



Association of Independent Retirees (A.I.R.) Limited

ACN 102 164 385

.....WORKING FOR AUSTRALIANS IN RETIREMENT

IN TOUCH

NOVEMBER 2013

PRESIDENT'S MESSAGE



The new Federal Government structure is taking shape. A list of Federal Ministers, Assistant Ministers and Parliamentary Secretaries has been posted to the A.I.R. website and is available at A.I.R. Advocacy - Federal Government page under the Public menu. In the short term, there is some lingering uncertainty about *'who is responsible for what'*. There is no designated Minister for Ageing. The Assistant Minister for Social Security, Senator Mitch Fifield (the manager of Government business in the Senate) will have responsibility for the development of the National Disability Insurance Scheme and the aged care portfolio. Will this allow sufficient attention for seniors' issues? In the meantime, A.I.R. Board Directors are engaging with members of the Ministry in order to build a platform upon which future A.I.R. representations can be undertaken.

This should be followed up by Branch engagement with local MPs who have ministerial responsibilities.

Advocacy is the most active area of A.I.R. activity. The 2013 Annual Report (to be distributed prior to the 2013 AGM on 26 November) indicates the scope and range of advocacy undertaken by A.I.R. and the results beginning to show. There is a satisfying external recognition and awareness of the Association's role and objectives. Although the recent focus has been on the election, I am mindful of issues related to state, regional and local matters that impact on retirees. The Victorian State Division recently distributed a comparative review of the benefits available to seniors in the different states of Australia. The highlighted differences provide grounds for divisions and branches to undertake local advocacy on specific issues.

Members who have either deferred payment of their annual subscription or not renewed their membership have been removed from the membership register by the Registrar. In October, BMO's were requested to update their registers, noting any unusual circumstance that might apply to specific situations to avoid members being struck off in error. Slow payment of subscriptions by some members is not uncommon but the deadline of 30 September allowed 3 months for payment to be made. Because of distance, mobility or other reasons, some members can no longer maintain 'active' membership. Their membership as 'passive' members is important because the weight of numbers is just as persuasive to decision makers as the logic of the issue under discussion. Therefore, even if you cannot attend meetings, the underlying message is you should retain your A.I.R. membership!

As an interim arrangement, the contract Secretariat service provided by Commerce Management Services (CMS) was extended until the 31st December 2013. A review of the job specification was undertaken in 2013 and invitations were extended to five service providers to tender for the work. Three competitive tenders were received and were examined in detail by a board sub-committee. The outcome was that the current service provider, CMS, has been awarded a three year contract commencing on 1 January 2014. The tendering process has clearly demonstrated CMS as the most cost effective and comprehensive service available to undertake A.I.R.'s future needs.

The Company Annual General Meeting is fast approaching. The details of the special motion to replace the current constitution with an amended version have been set out in this edition of 'In Touch'. In light of the exhaustive consultation process that has been applied to this task, it is not surprising that widespread support for the changes has been indicated. The changes reflect the views of the majority of members and the recommendations of the independent Peer Review Panel. However, I urge each delegate to the AGM to become familiar with the changes so that a well-informed decision is taken. Nominated Branch delegates to the AGM in November must be shown as 'financial' to qualify to vote. The Branch register will be used to check the financial status of delegates prior to the commencement of the AGM proceedings. BMOs should ensure Branch records are up to date.

Max Barton, National President

E-mail: president@retirees.com

RETIREMENT INCOME RESEARCH GROUP (RIRG) ADVOCACY

Letters of congratulation have been sent from Max Barton to the Prime Minister, Tony Abbott, and to the Assistant Treasurer, the Hon Arthur Sinodinos AO (whose portfolio includes superannuation). Because of the pre-election involvement with A.I.R. by the Minister for Finance, the Hon Mathias Cormann, he has received a copy of the letter to the Assistant Treasurer. A copy has also been sent to the Parliamentary Secretary to the Treasurer, Steven Ciobo, MP. The letters are available on the website and have been sent to Branches. A Gold Coast Branch meeting with Steven Ciobo, the local Member for Moncrieff, is planned for the 8 November.

The notion of retirement as a date when work stops and leisure starts is no longer valid for the majority of workers. Expectations of adequate retirement income over an ever-longer life span have been dashed in recent years. A high proportion of Baby Boomers expect to have to undertake work to supplement inadequate retiree income assets. Although the Australian superannuation system is claimed to be world leading, it is biased to a rigid industrial relations system. Well over ten per cent of workers outside this system do not have superannuation and suffer disadvantage. Further, the regulations are drawn in favour of the superannuation industry and not recipients.

The thrust of A.I.R.'s advocacy is to simplify the complex regulations for those undertaking casual, part- or full-time work during their retirement and to assist those without superannuation. A.I.R. is determined to resist Governments who have shown willingness in recent budgets to mess around with the structure of superannuation and to dilute benefits.

Members will have noticed a SuperStream levy being added to their superannuation fund accounts. This levy is imposed by Government to meet the estimated cost of \$430million to set up a common administrative system for all superannuation funds, hopefully reducing the cost of SG contribution transactions and withdrawals. Some companies have set the levy on an individual's assets at 3.9 cents per \$100 compared to the SuperStream levy charge of 31cents per \$100, an increase of 25%. Other funds have set a fixed charge of approx. \$44 on each individual account irrespective of the size of the assets held. A.I.R. seeks information from members to build a case to have this impost reduced to a fair value.

Please contact Barry Ritchie at britchi1@bigpond.net.au providing information as to the levy you are being charged and the superannuation fund - without declaring confidential asset values.

Accurate data is essential to support advocacy arguments and submissions. The Board has agreed to survey member information and views during the first quarter of 2014. Previous surveys in 2006 and 2010 proved to be invaluable. Barry Ritchie has agreed to manage the survey. Input from members on issues to be surveyed and the support of one or two members to act on a Survey committee is sought. In particular, a member with experience in setting up software to allow online survey information to be automatically transferred to a database would be welcomed.

