NGO Agencies.

The Government has recently legislated to remove the 75 age barrier to receiving the 9% Super Guarantee. *A win for older people and A.I.R. policy.*

However, the ALRC proposes that the work test should remain and be extended to all people age 65 and over; if the work test (gainful employment for 40 hours in 30 days in a financial year) is not met then voluntary contributions cannot be made. About 2.5 million of the 3 million people age 65 and over, including those who do not have superannuation, do not meet the work test.

A.I.R. has again rejected maintaining the work test because of discrimination against those without superannuation and women. It has also argued for greater flexibility in the work test to meet the types of casual and contract work appropriate for people age 65 and over.

The submission is available on A.I.R.'s public website [www.independentretirees.com.au](http://www.independentretirees.com.au)

### **Individual Taxpayer Forum 13 September**

Barry Ritchie attended the Individual Taxpayer Forum meeting on 13 September in Canberra. The forum considers personal tax and superannuation issues.

Substantial and complex changes will reduce concessions on the taxation of employment termination payments (ETP) from 1 July 2012. An additional \$180,000 non-indexed 'whole-of-income cap' will apply to payments that do not meet genuine redundancy rules including golden handshakes, payments for rostered days off, and gratuities. The \$180,000 cap will also include any other taxable income earned in the relevant financial year. People approaching retirement will need to carefully organise the date of retirement and ETP to minimise their tax liability.

New superannuation fund backroom computerised administrative processes are being developed, including default funds, which will affect employers and employees. New material is being prepared for employers and for employees to assist in understanding the new arrangements. Recognising that new legislation requires that the 9% compulsory Superannuation Guarantee must be paid for employees of any age, A.I.R. has pointed out that employees over age 60 have accumulation, pension and lump sum options

available to them, which need to be included in the computer software and information available to employers and employees.

The Australian Taxation Office is trying to reduce the number of paper personal tax returns in favour of electronic lodgement (eTax). Supplements to the Instructions for preparing paper returns are being phased out; individuals in these categories will only be able to lodge electronically from 2014 or 2015. A.I.R. pointed out that the number of tax returns from people age 65 and over on which no tax is payable far exceeds the number where tax is payable. The eTax instructions will be examined to see if unnecessary lodgements can be reduced.

Changes to reporting of HELP (Higher Education Loan Program) and SFSS (Student Financial Supplement Scheme) information statements are proposed to make the material a better fit for the individuals involved.

### **Government releases SMSF Auditor Registration Requirements**

On 16 October the Government released draft regulations for registration of auditors. Auditors are required to be independent and to have not prepared a material part of the Self Managed Superannuation Funds (SMSFs) financial statements.

Auditors will be required:

- To have a defined degree, diploma or certificate;
- To have at least 300 hours of work in auditing SMSFs under the direction of an approved SMSF auditor in the three years immediately before applying for registration;  
To undertake 120 hours of continuing professional development training every three years; and the training must include 30 hours of training about superannuation, of which 8 hours is training about SMSF auditing;
- To have professional indemnity insurance with coverage of at least \$500,000;
- To comply with auditor independence requirements produced by the Accounting Professional and Ethical Standards Board as set out in the Accounting Profession Ethical Standards 110 Code of Ethics for Professional Accountants;
- Pay a registration fee of \$100.

Transitional arrangements are specified for existing auditors. The draft regulations are available at:

<http://www.treasury.gov.au/ConsultationsandReviews/Submissions/2012/Regulations-relating-to-audits-of-SMSFs>

### **Concessional contributions caps for age 75 and over**

*The ATO Individual Taxpayer Advisory Forum has asked that the following information be provided to members for clarification.*

From 1 July 2012 the super concessional contributions cap is \$25,000 up to any age.

For people age 75 and over:

- funds can only accept mandated employer contributions;
- the concessional contributions cap will apply to any mandated employer contributions; and
- it is not possible to contribute to super other than through mandated employer contributions.

A.I.R. is advocating to allow other contributions to super for this age group.

