

THE COMET

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

INTRODUCING YOUR APSL TEAM



In April, your APSL Management Committee began meeting via modern technology and joined "Zoomers 2020"!

Without access to such technology, our organisation and our associated responsibilities/activities would have come to a stand still.

Introducing— Michael Holland, (Warwick Branch); Anneliese Tolbert, Admin Officer; Nola Harvey , (Gracemere) Cherith Weis, (North Rockhampton Branch); Meg Paterson, (Gladstone); Margaret Laughton (Gracemere); Joyce Macdonald (Bowen); Barry Ramsay (Kurilpa); Vanessa Pooley (Our book-keeper); and Maree Stenson (Kurilpa)

Not pictured - Committee members, Maureen Perry (Gympie) and Pearl Russell (Bowen). We are hoping that our first face to face meeting since February will be held in Brisbane in the first week of August.

The Comet is the official journal of the Australian Pensioners' and Superannuants' League. ISSN 0814-2211

Australian Post Publication No PP100000/860.

The Comet is published monthly from February to November each year. It is available online, through branches from the State Office and APSL Branches throughout Queensland.

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

Head Office: 174 Boundary St
West End Qld 4101
** Wheelchair Accessible
Postal PO Box 5141
Address: West End Qld 4101
Phone: **(07) 3844 5878**
State Secretary—CHERITH WEIS—email
apsl@apsl.com.au
Website: www.apsl.com.au
Office Hours: M-F—10 am — 3.00 p m

The Comet

Editor: Cherith Weis
Phone: **0408 306 196**
comet@apsl.com.au

Kurilpa Kitchen (07) 3255 1420

Advertising: (07) 3844 5878

Subscription/Donations/Support
(07) 3844 5878

FAIR USE DECLARATION

The Comet contains copyright material the use of which has not always been specifically authorised by the copyright owner. We make such material available in our efforts to advance understanding of economic, environmental, democratic, human rights, political, scientific and social justice issues etc. We believe this constitutes a 'fair use' of any such copyright material provided under the Fair Use doctrine of international copyright law. Accordingly, the material in this publication is distributed without profit to those who have expressed a prior interest in receiving the information that may be included in the publication.

If you wish to use copyright material from this site for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

DISCLAIMER

Views expressed in The Comet are not necessarily those of the Australian Pensioners' and Superannuants' League Qld, Inc., and/or its affiliates. No responsibility is accepted for the accuracy of the information contained in the text, illustrations or advertisements supplied by organisations, firms, and/or individuals or resulting from typographical or layout errors.

Services Directory

Commonwealth Government Directory

Administrative Appeals Tribunal	1300 366 700
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
Senior's Advocacy Information & Legal Services (SAILS)	07 3214 6333
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



JULY 2020

Front page. ZOOMERS 2020

P2 Services Directory plus

P3 Editorial and Alex Gow advert

P4 Road Safety with Leyland

P5 Subject to legal professional privilege

P6 RSPCA ARTICLE

P 7 Isolation: Mental Health

P8 Growing Pineapples in the Outback

P9 Joke and English

P10 ADVERTS

P 11 QNMU LETTER AGED CARE FUNDING

P 12 Kurilpa Kitchen and TransitCare

P 13 Odds; Sods; please support campaigns

P 14 CODE OF CONDUCT

Contact APSL State Office to enquire about membership and a branch near you.

You can still contact Head Office on the usual number and Anneliese will answer.

**APSL—MAKING
A DIFFERENCE!**



EDITORIAL

By

Cherith Weis



Dear Friends,

We find ourselves at the seventh month of the year and still COVID19 throws in "grenades". We

were warned that there would be a second wave but when people take the health warnings with a grain of salt and decide to take things into their own hands, that's when trouble starts.

However, I have seen Victorians being interviewed on news bulletins aggressively and defiantly resisting a COVID19 test. While this attitude continues towards virus testing, the evidence is that cases will continue to climb. While the self-styled experts and persistent keyboard warriors completely ignore what is really hap-

pening, they peddle their crank beliefs on social media and in TV news bulletins and present their untruthful statements to anyone who will take notice.