Please contact Barry Ritchie at britchi1@bigpond.net.au if you feel you can help.

A.I.R. has been represented on ATO Advisory Forums and Committees for many years. Following an internal review a limited number of Advisory Forums, including the Individual Taxpayer Advisory Forum, will be retained. A.I.R. will continue to be represented. The SMSF Advisory Committee, which has been meeting since 2007, is expected to continue. Other taxation issues will be dealt with on an issues basis with representation sought from interested stakeholders. I would like to hear from any member who has an interest in being involved in particular taxation matters and can explain how to apply for representation.

Barry Ritchie, Deputy President and Chairman RIRG, britchi1@bigpond.net.au

AGED CARE REFORM

A recent Communiqué from the Gateway Advisory Group to the National Aged Care Alliance (NACA) provides information about the "My Aged Care" website and national call centre. An interim information document, this reflects the ongoing discussion and debate regarding the implementation of the Living Longer Living Better (LLL) aged care reforms.

What is My Aged Care? My Aged Care is an Australian Government website (www.myagedcare.gov.au) and national phone line (1800 200 422) providing up-to-date information about aged care and healthy living. It will help people to

navigate the aged care system and will provide referrals for assessment and service provision. My Aged Care will also provide access to interpreter services and translated information for people from culturally and Linguistically Diverse backgrounds.

How does My Aged Care relate to the aged care reform package? My Aged Care is a key element of the aged care reform package called *Living Longer Living Better*. The package involves a comprehensive 10-year plan to reshape the aged care system, including building the My Aged Care website and phone line.

When was My Aged Care introduced? My Aged Care was introduced on 1 July 2013. It will be implemented in stages to ensure that everybody has time to adapt and plan ahead for further changes. From 1 July 2013, My Aged Care will provide people with clear and reliable information on aged care and a fast way to find service providers near them.

Over time, My Aged Care will introduce:

- A consistent approach to needs assessment to assess a person's aged care needs and eligibility for Australian Government funded services.
- A central client record to record the results of a needs assessment and services provided.
- A Linking Service to help people with complex needs access aged care services, health care, housing, disability services and financial advice.
- Referrals to Carer Support Centres to provide carers with support through information, education and training, counselling, access to respite (including after-hours emergency respite) and referrals to other services.

Robert Curley, A.I.R. director and NACA representative.

A.I.R. SPECIAL INTEREST GROUPS

BABY BOOMERS SPECIAL INTEREST GROUP

The Baby Boomers Group (BBG) has been in existence for 18 months and currently has 267 members, making it the largest of the special interest groups within A.I.R. The number of members has grown every single month and more than doubled in the last 12 months. Plans are underway to further increase the size of the group in 2013/14.

We believe that the establishment of the BBG is an important step for A.I.R., both in providing a direct line of communication to our younger members – and as a “sounding board” to provide feedback to committees at all three levels of our organisation. The purpose of the group is to provide an additional flow of information to members in the younger age group. Our objective is to demonstrate the relevance of A.I.R. to the baby boomer generation. The group regularly sources items of interest from the public domain and emails it directly to those who have elected to receive the information. Given the need to recruit younger members, the BBG therefore provides a valuable and ongoing role within A.I.R., in highlighting issues of importance to them.

The BBG is headed up by Ken McKay (Divisional Representative for Queensland) and he is ably assisted by Sue Shea from Tasmania, Peter Cole from Victoria and Robert Grover from Queensland. The establishment of the group was supported by the Board and the feedback from members is regularly reported to directors.

In November 2012, two workshops were conducted with members of the BBG and a number of findings emerged:

- Members wanted “financial information that I can use to plan and enjoy my retirement”
- Members valued the information from our group – and they wanted it monthly and by email. We should continue to focus on health, wealth, retirement planning and lifestyle issues.
- Members were increasingly passing the monthly email information to family and friends outside of A.I.R. This has important ramifications for membership recruitment.

These findings are important because they make clear the needs and expectations of our younger members.

In the last 12 months, the monthly bulletins have commented on such diverse subjects as the fairness of our superannuation system, economic forecasts for the year, the role for baby boomers within A.I.R., the relevance of A.I.R. today, changes to superannuation rules, planning for our retirement, gifting money to our children, lifecycle investment strategies and the need for an ongoing financial education program to assist retirees. The source of our information has

varied from information provided by the baby boomers themselves to public domain information sourced from newspapers and websites. We have accessed both government and business reports, including university papers, national and international newspapers, CommSec, Federal Budget papers, SunSuper, lifestyle websites, Money Magazine and many others.

** It is important for all members of A.I.R. to understand that the Baby Boomers Group is not restricted to our younger members. Membership of the group is available to everyone and we welcome your participation in the group. The process for joining is simple – just send an email to your Branch Membership Officer (BMO) advising him/her that you would like to join the Baby Boomer Special Interest Group. For the benefit of the branch BMO – you need to take the following action to make it happen:

1. Log into the database and select “Edit Members”
2. Select “Member” and go to “Admin Section”
3. At the bottom of the page next to “Special Interest Groups” – tick “BOOM”
4. Save details.

We look forward to welcoming many more members to the Baby Boomers Group in 2013/14.

Ken McKay – Director, A.I.R. Board, mckayjk@hotmail.com

410 RETIREMENT VISA ADVOCACY GROUP

What a year! It has been marked by the revolving door of 3 Prime Ministers and 4 Immigration Ministers. The continuity of our Advocacy has been disrupted by the lead-up to the Federal Election. Whilst the political battles were taking place, we simply had to wait and see who came out on top. Only when the victors had settled in to their new portfolios could we begin re-connecting with those Ministers whose areas of responsibility directly affect our advocacy.

