

THE COMET

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

SENIORS AND THE STATE BUDGET

What was in the state budget for Seniors, you might ask? Nothing much is the reply.

We received COTA's comments on the State Budget. We thank COTA for their overall opinions on the budget. We have chosen their concession views to share with Comet readers.

Concessions

There have been no changes made to the range of concessions available to older Queenslanders. However, a range of concessions have been increased based on cost-of-living adjustments and are shown below. The Cost-of-Living Rebate in 2022–23 will be \$175 and will be paid to households through their electricity bill from September 2022.

- Electricity Rebate Scheme provides a rebate of up to approximately \$372 per annum (increased from \$341), to assist with the cost of domestic electricity supply to the home.
- Medical Cooling and Heating Electricity Concession Scheme provides a rebate of up to approximately \$372 per annum (increased from \$341) for eligible concession card holders with a medical condition who have dependence on air conditioning to regulate body temperature.
- Reticulated Natural Gas Rebate Scheme provides a rebate of up to approximately \$81 per annum (from \$76) to assist with the cost of reticulated natural gas
- Electricity Life Support Concession Scheme is aimed at assisting seriously ill people who use home-based life support systems by providing a rebate of up to approximately \$758 per annum (previously \$694) for users of oxygen concentrators and a rebate of up to approximately \$508 (increased from \$465) per annum for users of kidney dialysis machines to meet their electricity costs. The concession is paid quarterly and is subject to the patient being medically assessed in accordance with Queensland Health eligibility criteria.
- Light vehicle registration concessions for a four cylinder vehicle last year reduced the registration fee from \$340.20 to \$170.10 this year the registration fee is \$348.70 and the discounted fee payable is \$174.35.

From 1 July 2022, tougher penalties for high-risk driving behaviours that continue to cause serious injury and loss of life on our roads apply.

These include speeding, failure to wear a correctly fitted seatbelt (or child restraint), and disobeying traffic lights.

The penalties are increasing to align with other similar offences and to deter dangerous driving behaviours on our roads. Read more about the rise in charges for speeding, etc. inside this edition.

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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

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
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
Alex Gow Funerals	07 3852 1501



JULY

2022

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Contact APSL State Office to enquire about membership and a branch near you. You can still contact Head Office on the usual number.

YOUR VOICE MATTERS!

**A MEMBER OF THE EVERYAGE
COALITION OF ORGANISATIONS**





EDITORIAL WITH CHERITH WEIS



Greetings all!

The 77th Annual General Meeting and State Conference set down for Tuesday and Wednesday, September 13 & 14, is outlined on page 7 in this edition. Should anyone have any questions, please do not hesitate to contact either Anneliese at Head Office or myself as soon as is possible.

Agenda items are important to engage members in discussion at conference so I would request that items be compiled at branch level as a matter of urgency. Your closing date at head office; email to save time to admin@apsl.com.au by July 22, 2022.

There are plenty of subjects with which branches can use - and remember no matter how old we are, we are consumers. We are experiencing rising costs in all fields.

We are great-grandparents; grandparents and parents so matters that concern all in the community are within our hands to work for improvement.

- ◆ Health Insurance costs
- ◆ Dental - problems/costs
- ◆ Domestic/Family Violence -
- ◆ Crime - youth on bail/committing crime let off and back into the community to do it all again.
- ◆ Biosecurity - Problems - Bees - Hendra Virus— Foot & Mouth in Bali
- ◆ eScooters - emerging throughout Queensland and associated problems.
- ◆ Social housing - lack of housing

These matters have been included in editions of The Comet. I will leave it to branches to decide on issues.


Our wishes go to members who have not been well and especially to our Gympie Secretary, Maureen Perry who has been in hospital after suffering a severe injury following a fall. Wishing you a speedy recovery, Maureen.

To our readers, in the face of growing Covid cases, I believe that masks should be worn and again social distancing should be enforced. Until next month, regards to all!