### **Board Consideration of the Retirement Income Proposal**

Earlier this year Dr Barry Ritchie put forward a proposal to the Board suggesting a restructure of the retirement income taxation systems. This proposal was widely circulated throughout A.I.R. for comments. At its meeting on 19 October, the Board considered a Report summarising over 40 comments received on the Retirement Income Proposal. It commended Dr Ritchie for his proposal and Divisions, Branches and members for their interest and in depth consideration of this major policy issue for A.I.R.

The Board agreed to recommendations which have been sent to Divisions and Branches and are shown on the A.I.R. website, Public Menu, A.I.R. Advocacy in the Federal Government section. The original proposal is on the A.I.R. website, Public Menu, A.I.R. Advocacy in the Commissions, Inquiries and NGO Agencies.

## ***Advocacy***

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

At the recent Conference workshop we reviewed health care and discussed how it is more becoming reactive to government changes and proactively to community needs. It was explained

that A.I.R. has been involved with the Consumers Health Forum of Australia (CHF) in looking to actively participate in their workshops. The question was asked of the workshop should we continue with this. Unfortunately few at the workshop were aware of the consumer advocacy group CHF. So here are some brief details.

The Consumers Health Forum of Australia (CHF) is the national peak body representing the interests of Australian healthcare consumers. CHF works to achieve safe, quality, timely healthcare for all Australians, supported by accessible health information and systems.

CHF does this by:

- advocating for appropriate and equitable healthcare;
- undertaking consumer-based research and developing a strong consumer knowledge base;
- identifying key issues in safety and quality of health services for consumers;
- raising the health literacy of consumers, health professionals and stakeholders;
- providing a strong national voice for health consumers and supporting consumer working in partnership participation in health policy and program decision making.

CHF values:

- our members' knowledge, experience and involvement;
- development of an integrated healthcare system that values the consumer experience;
- early intervention, prevention and early diagnosis;
- collaborative integrated healthcare;
- working in partnership.

CHF's advocacy policy is developed through consultation with members, ensuring that CHF maintains a broad, representative, health consumer perspective.

CHF is committed to being an active advocate in the ongoing development of Australian health policy and practice. CHF is made up of over 50 member organisations from around Australia including A.I.R., COTA and NSA.

The NSW Division of A.I.R. has been a voting member of CHF for the past 18 months.

Since joining CHF we in A.I.R. have supported advocacy initiatives and participated in relevant CHF consumer workshops, representing the interest of our members. A major involvement has been with the development and refinement of the

government Privately Controlled Electronic Health Records (PCEHR) initiative from both a consumer and privacy perspective, and with the Therapeutic Goods Administration (TGA) reform of the regulation of medicines and medical devices as appropriate to our member's needs and issues.

Over the next few weeks A.I.R. will be participating in two new CHF workshops:

1. Community Quality Use of Medicines and Medical Tests (CQUM/T) workshop on QUM issues experienced by carers who are assisting with or managing the medication needs of a care recipient.
2. A co-hosted workshop with CHF and the Health Services Research Association Australia and New Zealand (HSRAANZ) to discuss *'How can we use health information to enhance consumer outcomes while still protecting patients' rights to privacy?'*

In the area of health care advocacy there are also very specific organisations that we have developed a relationship with to support the advocacy on our member's issues and concerns including:

- Alzheimer's Australia Inc.
- Carers Australia
- National Stroke Foundation
- The Pharmacy Guild of Australia
- Prostate Cancer Foundation of Australia

We are now proposing to change this membership of the CHF to be nationally driven by the Board, and to seek greater involvement and support of this by all Divisions and Branches and will need support from interested members to move this forward and to assist in CHF consumer workshops.

If you can help in anyway with CHF consumer workshops please make contact with Robert Curley at [curley@wix.com.au](mailto:curley@wix.com.au)

For more details about CHF please refer to the website: <https://www.chf.org.au/> and to read the November issue of CHF's *healthUPDATE*, please refer to the website:

<https://www.chf.org.au/pdfs/hup/HUP-2012-10.html>

The CHF 47 page Annual Report for 2011-12 is at: <https://www.chf.org.au/pdfs/anr/anr-2011-12.pdf>. Their newsletters are available at: <mailto:consumers@CHF.org.au>

### **Aged Care Reforms**

A.I.R. continues to be active in aged care reform advocacy which includes submissions, letters to the Minister and in discussions with other stakeholders. A detailed submission to the Health and Ageing was sent on 21 September and another letter to the Minister on 10 October raising two further points of concern dealing with the Stop Loss provisions and the availability of the cost comparison tools.