The Coalition Government has Scott Morrison as the Immigration and Border Protection Minister. We have conducted correspondence with Scott for a number of years as well as having the benefit of face-to-face meetings. A long-time supporter, Senator the Hon Michaelia Cash of Western Australia, has been appointed as Assistant Immigration Minister. This new position will enable the Senator to continue her very useful work in promoting our case for equality of status.

On behalf of the 410 Visa Advocacy Group, a letter has been written to the Minister and the Assistant Minister, congratulating them on their appointments. Scott Morrison was reminded of his promise, if elected to Government, to revisit the question of assumed costs for granting 410s Permanent Residency. Senator Cash was urged to continue the good work on our behalf, especially with the benefit of now being in Government.

Up to date statistics have been slow in forthcoming because of election demands. These have been promised once they have been declassified. Comment will be made as soon as possible.

Peter Kerr, Co-ordinator, 410 Visa Advocacy Group

BRANCH IDEAS NETWORK (B.I.N.)

The Branch Ideas Network (B.I.N.) is a Board-to-Branch initiative as part of the Membership Plan for 2013. Launched in January 2013, and with the support of every Division in Australia, it has proved to be an outstanding success – with more than 40 branches across all states joining the group.

The concept behind the group is simple, but very powerful. We exist as a group to share good ideas across state boundaries. Each participating branch receives a monthly email summarising three good ideas that are being used by other branches in their efforts to improve their operations. It is by sharing these ideas that A.I.R. will become a stronger organisation. In recent months we have discussed:

- Which speakers draw the largest crowd numbers at branch meetings?
- The importance of setting goals for your branch in 2013/14
- Interesting statistics on new member recruitment
- Converting our postal members to email where possible
- Reducing the workload for Branch Management Committees

- Suggestions to increase revenue for your branch
- Proposed constitutional changes for our organisation

My role as the National Coordinator of the Branch Ideas Network is to collect and distribute ideas received from branches and divisions – and to distribute a monthly email detailing some of these ideas.

I want to take this opportunity to publicly thank the Board, Division Presidents and Branch Presidents for the support given to this initiative. I am delighted that many branch Management Committees have the Branch Ideas Network monthly email as a regular item for discussion at meetings.

For those branches that have not yet joined us – I welcome your participation in 2013/14. Please contact me at email mckayjk@hotmail.com and I can make the appropriate arrangements for you to join our group.

Ken McKay, Director A.I.R. Board

DIVISION REPORTS

QUEENSLAND DIVISION

With the Annual Meeting over, the Queensland Division is working on next year's program. An election of Office Bearers was not required as all are in the second year of their term, underlining the need to put succession planning in place to ensure continuity in the work of the Division.

The fall in membership across the Division has been a major concern and Branches are working to reverse the trend. The Division is investigating a number of promotional items and actions to assist branches in their recruitment programs. Branches will be taking action to retain and grow their membership. Sadly, we have had 4 Branches close over the period with several others struggling to survive, mainly because of difficulty in filling leadership positions. Members from these branches are making a successful transfer to our Members at Large Branch.

A decision was taken to offer the Board a contribution of \$3000 to assist with the promotional program it has planned, with the proviso that other Divisions contribute the same. This will leave the Division with a deficit budget for the year and we strongly recommend that the Board adopts a similar approach.

The Division Survey is being rolled out. Hopefully, it will reveal a number of areas where we should be directing our efforts for the benefits of members. The survey covers matters such as Branch activities to suggestions for the future direction of the Division. The program of branch visits by members of the executive is still being carried out and most branches will have been visited by the end of the year. This includes a joint visit to the 3 Brisbane branches in the form of a mini conference. This activity has been warmly welcomed by members, as it offers an opportunity for them to discuss issues directly with the Division Executive and allows the Executive to offer suggestions and help struggling branches.

The communication system with the Division Newsletter and the Breaking News Items has been warmly welcomed. The ability to e-mail these items to all members would be an advantage.

Members have raised concerns over the failure of Government to prevent the building on flood prone areas and the Division has requested the State Government to take action.

In spite of repeated correspondence, there has not been a State Government Minister for Seniors specifically listed, which is similar to the attitude of the Federal Government. Perhaps we need to be more active to become noticed.

The Division is interested in investigating the use of Facebook as a method of future communication. What becomes necessary is a set of guidelines to ensure compliance with the Privacy Act and the Company's policies. It is hoped the Board can provide this direction. Two branches have been investigating the possible use of Face book and Twitter. It is a system that can be used for association with other organisations.

Bill Kendall has retired as Division Membership Officer. His advice and help to branches towards maintaining their database has been invaluable. Bill's membership reports to the Division have proved extremely helpful and we thank him for his sterling work.

Eddie Childs, Division President

WESTERN AUSTRALIA DIVISION

The members of the newly elected WA Division Management Committee form an experienced team.

Charles O'Donnell, President: Spent 2 years as President of Perth Southern Districts Branch and prior to that was Vice President. In his working life, Charles was involved in Marketing and lived in all mainland eastern states prior to being returned to Perth as WA Manager. He was then seconded to China for 2 years, working as General Manager/ Company Director for a Chinese/ Australian joint Venture. Charles retired in 2000.

Faye Grey, Minute Secretary: Currently President of Peel Branch. Initially trained as a secretary and later became a teacher, occupying senior positions within TAFE. She worked in Local Government and was a Councillor for 12 years.

Diane Blades, Divisional Co-ordinator: Has been a member of WA Division for 8 years, holding several positions including Vice President. Diane has received awards for service to the WA Division. She was formerly President of Perth Southern Districts (3 years) and currently is an active Branch committee member.

Larry Jones, Division Treasurer and Division Membership Officer: His engineering career gave him broad skills in cost accounting, project management and management expertise. He is Membership officer of our Regional Branch and holds positions in the Perth Branch.

