

THE COMET

Journal of the Australian Pensioners' and Superannuants' League, Qld. Inc.

SENIORS MUST UNITE... GREY POWER ON THE RISE!

One must ask, *"Where have you been if you don't know that 2019 is an election year!"* and their country.

Political Party promises are coming thick and fast.

The *"cash splash"* is leaving us wondering where are these funds coming from? Throughout the State, billions of dollars would appear to be there for the taking and we have a bottomless pit of funding.

Figures are plucked out of the air *"willy-nilly"* or there are visions of giant money trees ready for the *"picking"*.

Yet when organisations such as ours submit our needs on matters such as rises in the pension, there's no such money available.

At the time of writing this column, I have not heard one mention of what *"they"* are going to do for pensioners. Just today, I heard a radio report that 50% of voters are over the age of 50.

There is an unseen power hidden in those figures and as voters, we must show prospective candidates and sitting representatives that they must listen to and act for seniors.

Those who claim to represent us on both Federal and State Governments must never forget that the Grey Power movement is restless and tired of being treated as though we are invisible and/or brain dead. We are far from it!

I sometimes wonder what would happen if seniors withdrew their voluntary work throughout all of Australia. Although seniors know volunteering costs them, they save this country billions.

They have worked hard throughout their lives; paid their taxes and now they appear to be ignored although they are still contributing to their community

Superannuants have experienced assaults on their investments from different quarters although superannuation was introduced to relieve the pressure on the Government and pension payments.

Although some people may not believe it, there are superannuants living below the poverty line. There is a misconception that all superannuants are *"rich"*. Not so, with many having to apply for the pension.

At last year's State Conference, our organisation, the Australian Pensioners' and Superannuants' League unanimously resolved to support the Benevolent Society's to Fix Pension Poverty Campaign.

The APSL is calling for a Pension Tribunal to look after the matters relating to pension rises. We all know there's a Tribunal which handles Politician's wages. We are also aware that Judges' salaries have to go to a tribunal, so why not one to look at pensions., and rise them accordingly.

The Aged pension in particular, has not risen significantly in many years and recipients are feeling the pinch as the rising cost of living is out-performing the pension. Editor.

This edition contains more on pensions and Qld's Absentee Land Tax.

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The Australian Pensioners' and Superannuants' League Qld, Inc. (APSL) provides advocacy and support services to pensioners and superannuants in Queensland.

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Services Directory

Commonwealth Government Directory

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Aust. Competition & Consumer Commission	1300 302 502
Australian Hearing	131 797
Aust. Securities & Investment Commission	07 3867 4700
Aust. Taxation Office	132 861
Centrelink (Older Australians line)	132 300
Child Support Agency	131 272
Commonwealth Respite and Life Flight Centre	1800 052 222
CRS (Commonwealth Rehabilitation Services) - Human Services	1800 277 227
Family Court of Australia	1300 352 000
Home & Community Care (65+ years)	1800 200 422
Human Rights & Equal Opportunity Comm.	1300 369 711
Immigration & Border Protection Department	131 881
Medicare	132 011
Migration Review Tribunal	1300 361 969
National Aboriginal & Torres Strait Islander Legal Services	1800 012 255
Pharmaceutical Benefit's Scheme	1800 020 613
Private Health Insurance Complaints	1800 077 308
Private Health Insurance Ombudsman	1800 640 695
Translating & Interpreting Service	1300 655 820
Veteran's Affairs Department	133 254

Queensland State Government Directory

Anti-Discrimination Commission	1300 130 670
Department of Communities	137 468
Department of Energy & Water Supply	
Electricity & Gas	134 387
Water	137 468
Energy & Water Ombudsman	1800 662 837
Health Ombudsmen	133 646
Legal Aid Qld	1300 651 188
Office of Fair Trading	137 468
Public Guardian (Adults & Children)	1300 653 187
Public Trustee	1300 360 044
Qld Competition Authority	07 3222 0555
Qld Ombudsman's Office	1800 068 908
Residential Tenancies Authority	1300 366 311
Safe Food Queensland	1800 300 815
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Senior's Card	13 74 68
Senior's Enquiry	1300 135 500
Senior's Legal & Support Service	
Brisbane	07 3214 6333
Cairns	07 4031 7179
Hervey Bay	07 4124 6863
Toowoomba	07 4616 9700
Townsville	07 4721 5511
State Emergency Service Office	13 74 68
Youth & Family Support Service	07 3274 9917