Perhaps many of these ill-informed people are in fact, Anti-vaxers. The result of this behaviour is only prolonging the existence of the virus and it is placing communities at risk.

Regardless of the presence of COVID19 virus, APSL is planning to go ahead with our postponed State Conference on November 9 and 10 in Gympie.

Several of us are meeting at the Bowls Club on Monday August 3 in an effort to work out the size and the number of members who will be able to attend.

Every life is an amazing story

Write your final chapter and ensure your story is remembered by prearranging your funeral with Alex Gow.

ALEX  GOW

Pre-arranged Funerals

alexgowfunerals.com.au

phone 3851 7800 | 24/7

NEWSTEAD | BROWNS PLAINS | REDLANDS | DECEPTION BAY

I have been assured that the proposed venue is of ample size even with the average attendance of the past few years, and will accommodate everyone.

Just a reminder that you conference credential forms and agenda items should be sent to Head Office by August 31.

We also need to know how many 2021 APSL planners you wish to order. Branch representatives attending the conference will be able to collect their orders. Minutes of the recent management meeting included planner order forms held on Zoom Tuesday July 7, have been posted. Should you not receive them in the following week, please contact me on comet@apsl.com.au.

I am still requesting articles for inclusion in The Comet. Photos/items about where you live/branch news and so on are welcome. Deadline for next issue 21st of each month. Please send n your feedback...you all have a story and it's great to share!

We are supporting Raise the Rate (Newstart) and Increase funding for Aged Care. See pages 11 & 13.

Stay well; stay safe.

Cherith.



ROAD SAFETY

WITH

LEYLAND BARNETT

Destiny

I would like to thank Cherith and the community for their condolences and best wishes for the passing of my niece Emily Barnett, 3pm Friday 29th of May 2020. Emily was a bright and beautiful girl that had her future set and will always be remembered as forever 21.

It is important to understand, that no matter how experienced or how good your driving skills are, that sometimes things can happen beyond your control.

If something happens when you are traveling at 100km/hr it takes approximately 1.5 seconds for the brain to react to respond and swerve or engage the brake. At that speed you have traveled 415.5 meters before the brake is applied or you begin swerving to avoid a collision.

That is why we need to obey the speed limits that are in place as every kilometer over the speed limit reduces our chances to react and stop safely.

Destiny determines whether you survive a crash at 100 km/hr, unfortunately my niece never survived, however her passenger did survive and has received horrific injuries and will be scarred for life. The other driver is still in ICU and has not shown any signs of improvement.

High speed collisions usually end up with fatal

consequences as the human body is very fragile and even safety devices such as seatbelts and air bags will not do much, as our internal organs get torn apart from the impact.

The lesson to be learned is that there is not much that can be done in regards to our destiny but we can do something about reducing the risks and improving our chances of survival on our roads.

The fatal five causes of traffic crashes are:

Fatigue - Don't drive tired; take a break after 2hrs of driving.

Drugs or Alcohol - Don't drive under the influence of alcohol or drugs.

Distractions – Don't be distracted while driving; keep your eyes on the road.

Seatbelts – Always wear your seatbelt before driving off; buckle up.

Speed – Obey the speed limits that are in place; every k over is a killer.

Please stay safe when you are driving, a fatality affects so many people and my prayers go out to not only my family but to the survivors as well as the first responders and emergency services staff that do a wonderful job in our community. RIP Emily Barnett, forever 21.

My sister Davina, has set up a GoFundMe page to assist in advertising road safety on a billboard opposite Emily's crash site, <https://gf.me/u/x6vtw9>

Regards

Leyland Barnett

Explanation

The legal term - Subject to Legal Professional Privilege

What is Legal Privilege?

Quote. Broadly speaking, legal professional privilege protects the disclosure of certain communications between a lawyer and a client when these communications are for the dominant purpose of seeking or providing legal advice, or for use in existing or anticipated legal proceedings.