Don Keene, Committee member: Following a very successful career in the Forestry Department, Don joined the Peel Branch and became President. Don was previously Division President/Board Representative for 4 years,

Val Carter Committee Member: Co-Ordinator/ Secretary/ Newsletter editor for Perth Branch. Coming from a farming background, Val joined Peel Branch in 1998 and became Publicity Officer and a committee member. Val moved to Perth in 2007. Given her personal drive, Val has since then been a mainstay of the Perth Branch in difficult circumstances.

Brian Cooper, Committee member: President of Perth Northern Suburbs Branch. Brian is a former member of the Metropolitan Planning Council, a Board member of the Electrical Contractors Association and Chairman of the Elderbloom Community Care centres. He was a Councillor and Mayor at the City of Wanneroo for 15 years.

Charles O'Donnell, Division President

VICTORIAN STATE DIVISION

The first business meeting of the new Victorian State Division:

Following the achievement of reunification in Victoria, the new Victorian State Division Committee of Management met on 16 August in our newly-organised central venue at the National Seniors Victorian headquarters in Block Arcade in the Melbourne CBD. There was significant discussion on the structure of the Division Management Committee, leading to a decision that each branch would hold just one vote. Plans for future action were put in place. A draft Division Manual has been prepared, an update review commenced of the varying benefits offered to seniors in the different states, a Division newsletter circulated and work started on the State Pre-Budget Submission 2014/5.

Congratulations to the Warrnambool Branch – first A.I.R. branch in Victoria!



I was delighted to join the Warrnambool Branch on Friday 26 July, when the branch celebrated its 20th birthday and a presentation was made to Eric Williams, the founder and first Branch President.

There is an interesting story behind the branch's beginnings. During Easter 1993, Eric and Rita Williams visited friends in Hobart. While cruising on the harbour aboard a friend's boat, Rita mentioned in conversation that Eric had been campaigning against unfair taxation issues facing self-funded retirees. Present on the boat was Bruce Piggott, President of the A.I.R. Hobart Branch, and Eldon Peterson, the Secretary. Word was quickly sent to Maureen Kingston, the legendary founder of A.I.R. in Queensland. Subsequent contact convinced Eric to form the Warrnambool Branch of A.I.R. Arrangements were soon made for Maureen to launch the new Branch, the first in Victoria. Extensive publicity was organised. The inaugural public meeting was held on Tuesday 15 June and 130 people attended. Eric Williams was the first President (1993-1996) and is still an

active and highly respected member. Warrnambool remains a vibrant branch in Victoria, with an energetic committee.

Farewell to the Ballarat Branch:

Sadly, after some years of struggle, the Ballarat Branch decided to close its doors in August. We would like to especially recognise the work of David Fara (Branch President) his wife Catherine, and Keith Clayworth (Treasurer), who had valiantly endeavoured to keep the Branch in operation. David was a member of the A.I.R. Board in 2011 and more recently a member of the independent Peer Review Panel.

The Commissioner for Senior Victorians:

On Thursday 12 September, Terry O'Callaghan AM (Vice President, Melbourne Eastern) represented the Division at a reception to meet the newly appointed Commissioner for Senior Victorians, Gerard Mansour. The Commissioner will head the Ministerial Advisory Council for Senior Victorians, Their role will be to provide independent advice to the Minister and Government Departments The reception was hosted by the Victorian Minister for Health and Ageing, the Hon. David Davis, and was attended by representatives of seniors' organisations. Mr Mansour indicated that a priority of focus will be the quality of life, workforce participation, access to services and maximisation of opportunities for senior Victorians. Subsequently, Terry encouraged the Division to engage with the Commissioner for Victorian Seniors (and the Advisory Committee). He was keen for the Division to meet with the Commissioner to discuss how the State Government could assist self-funded retirees and in addition present and promote A.I.R policies.

Resignation:

After considerable deliberation, I have tendered my resignation. John Goldrich (Division Secretary) will be Acting President until an election is held at the November meeting.

Patsy Haywood, former President, Victorian State Division

SOUTH AUSTRALIA DIVISION

South Australian branches have all been able to form committees, although Fleurieu has not got a secretary and Whyalla has not got a president. Others are helping to cover these areas. Fleurieu has had some fall-off in member numbers generally due to ageing, while Whyalla will probably be line ball.

Both of these branches have seen the benefit of persevering in public matters that affect the welfare of ageing people in their communities. Some 12 months ago, a local medical practitioner addressed the Fleurieu Branch, advising that cuts proposed by S.A. Country Health would severely affect the standard of health in their area. Members set about supporting the doctors in their bid to maintain standards of care through submissions to Government departments, and after along hard battle lasting some 6 months their level of care has been retained.

Similarly, the Whyalla Branch is proactive in looking to gain improvements to the Patients Assisted Travel Scheme which was set up some 15 years ago to assist people who have to travel long distances for specialist care. This program has not been updated since inception. In fact, the Government appears to be making it harder for people to claim. Initially, the Government was reluctant to consider any improvement to this scheme but following continued representations a new enquiry has been opened. These branches are to be commended for their community spirit and persistence in these matters.

Holdfast Bay has been busy following the transfer of some 130 members from the closed Adelaide branch. There has been some fall-off in numbers mainly due to ageing and geographical distances, but we are confident of retaining some 80%. Meeting attendances are good and we are encouraged by the number of Adelaide members attending.

At the Division level, Stan Webster (Secretary since inception) has been obliged to retire due to age and failing health. Our warmest thanks and best wishes are extended to Stan for his wonderful contribution. Thanks are similarly extended to our efficient Treasurer, Sandra Higgins. Being a small division, it was felt these 2 positions could be combined and Alan Charman was appointed accordingly.