Community Support Services Service Directory

Domestic Violence Crisis Line	1800 811 811
Immigrant Women's Support Service	07 3846 3490
	07 3255 1420
Qld Aged & Disability Advocacy	1800 818 338
Seniors & Go Card	13 74 68
Senior Shopper	1300 360 265
Sexual Assault Help Line	1800 811 811
South Brisbane Immigration & Community Legal Service	07 3846 3189
The Incapacitated Servicemen & Women's Assoc. of Aust	07 3356 9022
Women's legal Service	07 3392 0670
National Welfare Rights Network	1800 358 511

Department of Health Service Directory

Department of Health	1343 2584
Health Services Info Line	07 3837 5986
Medical Aids Subsidy Scheme	1300 443 570
My Aged Care	1800 200 422
Police link Queensland Police (non-urgent)	131 444
Crime Stoppers	1800 333 000

Advertisers

Alex Gow Funerals	07 3852 1501
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FEBRUARY 2019

Front page. Seniors must unite

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Contact APSL State Office to enquire about membership. Check with Head Office as to the name of the Branch nearest to you. APSL—YOUR VOICE!

APSL Mission Statement

To lobby powerfully with governments at all levels and private sector agencies, and within community sector, to promote all aspects of the security, well being and dignity of pensioners of all ages, superannuants, other self-funded retirees, low income families and other disadvantaged people, including Aboriginal & Torres Strait Islander (ATSI) and Culturally & Linguistically Diverse (CALD) peoples.

Letter to the Editor

Dear Editor

This is a letter I have sent to Federal Treasurer Josh Frydenberg but it would be good to see what our members thoughts are.

Dear Sir

I am writing to you regarding hardships facing Single Pensioner Home Owners and Pensioners in general. As you would be aware with the introduction of My Aged Care pensioners have to pay for services that were once free, making it harder for pensioners to live in their own home.

Being a home owner there are great expenses with Home and Contents Insurance, Local Government Council Rates, Yard Maintenance, Home Maintenance, Living in rural areas it is necessary to own a car and there again costs are incurred with Registration, Insurance, Repairs, Fuel etc. With the Aged Pension as it is pensioners are suffering and I am appealing to you with the upcoming budget and the proposed Federal Election that aged pensioners receive an increase in the pension.

Pensioners renting at least receive rent assistance where home owners don't. I have not included all the costs facing pensioners with health problems, medical and pharmacy expenses and as I have said previous our free home help is no longer; it has to be paid for by the pensioner.

I am Secretary / Treasurer Bowen Branch of the Australian Pensioners and Superannuants League Qld Inc

State Treasurer Australian Pensioners and Superannuants League Qld Inc

Pearl Russell



CHRISTMAS IN GYMPIE

2018



EDITORIAL



Dear Readers,

It didn't take long for February to get here and that means we are back into full swing at Head Office.

Those who attended the Christmas function on December 20 and who hadn't been into the hall since the new floor, the electronic sliding front door and air-conditioning was installed, were pleasantly surprised at the vast improvement in the hall's appearance.

The sliding door has upgraded the hall in that the entry is totally disabled friendly.

All of these improvements were accomplished through grants received by APSL.

There are points in this edition of the Comet which I would like to see Branches take up.

The State body will be putting forward arguments to those sitting politicians and those candidates for the Federal election.

However, we believe that Branches would add to the "weight of the argument" by writing in support or approaching those "powers that be" as recorded by the Bowen Branch in this issue.

Bowen's President, Joyce Macdonald has also written an excellent report which contains many pertinent points which could also be used in an "assault" on the candidates.