In most cases legal professional privilege will be claimed over documents, but it also applies to oral or electronic communications between a lawyer and their client.

It extends to any lawyer, including government lawyers who do not hold a practising certificate.

Why We Need It?

The purpose of legal professional privilege is to enable a client to provide full and frank disclosure to his/her lawyer without fear that this information will be used against them. This in turn enables lawyers to provide competent and independent legal advice. It is also an important check in the balance of power between the individual and the state. As Allsop J commented in *Kennedy v Wallace* in 2004:

The privilege is to be seen as a fundamental common law right in relation to legal advice and litigation. The purpose and rationale of the privilege is to enable persons in a civilised complex modern society to be able to conduct their affairs with the assistance of legal advice. Expressed thus, it is a fundamental right conforming to and underpinning the rule of law.

Waiver

A client will be deemed to have waived privilege if it acts in a way which is inconsistent with the confidentiality which the privilege is supposed to protect. A waiver may occur either explicitly or implicitly.

As the privilege exists to protect the client, courts will consider whether the client has made any waiver of the privilege, not the legal adviser, subject to considerations of fairness when necessary.

Statements revealing advice and statements referring to advice

There is no general rule as to whether a statement which reveals the contents of legal advice, even if it does so in a summary way or by reference only to a conclusion, has the effect of waiving privilege. An example of revealing the substance, gist or conclusion of advice is a statement by a party that it 'has legal advice supporting this position'.

Whether a disclosure of legal advice amounts to a waiver of privilege depends on the circumstances of the case and in particular, whether the disclosure is inconsistent with the confidentiality which the privilege aims to protect. Thus, comments which amount to an implied waiver in one scenario, may not amount to a waiver in another scenario, unless there are similar facts involved.

Implied waiver was found to exist in the Victorian case of *Switchcorp Pty Ltd v Multimedia Ltd*. It was held that privilege had been impliedly waived when a company made the following statement: 'The Board's lawyers have been instructed to vigorously defend the claim and have advised that the plaintiffs' claim will not succeed'. End quote.

You can read more on the website. "Understanding Subject to Legal Professional Privilege."

Ed.

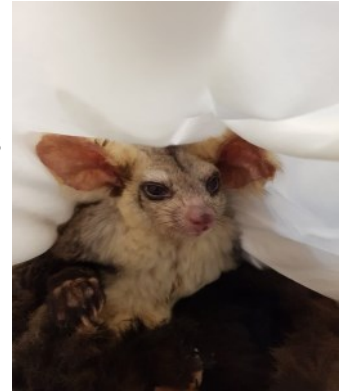
Greater Glider lives to glide again!

A Greater Glider that came into RSPCA Qld nearly a month ago has been cleared to finally go into foster care.

He's an older male that was found sitting at the bottom of a tree in Daisy Hill Forest.

Clearly very sick he was taken to the RSPCA Qld's Wildlife hospital where was treated with medication and antibiotics.

At first it looked as though he might not pull through but yesterday he had a final check up before being collected by a carer. He'll spend a couple of months with the carer before being re-released back into the wild.



Greater gliders are rarely seen and are Australia's largest gliding mammal. Adults have a head and body length of nearly sixty centimetres.

They have thick, dark grey-brown fur on their back and creamy white fur on their under-side, and can be found in different dark and light coloured morphs.

They have a long, furry prehensile tail and large furry ears.

Greater Gliders are forest dependent and prefer older tree age classes in moist forest types.

They use hollow-bearing trees for shelter and nesting, with each family group using multiple den trees within its home range.

They eat mainly young eucalypt leaves, with a preference for certain species.

Ibis shot with arrow

RSPCA Qld is urging anyone who has information relating to the shooting of an Ibis in the Caboolture area to call 1300 ANIMAL.

Several calls were received over a two week period before the Ibis was finally rescued last week when it became tangled between two hockey nets at Saint Columbian College.