Copies of these communications can be found in the A.I.R. Advocacy/ Federal Advocacy section of the A.I.R. website.

### **Honorary Life Membership**

Honorary Life Membership was awarded to Dr



Barry Ritchie of the Gold Coast and Districts Branch by the National President, John Wenban, during the Conference Dinner. Barry was nominated by the

Queensland Division. Since joining A.I.R. in 2004, Barry has been an active member of the Branch. He has a background in engineering, as a Chief Executive and as a Professor of Management.

Barry has led A.I.R.'s Retirement Incomes Research Group since 2005. He has spent inordinate amounts of time reviewing Government reports and other documents and preparing in-depth responses and detailed reports that address issues that may impact on the financial wellbeing of A.I.R. members. He has appeared before Government Senate and Joint Committee Inquiries on behalf of A.I.R., prepared media releases and, as appropriate, acted as the contact person for many of A.I.R.'s priority projects. These issues have included, Taxation of Retirement Income - The Case for Review, Tax Reform and Tax Forums, Henry and Cooper Reviews, Economic Potential of Senior Australians, Proposed Operation of the Concessional Contribution Caps, Structure & Operation of the Superannuation Industry and Age Barriers to Work in Commonwealth Laws and prepared a carefully researched discussion paper, 'Review to Restructure the Retirement Income Drawdown System for Retirees'.

### ***Living Longer, Living Better***

Members who wish to keep up-to-date with Aged Care Reform should refer to:

<http://www.health.gov.au/internet/main/publishing.nsf/Content/ageing-aged-care-newsletter-governance.htm>

The Living Longer, Living Better Aged Care Reform Update Newsletter No. 5 has recently been released:

<http://www.agedcare.org.au/news/2012-news/living-longer-living-better-aged-care-reform-update-no-5-2013-16-november-2012>

### ***Dementia***

A media release from Alzheimer's Australia has highlighted information from an Australian Institute of Health and Welfare's (AIHW) report, *Dementia in Australia*. The report states that the number of people with dementia in Australia is projected to rise by one third to 400,000 in less than 10 years. The report also estimates that the number of people living with dementia will rise from 298,000 today to 900,000 by 2050. It also estimates that there are 23,900 Australians, under the age of 65, living with the condition. The media release also raised the issue of inadequate research into dementia. Members who are interested in Alzheimer's Australia's risk reduction program should refer to the following website:

<http://www.yourbrainmatters.org.au>

### ***Retirement Information***

The Life Choices website has the 'ten best websites to help you live well in retirement' at:

<http://www.yourlifechoices.com.au/retirement/retirement-calculator#list>

These include:

1. Estimate your pension payment
2. Get to grips with successful budgeting
3. Make the most of your savings
4. Compare retirement village living costs
5. Calculate your compound interest
6. Find out what your reverse mortgage repayments will be
7. Work out the cost of downsizing
8. See if your money will last through retirement
9. Approximate your life expectancy
10. Use a retirement calculator

### ***Consumer Directed Care - Home Care Packages***

A 14 page submission on Home Care Packages has been produced by NACA (National Aged Care Alliance) of which A.I.R. is a member. This can be found on the NACA website:

<http://www.naca.asn.au/publications.html>

### ***Over-65s Work Longer***

A recent article in The Australian Financial Review included the following:

'The percentage of Australians working beyond the traditional retirement age has almost doubled in the past decade, with an extra 158,000 men and women staying in the workforce past the age of 65. The proportion of those aged 65 and beyond who are working full- or part-time has increased from 1-in-20 in 2001 to 1-in-10 in 2011, according to Census data. There are now 296,000 older Australians working full- or part-time, up from 138,000 in 2001. The biggest driver of this increase has been in the 65 to 69 age bracket, where 22 per cent stayed in the workforce in 2011 – almost double the 12 per cent who remained at work in 2001. Federal age discrimination commissioner Susan Ryan puts the shift down to the fact Australians are living longer and many may have realised they haven't put enough money away.'