It has come to "crunch time" and we must rally seniors throughout the State and let the Pollies and "would be" Pollies that we are not going away.

I have said this before. When you have your Comets printed, ask for a few more to leave in Doctors' waiting rooms; Libraries and the like.

My family welcomed a baby just before Christmas—for me, the third Great-Grandchild for me in one year resulting in a total of five. There's nothing more wonderful than the arrival of a new member of the family.

If you have any worries or matters that are worrying you please do not hesitate to contact me through the details contained in this issue.

Last November I took a call and a man was querying the practise of supermarkets not giving receipts for smaller purchases. I told him you must ask for a receipt as "proof of purchase" for a number of reasons. Challenged on way out—need to return an item, etc.

That's all folks!

Cherith

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Gympie's Secretary Maureen Perry is pictured with Fay (Christmas function) and Gracemere's President Desiree Reynolds cuts the Christmas cake at the branch Christmas function.

WOULD YOU LIKE TO JOIN A BRANCH BASED AT THE KURILPA HALL AT WEST END?

Are you interested in working for a better deal for seniors?

If so, please contact Head Office (Phone 07 3844 5878)

or phone 0432 295 344.

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Mondays

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ROAD SAFETY

WITH

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Flooded Roads

It is that time of the year again when we are going to face a higher risk of severe storms and cyclones. Severe weather that can contribute to various risks for any driver, including; strong winds; hail and heavy rain fall; debris such as fallen trees; flooded creeks/gullies and flash flooding need to be observed and avoided in order to survive.

The most important message that road safety advisors continue to express is, "If it is Flooded – Forget It". There have been many fatalities contributed to drivers ignoring road closed signs and driving through flooded creeks or gullies to end up being swept off the road into the raging flood waters.

The flood waters are murky and you can't see how deep the water is or even if the road surface has been washed out and that is one of the reasons that road closed signs should be obeyed. It doesn't matter how large your vehicle is, if the road is washed out, you will end up in the creek with little chance of surviving.

I remember years ago when I lived on a property, a rope was strung up between 2 trees, across a flooded creek to help people get across onto high ground to gain access to their vehicles due to a medical emergency. The flood water across the crossing was only half a metre deep at the time, but the force of the

flow of water would have been enough to sweep you off your feet and any vehicle would have gone as well. Raging flood waters need to be respected and risks need to be assessed carefully even in the event of emergencies.

Other issues to consider are debris coming down with the flood waters such as logs, could knock your vehicle off the road and into the flood waters. Don't take the risk as a considerable impact from a log can only result in disaster.

If you are caught in heavy rain due to a severe storm, look for a safe spot to pull over and stop until the rain settles and you have improved visibility. Don't pull up in a low area where you can be affected by flash flooding, look for high ground and turn your lights on to be visible to other drivers.

Prevention is always better than cure and if you are aware of severe weather avoid driving through it if possible, post pone any unnecessary trips. Stay safe this storm season and listen to the radio for any wild weather alerts or updates while you are driving and look for shelter if you need to escape hail. Ensure that you never forget, "*If it is Flooded – Forget It*" and return home safely to your family.

Check out Leyland's Website.....

Www.evolutionintraining.com.au/roadrules

LETTER TO THE EDITOR

Dear Sir/Madam,

By way of introduction, my name is Tyson Lehn. I am the founder and creator of the Facebook Group 'Land Tax & Absentee Surcharge Victim's Support' group page.

It has been brought to my attention that one of the group members has had the opportunity to be able to touch base with you and provide additional information relating to the punitive taxes imposed by the Queensland Labor government under the Premier Palaszczuk since the May 2017 Budget.

I have also had the opportunity to read an article published in your November 2018 'The Comet' newsletter by contributor 'Murray Stone'.

Personally, I am 49 years old and medically retired with a Total Permanent Disability. I was awarded a lump sum settlement amount which was not enough to sustain myself until death. So I was forced to access my Superannuation early and use both combined to invest so that I could draw an income and hopefully also increase my wealth base so that my future years would not be so bleak.