John Yard, Division President/Division Representative

BRANCH NEWS

WARRNAMBOOL

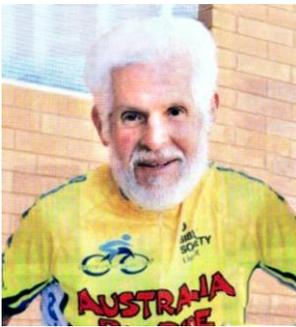
At the time of writing, the Warrnambool Branch was planning yet another public forum on 22 October (Seniors' Week) to assist with membership recruitment. The event was to be entitled, "Australians in Retirement – make retirement the best years of your life."

The program provided for four sessions covering important areas of planning for retirement:

- Planning Government assistance – Department of Human Services.
- Financial Planning – Coffey Hunt & Co.
- Lifestyle Decisions – Gillin Park Retirement Village
- Enjoyment – Kevin Chiller

Russell Anderson, Branch Secretary.

DUBBO/ORANA



Evan Elliott: Photo reproduced with the permission of Dubbo Photo News".

Branch members wish to report a notable achievement by the President of the Dubbo/Orana Branch, Evan Elliott, who at almost 77 years of age has recently completed a 7,200 km bicycle ride from Broome WA to Sydney NSW, via Perth. Evan accomplished this as part of the Bikes for Bibles Trek and managed to raise \$15,000 towards the cause. His longest previous ride had been from Perth to Sydney, meaning this time an extra 3,000 kilometres. Evan's ride was incident-free and he greatly enjoyed the scenery on the way, especially in South Australia's Barossa Valley.

Brian E. Semmler OAM, Branch Vice President.

GOLD COAST

At the 2013 National Annual General Meeting in November, the Gold Coast Branch will submit the following motion: That the name of the Company "Association of Independent Retirees (A.I.R.) Limited" be replaced with the name "Australians in Retirement" Limited. The following comment is submitted for the prior consideration of members.

For some years, A.I.R. has been experiencing a serious decline in membership. In response, the Board has introduced several initiatives in a bid to attract new members to the Association. This has been confirmed in the Board's recent agreement to a new Strategic Plan which places "Membership recruitment and retention as the Board's number one priority". To support this, the Board has allocated \$10,000 for marketing in 2013/14 and one of the Board directors has been given the responsibility of developing a formal marketing plan for the express purpose of attracting new members.

With any marketing plan, the most important initial first step is to clearly identify the target market. A.I.R.'s Constitution (section 6) clearly states that our target market for new members is partly-self funded and fully-self funded retirees.

Recent statistics reveal the following figures relating to retirees in Australia:-

Partly self-funded retirees - 900,000 (64%); Fully Independent retirees - 500,000 (36%)

For an organisation seeking to recruit new members, it is extremely encouraging that there are 1,400,000 retired Australians who are eligible to join A.I.R.

However, as we spend money, time and effort to attract these new members, we are concerned that our existing name does not provide an accurate indication as to which retirees may be eligible to join. The word "independent" implies that we represent only fully self-funded retirees. In fact, more than 50% of our members are in receipt of a part pension. It is Gold Coast Branch's contention that the name Association of Independent Retirees no longer reflects the nature of our membership, the causes we advocate or the retiree demographic we seek to attract.

Rob Grover, Branch President, Gold Coast

TOWNSVILLE

Neil Connell, a long-time member of Townsville A.I.R., has initiated the New Lunar Men's Forum, where men can discuss their previous work involvement and address new developments in business, public affairs and industry.

The name of the group comes from an organisation established in Birmingham, England, by a group of active older industrialists and forward thinkers in the mid-1700s, at the time of the early evolution of the Industrial Revolution. The concept is based on continuing involvement beyond a person's working life in advancing the needs of the broader community in their retirement years. In this way, retirees can use their experience and previous work experience to contribute new ideas and address current issues.

At a recent Townsville meeting where irrigation for dry North Queensland was discussed, Neil submitted some rough drawings for a sustainable irrigation scheme to Townsville Enterprise. Townsville Enterprise is the official body responsible for promoting economic prosperity, tourism and business conference opportunities in North Queensland. Neil subsequently met the economic development manager for Townsville Enterprise, who was very interested and photocopied the basic drawings. The manager enquired about A.I.R. and was impressed by the professional composition: retired engineers, accountants, academics, doctors, managers and businessmen. He asked if our group would be prepared to advise Townsville Enterprise on what industries we would recommend for establishment in Townsville and North Queensland. The group has responded to this invitation by adopting it as a special project. Neil has suggested that this concept could be promoted elsewhere in A.I.R. as a branch activity

Roger Walsh, Townsville

QUEENSLAND MEMBERS-AT-LARGE

The Queensland Members-at-Large Branch was formed on a trial basis in February 2013 by the Queensland Division. It was commenced as a result of branch closures and the wish of members to retain A.I.R. membership and its associated benefits. Subsequently, the Queensland Division appointed 2 office-bearers to be responsible for the MAL Branch – Barry Schache (President/Delegate) and Bruce Lambert (Treasurer/Branch Membership Officer), both from the Noosa Branch. It is hoped to expand this leadership group.

A Members at Large Branch is a group of members within a state, who are not allocated to a geographical area. It is similar to a traditional Branch as defined in the A.I.R. Constitution and is subject to the Rules and Procedures with the following freedoms:

* Members may reside in any part of the state.

* Members do not have a fixed meeting place or schedule of meeting times.

* A number of members in a particular locality may agree to hold a general meeting at any time and may invite guest speakers and conduct activities as if they were any other branch.

* Members do not necessarily have to elect a Management Committee. There is a potential to attract new members from any regional area in Queensland that does not have a nominated branch in the locality.

At the time of writing, membership was 44. The Branch operates via a news bulletin (issued by email or post) and offers any personal or one-off contact needed.

The Division's aim is to retain Branches wherever possible. However, when a closure occurs, the members are offered a choice of transfer to another established branch (which needs to be a realistic and practical option in terms of geographical location) or to MAL. The Queensland Division should be congratulated on this initiative. This mode of operation may become an integral part of future A.I.R. operations in an age of reluctance to take on leadership and responsibility positions. (The latter phenomenon can be seen in other voluntary organisations, not just in A.I.R.) The concept has great potential.