Cherith Weis


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REPORT FROM CALOUNDRA'S FRANK GOWER - CANBERRA VISIT - JUNE 23.

I am pleased to advise all individual APSL letters requesting an increase to the Single Aged Pension. Have been successfully delivered to the Canberra Parliamentary offices of the

***The Prime Minister the Hon Anthony Albanese MP
The Hon Bill Shorten Minister for Government Services MP***

The Hon Amanda Rishworth Minister for Social Service MP

***The Hon Katy Gallagher. Minister for Finance MP
Liberal Shadow Ministers***

The Hon Peter Dutton MP Leader of the Opposition

The Hon David Littleproud MP Deputy Leader of the Opposition

When I first made inquires through Federal Government offices, I was informed that I could arrive at Parliament House; complete the necessary security checks to have our documents delivered to the required Ministers offices.

Further checking, revealed that it was not so simple as I needed Federal political support to complete my task. Or a letter of support to take the necessary steps to make contact with the Labor Ministers' Chiefs of staff to ensure that our letters did not get lost and they reached the correct department.

I contacted the Nambour office of the Federal Senator, the Hon. James McGrath seeking his advice which was extremely helpful. He advised if required he would write a non-political cover note to accompany our letters, which he would arrange to be delivered directly to the required Federal Ministers' offices through the Federal Parliamentary system. I accepted his kind offer.

Of all of the many letters that I had previously sent to politicians requesting support for an increase to the single pension, Senator McGrath was the only one who had genuinely offered support.

Our letters were addressed to Senior Government Ministers / Shadow Ministers, which is correct. We all know that it is their Chiefs of Staff and their Senior Public Servants who can endorse or dismiss major changes to Federal Government legislation. These senior people were always my targeted audience (they are the policy makers).

On arrival at Parliament House, I was met as arranged and informed our APSL letters were being delivered..

There is no guarantee that we will be successful in our endeavours. However, it nice to know that this time our requests are going directly to the offices of the policy makers - The Prime Minister, Senior Labor Cabinet Ministers and Opposition Shadow Ministers.

It's has been strongly suggested as a follow up APSL head office forward a copy, of our original letter (removing the original recipients name) to the electoral offices of all Federal Labor Parliamentary members.

Again removing the recipients name place a copy in the next issue of the Comet.

Asking each Branch Secretary to write to their Federal member seeking their support and confirm with our head office that they had done so.

I would like to thank APSL Executives members for their support in this legitimate fight to increase the single pension.

Special thanks to Anneliese for the tireless work she has carried out on this issue.

Kind Regards

Frank Gower,
Caloundra Branch

UPDATE FROM MANAGEMENT MEETING JULY 1.

The Management Committee received Frank Gower's report with thanks and spoke highly of his efforts on our behalf.

APSL Head Office will send out letters to Parliamentary offices situated in Branch areas being the same which was used by Frank in submissions to Ministers in Canberra.

However, the committee would also stress that branches which have politicians situated in their area conduct a visit to their member's office taking the letter containing the rise in the single pension details and discussing the proposal face to face with their respective elected representatives.

The Committee agreed that prior to beginning any media engagement, the letter and the Pension Paper should be sent to the various seniors' organisations, to solicit their support. These included COTA, National Seniors, Combined Pensioners and Superannuants NSW, QCWA, among many others – making sure all members of EveryAge Counts Coalition are included.

**Australian Pensioners' and Superannuants' League Qld Inc.**

ABN 64 035 038 557

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Email: secretary@apsl.com.au

10 June 2022

The Hon Anthony Albanese MP
Prime Minister of Australia
Parliament House
CANBERRA ACT 2600

Dear Prime Minister,

Increase to the Single Age Pension

I am writing on behalf of the Australian Pensioners' & Superannuants' League Queensland, Inc. (APSL Qld).

For the last six years our organisation has been working to engage with the previous Federal Government to address the inadequacy of the Single Aged Pension compared to the Coupled Pension.