I sought a property strategist/buyer's agent in Queensland who convinced me to purchase a property in Brisbane that they claimed was ideal for me. It needed work but they estimated not much was needed and would fetch good capital growth. Unfortunately that was not the case and the renovations needed were almost 4 x times their estimate. The property was settled in January 2017.

By May 2017 the Palaszczuk government announced their May 2017 Budget. Treasurer at the time, Curtis Pitt outlined the Budget. Quite surreptitiously, the full details of their amendments to the Land Tax Act were not described in great detail. Those amendments I refer to are related to the implementation of the Absentee Surcharge to not only Foreign Residents (non-citizens) but also Australian citizens. Furthermore, the Land Tax threshold was reduced from the usual \$600,000 land value for residents to \$350,000 for Absentees. This in effect meant that Absentees were now paying Land Tax at the corporate rates. But, on top of that, an Absentee Surcharge was implemented for any property containing land value \$350,000 and above.

In addition, the Labor government decided to back capture all absentees to the previous year, meaning that their retrospective legislation would be able to charge absentees all the way back to the 1 July 2016.

I did not even settle on my property until Jan 2017, but my period of absence beforehand was calculated to capture me in the net as well.

As you are aware, an Absentee is someone owning a Queensland property who is overseas for 6 months or more in a financial year. So my period of absence, despite not even owning a Queensland property at the time was used as part of their absence calculations at the end of 30 June 2017 to charge me the huge taxes I had to pay.

I rely on rental income to sustain myself. Combined with other investments, this equates to little more than what a pension would provide. As I exceed the assets test thresholds for any benefits whatsoever, I am fully self funded.

The Land Tax & Absentee Surcharge (LT&AS) effectively has gouged 1/3 of my rental income for 2016/2017 financial year. Worse still is that the LT&AS is calculated according to the land value each year and this has been increasing year on year. My next bill is set to have increased another \$2000. And based on rough calculations of similar land value increases, that bill will keep rising at the same rate - despite my rent not changing at all.

Worse still, as explained by a number of Real Estate Agents, the increased Land Values made do not in any way reflect the market value of the property. Property appraisals have confirmed this fear as my property has barely increased in its value from the purchase price.

The Palaszczuk Government has tried to justify the LT&AS with false rhetoric to me and several others. The truth of the matter is that absentees pay well over and above what a resident pays in taxes.

-

Letter to the Editor continued from page 7.

From T. Lehn.

The Palaszczuk Government has tried to justify the LT&AS with false rhetoric to me and several others. The truth of the matter is that absentees pay well over and above what a resident pays in taxes.

I have attached a letter I have sent to the Senior Counsel, Office of the Constitution of Law - Attorney General's Office in Canberra, seeking for a review of the legislation that I argue is unconstitutional.

I also request that you and any other affected members of your organisation to please join my Facebook Group page so that they are kept informed, can contribute to the cause to change to legislation and eventually we hope to be able to lobby the government to change or completely remove this terribly restrictive and expensive tax.

The name of the group on Facebook is easy to find '*Queensland Land Tax & Absentee Surcharge Victims' Support*'

Here are some other links as well to articles published online relating to this:

<https://www.brisbanetimes.com.au/politics/queensland/i-would-never-have-invested-into-queensland-property-20180718-p4zs5e.html>

The Land Tax & Absentee Surcharge debacle of Queensland Labor State Government Australia

(Continued page 9)

On Monday, December 17, the Federal Member for Indigenous Health; Senior Australians and Aged Care, the Hon. Ken Wyatt, AM; MP opened the refurbished Murroona Gardens Aged Care Facility on Monday, December 17.

Pictured from left to right are:- Mr. Stan Jensen (long time serving member of the Bowen Branch of the APSL); The Hon Mr. Ken Wyatt, AM and Bowen's President Mrs. Joyce Macdonald.

Photograph supplied by The Bowen Independent Newspaper.



