

Independent

Retiree



Newsletter of the Association of Independent Retirees Ltd Port Macquarie Branch

April 2010

From The Chair:

Hello Everyone,

I hope you all enjoyed the Easter break. Thankfully the road toll didn't mirror that of the Christmas/New Year road toll.

Our March for Membership drive is being extended through to May this year, so I'm encouraging you all to bring along a friend, a neighbour or a visiting relative to our April and May meetings. Visitors are most welcome at our meetings.

Once again the Reserve Bank has increased interest rates; while this is not good news for those with mortgages to pay, it's good news for us retirees who rely on higher interest rates. Talking about money, I just finished reading a letter put out by our National President Theresa Kot as to why the National Board felt the need to place the 10% levy on all branches. I will speak more on Theresa's letter at the meeting. One interesting point in her letter is the reference to falling membership numbers. While our branch numbers have fallen over the past few years, they are now on the rise again.

Before I close, I have another little story for you. While travelling to and from home recently, John and I spotted a Tawny Frogmouth owl, sitting in the middle of the road, not once but twice. He didn't seem at all fazed by the fact that we had to veer onto the wrong side of the road to avoid hitting him. I don't know what he was looking at, but he was definitely interested in whatever it was.

As always, looking forward to seeing you at our next meeting on April 30.

Cheers, Wendy

Committee Meeting: Wednesday, May 12, 2pm Port City Bowling Club. Members welcome.

Investment Meeting: Saturday, May 15, 2pm Port City Bowling Club. Members welcome.



Free Flu Injection: A combined swine flu and ordinary flu injection is now available to all free of cost. See your GP.

Free Mammogram: All women over 40 can now have a free mammogram at the Breast Screen Clinic in the grounds of Port Macquarie Base Hospital. No referral is necessary but you need to make an appointment by phoning 132050. Remember, a mammogram can save your life.

Do Not Call Register: Most of us have put our names on the government's Do Not Call Register to get rid of those nuisance calls when you're halfway through your evening meal. But remember your registration only lasts three years. To register on line go to www.donotcall.gov.au or you can phone 1300 792 958.

Indulge in too much chocolate over Easter? One of life's mysteries is how a kilo box of chocolate can make you gain 5 kilos.

Discount Travel Insurance

AIR has arranged a partnership agreement with Chartis Insurance to provide a range of products aimed at giving AIR members protection coverage while travelling, at a special rate. There are special deals for AIR members under 70 who are: frequent travellers; international travellers; Australian domestic travellers. For those over 70 there are both domestic and international travel insurance options. More details are available on the AIR website (www.independentretirees.com.au – click on Member Services) or you can phone Chartis on 612 9240 1711.

AIR Port Macquarie is proudly sponsored by –

ANZ Bank, Care & Mobility, Dr Daniel Mestric Hearing Clinic, Port Macquarie Travel, Priest McCarron, Stacks Finance, Suncorp Bank.

Rail/Bus Travel

Our plea to Transport Minister David Campbell, through our Port Macquarie MP Peter Besseling, to improve the connecting bus service between Port Macquarie and Wauchope railway station for train travellers has fallen on deaf ears. In a letter to Mr Besseling Mr Campbell said he had been advised that “patronage levels on services departing Wauchope to northern and southern locations cannot support the operation of additional coach services between Port Macquarie and Wauchope”. At present only two buses connect Port Macquarie travellers with trains arriving and departing from Wauchope – the train to Sydney which arrives at Wauchope at 9.50am and the train from Sydney which arrives at Wauchope at 6.30pm. Perhaps if there were more buses meeting trains the patronage would increase.

Car Levy

Peter Besseling has also taken up our branch protest over the proposed levy of up to \$30 on registration of all cars above a certain weight to help fund the Metropolitan Transport Plan (see March Newsletter). Mr Besseling has written to Premier Kristina Keneally pointing out that such a weight based levy unfairly places the funding burden on country motorists. He points out that for people living in regional areas who have to travel poorly maintained rural roads the small lightweight vehicle is not a realistic option. “The weight levy on vehicle registration will unfairly target rural and regional motorists to deliver a transport solution to Sydney commuters with no tangible benefits to rural and regional motorists,” he says. Mr Besseling has also asked the premier to consider the infrastructure needs of regional areas should the levy be imposed on all NSW motorists. Her reply should be interesting.