The current Single Aged Pension rate is \$987.60 per fortnight. The Coupled Aged Pension is \$1,488.80 per fortnight – a difference of \$501.20 per fortnight. There is no cost of living saving to a single pensioner that can justify the disparity in the two pension rates. A single pensioner does not save \$501.20 fortnightly on their major bills, food, power, water, and general cost of living.

Single pensioners renting, whilst they receive Rent Assistance, are financially disadvantaged compared to a couple on a pension. Sadly, many older single pensioners have never received superannuation, and therefore rely on their pension as a sole source of income.

In light of the serious financial disadvantages experienced by single pensioners, we respectfully ask the Federal Labor Government to enact the necessary legislation to set the difference between the Single and Coupled aged pension at 20% per fortnight of the Coupled Pension and to remain at that level or lower with all future pension adjustments.

Should you require further information please contact Mr Frank Gower, President of APSL Caloundra Branch, (07) 5492 7134.

We hope that positive changes can be made on this important issue.

Thank you for your consideration.

Most respectfully,

Cherith Weis
State Secretary
Australian Pensioners' and Superannuants' League QLD Inc.



ROAD SAFETY

WITH LEYLAND BARNETT

Inattention and Speed

Have you ever had a situation where you have encountered a motor cyclist travelling through intersections at excessive speeds? A motor cyclist is very hard to see at times with motor vehicle blind spots as well as the physical size of the motor cycle making it hard for us to observe and react to prevent any incident. How does a motorist avoid an incident from happening with a motor cyclist?

Staying alert by; using mirrors periodically; physical shoulder checks before changing lanes or merging; turning head lights on in poor weather conditions; approach intersections with bad blind spots cautiously and avoiding distractions from mobile phones or passengers while driving is the number one priority of being a safe, defensive driver.

How does a motor cyclist reduce the risk of an incident with a motor vehicle?

Staying alert and being visible to other motorists is an important riding skill to apply as you are not very large and very likely to sustain serious injury if involved in a crash. Some things that you can do to reduce risk of a collision are as follows; wear high viz clothing; turn your headlights on; approach intersections with bad blind spots cautiously; obey the signed speed limits as your reaction time is important to avoid a collision and don't travel beside a vehicle in their blind spot area.

The consequences of inattention and speed were displayed at a motor cycle fair in Sweden 2015, by police and road safety department officials. The rider of a Honda motor cycle was travelling

at approx. 85 mph when the driver of a VW was talking on a mobile phone, pulled out from a side street not seeing the motor cyclist resulting in the motor cyclist being unable to react and avoid the collision. The car had 2 people and the rider and bike was found in the front seat, after the force of the impact flipped the car over and then landed 20 feet from the impact. All 3 people were killed instantly, highlighting the dangers of inattention and excessive speed.

It takes the average human brain 1.5 seconds to react to a situation, so the faster you travel the greater the distance covered before you react and either apply the brake or look to move out of



the way. Be aware that the heavier the vehicle the more distance it takes to physically stop in the event of an incident. Speed limits are in place to give you a chance to be able to react and avoid a collision in an emergency situation.

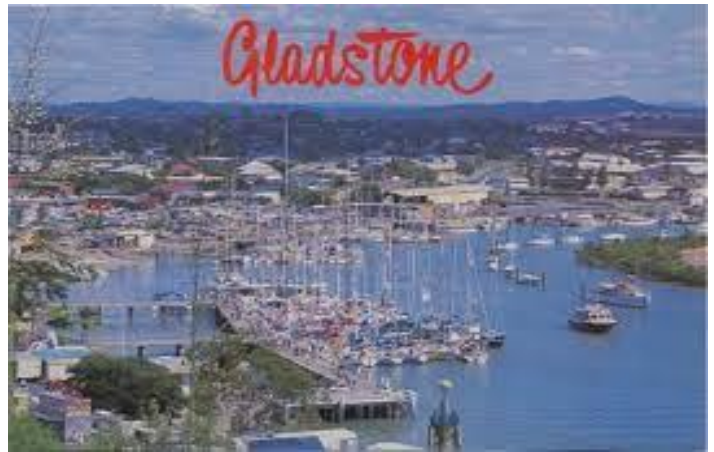
Stay alert while driving or riding and follow the speed limit signs and return home to family and loved ones.



