



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

ACN 102 164 385

Working for Australians in Retirement

**IN TOUCH**

**July 2014**

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## PRESIDENT'S MESSAGE



The 2014 Federal Budget announcements, removing some concessions and tightening the conditions applied to entitlements for retirees, are an indicator of the changing socio-economic scenario that lies ahead for retirees in the next decade. Many of the budget announcements are subject to transitional arrangements extending over a period of time that will affect retirees and those about to enter retirement. For those in established retirement, the grandfathering conditions provide some transitional benefit. The continuity of the benefits of grandfathering could be short lived for some because of the vulnerability to changes in personal annual income circumstances, forcing some retirees out of the grandfather shelter. A.I.R. will advocate a better and more sympathetic approach to the proposed grandfathering provisions.

However, there appears to be an emerging community acceptance that changes were needed to maintain the sustainability of the welfare system, particularly as applied to retirees, notwithstanding some amendments arising from the Senate approval process. Political dissent over changes to the welfare system may continue but it is difficult to foresee any return to the days of concessions and entitlements given to retirees in the past 10 years.

Changes have been made to the privacy laws in respect to the way Not-for-Profit (NFP) organisations handle personal information. The new laws incorporate Australian Privacy Principles (APPs) to be applied to NFP organisations and the personal information held on their records. The APPs generally relate to dissemination of personal information, complaint handling procedures, security and handling of unsolicited personal information and direct marketing. The new requirements only apply to NFP organisation with annual revenue in excess of \$3 million or NFPs providing a health service. A.I.R. is therefore not obligated to comply with the APPs. However, it is A.I.R.'s intention to review the security of the member information it holds to ensure the spirit of the APPs is applied. To date, there has been no breach of privacy standards since the establishment of the A.I.R. membership database.

My recent experience reflects an increase in membership enquiries. This may be due to the promotional material now available to branches, regional visits and a challenge by way of a backlash against the 2014 budget announcements. Why is it that we see the closure of several branches against the healthy growth in membership in others? The Gold Coast branch has achieved an outstanding 68% growth in membership to 30 June. The explanation probably lies in individual and divergent factors in each case, but clearly there is one common factor that underlies success or failure. It is the capacity of each branch to sustain an organisational structure to allow continuity in branch operations. The cause of branch closure does not appear to be directly related to membership numbers but stems from the inability of some branches to elect office bearers. After nearly 25 years of unchanged and inherited obligations and procedures expected of branches, is it time to modernise branch and division operations? I have long held the view simplification of branch operations is long overdue. Apart from feedback from branch visits, there has been little discussion on this aspect of A.I.R.'s operations. Am I alone with this idea? Please let me have your views and suggestions.

For those members displaced by branch closure, there is the option to transfer to another branch or become a member-at-large. The national members-at-large register (NMAL) is now operational and provides a means of continuing membership for displaced members, in addition to those who due to disability, lack of transport or geographical remoteness may not wish to be involved at a branch level. The requirement for members-at-large to provide an electronic email address has been amended by the Board, so that those who rely on the postal service as a means of contact are now included. This arrangement will be reviewed in July 2015.

The Board has decided to produce a business-card-size folding concertina leaflet for members/new members containing basic information about A.I.R. policy statements on key national issues, under the heading of Australians in Retirement. The reverse side will hold details of publications, special interest groups and affiliated organisations. Members are encouraged to engage with local Federal Members of Parliament in the key areas of advocacy. The leaflet will provide a simple aide-memoire to facilitate a wider understanding of the key issues currently being pursued by A.I.R. Leaflets will be available to branches in August and will be distributed through the Secretariat.

An IT Management team has been established to undertake the operation and maintenance of the IT Systems Package. The Board has appointed Leif Pedersen (Moreton Bay Branch) to the role of IT Coordinator. Sue Shea (Northern Tasmania Branch) will take over the role of Registrar, replacing Eddie Childs who is standing down as Registrar on 29 August after many years of dedicated service in this capacity. Contact details for the new appointees will be provided on the website.

There will be an election of national office bearer positions at the 2014 AGM. The normal 2-year term for National President will expire in November 2014. The position of Deputy National President would normally expire in November 2015. However, Dr. Barry Ritchie has signalled that he will stand down in November 2014, necessitating an extraordinary election for that position for the remaining term of 1 year. It is vital that members with leadership potential nominate for both positions. A.I.R. needs to have a proper succession plan in place for the years ahead. The positions do involve a commitment, but this is rewarded by the personal satisfaction that comes with service to a just cause. Nomination forms are available from the A.I.R. Secretariat. Completed forms with a short profile and photograph must be lodged by Thursday, 18 September 2014 with the A.I.R. Secretariat.

Members, Branches and Divisions are invited to notify the A.I.R. Secretariat of any motions or issues to be included in General Business at the AGM before 3 October 2014. The Board intends to bring forward minor amendments to clarify the operation of the national members-at-large sub register (NMAL).

I recently spoke with executives of several kindred seniors' organisations. Most have recognised the changed scenario that retirees will face in future years. The outcome is the realisation that unity between kindred organisations is essential to minimise the changes needed to accommodate the emerging socio-economic environment. A mechanism on how unity can be achieved will be the subject of ongoing liaison.



**Max Barton, National President**

## AGED CARE REFORMS - HOME SUPPORT PROGRAMME

The Department of Social Services has issued a discussion Paper 'Key directions for the Commonwealth Home Support Programme - Basic support for older people living at home'. This paper builds on the National Aged Care Alliance's advice of September 2013 'Commonwealth Home Support Program – Design Paper' which was endorsed and supported by A.I.R. via our membership and our active involvement in the National Aged Care Alliance (NACA).