Barry Schache, President, Queensland MAL Branch.

THE COMPANY ANNUAL GENERAL MEETING

Motion from the A.I.R. Board Proposing Changes to the A.I.R. Constitution (Special Resolution) for consideration at the 2013 A.I.R. Annual General Meeting

Members will be aware of the work undertaken by Board during 2013 to review the A.I.R. Constitution in light of responses to the 2013 A.I.R. member survey. Following is the text of the clauses which it is proposed to change. This information is supported by a summary overview table of proposed amendments which will be provided to AGM Delegates and made available on the A.I.R. website.

9.1 Proposed Constitution Amendments

Motion: That the current Constitution of the Association of Independent Retirees (A.I.R.) Limited be rescinded, effective from the close of the 2013 Annual General Meeting and the revised Constitution as provided and available to Delegates and Members on the A.I.R. website be adopted as the Constitution of the Association of Independent Retirees (A.I.R.) Limited, effective from the close of the 2013 Annual General Meeting.

Proposed Variations to the Constitution

The following structural and administrative variations to the Constitution are required to effect the proposed changes:

1.1 Definitions

Branch is a group of members which coordinates the needs of its members. (Administrative)

Delegate means a member entitled to vote at Company meetings in accordance with clause 9.1. (Administrative)

Director means an Office Bearer or an appointed Division Representative. (Structural)

Division means a committee of Branch representatives and elected Office Bearers within a State or Territory of the Commonwealth of Australia which coordinates and assists the activities of the Branches within its jurisdiction in accordance with this Constitution and the Rules and Procedures. (Administrative)

Division Representative means one (1) member from each Division appointed by that Division to be on the Board. Each State or Territory shall only be entitled to appoint one (1) Division Representative. (Administrative)

Management Committee means the group of members elected or appointed by the members of a Division or Branch to manage the affairs of that Division or Branch in accordance with this Constitution and the Rules and Procedures. (Administrative)

Member at Large means any member included on a Branch register administered and maintained by a Division in a State or Territory. (New definition) (Structural)

Natural Person means a living human being. (New definition; Administrative).

Office –definition to be deleted. (Administrative)

Proxy means a Member appointed by a Branch Delegate who is not a Director as their representative at any meeting of the Company in accordance with the Act. (Administrative)

Public Officer – means the natural person appointed by the Board to occupy for the time being the position of Public Officer. (Administrative)

Registrar means the natural person appointed by the Board to oversee the Register in accordance with this Constitution and the Rules and Procedures. (New definition; Administrative)

Rules and Procedures mean the protocols adopted by the Board for the proper management of the affairs of the Company. (Administrative)

Secretary means the natural person appointed by the Board to perform the duties of a secretary of the Company. (Structural)

Self-funded Retirees means natural persons who are fully or partly self-funded in their retirement or intend to be fully or partly self-funded in their retirement and are about to retire. (New definition; Structural)

Treasurer means the natural person appointed by the Board to oversee the financial affairs of the Company in accordance with this Constitution and the Rules and Procedures. (New definition; Structural)

1.2 Interpretation

- (c) A reference to the Corporations Act is a reference to the Corporations Act 2001 (Administrative)
- (d) Words importing persons include corporations, companies, associations and institutions. (New definition; Administrative)

1.3 Application of the Corporations Act 2001 (Administrative)

Unless the contrary intention appears in this Constitution:

- (a) an expression in this Constitution has the same meaning as in that part of the Corporations Act which deals with the same matter as this Constitution; and
- (b) an expression which is given a general meaning by the Corporations Act has the same meaning in this Constitution; and
- (c) to the extent permitted by law, the Replaceable Rules set out in the Corporations Act do not apply.

2.3 Assets and Income

2.3.1 The assets and income of the Company shall be applied solely in furtherance of its Objects as set out in clause 3 and no portion shall be distributed directly or indirectly to the Members except:

- (a) as bona fide reimbursement for out of pocket services rendered or expenses incurred in carrying out the authorised activities of the Company
- (b) payments of a premium in respect of a contract insuring a member who is, or has been an officer or director of the Company against liability incurred by the officer or member of the Company except in circumstances prohibited by the Corporations Act. (New; Administrative)

2.3.2 This Constitution prohibits the distribution of the assets or property of the Company to any member/s of the Company upon winding up.

3. OBJECTS (Administrative)

The Objects of the Company are to:

- (a) work for the benefit and welfare of self-funded retirees;
- (b) seek a fair and just economic, taxation and social environment that recognizes and compensates for the special problems of self-funded retirees.
- (c) provide information on matters pertaining to retirement;
- (d) conduct research to further the Objects of the Company;
- (e) seek recognition as a body speaking for self-funded retirees at Local, State and Federal Government levels, by the community at large, the media and the respective governments;
- (f) maintain, promote and foster membership of the Company throughout Australia;
- (g) cooperate and where appropriate seek affiliation with other organizations with objectives consistent with those of the Company;
- (h) obtain financial support from corporations or others through sponsorship or partnership arrangements to assist in funding the Objects of the Company.

4. FRAMEWORK

4.1 Structure of the Company

4.1.1 The structure of the Company is made up of:

- (b) Divisions, which undertake State, Territory and regional advocacy, co-ordinate, support and assist the activities of Branches within their jurisdiction; and
- (c) Branches which co-ordinate the needs of members within their jurisdiction. (Administrative)

4.1.2 Branches within a State or Territory may nominate not to form a Division but instead align with another Division. (New; Structural)

4.2 Rules and Procedures

4.2.1 The Board may make rules and set out procedures for the overall management of the Company, provided that those Rules and Procedures are not contrary to the Objects and other requirements contained in this Constitution. (New; Administrative)

4.2.2 Division and Branch Management Committees may make rules for the proper functioning of their Division or Branch, including the election of a Management Committee, provided that those rules are consistent with this Constitution and the Rules and Procedures. (Administrative)

5. BOARD OF DIRECTORS (Structural)

5.1 Composition

The Board shall comprise the following Directors:

- (a) the Office Bearers elected in accordance with Clause 5.2; and
- (b) one (1) Division Representative appointed by each Division of the Company.