**Australian Pensioners'
& Superannuants League
77th Annual General Meeting
& STATE CONFERENCE**

Gladstone Reef Motel. 38 Goondoon Street

September 13 and 14, 2022



APSL Branch Secretaries would have received their Conference Information packs by now. It is important to pay attention to the contents. Some important points are:-

- ♦ As the event is being held at the Gladstone Reef Motel, we strongly recommend that this Motel be your first choice of accommodation. Don't forget when you are booking your accommodation to mention **"APSL" to receive your discount**. Also for drivers and members, the entrance to the Reef Motel is on Yarroon Street, just around the corner from Goondoon Street with parking for around 12 vehicles and for members, no steps into the entrance. There is plenty of parking under the building.
- ♦ The dates mentioned in your Conference information are very important for return of papers, payment, etc..
- ♦ **AGENDA ITEMS - Must be received at Head Office by Friday, July 22.** Not a problem if sent in by email; snail mail may be a problem.
- ♦ **CREDENTIAL FORMS - Top copies only must be received at Head Office by Friday, August 5, 2022.** REMEMBER TO BRING THE BOTTOM PART OF THE FORM WITH YOU FOR REGISTRATION AT THE CONFERENCE. This refers to both Delegates and Observers.
- ♦ **OPENING CONFERENCE - Tues. Sept. 13, 2022 at 9 a.m. by Mayor Matt Burnett.**
- ♦ **SOCIAL DINNER - Tues. Sept. 13 at the REEF MOTEL (personal cost)**
- ♦ **CONFERENCE DINNER - Wed. Sept. 14 as above. Paid by Branches.**
- ♦ **RAFFLES** - At every conference, raffles are conducted for the host branch which has organized and convened the Conference.
- ♦ **DIETARY NEEDS** - As mentioned in your State Conference information, please advise Gladstone's Secretary, Janet Domoney re. your dietary needs. Janet's contact details are contained therein. **Deadline for catering payments is Monday, August 29, 2022.**
- ♦ If Secretaries are not attending conference and other branch members are as Delegates/Observers, copy the info sheet for your representatives who are attending.
- ♦ We hope to see many of you in the port city of Gladstone. Remember to pack your masks as a precaution.



Trying something new: exciting at any age

By Anne Ring

As these two photos show, wrangling a snake for the first time is momentous at any age, whether being helped by your big brother at five, or deciding at 80 that maybe it's time to be a bit braver about a life-long fear of these legless reptiles. I can still hardly believe, now, that after saying "no, no, no" quite firmly, I suddenly thought "why not?", and just did it. What I didn't expect was just how good it still feels, afterwards, to have done it.

And now, I'm preparing for another new challenge, very different in all but the fact that it has me facing another of my long-held fears. In this case, it's public speaking. It's not, however, that I've never done that before. In my work, I often had to get up and speak – apprehensively from a sheaf of notes – at conferences and other public forums. The thing is that I did it in a high state of anxiety, and I've always wanted to learn how to do it comfortably, but as the more recent years have passed in an enjoyable retirement that didn't have a public speaking part, the need to do something about that had evaporated.



Until now. Now, I'm on the verge of having my first book for a (hopefully) wide readership published, and I'm going to have to promote it in all sorts of settings. Which means going right back into my discomfort zone of standing up and speaking in front of a group. Unless I do something about it. Which I've decided to do.