### ***Private Health Insurance Rebate***

The Government has recently announced in its Mid-Year Economic and Fiscal Outlook that it will save money by reducing the Private Health Insurance rebate by indexing the Government's contribution and by the removal of the rebate on lifetime health cover loading.

'The Government's contribution to private health insurance will be calculated using commercial premiums as at 1 April 2013 and then indexed annually by the lesser of CPI or the actual increase in commercial premiums. This will be used to determine an individual's private health insurance rebate. In conjunction with this measure, the Government will streamline arrangements for the 2013 premium setting round. The Government will undertake discussions with industry and consumer groups on options for further simplification of premium setting that will drive competition and continue to deliver strong consumer protection from 2014. The measure will

take effect from 1 April 2014 and will result in savings of \$699.7 million over four years.'

The concern is that if private health insurance premiums continue to rise above the CPI rate as they have over the past years then the effective percentage rebate rate will ultimately decrease. Pressure must be applied to the Government and providers to ensure that private health insurance premiums do not increase above the CPI rate.

### ***New Website to Support Seniors Online***

It was recently announced on the website, <http://brendanoconnor.fahcsia.gov.au/node/142>, 'Older Australians now have greater access to training resources and information to help them get online with the Australian Government's new Broadband for Seniors website. Labor Senator for New South Wales, Senator Doug Cameron, launched the new website at the 2012 Australian Computer Conference for Seniors in Sydney today. The Acting Minister for Families, Community Services and Indigenous Affairs, Brendan O'Connor, said the revamped web resource will provide seniors with more online learning tools to help them use the internet, as well as providing kiosk hosts and volunteer tutors with additional resources.' The new website is: <http://www.necseniors.net.au>

### ***A.I.R. Website Links***

The A.I.R. website [www.independentretirees.com](http://www.independentretirees.com) has numerous useful links to other websites. These deal with Government Agencies, Investment Information, Superannuation, Kindred Organisations, Travel, Lifestyle and General Information.

### ***A.I.R. Secretariat***

PO Box 329 Deakin West ACT 2600  
Phone: 02 6290 2599 Fax: 02 6290 1580  
Email: [aircbr@bigpond.com](mailto:aircbr@bigpond.com)  
Web: <http://www.independentretirees.com>

### ***Highlights of the 2012 A.I.R. National Conference, 12 - 14 November***

175 A.I.R. members from 47 Branches throughout Australia gathered at the Bayview Eden Hotel for the 2012 National Conference. Representation was as follows:

Australian Capital Territory	1
New South Wales	28
Queensland	17
South Australia	4
Southern Cross Victoria	84
Victoria Division	10
Tasmania	10
Western Australia	21

The 2012 Conference was organised by a committee of the Southern Cross Victorian Division, under the leadership of Patsy Haywood.

**The Official Opening** was performed by the recently re-elected Lord Mayor of Melbourne, Robert Doyle, who welcomed attendees to Melbourne.



National President, John Wenban, Master of Ceremonies, Rod Carter, Lord Mayor, Robert Doyle, Conference Organising Committee Chairman, Patsy Haywood



## CONFERENCE DINNER/AWARD OF HONORARY LIFE MEMBERSHIP

The John Adams Jazz Trio played and the "FreshAIRs" quartet (Patsy Haywood, Glen & Bill Stringer, Tony Wheeler with Pat Wheeler on the keyboard) presented a song called "We are retirees, working together."



A.I.R. National President, John Wenban, bestowed Honorary Life Membership on Barry Ritchie for his outstanding research and advocacy work on behalf of A.I.R.

### Keynote Speaker, Robert Gottlieb, Associate Editor for Business Spectator: "Retirement and the world around us"

Robert Gottlieb kicked the Conference off to a good start, talking about major economic and social events that would impact on the retirement sector of the community. Over the years, the rules for self-managed super funds have changed - now it is more difficult to get money into superannuation and easier to get it out! Half the pensions being paid are from SMSFs and the growth in super will be in these funds. Lower interest rates are good for the young and businesses but adversely affect retirees.