5.2 Office Bearers and Directors

5.2.1 The Office Bearer positions to be elected at an Annual General Meeting (AGM) of the Company are:

- (a) President; and
- (b) Deputy President.

5.2.2 Office Bearers are to be elected according to the procedure set out in this Constitution and the Rules and Procedures.

5.2.3 The ordinary term of office for each Director shall be two years and shall commence at the conclusion of the AGM of the Company and cease at the conclusion of the second AGM following their election or appointment.

5.2.4 An elected Office Bearer is eligible for re-election but may not hold the same office for more than two (2) consecutive two (2) year terms.

5.3 Holding More Than One Office (Administrative)

A Director may be nominated for a different office, but must not simultaneously hold more than one (1) position during a term. For clarity, at any one time during a term, the Office Bearer may not concurrently hold the position of Division Representative, and vice versa.

5.4 Rotation of Office Bearers (Structural)

Elected Office Bearers of the Board shall retire by rotation:

- (a) President, retiring in even numbered years; and
- (b) Deputy President, retiring in odd numbered years.

5.5 Events Causing a Casual Vacancy (Administrative)

- (h) is absent without consent of the Board for a period of six (6) months;
- (i) is elected or appointed to an Office Bearer position.

5.6 Casual Vacancies of Office Bearers (Structural)

If a casual vacancy of an Office Bearer occurs:

- (a) the Board shall appoint an eligible member to fill a casual vacancy but no such appointment shall be made within sixty (60) days of the next Company AGM;
- (b) the member holding the casual vacancy shall hold the position until the conclusion of the next Company AGM; and
- (c) the position shall be open for election at the next Company AGM with the term of office being set to comply with the provisions for rotation of Office Bearers.

5.7 Casual Vacancies of Division Representatives (Structural)

5.7.1. If a casual vacancy of a Divisional Representative occurs:

- (a) the Division shall appoint a person to fill the casual vacancy;
- (b) the member holding the casual vacancy shall hold the position for the remainder of the term of the original appointment.

5.7.2 In the event that a Division cannot provide a Division Representative, the Board may appoint a member to represent that Division until such time as a Representative can be appointed by the Division concerned.

5.8 Powers of the Board (Administrative)

- (c) has the power to delegate functions to committees and to co-opt members for specific tasks to assist the Board;
- (e) shall control and regulate the use of any Company trade mark(s), logos, mottos or similar insignia as it sees fit; and
- (f) may assign ancillary roles and responsibilities to Directors.

5.10 Removal of Directors (Administrative)

- (a) The Delegates, by resolution at a General Meeting of the Company, may remove any Director from the position in accordance with the Act.
- (b) In addition to the provisions of 5.10(a), a Division's Delegates may remove the Division Representative appointed to the Board by that Division.

6. MEMBERSHIP (Structural)

6.1 Membership Categories

6.1.1 An Ordinary Member is a natural person who:

- (a) has been accepted by the Company for membership;
- (c) is a self-funded retiree;
- (d) is entitled to vote at Branch meetings and may speak but not vote at Division and Company meetings unless they hold an Office Bearer position that entitles them to vote.

A member who ceases to be fully or partly self-funded may continue to be a member.

6.1.2 Life Member

- (a) A Life Member is an Ordinary Member who has paid ten (10) years non-refundable membership fees at the rate applicable at the time of payment prior to 2006.
- (b) This category of membership ceased to be available to members from 2006.
- (c) Life Members are entitled to vote at Branch meetings and may speak but not vote at Division and Company meetings unless they hold an Office Bearer position that entitles them to vote.

6.1.3 Honorary Life Member

- (a) An Honorary Life Member is an Ordinary Member who has rendered outstanding meritorious service to the Company;
- (d) Honorary Life Members are entitled to vote at Branch meetings and may speak but not vote at Division and Company meetings unless they hold an Office Bearer position that entitles them to vote.

6.1.4 Associate Member

- (b) has been accepted by the Company for membership;
- (d) does not fulfil the requirements of any other category of membership;
- (e) cannot be elected to the Board or be a Delegate; and
- (f) does not have voting rights.

6.1.5 Corporate Member

- (c) cannot be elected to the Board; and
- (d) does not have voting rights.

7. ADMISSION OF MEMBERS

7.1 Application (Administrative)

Prospective members shall apply for membership of the Company in a form approved by the Board.

7.2 Register of Members (Administrative)

The Branch Membership Officer or appropriate person shall cause the member's name and details to be entered in the Register in accordance with the Rules and Procedures.

- 7.3 Cessation of Membership (Administrative)
- 7.3.1 Membership ceases if the member:
- (c) is expelled from the Company in accordance with clause 8; or
 - (d) fails to pay the membership subscription by 30 September each year.
- 7.3.2 When membership ceases, the Registrar shall cause an appropriate entry to be made in the Register, recording the date on which membership ceased.