A number of arrows have been recovered in the greater area and it's believed that more Ibis and possibly other animals and birds may have been targeted.

Sadly the arrow had caused irreparable damage to the abdomen and the bird had to be euthanised.

"Our vets say the bird would have been in tremendous pain," said RSPCA Qld spokesperson Michael Beatty. "The area was severely infected and the bird would have living with this injury for up to two weeks. We'd urge anyone who may have information to come forward."



Keeping loneliness at bay while staying at home

Most people in Australia are currently either social distancing, self-isolating, or self-quarantining. Here are some ways to look after your mental wellbeing while staying at home.

Human beings are social creatures and thrive on meaningful connection, so although the coronavirus pandemic is challenging us on many levels, the need to stay away from others – and where possible predominantly stay at home – is arguably one of the hardest things to come from COVID-19. This is particularly prominent for those who live alone.

Not having enough social connection can seriously affect our mental health and wellbeing, so it's vital to prioritise staying connected with loved ones during this challenging time.

It's also important to stick to healthy routines and prioritise enjoyable pastimes, placing a heavy focus on eating well and getting enough exercise and good-quality sleep.

Looking after your mental health and wellbeing from home

According to Dr Steve Ellen, a psychiatrist and co-author of *Mental: Everything you Never Knew you Need to Know About Mental Health*, the current need to self-distance or self-isolate may heighten feelings of loneliness, fear, stress, anxiety and depression. To cope during this difficult time, he recommends doing the following:

Stay connected with loved ones – use your phone, social media and apps such as Skype, FaceTime and WhatsApp to stay in touch with family and friends. Touch base with someone every single day.

Do things you enjoy – read that pile of books and watch those TV shows you missed. If you're lucky enough to have a garden, make the most of it. Why not try a new pastime that you can do at home or online? Painting and listening to music are both great ways of relaxing and practising mindfulness. If you enjoy DIY, now's a good time to knuckle down and get jobs done.

Stay healthy – focus on eating well and getting enough exercise and good-quality sleep. Take the time to cook from fresh, do online yoga or aerobics, meditate and focus on maintaining good sleep habits.

Keeping up healthy routines will help both your physical and mental health.

Dodge the panic – try to limit your media and online exposure. Seek advice from credible sources only and don't consume news all day long.

Reach out -if you are finding that you are struggling, don't hesitate to reach out.

If you need assistance please visit the dedicated Coronavirus Mental Wellbeing Support Service. Trained mental health professionals are available to talk to you 24 hours a day, 7 days a week, via phone.

If you need support during the coronavirus pandemic, **BEYOND BLUE** is here for you.

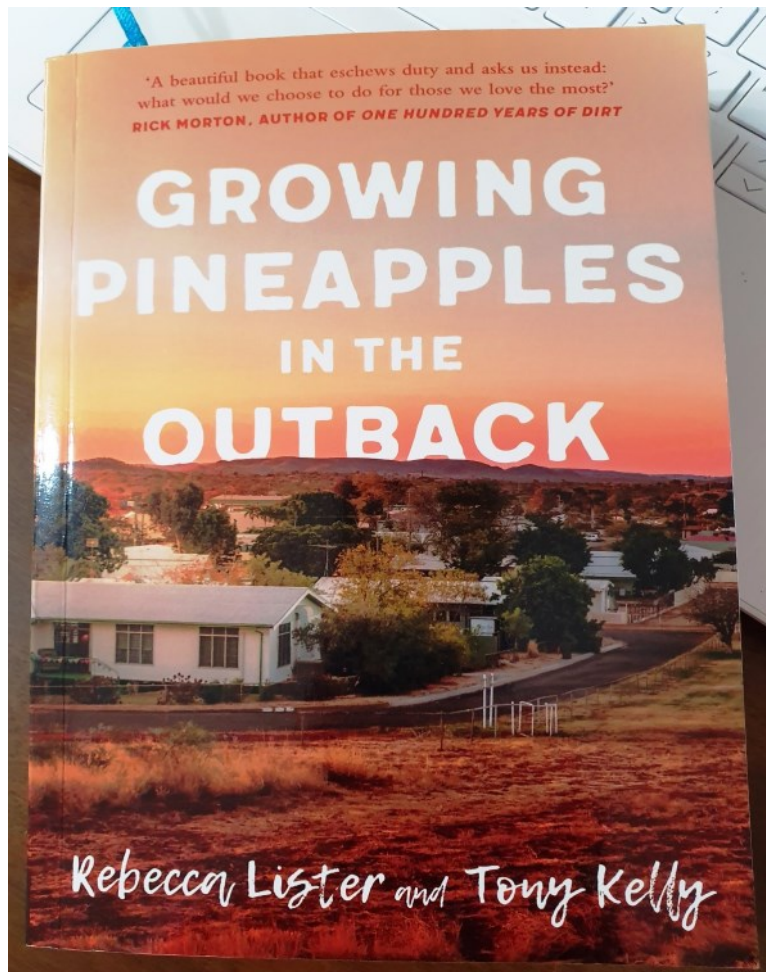
Call 1800 512 348 - 24 hours a day / 7 days a week