A.I.R. is working with NACA on a response to the Department on this discussion paper.

The Home Support Programme is being designed by the Department of Social Services and will commence from 1 July 2015. This is the third part of the Federal Government's Aged Care Reform programme

1. In Home Aged Care (commencing 1 July 2014)
2. Residential Aged Care (commencing 1 July 2014)
3. Home Support (commencing 1 July 2015)

This Programme is a core component of the aged care reform plan and will establish the basic tier of the end-to-end aged care system envisaged by the reforms. This will replace a number of existing programmes including the Commonwealth HACC Program, the National Respite for Carers Programme, the Day Therapy Centre Programme and potentially the Assistance with Care and Housing for the Aged Programme. From 1 July 2015, the latter will be combined under a single streamlined Commonwealth Home Support Programme to provide basic maintenance, care, support and respite services for older people living in the community, and their carers.

The basic premise of this programme is about helping older people living in the community to maximise their independence, through the delivery of timely, high quality basic support services centred around each person's individual goals, preferences and choices, all underpinned by a strong emphasis on wellness and enablement. The programme will help those in need of support to remain in their own homes for as long as they realistically wish to do so.

This programme Discussion Paper has been based on the advice from a number of key stakeholders including the National Aged Care Alliance and the Commonwealth Home Support Advisory Group and its sub groups. It sets out the context and directions for the establishment of the Commonwealth Home Support Programme, including:

- strengths and challenges of the current home support system;
- key directions and design elements for the new programme;
- transition arrangements for activities no longer in scope; and
- longer term considerations beyond 2015.

The discussion paper has been released to seek feedback with regard to 13 specific questions concerning the proposed design of the Programme from all key stakeholders, including consumer advocacy organisations. A.I.R.'s and NACA's overall considered view is that in the long term there should be a single, integrated home care and support programme, federally supported via a mix of individualised funding and block funding. Once A.I.R.'s response has been submitted by the NACA Secretariat to the Department, it will be available on the A.I.R. website for members to read.

***Robert Curley, Director - Policy and Advocacy, NACA Representative.***

## NATIONAL AGED CARE ALLIANCE

The National Aged Care Alliance (NACA) was formed in 2000 and A.I.R. has been a member since 2011. A.I.R. is represented at each meeting and participates in NACA consultative advisory committee groups where appropriate, representing the interests, concerns and issues of our members. The quarterly Alliance meetings are scheduled over two days and rotate around the country. Every member organisation is encouraged to send representatives. In addition, A.I.R. participates in the Alliance's Consumers' Group meetings.

The Alliance has 43 member organisations covering national consumer groups, aged care providers, professional health service providers and unions representing workers in aged care and allied fields. It is a representative body of peak national organisations interested in reform and in working together in order to determine a more positive future for aged care in Australia.

Each member brings their own particular view to the Alliance's work, combining to create a comprehensive and detailed perspective on the Alliance's output. Alliance membership is still unique in this way. All members represent peak bodies and take responsibility for disseminating information about the Alliance and its work to their own member organisations.

1. The Alliance represents the entire aged care sector and is uniquely able to represent all aspects of the aged care sector to Government through one voice.
2. The Alliance operates from the premise that every older Australian is able to live with dignity and independence in a place of their choosing, with a choice of appropriate and affordable support and care services as and when they need them.
3. The Alliance's stated purpose is to create a positive future for older people in Australia by working together across the care continuum, including acute care, residential care and community care.

For more information about the Alliance, please visit <http://www.naca.asn.au/>

**Robert Curley, Director - Policy and Advocacy, NACA Representative**

## **GLOBAL ALLIANCE FOR RIGHTS OF OLDER PERSONS AUSTRALIA**

**Purpose:** The main purpose of the Alliance is to strengthen the rights of older people through the development of a United Nations Convention on the rights of older persons (CROP). The Alliance will work towards getting Australian Government support for CROP. It will engage with older people to ensure their voices are heard and their rights protected.

**Operation:** Membership will be open to any organisation that has an interest in advocating for the rights of older people. All Alliance members can identify potential partners and encourage them to participate. Individuals will not be able to become members of the Alliance but will be able to register as supporters and will be engaged through their organisations. The management of the alliance will be undertaken by a small group of members: COTA Australia, COTA Victoria, ASSCA, OWN, TARS, NACLAC and A.I.R. The role of Alliance Secretariat will initially be undertaken by COTA Australia.

The Alliance will work on a consensus model and look to identify common ground wherever possible. When consensus is not possible, the positions of difference will be clearly identified in any communications. All member organisations are free to run their own stances on any issues, provided that they do not directly oppose any position to which the Alliance has previously agreed. The last meeting of this Alliance was in May 2014 in Sydney at the offices of the Australian Human Rights Commission (AHRC).

**Robert Curley, Director - Policy and Advocacy, Global Alliance representative.**

## **STRATEGIC ALLIANCE WITH AUSTRALIAN INVESTORS ASSOCIATION (AIA)**

I am delighted to have the opportunity to provide further advice on a formal agreement that has been signed between A.I.R. and A.I.A. This Strategic Alliance provides a new service to A.I.R. members and is a key element of the National Marketing Plan to "partner with an external organisation to provide financial education material to our members."

Our research has clearly identified a need, particularly with our younger members, to provide "financial information that can be used to plan and enjoy our retirement." The new service provides financial information – not financial advice.

The Australian Investors Association, like A.I.R., is a non-profit organisation that exists to provide ongoing financial information to its members – and like A.I.R. has been in existence for more than 20 years. This agreement between our organisations is historic – and will provide ongoing benefits to our respective members.