I'd long heard about the Toastmasters clubs and how they promote public speaking in a supportive environment. So, visiting a local club, or two, to see if that might help seemed like a good idea. And it most certainly was. Actually, I went to three different ones, meeting at different times of the day and evening, and found that altogether they presented a very encouraging environment in which to have a go at speaking spontaneously about a range of topics, and then getting useful feedback on the strengths of your approach, as well as on those aspects that could be improved.

What I was fascinated to find was that many members have been in their clubs for very long periods of time – one for 37 years – for what was clearly the continually enjoyable stimulation of the range of activities and topics that are the basis of their programs, as well as the friendly social atmosphere in which they're held. And, interestingly, it was also clear that I was in the fairly unique position of being quite old to be only now making a move to join. Not that that made a jot of difference to the welcome I felt from the groups.

And now, having chosen one to formally join, I've done that thing, again, of saying "no, no, no". In this case, it was because of feeling very unready to actually make a prepared speech, in response to an email looking for a third volunteer to be a "speaker", on the theme of "Remember when". And then thinking "why not", and following that up, now, with an email volunteering to do just that. Which, at this moment, has left me feeling excited rather than apprehensive.

Anne Ring ©2022

JULY 1, 2022 - CHANGES INTRODUCED ON A NUMBER OF SERVICES

The Pharmaceutical Benefits Scheme (PBS) Safety Net threshold Will be reduced from 1 July 2022

Supplied to Management Meeting July 1 by Graham Lynch

From 1 July 2022 more patients will pay less for their PBS medicines under the **PBS Safety Net**. Patients will reach the PBS Safety Net threshold sooner each year.

General patients

From 1 July, the PBS Safety Net threshold will be lowered to \$1,457.10 for non-concessional (general) patients. This means they'll only pay the concessional co-payment of \$6.80 for PBS medicines when they reach the lowered threshold.

Concession card holders

From 1 July, the PBS Safety Net threshold for concession card holders will be lowered to \$244.80. This means concession card holders will receive their PBS medicines for free when they reach the lowered threshold. This concessional Safety Net price will apply until 31 December 2022.

Additional information

Patients who've already met the previous threshold will continue to receive PBS items at a cheaper cost until 31 December 2022.

If a patient reaches the new threshold before 1 July, only the first and subsequent scripts dispensed from 1 July onwards qualify for the Safety Net price. To be eligible for the Safety Net price for medicines, patients must have reached the threshold that's active when their medicine was dispensed.

Refunds aren't payable for the cost of medicines dispensed at the higher threshold.

Next steps Make sure you have sufficient stock of Safety Net cards available when the thresholds are lowered and more people become eligible. Pharmacists can give eligible patients a PBS Safety Net card when they reach the PBS Safety Net threshold.

Under the revised income test, you will now be able to earn up to \$190 per fortnight (instead of \$180) from any income source without it affecting your pension payment (not counting the Work Bonus of \$300 per fortnight for employment income).

The threshold at which your pension stops under the income test will increase to \$2,165.20 per fortnight (\$56,295.20 per year) for a single pensioner on 1 July 2022.

The income test threshold for couples will also increase to \$3,313.60 per fortnight (\$86,153.60 per year).

National Seniors Australia – Connect Issue 769, 30 June 2022

INFORMATION REGARDING ENERGY COSTS & PRESCRIPTION MEDICATIONS – Taking Place from July 1, 2022

As shared by APSL Management Committee Member, Graham Lynch

Price Changes From 1 July 2022 - Ergon Energy

<https://www.ergon.com.au/retail/residential/tariffs-and-prices/price-changes-from-1-july>

Each year our electricity prices are regulated and set by the [Queensland Competition Authority](#) (QCA). A number of factors impact the prices which are set – and Energy Companies are required by the Electricity Act to charge these notified prices.

The Queensland Government subsidises the price of electricity for regional Queenslanders to ensure they are on par with other parts of the state, given the vast geographic distances to deliver electricity across regional and remote Queensland.

This year, we've seen an increase in the prices handed down by the QCA. The main reason for this is the electricity purchased on behalf of the consumer has increased in the market.