Online forums - 24 hours a day / 7 days a week

Chat Online - 24 hours a day / 7 days a week

Courtesy Media Release - Beyond Blue

ARE YOU LOOKING FOR A GOOD BOOK TO READ DURING SOCIAL ISOLATION?



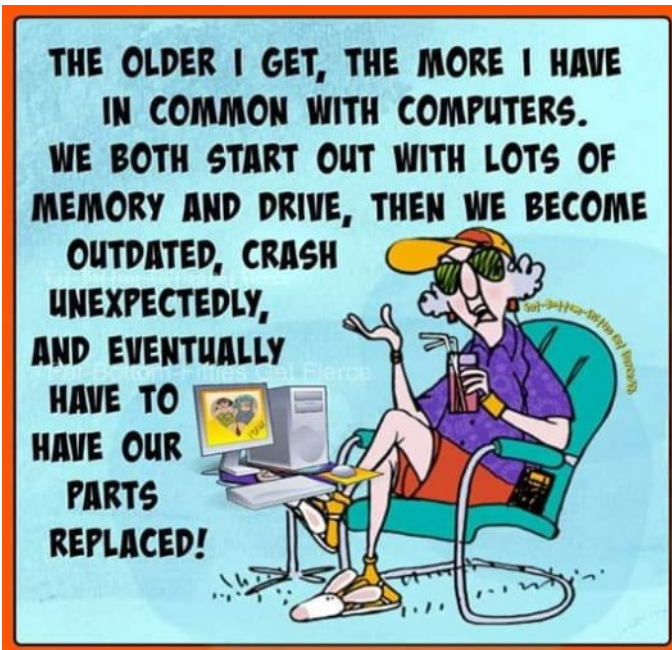
You can't go past this one! Family life in Queensland through and through!

REBECCA LISTER - Was born and raised in Mount Isa but has lived in many places in Australia. In 2018, was awarded the Australia Day Mount Isa 'Spirit of Mount Isa' Award.

TONY KELLY - Is a native title lawyer and is currently CEO of First Nations Legal and Research Services in Melbourne. He previously worked as a social worker specializing in at-risk young people and as a park ranger in the Northern Territory.

I would advise seniors who love a "good read" to chase up this book. I'm finding it's arousing many similar memories in my life as it does with the author. Thoughts are flowing back of what I experienced decades as I am now in my twilight years. Rebecca's portrayal of life with her bright 92 year old mother who loved crosswords as my well-read mother who lived to her mid-nineties used to, certainly tugs at one's heart strings.

This book is available from the University of Queensland Press. My contact is Jean Smith, University of Queensland Senior Publicist – email is jeans@uqp.uq.edu.au



WHY THE ENGLISH LANGUAGE IS SO HARD TO LEARN

The bandage was wound around the wound.

The farm was used to produce produce.

The dump was so full that it had to refuse more refuse.