As part of the agreement, A.I.R. members can access 3 service levels of financial information:

### **Service 1 – Free access to the A.I.A. monthly e-Newsletter called "Investor Update"**

Members can directly gain access to this service through the A.I.A. website [www.investors.asn.au](http://www.investors.asn.au) home page, or via the A.I.A. link on our website. Look for the section titled "Non Members – Sign up for our free "Investor Update" newsletter. A.I.R. members can click on this section, fill in some details and subscribe to the monthly e-Newsletter service. This is free and members may unsubscribe at any time. You will not receive SPAM.

## **Service 2 – Optional access to attend half day and one day financial seminars run by A.I.A.**

A.I.A. will provide advance notice of when and where financial seminars are being run. A.I.R. will promote these events through our communication channels.

A.I.R. members wishing to attend one of the seminars can only do so by directly booking through A.I.A. The contact number at A.I.A. is 1300 555 061 and the office is staffed between 8am and 1.30pm, Monday to Friday. If the phone is unattended, members should leave a message and A.I.A. staff will return your call. Payment can be made by Visa or MasterCard.

A.I.R. members opting to attend the seminars will pay the reduced A.I.A. member rate. Please identify yourself as being from A.I.R. to receive the reduced rate. It is expected that the cost will be around \$50 for a half day seminar and around \$100 for a full day seminar.

## **Service 3 – Optional access to attend the A.I.A. National Conference 2014.**

This conference is widely regarded as THE investment conference each year. More than 40 leading experts in their field will speak on equities, fixed income, property, superannuation and estate planning. The event entitled “Outcome Oriented Investment Strategies for the Individual Investor” is being held at the Surfers Paradise Marriott Resort and Spa from 3 - 6 August 2014. Again, A.I.R. members wishing to attend the conference can only do so by directly booking through A.I.A. in exactly the same way as outlined in Service 2 above. A.I.R. members opting to attend the conference will pay the reduced A.I.A. member rate. The cost is \$745 per person for early bird bookings.

***Ken McKay, Director – Membership and Marketing***

## **FRIENDS OF AIA – A FURTHER COMMENT**

Some recent confusion has arisen with A.I.R. members registering as a friend of AIA. To clarify the situation, AIA National President Bill Shirley has advised A.I.R. members should request the AIA “Investors Update” (I.U.) which is a digital publication emailed out to A.I.R. members, on average around 10 times a year. A.I.R. members need only supply a current email address to receive each copy of I.U., and there are no issue restrictions at this time.

In addition the “two copies deal” is for the AIA hard copy quarterly magazine called “Investors Voice” (I.V.), for which A.I.R. members are required to provide a postal address.

Investor members of A.I.R. will find the information contained in these AIA publications useful as an educational tool when considering alternate investment strategies.

***Max Barton, National President.***

## **TALKS BETWEEN A.I.R. & NSA**

A.I.R. National President, Max Barton and National Seniors Australia CEO, Michael O’Neill discussed issues of common interest recently.

Max Barton said “In this climate of change and uncertainty confronting retirees, closer cooperation between the two organisations would be a logical step forward and add strength to the advocacy undertaken by both A.I.R and NSA.”

Joint or aligned advocacy would provide unity in countering the threat to the concessions and entitlements of members of both organisations. Each organisation will identify shared issues as a basis for further discussion



Max Barton. Michael O'Neill

## **CHANGES TO DEEMING RULES A CONCERN FOR MANY RETIREES**

The proposed changes to deeming rules applying to account based pensions became law on 31 March 2014. These rules will be in play on 1 January 2015. The impact of these rule changes should not be underestimated. Account based pensions have been a popular form of investment for retirees as a way of generating an ongoing income from their super payout and quarantining that income from the pension income test. Using this type of strategy has helped many retirees to obtain at least a part pension to supplement their income, but the change to the deeming rules will make it important for many to review their situation.

Deeming is an important principle, in relation to the calculation of your pension entitlements. The Department of Social Security stipulates an assumed (deemed) rate of return on your financial assets in its calculations. This rate has no relationship to what you are actually earning from those assets. It is simply a rate that is applied to retirees' investments. Deeming is used to calculate income for pension, benefit and allowance benefits. As Family Tax Benefit is based on taxable income, it is not affected by deeming.

Who will be affected? The primary targets of the changes are those who will be retiring after 1 January 2015. The new deeming calculation rules applying to retirees will generally have a much greater impact on the amount of pension they qualify for, compared to the current system. Those with an existing account based pension are exempt from the new rules.

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**Submitted by Vince Watson, Brisbane South Branch**

## **POLICY CHANGES NEEDED TO EMPLOY OLDER WORKERS AS PENSION AGE RISES**

**-by John Brogden (Chief Executive of the Financial Services Council), The Australian, June 04, 2014**

Increasing the pension age to 70 years is an important, necessary and reasonable step. However, Australian society and business culture will need to change radically if people are to stay in the workforce until they are 70 and it may require more action by the Government. Australia has led the world in dealing with an ageing population. Compulsory superannuation, the increase to 12 per cent contributions and the intergenerational reports are firsts for public policy. These measures have put Australia in a strong position relative to other developed countries. Increasing the pension age to 70 and linking it to life expectancy is a similarly important step. However, there is no point in simply swapping age pension payments for unemployment payments or watching as people draw down super for 10 years before qualifying for the Age Pension.

Instead, we need to maximise participation in the labour market by people in their 60s. Labour force participation of those in their 60s has increased significantly in Australia during the past decade. The participation rate for 60 to 64-year-olds was virtually flat for the 1990s before growing rapidly from 32 per cent in 2001 to 53 per cent in 2011 and plateauing after that.