Renumbering of all clauses from this point forward (Administrative)

8. AUTHORITY TO DISCIPLINE MEMBERS, BRANCHES AND DIVISIONS (Structural)

- 8.1 The Board may, by resolution:
- (a) expel a member from the Company;
 - (b) suspend a member from such rights and privileges of membership of the Company as the Board may from time to time determine;
 - (c) suspend a Division or Branch from such rights and privileges of the Company as the Board may from time to time determine.
- 8.2 The grounds for expulsion or suspension of a member, or suspension of a Branch or Division are:
- (a) persistent failure to comply with a provision of this Constitution or the Rules and Procedures;
 - (b) persistent and wilful action in a manner prejudicial to the Company.
- 8.3 Before resolving to expel a member or suspend a member, Branch or Division, the Board must give the member, Branch or Division:
- (a) at least fourteen (14) days' notice of the Board meeting at which the resolution for expulsion or suspension is to be put and the intended resolution for expulsion or suspension; and
 - (b) an opportunity of attending the meeting and presenting orally or in writing at that meeting any explanation or defence which the member, Branch or Division elects.
- 8.3.1 The Board shall:
- (a) make a determination within twenty-eight (28) days of a decision being made to suspend or expel a member, or suspend a Branch or Division; and
 - (b) notify the member, Branch or Division within seven (7) days of the determination.

9. DELEGATES TO GENERAL MEETINGS OF THE COMPANY (Administrative)

- 9.1 Representatives at General Meetings of the Company
- Members of the Company are represented at General meetings by the following members, who are known as the Delegates:
- (b) a Delegate of each Branch; and/or
 - (c) a proxy appointed by a Delegate other than a Director as his/her representative at any General meeting of the Company in accordance with the Act;

10. GENERAL MEETINGS OF THE COMPANY (Administrative)

- 10.1 Timing of Notice
- At least twenty-one (21) days' notice of any meeting of the Company must be given except where short notice in accordance with clause 10.3 is agreed.
- 10.2 Notice Requirements
- A notice convening a General Meeting must:
- (a) be in accordance with clause 10.6;
- 10.4 Failure to Give or Receive Notice
- The accidental omission to give notice of a meeting, or the non-receipt of notice of a meeting by any person entitled to notice, shall not invalidate the meeting or the proceedings of the meeting.
- 10.6 Means of Giving Notice
- 10.6.1 A notice must be given in accordance with the Act.

- 10.7 Adjournment of General Meeting
- 10.7.3 When a meeting is adjourned for one (1) month or more, notice of the adjourned meeting shall be given as in the case of the original meeting.
- 10.7.4 When a meeting is adjourned for less than one (1) month it is not necessary to give notice of an adjournment or of the business to be transacted at an adjourned meeting.
- 10.9 Resolutions Proposed by Members through their Delegates
- 10.9.2 (c) in accordance with the Act, resolutions are to be considered at the next General Meeting that occurs more than two (2) months after the notice is given.
- 11. SPECIAL RESOLUTIONS (Administrative)**
- 11.3 75% Majority
A special resolution must be passed by at least 75% of the votes cast by Delegates entitled to vote on the resolution.
- 11.4 Blank or Informal Ballot Papers – to be moved to 12.5.4
- 12. PROCEEDINGS AT GENERAL MEETINGS OF THE COMPANY (Administrative)**
- 12.3 (b) If the President is not present within fifteen (15) minutes after the time appointed for the opening of the meeting, the Deputy President shall be the Chairperson.
- 12.4 Entitlement of Delegates to Vote
- 12.4.1 Each Delegate is entitled to vote in person or by proxy in accordance with the Act or through an Alternate Director appointed in accordance with clause 9.1(d).
- 12.4.4 Clause 12.4.3 does not apply to proxies with directed voting instructions granted to the Chairperson of the meeting.
- 12.5 Voting at General Meetings
- 12.5.4 Where a ballot is conducted, a blank or informal ballot paper will not be counted as a vote cast
- 12.7 Voting by Poll
- 12.7.3 Neither the Chairperson nor the minutes of the meeting need to record the number or proportion of the votes.
- 13. ANNUAL GENERAL MEETING OF THE COMPANY (Administrative)**
- 13.1 Timing of Annual General Meeting
The Company shall hold an Annual General Meeting at a time and place determined by the Board within five (5) months from the end of the Company's financial year.
- 13.2 Business of Annual General Meeting
The business of an Annual General Meeting shall include all of the following, even if not referred to in the notice of the meeting:
- (a) the consideration of the annual financial report, Directors' report/s and Auditor's report;
 - (b) the election of Office Bearers;
 - (c) the appointment of the Auditor if required;
 - (d) the fixing of the Auditor's remuneration;
 - (e) special resolutions to change the Constitution and any other general business of which forty-five (45) days' notice has been given to the Secretary.
- 14. INDEMNITY (Administrative)**
Directors of the Company shall be indemnified against any liability incurred by them when acting on behalf of the Company:
- 15. CHANGING THE CONSTITUTION (Administrative)**
- 15.2 Notification of Special Resolution to Delegates
- 17. NEGOTIABLE INSTRUMENTS (Administrative)**
- 17.3 At least one (1) of the two (2) persons authorized under clause 17.1 and 17.2 shall be a Director.

18. DISTRIBUTION OF ANNUAL REPORTS (Administrative)

18.1 In accordance with the provisions of the Act, members may request in writing to the Secretary that the Annual Report incorporating the Annual Financial Statements be sent to them in hard copy.

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ASSOCIATION OF INDEPENDENT RETIREES (A.I.R.) WEBSITE

www.independentretirees.com User name:-Member Password: 95ret782

The website provides an abundance of information, which members are advised to access. The home page carries regular updates on important advocacy developments, together with other significant information. The website provides information about membership, activities, the different organisational levels of the organisation (Board, Divisions and Branches), media releases, advocacy, sponsorship, A.I.R. Special Interest Groups and much more.

Quote – food for thought



*There are people who
have money and people
who are rich.*

Coco Chanel

"Laughter is the best medicine."

~Reader's Digest

"Laughter is an instant vacation."

~Milton Berle

"Laughter is the shortest distance between two people."

~Victor Borge

IN TOUCH, November 2013

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Thanks are extended to: *Eddie Childs for organising the mailing list and to Max Barton for undertaking the bulk emails.*

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