We must polish the Polish furniture.

He could lead if he would get the lead out.

The soldier decided to desert his dessert in the desert.

Since there is no time like the present, he thought it was time to present the present.

A bass was painted on the head of the bass drum.

When shot at, the dove dove into the bushes.

I did not object to the object.

The insurance was invalid for the invalid.

There was a row among the oarsmen about how to row.

They were too close to the door to close it.

The buck does certain things when does are present.

For
Free Computer lessons
at
APSL HEAD OFFICE
174-176 Boundary Street.
West End.

Activities on hold

and Thursdays

Book now on

Kurilpa Kitchen
174 Boundary Street
West End
2 course meals
Monday & Thursday
Only \$9.00



Seniors'
Luncheon

Please check our website which has been up-dated and let us know what you think of the alterations. Also check out our Facebook page which always has something going on and/or something new being added. Whether you are part of our group or not, we would appreciate your feed back. Like us on Facebook!



CHECK OUT THIS WEB SITE!

**All you want to know
about Australian Govern-
ment Payments includ-
ing:-**

**All pensions; Carer Allow-
ance; Newstart; Farm
Household Allowance; Es-
sential Medical Equipment
Payment; Energy Supple-
ment; Austudy and rele-
vant phone numbers and
much more**

**Department of Human
Services - A guide to
Australian Government
payments**

**Web site - human-
services.gov.au**



Authorised by the QNMU

In association with the Australian Nursing and Midwifery Federation QNMU Branch

www.qnmua.org.au

All correspondence must be sent to secretary@qnmua.org.au

6 July 2020

Mrs Cherith Weis
State Secretary
Australian Pensioners and Superannuants League Queensland
174 Boundary Street
WEST END QLD 4101

Via email: apsl@apsl.com.au

Dear Mrs Weis

RE: Stop the cuts in Aged Care!

Our aged care system has reached breaking point.

We're in the middle of a global pandemic, but right now **aged care providers are slashing nursing staff across the board** and even selling off facilities.

This is despite the Federal Government boosting funding for aged care services by \$205 million since May 2020. This takes the grand total of COVID-19 government funding for aged care to \$850 million.

It's time for the Federal Government to step in and stop the cuts so elderly Queenslanders and their families can be assured they are receiving adequate care.

Federal Aged Care Minister Richard Colbeck is responsible for regulating the aged care sector – and what's happening right now in aged care is a failure in regulation.

Under current funding arrangements, providers are not required to publicly report how they spend our taxpayer dollars – there is no transparency. But one thing is clear – the funding is not going into nursing care. Unless the Federal Government takes action, the situation will only get worse, and vulnerable Queenslanders will not receive the care they need, and nursing staff will continue to lose their jobs.

Now is the time to get involved and stand together. Elderly Queenslanders, their families and those who care for them need your support. **Send Minister Colbeck an urgent message explaining the crisis and why he must act now before it's too late – visit www.qnmua.org.au/stopthecuts to send him a message now.**

If you would like to find out more about how you can support our campaign to stop the cuts, please email campaigns@qnmua.org.au.

This is a fight that affects us all.

Yours sincerely

Beth Mohle
Secretary

The APSL community project known as Kurilpa Kitchen has undergone a transformation.

Our social support services and in-centre meals had to be put on hold when Kurilpa Hall closed on March 26 of this year.

As a community centre, we were following the call of the Prime Minister to protect our service users by restricting access to the building.

Meanwhile, staff and volunteers continued to find ways to keep in touch with our vulnerable and frail aged clients.

Many of the older local residents who came to the centre were quite disappointed that they could no longer attend the free yoga classes, catch up with their friends, play cards, and have a hot lunch together.

They already experienced some forms of social isolation, though they live independently, some lived far away from family and their only chance to see friends was at our venue twice a week.

For several weeks, APSL State Secretary Cherith Weis met with the centre staff to brainstorm ways of continuing to serve meals to the people in need.

Similarly, many discussions took place about how to continue providing social support to clients on a one-on-one basis.