From 1 July 2022, the typical residential customer on **Tariff 11** will see an increase in their bill by 9.2% or around \$119 per year.

If you're also using an economy tariff for your hot water system or pool pump you may see an increase of 20.5% or around \$49 with large hot water systems (**Tariff 31**), and 21.6% or around \$53 with smaller hot water systems and pool pumps (**Tariff 33**).

If you receive the solar feed-in tariff, this will increase from 6.583 to 9.3 cents per kWh to reflect the price of buying electricity on the market.

Check available rebates

The Queensland Government offers eligible pensioners, seniors, health care card holders and ImmiCard holders an electricity rebate of up to \$372.20 a year to assist with the cost of electricity. This rebate is applied to each bill and calculated at a daily rate. To see if you are eligible or for more information view the Ergon Energy company web site – Rebates Page.

Find out about other support options

If consumers are having difficulty paying their Ergon Energy electricity account, they can phone the company on **13 10 46** to discuss the options available.

\$175 Cost of Living Rebate

The State Government has announced Queenslanders will receive a **\$175 QLD Government Cost of Living Rebate which will be applied to all eligible customer accounts on 31 August 2022**, with customers starting to see the rebate on their bills from early September, depending on when their next bill is due to fall. Ergon Retail will automatically apply the credit so our customers don't have to apply.



The North Rockhampton Branch of APSL convened an "Info Session" on Wednesday June 29 at Bauhinia House.

Guest speaker was Rockhampton Regional Council Mayor, Councilor Tony Williams who is pictured with the North Rockhampton President Merv Molloy.

A local boundary issue has been raging for months over 3 suburbs which are currently in the Livingstone Shire Council. The issue is awaiting the result of a "survey" conducted by the State Electoral Commission.

Residents of the three northern suburbs Rockyview, Glenmore and Glen-dale have already been surveyed three times and the majority of residents have voted overwhelmingly that they would rather be in the Rockhampton region instead of the Livingstone Shire area.

These residents work, shop and play in Rockhampton but presently pay rates to Livingstone. It seems like a "No brainer" that they are transferred over to Rockhampton.



North Rocky members enjoy Indoor Bowls every Wednesday at Bauhinia House Cnr Berserker and High Streets.

Play starts at 10 a.m. with a cuppa for all at 9.30 a.m.

Cost of play is just \$4.00.

Newcomers are welcome!

CHANGES TO CHARGES FOR DRIVING

INFRINGEMENTS, ETC.

Speeding offences

1-10km/hr* - \$287 and 1 demerit point

11-20km/hr* - \$431 and 3 demerit points

21-30km/hr - \$646 and 4 demerit points

31-40km/hr - \$1078 and 6 demerit points

More than 40km/hr - \$1653 + 8 demerit points and automatic 6-month licence suspension.

* The speeding penalty bracket of 1-12km/hr and 13-20km/hr will change to 1-10km/hr and 11-20km/hr to reflect risk and align Queensland with many other Australian jurisdictions.

Double demerit points apply for 2 or more offences committed within 1 year of the previous offence (for speeding offences 21km/hr and above).

Seatbelt offences

Penalties of \$1078 and 4 demerit points will apply to drivers for:

not wearing a correctly-fitted seatbelt (unless exempt)

passengers not wearing a correctly-fitted seatbelt or correctly-fitted child restraint (unless exempt)

Double demerit points apply for 2 or more offences committed within 1 year of the previous offence.

Red-light camera offences

\$575 and 3 demerit points.

This includes not stopping at yellow or red traffic lights and yellow or red bus and tram lights.

You can: Find out more about the increase penalties; pay your fine or check out how to dispute or transfer a fine to another driver; check your demerit points

visit StreetSmarts for road safety tips

find out about the Camera Detected Offence Program.

Open licence demerit points

In Queensland, we don't lose 'points' when we commit an offence. Instead, we start with zero points, and demerit points are added to our traffic record when we commit certain offences.