BRANCH MATTERS

COLLINSVILLE: This branch continues to function under the leadership of President, Mrs Beryl Aspinall and Secretary, Mrs June Hathaway. The branch's membership is much the same, but a new member has joined the branch and we welcome her.

On Thursday October 25, Area 2 Coordinator, Joyce Macdonald visited the Collinsville Branch for a social morning gathering, morning tea and card games. She take the opportunity to share with them the recent business of the APSL AGM held in Brisbane, September 10, 11 and 12 and an update of APSL news at local and state level.

This branch continues to be involved in their town's community activities as much as possible.

As this year for APSL branch meetings draw to a close, they will end their APSL year with a Christmas Lunch and possibly 'The Morning Melodies Unit' will be visiting Collinsville for entertainment for the local residents.

BRANCH NEWS

BOWEN From Joyce Macdonald (Area 2 Coordinator and Bowen President)

Bowen branch continues to hold the monthly “HOF” social which brings in some small revenue. The last for this year will be held on November 15. The last 2018 Branch meeting was held on November 1.

With the introduction of the Government’s new “My Aged Care” – Services “Your guide to Commonwealth Home Support Programme” and packages, costs, and individual needs, most of us were unsure of the contents of the “packages”, so we invited Mr. Helen Woodhouse (ex Blue Nurse Supervisor) presently “My Aged Care “Coordinator and presently employed at the Bowen Murroona Gardens Retirement and Nursing Home to address our meeting and explain the services this would cover. Helen was well received and answered many question

Once again much discussion took place at this meeting re this matter... of,” Why should pensioners requiring home help assistance have to now pay for these services which were free prior to the Government’s introduction of My Aged Care, when pensions are minimum and not sufficient funds for all this necessary home care support and help, especially when medical conditions are an important factor.

It was unanimously agreed that a resolution be submitted to the upcoming Management Committee Meeting on Bowen Branch’s behalf to the Federal and State Governments Ministers for the AGED to address this matter and I submit these notes as I see the situation.

I respectfully remind the Management Committee as I am reminded of the tiers of the now present AGED CARE PACKAGES & how the Federal Government determined that “the user pay”. This was handed down to our dispensers at a conference held in Perth, Western Australia in 2016 to take effect in 2018.....It is now upon us.

First there was HAACK home care support from the same dispensers e.g. Blue Care, Hospital Care Home Support, Girudala Community Co-Operative, NO CHARGE.

SECOND CHPS, (COMMONWEALTH HOMES SUPPORT) program no charge or in some cases, some dispensers started charging minimal amounts for the same kind of home support services to get their clients used to paying for same home support services .

HOME ASSIST – (Local Blue Care); for many years this group helped so many seniors, pensioners with other home help/support to do minor repairs, plumbing, smoke alarm replacements etc. I have been informed by our local Blue Care officers that this “service” is very limited now.

Now in 2018 Home Aged Care and “the user pay” has arrived and for those clients who have received these services in their home on a regular basis and have not had to pay for these same services. These services still are much needed and possibly more so with ageing and health related problems, and has caused many pensioners in our branch to be angry, upset and stating that the present Aged Pension being paid by the Government is not sufficient to cover the costs of the same necessary home care services.

I respectfully remind Members as we attended the APSL’S September AGM, of Dr. Christian Rowan, MP, Shadow Minister for Community, Shadow Minister for Disability Services, and Seniors, Shadow Minister for Aboriginal & Torres Straits Partnerships, who was our guest speaker and is thoroughly aware of the similar agenda items/complaints. I am encouraged to report that recently I saw Dr. Rowan speaking in the State Parliament on Television on APSL matters as spoken at the AGM by our President Cherith Weis. His message to the State Parliament sitting was as such, and the Honourable Coralee O’Rourke MP & Minister also of above portfolios. I realise that there is “no silver bullet” for quick answers for what I have stated above, and it is my firm belief, that unless every Qld APSL branch lends their support, to add weight to such “complaints” and perhaps other Senior’s Groups, we will receive negative action.

I have also recently spoken with Blue Care Officers and they have advised me that the hourly rate for small home maintenance was \$9 per hour if the work done took less than the hour, the amount of charge was also lessened.