The pattern is the same for those aged over 65, with the participation rate growing from 6 per cent in 2004 to 12 per cent in 2011. While such a low participation rate means we have a long way to go, the strong growth over such a short period indicates the capacity for the labour market to change. The proportion of people in these age groups reporting as employees as opposed to contractors or business owners also has increased. In 2012, 57 per cent of those aged 65 and older reported to be employees, compared with 48 per cent in 2009. So not only are more older people remaining in the workforce, they are likelier to be employees rather than contractors.

Research on older workers' experience by the Financial Services Council and Kreab Gavin Anderson indicates a greater willingness of older people to remain in the workforce and a greater acceptance by employers. The proportion of over 55's stating that they would like to work regardless of their financial position increased from 53 per cent in 2011 to 66 per cent this year. At the same time, the proportion in this age group reporting discrimination based on age has fallen — though it remains a problem. Businesses and the workplace seem to be adjusting to the new demographics they face.

The decision in the budget to pay wage subsidies to employers to take on older unemployed workers is a better targeted measure than the tax incentive for older workers which it replaced. The problem is less about encouraging over-55s to remain employed and more about changing attitudes to older workers. However, the wage subsidy will not be enough.

While Australia has led the world in dealing with an ageing population, through superannuation, it has not led on policies to keep older workers employed. Australia sits in the middle of the OECD pack for labour force participation of 60 to 64-year-olds and below the OECD average for those aged over 65. Given the high target we have set for the retirement age, Australia needs to do better and we should learn from the countries that are doing well.

The reasons for higher participation in these countries are pensions' history, culture, demand, and, importantly, policy. Some of the countries with higher participation rates adopted age pension schemes relatively recently, giving them a history of older participation. The access age for the pension and its generosity are the most important drivers. The increase in the age pension age in New Zealand to 65 had a significant impact on older worker employment there.

However, the perception of lower productivity of older workers needs to be addressed, as does the lack of training that leads to genuine lower productivity. Skills learned in formal and informal training deteriorate and become less relevant across time. Employers are also less likely to invest in older employees as they are perceived to be likely to leave employment sooner than younger employees. This is despite the reality of older workers staying with one employer longer and surveys reporting them to be more "loyal". A further problem is that many older employees require or desire flexible working arrangements. While the wage subsidy can assist in changing the view on productivity, a wider package is required. In particular, retraining of people in their 50s and 60s has been successful in some countries.

In Australia, this will require more action. We have already experienced a revolution in the participation rate for women. We need a similar revolution to allow an Age Pension age of 70 to work.

**Submitted by John Palmer, St. George Branch, NSW**

### **A.I.R. HONORARY MEMBERSHIP AWARD 2013.**



Max Barton presents the award to Tony Cowley.

As reported in the March issue of "In Touch," the Honorary Membership Award was presented to Tony Cowley (Macarthur Branch) at the 2013 Company Annual General Meeting.

Unfortunately, a photograph incorrectly purporting to be that of Tony was included in the March issue. Sincere apologies are extended to Tony for this mistake. Thanks are extended to Ed Wilson, President of the Macarthur Branch, who has kindly forwarded a correct image for this issue.

**Patsy Haywood, Editor**

Success is not final. Failure is not fatal. It is the courage to continue that counts.  
Winston Churchill

## **BPIA Inc.: BRITISH PENSIONS IN AUSTRALIA**

If you have worked in the United Kingdom, you probably have access to some more retirement income. Most people who have worked in Britain, irrespective of nationality, can discover the extra income they have probably generated by way of the compulsory UK National Insurance deductions they had taken from their wages/salaries there.

British Pensions in Australia's key mission is to campaign in Britain to cause a change to Britain's unfair and immoral approach to universal UK State pension indexing. However, for a minimal annual subscription, BPIA will help any people who have worked in the UK to discover and apply for their extra UK retirement income.

BPIA Inc. is a non-profit association run by volunteers, almost all of whom are UK expatriate pensioners. We help people with their many UK pension enquiries and, in return, we hope to encourage them to join us. Funds received from annual subscriptions help pay for the political campaign in which we are engaged in Britain with our Canadian partners.

Our international campaign is being waged to cause change in Britain's discriminatory pension practice, applied in some countries like Australia. Unfairly, the UK's pension "freezing" is imposed on 550,000 UK pensioners, mostly retired in Commonwealth countries. In stark contrast, over 630,000 UK expatriate pensioners elsewhere worldwide enjoy annual UK pension indexing.

Since our previous "In Touch" segment in March, new "post April 2016 UK pension rules" have become law. These new rules only apply to people who will reach pension age AFTER April 5th 2016.

The main differences are that:-

- A full pension requires one to have made contributions for 35 years. That's up from 30 years currently.
- A part pension requires one to have paid 10 years' contributions, up from 3 years currently.
- Moreover there will be no spousal pension entitlement for these younger pensioners.

Visit <https://www.gov.uk/browse/working/state-pension> to discover more.

Also, it now seems clearer that the higher pension/week previously being touted by UK Pensions Minister, Steve Webb has been poorly communicated. To get a full pension at the indicated rate of £150-160/week, it appears the lucky pensioner will have had to have paid all the Graduated Pension contributions and SERPS; i.e. not to have contracted out of the State schemes. This Daily Mail article, <http://www.dailymail.co.uk/money/pensions/article-265429> exposes the Minister's "gaffe" and his apology.