## INVESTMENT AND FINANCE

### Stuart Forsyth, Assistant Commissioner Superannuation, Australian Taxation Office: "Meeting great expectations - the reality behind Self-Managed Superannuation Funds"

SMSFs comprise 480,000 funds investing \$458,000bn and 932,000 members. Early analysis for 2011 shows return on assets 7.7%, slightly lower than APRA @ 7.8%.

The trust deed is the core document for trustees whose responsibility is to carry the fund on into retirement and beyond. It keeps going even when the trustee cannot. There are several ways to end involvement with a SMSF - one is to wind it up and put the funds into a large APRA fund. On balance SMSFs pay little tax. In 2010, 66% of funds were in the accumulation phase. Before starting a

pension, value the fund's assets to current market value and comply with minimum payment standards. Pensions cease on death. Ensure all transactions are at arms' length. As a trustee, make sure you can operate the fund, lodge annual returns on time and observe the notice of compliance. Look out for irregularities, be careful in reporting contributions and comply with Excess Contributions Tax (ECT) release authorities.

### George Katrantzis, Macquarie Longevity Solutions: "Longevity Risk and Solutions for Australian Retirees"

Projected life expectancy shows the potential for 10% of retirees to reach 98 years. Market downfall early in the accumulation phase is not a problem, but in the pension phase the outcome is poor. Self-funded retirees are at risk of outlasting their money.

The Macquarie Lifetime Income Guarantee Policy has been designed for direct investment with your SMSF.

### Elizabeth Moran, FIIG Securities: "An Introduction to Fixed Income"

FIIG has offices in Brisbane, Melbourne, Sydney and Perth. Fixed income investments were compared with equities. Bonds guarantee return of capital on maturity and payment of interest. The Bond market is five times larger than the equity market and bonds are traded by brokers. Equities (shares in a company) are bought expecting growth in the share price and dividend. There is no guarantee of dividend payment or return of capital.



### Peter Reynolds, AustralianSuper: "The Superannuation Landscape"

Compulsory super started in 1986 with 3% of award wage to super under an ACTU agreement. Fastest growth has been in SMSFs. Industry funds are expected to grow from 19% to 25% of the market. Fewer people now take lump sums but choose an income stream. Assets in SMSFs are more conservative in older age groups. For comfortable retirement, Peter estimated the need for \$661,040 in superannuation.

**Nicole Hoschke, Financial Planner, ASIC: "How MoneySmart can help retirees."**

There is a wealth of information on the MoneySmart website, including:

- a. A section on funeral bonds.
- b. A report about \$670mil in unclaimed monies.

MoneySmart offers hard copy hand-outs. The site has links to other helpful websites.

**Jacqui Gordon, APIA Victoria: "Why Insurance Premiums have increased."**

Premiums have increased due to large payouts by insurers and re-insurers, following more frequent natural disasters. The Victorian fire services levy will be collected by local councils from 1 July 2013. However, because insurers have to finance their contributions to government, insurance companies will still collect the levy for a full year not on a monthly or pro-rata basis.

**Ian Curry, Chairman, Australian Shareholders Association: "Retirees, the fortunate generation. How do we stay that way?"**

Ian fears that predictable income and quality assets are under threat. Changes to dividend imputation, negative gearing, a tax-free pension and the Commonwealth Seniors Health Care card could occur.

Ian reminded us to look for both growth and income in shares and to be aware of the maturity date of 'hybrid' investments. We should consider gifting small, unmarketable share parcels to 'Share gift Australia'.

### **AGED CARE**

**The Hon Mark Butler MP, Minister for Mental Health and Ageing: "Living Longer, Living Better"**



The Federal Government hopes to overhaul the 'front end' of aged care services. This includes reviewing the anomalies with charges and bonds for low and high care and the training and remuneration for aged care staff. Information on

possible higher fees for care in the future is not yet publicly available.

