

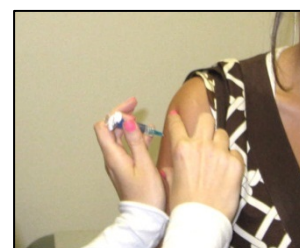
Needles prior to Overseas travel

Gordon Blake
Chairman
QLD State Advisory Council
Australian Veterans' & Defence Services Council

Earlier this year after submissions had been made to me (Gordon Blake) at an Australian Veterans and Defence Services Council (AVADSC) meeting in Brisbane, I approached the Deputy Commissioner in the Queensland Consultative Forum regarding Gold Card holders being required to pay for Medical Vaccinations prior to overseas travel. I have now received a positive outcome.

Prior to 1st Aug 2010 DVA has not provided coverage for medical vaccinations for DVA clients travelling overseas, the approach was that these were privately incurred expenses.

DVA has now released a new Business Line where in it now states that as from the 1st Aug 2010 all GOLD CARD holders are eligible for all required vaccinations to be covered under the Gold Card arrangements.



Any Gold Card holders that may have incurred charges from 1st August 2010 are able to seek reimbursement via DVA. I would expect a fact sheet covering this to be issued shortly.

I ask that you make this information widely available to your friends and association membership, I will send a copy of the DVA Fact Sheet once it becomes available. If you or anyone else has any questions ask them to contact their nearest DVA VAN office.

The Internet.

If you're a Senior and you don't have your own computer and therefore you're not on the net, instead, you rely on a family member or friend to keep you up to date – why not get your own system. We realize that if you're not on the net you can't and won't read this first hand, but someone will print it out and give it to you – surely???



Centrelink and WorkVentures have combined and come up with a low cost answer to your problem. They have created a Senior's Pack which costs \$340 and which is meant to encourage seniors to enjoy the benefits of the internet.

The Pack includes:

- a corporate standard, brand name, refurbished desktop computer that performs all key computer and internet tasks. At a minimum, the computer will be a Pentium 4, 2.8 GHz with 17 inch flat screen monitor, keyboard and mouse.

- valuable and user-friendly software.
- fully licensed Microsoft Windows XP Pro and Office 2007 (Word, Excel, Outlook).
- “Take the Teacher Home”—a comprehensive and easy to follow computer and internet training pack developed by seniors, for seniors.
- plenty of support.
- helpful set-up and user guide - free phone technical support.
- home delivery to anywhere in Australia.

If required, financial support is available through the WorkVentures Purchase Plan—similar to a lay-by system.

For more information, click [HERE](#), or contact WorkVentures on 1800 112 205 or collect a brochure from any Centrelink Customer Service Centre.

Aged Pension.

Did you qualify for Age Pension before 20 September 2009 but have been too busy to retire or you just love working instead? If you are working past age pension age and you expect to receive the Age Pension when you do finally retire, you may be eligible to become a member of the Pension Bonus Scheme (PBS).

The PBS is a voluntary scheme that benefits people who decide to put off claiming Age Pension and keep on doing some paid work.

The scheme pays members a tax-free cash bonus upon retirement for working longer. If you have a partner who is also in the 'PBS' scheme, only one of you needs to meet the work requirements.

Although this scheme is now closed, you may still be able to join if you:

- are a man born before 20 September 1944, or a woman born before 1. January 1946
- met residence requirements for Age Pension before 20 September 2009 but have not received Age Pension
- currently complete at least 960 hours of work over a year (about 18.5 hours a week).



Before choosing to enter the scheme, it is recommended that you discuss your options with a Centrelink Financial Information Service Officer. They will provide free, Independent and expert information and will help you understand your options.

Under the scheme, you can keep on working and accrue bonus periods which count towards a lump sum bonus when you stop working and claim Age Pension but you must meet the work requirements for at least one year. Once you stop meeting your work requirements, claims for

Age Pension and the Pension Bonus usually need to be made within 13 weeks, however, exceptions can be made in limited circumstances.

For more information about the PBS, visit www.centrelink.gov.au call the Centrelink Seniors Line on 13 2300 or ask at a Centrelink Customer Service Centre.

Keeping Fit.

Well, the New Year has been and gone and many of us would have diligently made our resolutions, but for some reason, most of us find that resolutions are a lot easier to make than they are to keep. One of the most popular resolutions made by people is to get fit, but getting and then keeping fit takes a lot of hard work.

We thought we'd ask that purveyor of good health, well-being and of all things virtuous, Ted the Mac, what his secret is and find out just how he, at his age, manages to keep himself so proper and to maintain his body in such an attractive state that he is the envy of all maledom in the West.