Should you therefore have worked in the UK and feel unsure as to your UK pension entitlements, do please contact British Pensions in Australia on 1300 308 353 or via our website [www.bpia.org.au](http://www.bpia.org.au) for help. You've nothing to lose and potentially you have some unexpected retirement income to gain.

Moreover, if you apply for an Australian means-tested Age Pension, Centrelink will want to know your UK pension income, so it's best to be on the front foot. Britain's pension is not means-tested. Moreover, even though Centrelink may deduct up to 50% of the British pension from your Australian Age Pension, nevertheless two part pensions provide more retirement income than just one.

"There's no justification for paying some [expat pensioners] less than others", Lord Carswell 2005.

"Fairness is at the heart of everything we do," D. Cameron, UK's PM, May 2010.

"I've a passionate belief in equality for all," D. Cameron, PM, 2012

"The principle of equality is the cornerstone of [UK] justice", Justice Richard McCombe [the Gurkha findings]

"Britain is a wealthy country & the government has taken good care of our public finances," D. Cameron PM, Feb 2014.

***Jim Tilley, Hon Chairman BPIA Inc. – A.I.R. member***

## **BABY BOOMERS SPECIAL INTEREST GROUP**

We started the Baby Boomer Group (BBG) in March 2012 to provide an additional flow of information to A.I.R. members in the younger age group – whilst welcoming all members to join us. 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 A.I.R. members who have elected to receive the information.

So, more than two years (and 25 Baby Boomer Bulletins) later, it is timely that we consider if the introduction of our group has been a success. If we can judge this by the number of members who have joined our group, then we have

been successful. We currently have 326 members, making ours the largest special interest group within A.I.R. If we judge by the amount of feedback that I receive from members each month, then we have been successful.

This ongoing feedback from our younger members is really important, because it is this demographic group that will ultimately determine the future of our organisation. My role as the Group Coordinator of the Baby Boomers Group has been to ensure that your views are heard by the A.I.R. Board. A good example of this in action is your feedback on the question of "What do you want from A.I.R.?" Your clear need was "financial information to help you plan and enjoy your retirement."

The Board has responded to your needs by:

- Providing a new range of promotional material for branches to use – each with the tag line of "sharing information to help you plan and enjoy your retirement", and
- Implementing a Strategic Alliance with the Australian Investors Association – to provide financial information to our members.

Why not join the Baby Boomers Group? You can do so through the Membership Officer (BMO) at your local branch.

**Ken McKay, Director and Group Coordinator – Baby Boomers Group.** Email – mckayjk@hotmail.com

## MEMBERSHIP RECRUITMENT: OUTSTANDING SUCCESS FOR THE GOLD COAST BRANCH



Rob Grover

The Gold Coast branch has achieved a remarkable growth in membership. At their recent AGM it was revealed that their membership had grown from 234 (EOFY2012) to 401 (EOFY2014). This spectacular success was due to the branch's pro-active approach to delivering quality information services to its members by way of forums, specialist guest speakers and regular investment discussion sessions. Under the very capable leadership of Rob Grover, this branch illustrates the success which can be enjoyed by coordinating and providing members with relevant retiree services. It reminds me of my working days in corporate management: Don't wait for it to happen. Make it happen.

Congratulations to Rob Grover and the Gold Coast branch - and other branches reporting a healthy EOFY membership.

**Max Barton, National President**

## VICTORIAN STATE DIVISION COUNTRY VISITS

A whistle-stop tour of some Victorian State Division branches was undertaken by the National President Max Barton over 4 days from 10-13 June. Visits to Goulburn Valley, Albury/Wodonga, Echu-Moama and Swan Hill Branches during this period were well received. This was made possible by branches re-aligning meetings to fit the 4 - day program. The address by the President to each branch foreshadowed socio-economic changes which retirees are likely to face in the next decade.

However, it was the interactive Q & A session that produced some interesting and worthwhile outcomes. Max Barton said "A number of constructive suggestions by members will be taken to the Board for endorsement". He added "It is absolutely vital for Directors to establish at the grass roots the needs of members and that these are positively reflected in the Board's decisions". Further regional visits are proposed. A two day visit to Perth will take place on 24-25 July.



**Barry Bishop** A.I.R. President Swan Hill, **Max Barton** A.I.R. National President, **Hon Peter Walsh** State Member for Swan Hill, Minister for Agriculture, Water and Food Security and **Cr. Les McPhee** Mayor Swan Hill Rural City Council.

## DIVISION REPORTS

### WESTERN AUSTRALIA DIVISION

The Division has been busy with the planning of our Retirees/Seniors Forum to be held on Thursday morning, 24 July 2014 at the State Library. We are very fortunate that National President Max Barton and Deputy National President Barry Ritchie will be attending. Max will give the Opening Address and act as M.C. Barry will be presenting on Finance and Superannuation. It is expected that the Hon Tony Simpson MLA, State Minister for Seniors, will open the Forum.



**The Association of Independent Retirees (A.I.R.) Ltd**  
present a  
**FREE Retirees/Seniors Forum**  
State Library Theatre, Francis Street, Perth  
**10am – 1pm Thursday 24 July 2014**  
Registrations from 9.30am

**Keynote Address: Finance and Superannuation**  
*Dr Barry Ritchie, National Deputy President, Association of Independent Retirees (A.I.R.) Ltd.* has represented A.I.R. on Australian Taxation Office committees, Government forums and enquiries. He writes/presents submissions to government for A.I.R. including the recent National Commission of Audit and the Henry Tax and Superannuation Reviews.