Starting on May 25, the APSL inaugurated its first-time ever meals delivery service, in partnership with Transit Care.

Transit Care operates as a community transport service for people over 65. When other community services were shutting down, Transit Care was aiming to expand its services, doing things it had not done before.

That's when they contacted Kurilpa Kitchen. Their drivers could provide the wheels, and Kurilpa Kitchen would provide the meals.

It was a great match of energy and determination.

Each week, Kurilpa Kitchen has been delivering around 100 meals around Brisbane's inner South side. That's roughly 50 meals per day.

Craig, our wonderful cook, is keen to increase those numbers and reach even more people.



In the meantime, we have a new delivery assistant, Isha Pomana (pictured below) – centre – with Mandy – left - and Maz –right).

Isha will ride along on deliveries and get to know our clients, providing them with an extra level of service.

When compliments or complaints come through to us, Isha will help make sure all feedback is duly received and communicated to the team.

We are really pleased to be working with Transit Care, which is a great organisation providing an excellent service.

On behalf of the APSL, I'd like to thank Anna Harrison – Client Services Manager, for her initiative in contacting APSL for partnership.

Our entire experience working with Anna has been positive and very rewarding.

Anneliese Tolbert

APSL Head Office Administration/Kurilpa Kitchen Team Leader





The pic of the Comet windmill when it was installed at the Gracemere Van Park around eight years ago.

{Couldn't resist sharing the pic!}

The pic on the right brings back memories. I'm sure my Mother had this Pattern.



It's time to Raise the Rate for good!

As you would be aware, we have argued for some time through our State Conferences that rate of the Newstart payment should be increased. We heard relevant stories of how people were just managing mainly with the help of family and those who couldn't manage on \$40 a day which was to cover all of life's needs. We believe in many cases, recipients couldn't afford housing and joined the long line of homeless in our communities.

With the additional COVID19 funding coming to an end towards the end of September, we are supporting QCOS in their bid to Raise the Rate. Recipients can't go back to \$40 a day.

It's time to Raise to the funding in the Aged Care sector!

Several of our Executive members attended the Aged Care Commission when it was staged in Brisbane and were appalled at the revelations tendered to the commission. Just one of the points we promoted was to increase the nurse to resident ratio. More trained nurses are needed to care properly for aged care residents. Instead of cutting funding to Aged Care, the Government should be increasing funding to adequately care for the aged.

Please read and support the QNMU letter contents on page 11 of this issue.

GYMPIE

An inspection of the venue regarding capacity for this year's State Conference will be made on Monday August 3, 2020. We are quite sure that there is plenty of room to accommodate delegates and observers while adhering to the present social distancing rules.

REMINDER -

August 31 is the due date for the receipt of all Conferences forms and Agenda Items.

Thank you.



Message to Branches

This space box is provided to insert your Branch contact details when you leave The Comet at Doctors' Surgeries /Libraries and so on



CODE of ETHICS and PERSONAL CONDUCT

The Australian Pensioners' & Superannuants' League (Qld) Inc.

Be patient and courteous in all dealings with fellow members.

Be inclusive - Members to welcome and support people of all backgrounds and identities and discriminate against no one.

Be considerate - Each member should respect fellow pensioners and superannuants. Our decisions and comments will affect our fellow members, therefore we must always take this into consideration.

Be respectful - Each member may not agree all the time, but disagreement is no excuse for disrespectful behaviour. Each member may experience frustration from time to time, but we cannot allow this to become a personal attack. An environment where people feel uncomfortable or threatened is not productive or creative and not in the best interest of The League.

Choose your words carefully - Always conduct yourself professionally. Harassment and exclusionary behaviour is not acceptable in The League. Differences of opinion and disagreement will occur, each member must resolve disagreements and differing views constructively and respectfully.

Our differences can be our strengths - Members can find strength in diversity. Different people have varying perspectives on issues, and that can be valuable for solving problems or generating new ideas for the betterment of The League.

ooOoo

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.