“The Mac” wasn’t too keen to cough up his super-secret, but after we’d presented him with the last of our dozen cached Swan Lagers, he finally revealed his, to-date undisclosed, method of maintaining the body as a superb physical specimen.

You can see how he does it [HERE](#)

Aged Pension eligibility.

With advances in medical technology and changes in lifestyle, people are living longer and spending more retirement years in good health. Despite this, the Age Pension age has not been increased above 65 years since its inception in 1909.

When the Age Pension was introduced, a male retiring at age 65 would have expected to spend 11 years in retirement. At that time, around half of the male population reached retirement age. Today over 85 per cent of the male population reaches retirement age and can expect to spend over 19 years in retirement.

To respond to the long-term cost of demographic change, and to reflect improvements in life expectancy, the Government will progressively increase the qualifying age for the Age Pension. The Age Pension age will be increased to 67 years, at a rate of six months every two years, beginning in 2017. This change will eventually apply to all age pensioners.

This change is consistent with international trends for a number countries. The United States, Germany, Iceland, Norway and Denmark currently have, or are moving towards, retirement ages of 67. The United Kingdom is going further still and increasing the Age Pension age to 68. The Service Pension qualifying age will remain at the current level of 60 for men. For women it is already progressively increasing to 60 by 1 January 2014.

Changes to the Age Pension age.

Date	New Age Pension	Affects people born	Current age
1 July 2017	65½	1 Jul 52 – 31 Dec 1953	55½ to 57
1 July 2019	66	1 Jan 54 – 30 Jun 1955	54 to 55½
1 July 2021	66½	1 Jul 55 – 31 Dec 1956	52½ to 54
1 July 2023	67	1 Jan 57 - onwards	52½ or younger

Go Guarantee for your kids??

We all go through it, our kids, or even a good friend, might want us to go guarantee for them so they can buy a car or a house or whatever, and to be truthful, a lot of us possibly had our parents go guarantee for us at one stage – but you have to be careful.

While it may be hard to say 'no' to a loved one, guaranteeing a friend or family member's loan can have costly consequences. You must think carefully about all the consequences as you could lose a lot, for instance, how will you repay the debt if the borrower does not or cannot? If you do sign a guarantee for a friend or family member, you are promising to pay the entire loan back if they cannot or will not do so, along with any fees, charges and interest.

You shouldn't even think about it unless you have adequate savings or assets (other than your home) that you could sell to cover the loan should it all hit the fan. If you haven't, don't consider it, you could end up losing and being evicted from your home or you could be made bankrupt by the credit provider, which means that assets that have not been offered as security for the guarantee may be sold to pay the outstanding debt. You could lose everything!!



Another problem that must be considered, is what if your relationship with the borrower breaks down? What if you have a fight about something, remember, loans can drag over many years – are you confident that you will still be on good terms with the borrower for the term of the loan. The lender doesn't care if you are still friends with the borrower – all he (the lender) is worried about is getting all his money back, you won't be released from the contract just because you don't like the borrower any more.

It may be better to say **NO** now, rather than having a more damaging disagreement later should it all go down. And, don't allow yourself to be pressured into signing anything until/unless you know exactly what it is you are getting yourself into. Get some independent advice, especially if it involves a large amount of money.

If you are thinking of doing this, or if you've been asked by a friend and/or family member to do this, before you do anything, at least know your rights and responsibilities. The Government has made available a fact sheet titled "Love and Loans". You can get a copy [HERE](#).

TV viewing and good health

When it was announced by the UK's Telegraph newspaper, few people were surprised to learn that those who watch a lot of TV are less healthy than those who don't (See [HERE](#)). This does not mean that TVs cause brain cancer, it means that TV ads suck the intelligence right out of your brain, causing health problems.



AND

And, good news at long last, the likelihood of being blown up by a lithium battery is negligible, see [HERE](#).

Healthy cooking.

The Australian Government, in conjunction with Nutrition Australia, have produced a Cookbook titled, *"Adding Life to Your Years - The Cookbook"*. The book provides practical information on achieving a balanced diet to help stay healthy and prevent illness. It contains a range of simple to prepare meal and snack ideas, with easy to follow recipes, when catering for one or two people.

There is also valuable information about choosing a balanced diet, food hygiene and economical shopping. Additional information is provided about maintaining general good health with advice on physical activity, alcohol consumption and diabetes.

Nutrition Australia is a non-profit, non-government, national community nutrition education organisation. Its mission is to promote the health and wellbeing of all Australians by encouraging them to make informed food choices about what they eat based on scientific principles and knowledge related to human nutrition and dietetics, food science and technology.

You can get a copy [HERE](#)