**Opening Address: Max Barton, National President, Association of Independent Retirees (A.I.R.) Ltd.**

**Other speakers:** *Dr Judy Edwards, McCusker Foundation—The effects of Alzheimer's disease on an ageing population.*  
*Trevor Lovelle, C.E.O., Aged Care and Community Services WA—The Aged Care Crisis in Western Australia.*  
*John Venn, Australian Investors Association—Investment Education.*

**OPEN TO THE PUBLIC**  
Seating is limited, so registration is essential.

**Register now! Contact: Maurine on 9310 7593**

There will be 3 other speakers:-

**Dr Judy Edwards**, McCusker Foundation: The effects of Alzheimers disease on an Ageing population.

**Trevor Lovelle**, C.E.O. Aged Care and Community Services WA: The Aged Care Crisis in Western Australia.

**John Venn**, WA Committee Chairman and Director of Australian Investors Association: Investor helping Investors.

The Forum is free and is open to the public. Morning tea will be served. As seating is limited to 200 guests, it is important that attendees register their name (see advertising card.)

At the conclusion of the Forum, Max and Barry will hold discussions with Western Australian Branch personnel. On the following day, they will visit Perth Southern Districts Branch and will hold discussions with members plus visitors from other Branches.

The recent Federal Budget and the Commonwealth's decision to withdraw its funding support to the states for pension and senior card concessions is obviously a concern. The Division has been involved with the State Minister for Seniors, (Hon. Tony Simpson MLA) and is represented on his panel of review on concessions in relation to the Seniors Card. Western Australians are very fortunate, as Seniors Card holders receive up to 17 items of concessions, whereas some other States receive only 3 items. We were invited to attend a meeting called by the Shadow Minister for Seniors (Margaret Quirk MLA) for discussions with Federal Shadow Treasurer Chris Bowen MP on this subject. I have visited our Albany and Bunbury Branches and spoken on radio on two occasions.

**Charles O'Donnell, Division President**

### QUEENSLAND DIVISION

The Submission to the Queensland Treasurer for budget consideration did not result in any positive advantages for our members. We will continue to approach the Government over these and other issues. The continuing concern regarding electricity prices has not abated. Cairns Branch has been able to convince the Minister responsible to attend a Forum in Cairns to discuss the matter, but it is not expected that any change with the pricing structure will result.

Insurance costs and the performance of insurance companies are both of concern to members. Recently, the Division has written to every Federal Politician and the Federal Treasurer requesting their support for an investigation into the whole gambit of insurance.

The newly named Queensland Regional Branch has held its first Annual General Meeting, with the incumbents being returned to carry out their excellent management of the branch.

The Division hosted a forum for the Brisbane metropolitan Branches recently. It was an extremely rewarding event. Several initiatives emerged and will be put into action. It is hoped to repeat this activity every year.

The Division is considering the construction of a Facebook page. It would be a business-style page, different to the conventional Facebook used in the personal arena. We are waiting for the Board to provide some guidelines regarding the use of such a system. Whilst it will be available to all members to access, it is hoped it will assist in attracting new members from the younger age group.

**Eddie Childs, Division President**

## **VICTORIAN STATE DIVISION**

It has been noted that both Melbourne Eastern and Melbourne North West have celebrated their 20th. anniversaries in the past few months! Congratulations to both branches on their service to retirees!

On June 18th, 2014, Melbourne North West celebrated at a fine luncheon and marked the sad occasion of the closure of the branch. I attended this celebration and chatted to members who recalled friendships and accomplishments. They felt justifiably proud of their achievements. In particular, the contributions of Joan Heard AM and Elaine Muir to A.I.R. at local, Division and national levels in a number of capacities should be thankfully acknowledged.

The Geelong-Werribee Branch has instigated a unique arrangement. President, Geoff Rogers, has organised monthly meetings to be held alternately in Geelong (Belmont) and Werribee. Some former members of Melbourne North West plan to attend meetings in Werribee, while on alternate months they may possibly visit other Melbourne branches.

Melbourne Peninsula Branch is also winding up and has held its final meeting. This Branch has every reason to be proud of its achievements and the great fellowship enjoyed. In particular, Allan Flett, Anita Davies and Robert Elliott have positively contributed to A.I.R. at branch and Divisional level. It is anticipated that many members from Melbourne Peninsula will transfer their membership to other branches or to NMAL.

**Sandy Anderson, Division President**

## **BRANCH REPORTS**

### **SYDNEY NORTHERN BEACHES BRANCH**

The Branch wishes to offer its experience with sponsorship for the consideration of others:-

#### **Attracting A.I.R Branch Sponsorship**

I believe our branch has been successful and is aided by;

- *Membership base, 200+*
- A monthly newsletter, 190 mailed, 30 distributed. (A mailed newsletter increases the chance of both parties in a household reading it and provides opportunity for including sponsored inserts).

#### **We have the following sponsors:-**

1. Local RSL Club: offers meeting room and morning coffee; subsidises 2 annual functions.  
The Branch offers the RSL front page block exposure in the newsletter.
2. Local Federal Member of Parliament: provides free printing of monthly newsletter.
3. Lend Lease Retirement Villages: \$500 per annum.  
The sponsor receives front page block exposure in the newsletter.
4. Australian Hearing and Arch Capital (accountant) - each donate \$500 = \$1,000.  
The branch includes advertising footers in its monthly newsletter.
5. A sponsor (currently a solicitor) provides relevant information, renewed monthly, and donates \$600 p.a.  
The branch offers 1/3rd of the back page in their newsletter.
6. Occasional commercial A4 inserts; generally limited to one per monthly newsletter.  
This offer is usually taken up by a guest speaker, whose company provides the 220 copies. The branch receives: \$50 - \$100 depending on the company's size.