**The Hon. Peter Dutton MP, Shadow Minister for Health and Ageing: "Meeting Australia's future Healthcare challenges"**

Peter supported increased government funding for frontline services and high care beds. He noted the reluctance of private providers to offer dementia beds which are low profit. He wants to maintain the current rebates for private health insurance and have faster approval for new medications for pain control and mental health. He regards care for the elderly as an investment and not a cost.

**Robyn Smith, Director, NewPhase Consultancy: "Assistance for seniors wishing to stay in their own homes."**

Robyn outlined the Federal and State funded services, assessment procedures and costs for supporting older people in their own homes.

### **LIFESTYLE, HEALTHY AGEING AND LIFE ENHANCEMENT**

**Kaye Fallick, YOUR Life Choices website and Director, International Federation on Ageing: "Expanding your life choices"**

Kaye encouraged everyone to embrace the digital world. YOUR Life Choices has a 70,000 member-on-line community and covers health, wealth, travel, daily news etc. Kaye provided two Chinese adages: "May you live in interesting times" and "Meet a crisis by enjoying the challenge."

**Professor Collette Browning, Monash University, Research for an Ageing Society, Editor of Australian Psychologist: "Healthy Ageing and Lifestyle Enhancement/Living Longer, Better"**

If you reach 65 years, you possibly have another 20 years. In 2011, the population included 13.7% over 65; in 2050 this will increase to 23%. Because ageing is associated with an increasing likelihood of disease, the government is concerned with the 'burden' of ageing. Healthy ageing is achievable: Living a simple and independent lifestyle with enough money, companionship, everyday routines, physical activity, healthy eating, moderate alcohol intake, contributing to society and managing chronic illness.

**Hon Jeff Kennett AC (former Premier of Victoria), founding Chairman of beyondblue: "Life is for Living"**

Mr Kennett proved to be a lively and engaging speaker. He is supportive of home-based care and of 'dying with dignity'. Older people should remain busy both physically and mentally and not be overly dependent on Government. Mr Kennett recommends changing one's occupation and activities from time to time. He promotes increased emphasis on preventative medicine, more certainty for retirees with respect to their superannuation/pension funds, more frontline aged care services and fewer bureaucrats.



### **A.I.R. SPEAKERS**

**Robert Curley, Barry Ritchie and Richard Gould: "A.I.R. in Action - Advocacy, Achievements & Aspirations"**

Robert Curley (Board Director responsible for Policy Development and Advocacy) hopes that a core of active and interested A.I.R. members will act as advocates for aged care reform, healthy ageing, financial concerns (tax and superannuation) and special interest groups (e.g. 410 visas). A.I.R. needs to set up and maintain networks with governments, NACA (the National Aged Care Alliance), CHF (the Community Health Forum), COTA (Council of the Ageing), the Pharmacy Guild and National Seniors.

Barry Ritchie (Chair of the A.I.R. Retirement Incomes Research Group) said that unions and the superannuation industry have a significant influence on the Government. However we could increase acknowledgement of A.I.R. by the superannuation industry if we assisted with product development, as has recently happened with Challenger and their deferred annuity.

Barry considered that submissions sent prior to budgets or elections and presentations to inquiries are far more effective than letters to Ministers, media releases or the website.

Richard Gould (A.I.R.'s Health and Aged Care advocate) said that A.I.R. had been pro-actively working with NACA (National Aged Care Alliance) for eighteen months, preparing reports for the Productivity Commission. Richard has been pressuring the Government and Opposition to

expedite the release of a 'ready reckoner.' This would enable us to plan for the predicted higher fees for future care. A.I.R. is the only NACA member expressing concern about fee increases. Any future reduction in Government support for the not-for-profit aged care sector could add further pressure. Richard recommended attending CHF (Consumer Health Forum) workshops. There is provision for attendance costs to be covered.

**John Wenban, National President of A.I.R. and Max Barton, Deputy President: "The Future of A.I.R."**

This was a question and answer session, covering issues such as:

- The size of the Board and alternative methods for voting for the Board executive and members;
- Whether Board members should represent a Division or should be elected/appointed for their skills;
- The continued existence of a 'three-tiered' organization and the distribution of funds between tiers;
- The advisability of paid personnel such as a part-time CEO or researcher.