Joyce Macdonald....Area 2 Organiser

Joyce Macdonald....Area 2 Organiser

BRANCH REPORTS from Area Coordinators.

Area 5 (Monto, Hervey Bay, Childers & Gympie) From Gympie's Maureen Perry:

MONTO: On Monday November 7, it was 12 degrees in the morning and reached 23 degrees for the day. Monto will close for 3-4 days over Christmas – New Year. Book sales are doing well with approx. \$240 raised in 3 weeks.

Monto Branch has donated a single-double bed and mattress with controls to the Monto Aged Care. One member of Monto Branch spent 3-4 days in hospital.

HERVEY BAY: Everyone is enjoying the table tennis and the computer games are booked out. Mah-jong is very popular. Meditation is getting very good numbers. Office will be closing over Christmas.

CHILDERS: On October 23, Childers Branch went on a free bus trip to Gayndah to see a free movie. It was very enjoyable. On November 3rd a cent sale was held and made about \$1400 for the day, a very good result. Childers will be holding their Christmas Party on November 28, then break until February 2019.

GYMPIE: Gympie has been busy, holding our last Country Music concert Saturday 11th. It is our Charity Donation day on November 15. Nine charities will be receiving a donation from Gympie Branch.

We will be holding our Christmas Party on December 13.

We will be in recess from December 13 until 7th February 7 2019. How the year has flown.

A Merry Christmas and Happy New Year to all Branches from Gympie.

Area 7 (Bald Hills, Sandgate & Chermside) From Joy Ferguson:

BALD HILLS: Bald Hills have been going okay, but we have a couple on the sick list at the moment. One member has had a fall and broke her femur with another, having a knee operation. We have two more meetings for the year to go, plus our Christmas Party, to be held at Bonny View Hotel.

We had a concert with Caboolture and Chermside in attendance. A great day was had by all in attendance. We had our usual bring and buy and did well out of it. Not a whole lot to report time as we are winding down for the year.

COLLINSVILLE CHRISTMAS CAPERS



A big "thank you" goes to Laurie-Ann Williams who contributes to The Comet on behalf of the Collinsville Branch.

"A lovely morning was held by Collinsville members who bought along a friend to their Christmas morning tea. A beautiful spread for morning tea and a very popular Christmas cent sale. A lovely morning enjoyed by all."



Some pics from our APSL/KURILPA CHRISTMAS FUNCTION HELD AT KURILPA HALL ON DECEMBER 20.



Pictured left is APSL/Kurilpa Kitchen Volunteer, Deb Bruce.

Top left: APSL's State Secretary Nola Harvey presents a Certificate of Appreciation to Alice Grogan of the Brisbane City Council for State Conference Civic Reception assistance.

Other pics—Inder Naru and Connor— Guests from Logan, Bald Hills, and Warwick.—Councilor Jonathan Sri & guests

Staff and volunteers thanked by State President





On December 11, APSL'S State Secretary, Nola Harvey (bottom right) represented our organisation at the Round Table discussion on Aged Care topics which included social isolation; ageism and the need to be innovative in addressing solutions for the aged population.

The Aged Care Round Table discussion was hosted by the Queensland Nurses and Midwives Union and representatives from Aged Care stakeholder groups and community organisations.

These included Aged Care Crisis; ADA Australia; Dementia Australia; The Ageing Revolution; Motor Neurone Disease Association of Queensland and the Australian Pensioners and Superannuants League.

A huge thanks to Stephanie Lin for supplying the above QN&MU photo.



The above photo is obviously an early one of our Head Office whereas the pic on the right is possibly 3/4 years old.

"If you can spend a perfectly *useless* afternoon in a perfectly *useless* manner, you have learned how to live". Lin Yutang.

"I never came upon any of my discoveries through the process of rational thinking". Albert Einstein.

These two quotes are from "*the little book of MINDFULNESS*". Focus—slow down and destress by Tiddy Rowan. Recommended reading especially on tips to destress in this busy world.