Demerit point limits

If you get 12 or more demerit points within a 3 year period on a Queensland open licence, you'll be sent an 'Accumulation of demerit points – notice to choose'.

This notice will require you to choose to either, have your open licence suspended for a requisite period

- agree to continue driving under a period of good driving behaviour for 1 year.

You may receive a warning letter when you get 7 or more demerit points in a 3 year period.

Read how this applies if you're driving in Queensland on an interstate or overseas licence

PROVISIONAL Demerit point limits

If you get 4 or more demerit points within a continuous 1 year period while you hold a Queensland P1, P2, P type provisional or probationary licence, you'll be sent an 'Accumulation of demerit points – notice to choose'.

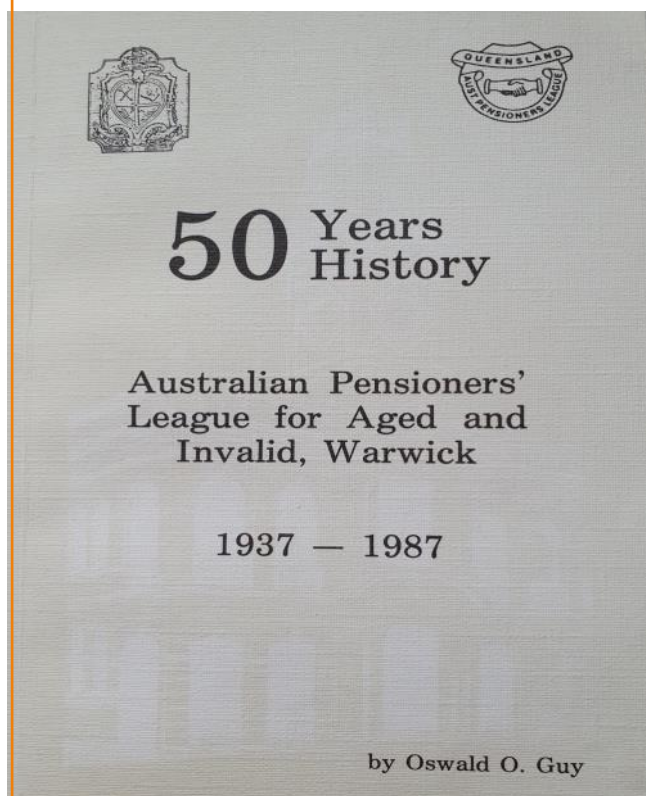
This notice will require you to choose to either:

- have your licence suspended for 3 months
- agree to continue driving under a period of good driving behaviour for 1 year.

Read how this applies if you're driving in Queensland on an interstate or overseas licence

Find out how long demerit points stay on your record. Qld Gov website.

WARWICK BRANCH CELEBRATES 85 YEARS IN SEPTEMBER!



At the end of September this year, the Warwick APSL Branch will celebrate an interesting 85 years since their formation.

The branch was in fact formed seven years before the governing body which is based in Brisbane. We were quite sure that APSL was formed in 1945 but the ACNC records the APSL was registered with them as 1944 being the inaugural year.

Warwick had a funeral scheme soon after their formation as the book on the left covers.

Warwick will be represented by their President Michael Holland at this year's State conference to be held in Gladstone on September 13 and 14.

Michael serves as an APSL Area Organiser whose branches take in Inala, Chermside and Warwick.



GLENGALLAN HOMESTEAD AND HERITAGE CENTRE

Restored from ruin in 2001, the iconic Glengallan House emerges from the ruins of the 1867 sandstone mansion as a unique heritage experience. Re-live the Glengallan story from squattocracy to farmer settlement through an innovative interpretation that allows the place to tell its own story.

Heritage listed in 1992 and situated on the New England Highway and well worth a visit!

For more info phone 07 4667 3866.

Above before restorations results on the right.

Members of the Warwick Branch of APSL enjoyed a recent visit to Glengallan Homestead and were most impressed with what they saw and experienced.