John answered concerns about company finances. A.I.R.'s auditors have stated that cash reserves will cover costs for the next eighteen months, even if no other income is received.

**Ken McKay: "A Blueprint for a new A.I.R."**

As a 'baby boomer,' Ken considers that A.I.R. is too slow to react to change. He commended some positive aspects of A.I.R. such our advocacy, Branch Committees, the website and the database. He is concerned about reduced income, Branch closures and the lack of volunteers. Managing finances and communication should be Board priorities. Possible savings could be made by replacing "In Touch" with a monthly A.I.R. Active and, more controversially, by eliminating Divisions. Ken outlined strategies for seeking/retaining members. He regards the Membership Officer as the most important committee member.

**Sue Shea: "A.I.R. in Action – Retirement Expo in Launceston, May 2012" (Northern Tasmania Branch)**

"Your financial future - your choices today"  
17 invited parties set up exhibits. There was strong support from the media and local Council.

There were 300 attendees, with 20 joining A.I.R. immediately.

#### **Quotes from speakers at the plenary sessions:**

*"The old idea of stopping work at 65 and doing nothing has changed"* - Robert Gottlieb

*"On balance SMSFs do not pay tax"* - Stuart Forsyth

*"Those with money are most exposed to longevity risk"* - George Katrantzis

*"The global bond market is 5 times the global equity market"* - Elizabeth Moran

*"Fixed interest securities as a % of your retirement investment should equal your age"* - Elizabeth Moran

*"The Government wants us to save more and work longer"* - Peter Reynolds

*"Currently there are 5000 PhD students over the age of 75"* - The Hon Mark Butler

*"If you want to die, then retire"* - Jeffrey Kennett

*"At the end of the day, the only thing that matters is good health"* - Jeffrey Kennett

*"The time for A.I.R. fiddling around the edges has passed"* - Ken McKay

*"The annual value of volunteers in Australia is greater than the value of the mining sector"* - Kaye Fallick

*"The Government sees retirement as a cost, so we must look out for ourselves"* - Ian Curry

*"Half the population dies with no will"* - Nicole Hoschke

#### **BREAK-OUT GROUPS** *(interactive discussion groups)*

**Building an IT System for A.I.R.** - Max Barton  
(recorded by Klaus Mielke)

A list of requested amendments for the website and the database was presented. These will be integrated into an updated list of, which will be implemented in 2013 by an external service provider.

**"Why my Branch is thriving"** (recorded by Ian Gresswell)

(a) **Dynamic Financial Investment Discussion Groups (Graeme Barwick)** - an avenue for attracting new members and a forum for members interested in financial matters. Leadership important.

(b) **Vibrant and Interactive Branch Meetings (Alan Wright)**: Visitors must feel welcome. Speakers must be interesting and topical, and meetings lively and informative.

(c) **Public Forums for Membership Recruitment (Betty Doyle, Barry Bishop, Keith Ward)**

The participation of local sponsors and Centrelink is vital. The event takes planning, effort and time.

**Aged Care Issues - Robert Curley and Richard Gould** (recorded by Leith Forbes)

Robert and Richard provided input to various committees set up by the Gillard Government's Aged Care Reform Package called 'Living Longer, Living Better'. Aged care issues are diverse and involve committees that have a wide range of 'acronyms'.

Government web-site: [www.health.gov.au](http://www.health.gov.au)

**Healthy Living - health care reforms issues - Robert Curley** (recorded by Ian Gooley)

About 50 organisations hold membership of the Consumer Health Forum (CHF), a peak consumer group in the health field with direct access to ministers. It was agreed that A.I.R. at the national level should join. A.I.R. requires more people to be involved in preparing submissions, attending meetings and conveying information back to members.

**Sponsorship stands:** During programme breaks, members took the opportunity to seek further information from representatives of the Conference sponsoring organisations: AustralianSuper (premier sponsor), Paul Melling Retirement Planning, Apia, ASIC, Chartis, Hyundai, Jetset Travel Elsternwick, and NICRI.

**Contributors to these conference reports: Terry O'Callaghan, Judith Wright, Rae Buswell, Barry Ritchie, Patsy Haywood.**

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