The best way to forget your troubles is to wear tight shoes.

New Medical Centre

Four GPs have set up practice at the new Westside Medical Centre in Highfields Circuit near the Port Macquarie Base Hospital. It is hoped six fulltime doctors will eventually work at the centre. There are presently 76 GPs in the Port Macquarie, Wauchope, Laurieton and Lake Cathie area and 69 Port Macquarie based specialists, not including visiting specialists. It is hoped the new centre will help to relieve the doctor shortage in our area.

Mental Health

About one in five people will suffer mental health problems this year but most won't discuss it, and most won't receive treatment. Mental ill health is the leading killer of Australians under 45 and the leading cause of disability in Australia. Australian of the Year Prof. Patrick McGorry has called on everyone to join him in calling on the government to act on mental health reform. Check his website at www.getup.org.au/health.

If you can't be kind, at least have the decency to be vague. —Anonymous.

PRIEST McCARRON
Conveyancing EXPRESS

For all your Conveyancing
and Leasing Needs.

Try our Mobile Service
- we come to you -
A special service for AIR members
0437 831 777

E ecooper@priestmccarron.com.au
www.priestmccarron.com.au

Ceiling Safety

Did you have ceiling insulation installed under the axed Home Insulation Program? According to Lyne MP Rob Oakeshott inspections on around 15,000 homes with non-foil insulation found one in 13 had fire safety hazards. One in six homes was found to have other issues, including non compliant and incomplete installations. One Taree resident checked her roof to find the batts still in their packets! Home owners with safety concerns, or who want to report fraudulent behaviour, should contact the Energy Efficiency hotline on 1800 808 571.

Where's Henry

The much vaunted Henry Tax Review, completed last December, appears to have been shelved in the too hard basket. Rumours going around suggest the review has come up with some nasties that are unpalatable to the government in an election year. Higher taxes and longer working lives, for instance, as a means of solving the increasing cost of health and social security. When you look at the figures it is fairly obvious something will need to be done. The States have around \$130 billion of debt and the Federal government has around about the same, according to Reserve Bank Governor Glen Stevens. The government wants to take a third of GST revenue (about \$14 billion) off the States to pay for the health plan, which has naturally been greeted with a lukewarm reception from the states. So will we see higher taxes next year with the election safely out of the way? The current AIR Active on the AIR website has some interesting speculations on the Henry Review including the very real possibility that access to super will eventually be pushed back, in line with the decision already made to increase the pension age.

The Cooper Review on super is due around now. Wonder how long it will be before this review is released.

ASIC Focus on Super

ASIC plans to intensify its surveillance on the superannuation industry with a new risk based program that will mean increased visits from the regulator. Up to now trustee visits from the Australian Prudential Regulation Authority (APRA) has occurred every two years but this is about to change, with ASIC increasing its visits to super funds. ASIC has improved its ability to analyse market activity and identify suspicious trading practices with its acquisition of an integrated market surveillance system (IMSS). ASIC plans to implement its new system with a view to keeping any disruptions to the market at a minimum. The corporate regulator is scheduled to take on its monitoring of the domestic licensed markets in the third quarter of this year.

Perks of being over 70 – your investment in health insurance is finally beginning to pay off.

Market Risks

Colonial First State Global Asset Management (CFSGAM) has warned investors that risks still remain in the market because the effects of governments unwinding stimulus packages are unpredictable. Martin Little of CFSGAM told a recent conference of financial advisers nobody really understood what would happen when these stimuluses start to be removed. He pointed out that the United States, China, Japan and eurozone countries had pumped trillions of dollars into their own economies in 2008 – 09 to stave off a deep recession. He added that when analysing companies investors should think about regulatory risk, protectionism risk, industrial relations risk and sovereign risk. One product mining companies, such as BHP Billiton and Rio Tinto, could be a concern. He said CFSGAM currently favoured quality franchises with good management and balance sheets.

Get the most out of your Seniors Card and your savings.

Talk to us about our range of products designed especially for people aged 55 and over.

Bring your Seniors Card into the branch and talk to us about your banking needs. We have a special 55 Plus account for your everyday banking. With this account you'll enjoy the benefits of no monthly account keeping fee, unlimited free Suncorp Bank transactions, free bank cheques and interest in line with the Government deeming rates*. If you can't make it in at this time, please remember that we're always here to help you with any of your banking needs.