Major Sponsors have the right to be one of our 24 guest speakers annually and are also entitled to provide a commercial A4 insert annually.

### **Turnover of sponsors**

We do not have a high turnover. Most stay for several years. Withdrawal is usually due to a company's change of direction, a change in personnel or A.I.R. response not-as-anticipated. To date, we have not had great difficulty in securing a replacement sponsor.

### **Range of Sponsor 'Industries'**

Our sponsors have included the investment arm of banks (2), solicitors (2), accountants (2), hearing group (1), strata management (1) and a Retirement Village group (2).

It is important to form and cultivate a direct relationship with the sponsor's representative and ensure that direct competitors are not featured as guest speakers or in the newsletter.

Service clubs have a need to meet their community support obligations. Many of our attendees have lunch at the RSL Club after the meeting thus showing support for our sponsoring club.

### **Brian Penhall, Branch President**

## **MELBOURNE EASTERN BRANCH**

During the past few months, our Branch has been served by a number of excellent speakers on a number of different subjects. One of our own members talked about his previous career as an Australian Consul serving in a number of different countries including the U.S.A., Germany and South Africa. It was very interesting to hear first-hand just what a Consul is expected to do in carrying out his responsibilities on behalf of Australia.

A representative from Seniors Rights Victoria presented a very interesting overview of what members can expect from this organisation. The speaker mainly concentrated on 'Elder Abuse' which is very prominent in our community at the moment.



Patsy Haywood (wearing medal), and Dee Ryall, MP

At this particular meeting we were privileged to have our Local Politician, Dee Ryall MP attending to make the presentation of a Victoria Award to one of our past members, Patsy Haywood (who now belongs to Barwon.)

A representative from Regis Aged Care gave a good overview of the latest 'Changes to Legislation' with regard to aged care facilities and associated requirements etc.

In all, we have enjoyed a very successful few months, and we now look forward to our Annual General Meeting with good nominations for Branch Committee and a productive year to follow.

### **Alan Wright, Branch President**

## **GOLD COAST BRANCH**

**The Gold Coast Branch conducted a Baby Boomer Finance Forum in March 2014. Five hundred people attended, of whom 70 took up A.I.R. membership.**

**The Gold Coast Branch is keen to help other branches wishing to undertake a similar enterprise. They have kindly offered to share their "Branch Seminar Kit." This attractive 10 page brochure offers information and advice on all aspects of organising such a function – including a task list and action plan, sample programme, media release, photographs and chairperson's running sheet.**

Enquiries should be made to Rob Grover, Branch President: email [robgrover@hotmail.com](mailto:robgrover@hotmail.com)

## ALBURY/WODONGA REGIONAL BRANCH

The following are brief notes on the Branch meeting with Max Barton, National President, 12 June 2014.

### Corporate Issues:

In considering any possible structural changes (such as Association vs. Company), costs would be involved. Changes may be required at all levels. The cost benefit process would be significant.

It is important for the national database to be used for the collection of information. This could support the creation of ad hoc reference groups on specialist topics, including both consumer and expert perspectives.

Many members saw the need for a more relevant/accurate name for our organisation to reflect membership needs and public perceptions. The title, "Australians in Retirement" received widespread support from attendees.

Better use needs to be made of the expertise of members, including the possible formation of task forces for ad hoc issues.

There is a need to further develop relevant relationships for more effective advocacy impact.

The level of dues/fees may need to increase to support advocacy efforts.

### Membership

The acknowledgement that members/office bearers are volunteers is important.

The Members-at-Large (MAL) category needs to cater for all geographic locations.

Formal and informal affiliations with relevant groups having similar interests are essential.

A range of member interests, eg social, active, pre-retirement, etc should be catered for.

A regular flow of information in summary form is needed to help all membership get value.

### Topics/Issues of interest - For action and/or advocacy

Regional public transport – fares and availability throughout day/evening

Aged care – consistent laws, in-home support, exit costs, quality evaluation.

Travel costs for medical specialist visitation and treatment.

Tax – – income, CGT and super taxes. Government needs to recognise some have already been taxed at least once and we need to monitor the threats in the current situation – the aged are possibly an easy target.

A.I.R. needs a rapid response strategy when Governments engage in 'kite flying' changes and view seniors as non-protest groups.

Electronic age –There is a need to support the membership to gain skills and access information. Branches should create opportunities to develop relationships with trainers/libraries etc. and encourage use of 'e' toys for members.

*Mary Callaway*

### RULES AND PROCEDURES – A BIT OF FUN!



Hopefully, our A.I.R. procedures are more effective than these!!!

## **A WELL PLANNED RETIREMENT**

Outside England's Bristol Zoo there is a parking lot for 150 cars and 8 buses. For 25 years, its parking fees were managed by a very pleasant attendant.

Then, one day, after 25 solid years of never missing a day of work, he just didn't show up; so the zoo management called the city council and asked it to send them another parking agent. The council did some research and replied that the parking lot was the zoo's own responsibility. The zoo advised the council that the attendant was a city employee. The city council responded that the lot attendant had never been on the city payroll.

Meanwhile, sitting in his villa somewhere on the coast of Spain, France or Italy, is a man who apparently had managed to have a ticket booth installed completely on his own and then had simply begun to show up every day, commencing to collect and keep the parking fees, estimated at about \$560 per day -- for 25 years.

Assuming 7 days a week, this amounts to just over \$7 million .....and no one even knows his name!!

**LIFE CAN ONLY BE UNDERSTOOD BACKWARDS, BUT IT MUST BE LIVED FORWARD.**

Soren Kierkegaard (1813-1855) Danish philosopher and writer.

**THE FOLLOWING NOTICE WAS RECENTLY SEEN AT A SERVICE DESK IN NORTH  
GEELONG:**

**IF IT'S DIFFICULT, WE DO IT IMMEDIATELY**

**IF IT'S IMPOSSIBLE, IT TAKES A LITTLE LONGER.**

**MIRACLES ARE BY APPOINTMENT ONLY.**

### **IN TOUCH, JULY 2014**

Editor: Patsy Haywood, email [itchyfeet@bigpond.com](mailto:itchyfeet@bigpond.com)

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

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

[www.independentretirees.com](http://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.

### **A.I.R. NATIONAL SECRETARIAT**

PO Box 329, Deakin West, ACT2600 Phone: 02 6290 2599 Email: [aircbr@bigpond.com](mailto:aircbr@bigpond.com)

Disclaimer: (a) The Association of Independent Retirees (A.I.R.) Limited and the Board of Directors do not accept any liability for the results of any actions taken or not taken on the basis of information published for or on behalf of the Association, its organs and officers. (b) Articles contributed and distributed in this Newsletter do not necessarily reflect the views or policy of this organisation. Articles are intended as opinions and items of debate only and should not be acted upon without expert advice.

## 2014 Annual General Meeting – Preliminary Notice

1. Members are advised that the Annual General Meeting of Association of Independent Retirees (A.I.R.) Limited ACN 102 164 385 will be held at the Best Western Airport Motel and Convention Centre, 33 Ardlie Street, Attwood, Victoria, 3049 on Tuesday 18 November 2014 commencing at 10:30am and finishing by 12 noon.
2. Nominations are called for the positions of President for a period of two years and the Deputy President for a period of one year. Completed Nomination Forms for these positions, together with short profile and photograph, are to be lodged with the A.I.R. Secretariat at PO Box 329, DEAKIN WEST ACT 2600 by 5.00pm, Thursday, 18 September 2014
3. Requirements of Nominees:
  - a) Nominees for these positions should be committed to achieving the objectives of, and be a strong advocate for, the Association of Independent Retirees (A.I.R.) Limited.
  - b) Nominees should be articulate, have strong organizational and administrative skills and be computer literate.
  - c) Candidates are requested to address their suitability for office and vision for the future of the Association when compiling their profile for publication with the AGM papers. Information on the responsibilities of the position is available from the Secretariat. See also Rules and Procedures, Appendix 2.1.
4. Members, Branches, Divisions are invited to notify the A.I.R. Secretariat of any motions or issues they would like included in General Business at the Annual General Meeting. Notice must reach the Secretariat by 5.00pm, Friday 3 October 2014.

**Sue Hart, National Secretariat**

Each Branch and Division is entitled to send one delegate to this meeting. Branches are urged to send a delegate if at all possible. A delegate, unable to attend, may appoint a proxy and direct that proxy how to vote on issues if the delegate so decides. Members who are not delegates are invited to attend the AGM as observers.

All delegates will be sent a package of information by 17 October 2014 with all relevant information, including the Agenda for the meeting, the Minutes of the 2013 AGM, proxy form, standing orders, profiles of candidates for election, and any motions and supporting statements to enable discussion at Branches prior to the AGM.

Timeline: Members are advised that the following critical dates are applicable to the 2014 AGM:

### Constitutional requirements

- 13.1:- AGM must be held within five months of the end of the financial year. **By cob Friday 30 November 2014.**
- 10.1:- Notice for a General Meeting must be at least 21 days (clear). **By cob Monday 27 October 2014.**
- 13.2(e):- AGM Business: at least 45 days' notice must be given of any special resolutions and any other general business. **By cob Friday 3 October 2014.**

### Rules & Procedures requirements

- 2.2:- 90 days' notice to members of those positions which will be vacant and for which nominations are called. **By cob Monday 18 August 2014.**
- 2.3:- 60 days' notice for nominations to be lodged. **By cob Thursday 18 September 2014.**
- 2.4:- 30 days for the list of names of nominations received to be distributed to Divisions, Branches and delegates. **By cob Friday 17 October 2014.**
- 3.2:- 48 hours prior to the meeting for proxies to be received. **By cob Friday 14 November 2014.**

### Annual Report:

The 2013/14 A.I.R. Annual Report will be made available on the A.I.R. website: [www.independentretirees.com](http://www.independentretirees.com). All members will be able to access a timely, cost effective and environmentally friendly online Annual Report unless they have elected to receive a printed copy.

**NOMINATION FORM for Office Bearer of the Company**

To be elected to the position for a period specified below at the Annual General Meeting of the Company on Tuesday, 18 November 2014 commencing at 10.30am and finishing by 12 noon.

Proposer: I ..... a financial member of ..... Branch

Nominate: ..... a financial member of ..... Branch

For the position of:     President - 2 years  
                                  Deputy President - 1 year

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

Signature of Proposer ..... Date .....

Secunder: I ..... a financial member of ..... Branch  
second the nomination.

Signature of Secunder.....Date .....

Nominee: I ..... a financial member of ..... Branch

accept this nomination and agree, if elected, to serve in the capacity of .....

Signature of Nominee .....Date .....

**Notes:**

- Please print names clearly under the signatures.
- Nominees are asked to provide a short profile (maximum of 100 words), and a passport size photograph for the information of delegates.
- This form and associated material is to be returned to the registered office of the Association of Independent Retirees (A.I.R.) Limited: PO Box 329, DEAKIN ACT 2600, by fax: 02 6290 1580, or email: [aircbr@bigpond.com](mailto:aircbr@bigpond.com) by Thursday 18 September 2014.