 **Judy Carr**
Branch Manager
Shop 49, Port Central Shopping Centre
 02 6584 3556

SUNCORP BANK 

55 Plus accounts issued by Suncorp-Metway Ltd ABN 66 010 831 722 ("Suncorp Bank"). Fees and charges may apply. Please read the relevant Product Information Document before making any decisions regarding this product. Visit your nearest branch or call 13 11 55 for more information. *The interest is based on the government deeming rates for balances of \$2,000 or greater. 17100 18/03/10 A

PORT MACQUARIE BRANCH of the ASSOCIATION of INDEPENDENT RETIREES LTD
PO BOX 2251, Port Macquarie 2444

www.independentretirees.com.au/portmacquarie/

President: Wendy Powell Deputy President: Vacant
Vice President: Vacant
Sec'y: Suzanne Trant-Fischer Minutes Sec'y: Elaine Jones
Treasurer: Wendy Powell Membership: Ian Campbell
Publicity: Joan Campbell Public Relations: Chris McLoughlin
Guest Speakers: Joan Loerch 6582 2236 jploerch@bigpond.com
Newsletter Editor: Joan Campbell 6585 9285 jomi@tpg.com.au
Publisher: Sue Clifford 6582 0424 p.scifrd@bigpond.net.au
Distribution: Tom & Barbara Cannon
Branch email: airpmq@yahoo.com.au



DISCLAIMER

The Association of Independent Retirees (A.I.R.) Limited, Board of Directors, State Division or Port Macquarie Branch and the management committee of that Branch, do not accept any liability for the results of any actions taken or not taken, on the basis of information given or discussed at investment group or other organised events, meetings and/or for information provided by guest speakers or for any information published for or on behalf of the Association, its organs and officers.

Articles contributed to this Newsletter and published as a service to members; do not necessarily reflect the opinion or policy of this association. Articles are intended as opinions and items of debate only and should not be acted on without expert advice.

The Association of Independent Retirees (A.I.R.) Limited appreciates the support of any advertisers, but publication should not be taken as implying endorsement of the advertiser or of the product.

What a Headache

Big changes over regulations governing the sale of codeine tablets such as Nurofen Plus and Panadeine came into force last month. Under the new rules all combination medications containing up to 12 milligrams of codeine must be kept under the counter and can be dispensed only by a pharmacist who must record the customer's details. This includes 12 and 24 tablet packs of Nurofen and Panadeine. Customers now have to get a prescription for packs of 48 or more tablets. The changes were ordered by the National Drugs and Poisons Schedule Committee because of concerns that 1 in 20,000 people abused the combination analgesics containing codeine and ibuprofen, which can cause perforated gastric ulcers and kidney failure. However there is nothing stopping people getting tablets from more than one pharmacy. The Pharmacy Guild estimates that increased doctors' visits could cost the health system \$2 billion. It is estimated 4 million Australians use these headache pills.

Have you ever considered
RELEASING THE EQUITY
in your home?

STACKS FINANCE
Statewide Home Loans Centre

Call today to discuss your
Reverse Mortgage options

Level 1/49 Horton Street PORT MACQUARIE

PH: (02) 65 833 822

"When I was 27 I felt like a pebble on the beach. Now I feel like the whole beach." — US Actress Shirley MacLaine

Food for Thought

New laws which allow private auditors to carry out food safety checks in aged care facilities have raised concerns that standards could fall. Previously these checks on food storage, preparation and hygiene were done by the NSW Food Authority. However since December nursing homes, hospitals and organisations which deliver meals have been able to choose their own food safety auditors. Aged care operators say they expect no decline in food standards or hygiene.

Meanwhile the latest report on the Operation of Aged Care Act has come up with some alarming figures, with reports of alleged physical assaults on the elderly up by 50%, sexual assaults up by 36% and a 10% increase in complaints. The Department of Health and Ageing was notified of 1,411 alleged assaults in nursing homes in 2008-09. The Aged Care Complaints Investigation Scheme received 12,573 calls in 2008-09 compared to 11,323 the previous year. Workers in the aged care industry say aged care is beset by chronic staff shortages and a looming undersupply crisis. There are presently one million Australians receiving some form of aged care. There are a total of 2,800 nursing homes in Australia.

Travelling with Medicine

Travelling overseas with medication, prescriptions or otherwise, can be tricky but follow the rules and it should be hassle free. If planning an overseas trip it pays to contact the embassy or consulate for the countries you intend to visit to make sure the medications you need are legal in those countries. Strong pain killers and other medications which can be open to abuse can cause a problem on arrival at the airport, because certain classes of prescription medicines are regarded as illegal substances in some countries. The consequences of carrying them can be dire. A letter from your doctor explaining that your drugs are medically prescribed and are for personal use can ease the way through customs. Medications should also be carried in hand luggage. If your medication needs to be kept refrigerated you need to check with the carrier whether they will put them in the fridge during the flight, or provide ice for an ice pack.

Dr Daniel Mestric

B.A., M.Aud., M.AudSA (CCP) CCC.A
Clinical Audiologist

HEARING CLINIC

We are a Government Accredited clinic
and can provide free hearing aids
to age pensioners and eligible veterans
even if you are partly self-funded

**COLLECT A GOVERNMENT
APPLICATION FROM OUR CLINIC**

We cater for Privately-Funded Retirees

Port Macquarie

78 Hill Street 6584 0101

Are You Missing Out?

While 82% of Australians are members of loyalty programs which offer travel discounts and other special deals only 31% regularly redeem their rewards, according to Perkler (perkler.com) a website that helps consumers

organise and track these programs. Perkler estimates some families could be missing out on as much as \$4000 a year in discounts on offers from organisations such as health funds, sports clubs and motoring groups. For instance, NRMA offers members up to 15% off the best rate for Thrifty car rental, 10% off Britz campervan rental and discounts on holiday parks and theme parks, among other things. Health funds are another source of discounts on travel, particularly hotels and travel insurance. Banks, building societies and super funds have also become active in the travel arena, offering a variety of benefits to members. But before taking up any discount or special offer from loyalty or membership programs it pays to check the best available rate through standard channels such as websites and travel agents.

Travel Insurance

The General Insurance Ombudsman John Price says travel insurance companies are over represented in complaints, accounting for 15.4% of all disputes in the general insurance division during the past financial year. Consumer group Choice has also warned travellers to be wary when buying insurance. Choice warns that commissions charged by some travel agents can be up to 50% in some cases. Policies bought online have increased in popularity as more travellers research their holidays on the internet. The Australian Federation of Travel Agents has rejected claims that insurance bought through agents was too high and has warned consumers to beware of cheap online policies that may not cover everything they need. Close to 6.3 million Australians took trips outside Australia in 2008.

Time for a Laugh



A woman arrived at the Gates of Heaven. While she was waiting for Saint Peter to greet her she peeked through the gates. She saw a beautiful banquet table and sitting all around were her parents and all the other people she had loved and who had died before her. They saw her and began calling greetings to her "Hello - How are you! We've been waiting for you! Good to see you."

When Saint Peter came by, the woman said to him, "This is such a wonderful place! How do I get in?" "You have to spell a word," Saint Peter told her. "Which word?" the woman asked. "Love," he said. The woman correctly spelled "Love" and Saint Peter welcomed her into Heaven.

About a year later, Saint Peter came to the woman and asked her to watch the Gates of Heaven for him that day. While the woman was guarding the Gates of Heaven, her husband arrived. "I'm surprised to see you," the woman said. "How have you been?"

"Oh, I've been doing pretty well since you died," her husband told her. "I married the beautiful young nurse who took care of you while you were ill. And then I won the lottery. I sold the little house you and I lived in and bought a huge mansion. And my wife and I travelled all around the world. We were on vacation in Cancun and I went water skiing today. I fell and hit my head, and here I am. What a bummer! How do I get in?"

"You have to spell a word," the woman told him.

"Which word?" her husband asked.

"Czechoslovakia."

Moral of the story: Never make a woman angry... there'll be Hell to pay later!

Useless Information: Turtles and honeybees are both deaf.



**Your "friendly" local showroom
for Daily Living, Homecare,
Rehabilitation and Mobility Aids**

Discreet Continence Product Service (PMQ Delivered)

SERVICE SALES RENTALS

3/25 Central Road Port Macquarie 65810018