Members took advantage of the scrumptious offerings at the Café and visited the gift shop and were extremely happy that they visited and tapped into local history.





Be Thankful

Be thankful that you don't already have everything you desire.
If you did, what would there be to look forward to?

Be thankful when you don't know something,
for it gives you the opportunity to learn.

Be thankful for the difficult times.
During those times you grow.

Be thankful for your limitations,
because they give you opportunities for improvement.

Be thankful for each new challenge,
because it will build your strength and character.


Be thankful for your mistakes.
They will teach you valuable lessons.

Be thankful when you're tired and weary,
because it means you've made a difference.

It's easy to be thankful for the good things.
A life of rich fulfillment comes to those who
are also thankful for the setbacks.

Gratitude can turn a negative into a positive.
Find a way to be thankful for your troubles,
and they can become your blessings.

~Author Unknown



BRANCH NEWS

REPORTS FROM ANNE LONG.

Gympie Branch had poor attendance at the last meeting. We need more members to attend. Gympie is still struggling after 3 floods this year.

Maureen had a fall at home and fractured her hip and has had two pins inserted. We wish her well and hope she makes a speedy recovery.

Collinsville Branch have had small numbers at their meeting and activities in the past month, some members leaving the area and others with health issues. Like all branches they would like to gain some new members.

They have a wonderful volunteer who is very much appreciated, she comes along and helps at morning tea tidies up and does the dishes and comes back after lunch and cleans up, washes the dishes, so the members can continue on with their activities.

Clermont Branch are going along steady they cancelled the last meeting, as too many members were unable to attend on the day. Hoping for a better attendance next meeting.

WORD OF THE MONTH

GHOSTING

Ghosting — **when someone cuts off all communication without explanation** — extends to all things, it seems. Most of us think about it in the context of digital departure: a friend not responding to a text, or worse, a lover, but it happens across all social circumstances and it's tied to the way we view the world.

Covid excuse

Staff anxious as branch closures soar

ANTHONY KEANE

BANK branches have been closing across Australia at their fastest rate in two decades as the pandemic pushed more customers toward digital banking.

Since COVID-19 struck in early 2020 there have been more than 290 permanent shutdowns completed or scheduled, according to bank figures and Finance Sector Union (FSU) data.

Temporary COVID-related closures of some bank branches continue, and hundreds of ATMs have disappeared in a "real blow to communities", the union says.

FSU national secretary Julia Angrisano said there had been a sharp rise in branch closures in the past two years and the number was growing at its fastest rate since the early 2000s.

"It's a real blow to the forgotten Australians," she said.

"Not everybody can move to digital banking — people with disabilities, those with low levels of digital literacy, and those with English as a second language or limited access to transport," Ms Angrisano said.

Bosses of the four major banks are scheduled to appear before a parliamentary committee on Thursday and Friday this week.

Ms Angrisano said workers were feeling anxious about their future and she called on banks to outline future branch closure plans "so we're not dealing with death by a thousand cuts".

"The pandemic has fast-tracked the closures — it forced people to move to digital banking as a necessity to keep people safe," she said.

"They have used the pandemic as an excuse to close branches at a faster rate."

A Commonwealth Bank spokeswoman said COVID-19 had not changed how CBA determined its branch footprint, but had "accelerated a continuing shift in customer preferences toward digital and contact centre services".

Some recent regional branch closures had seen transactions almost halve in the past five years, she said.

NAB executive general manager retail Krissie Jones said that the bank's invest-

ment in services and locations was guided by how customers banked. "More than 93 per cent of customer interactions are now taking place over the phone, by video or online," Ms Jones said.

"Over the past several years, fewer customers are coming into branches and foot traffic has lessened dramatically.

"Over the last year alone, we have seen a further 30 per cent reduction in over the counter and basic servicing transactions in our branches. When we do close a branch, our goal is for no job losses ... The branch team also work closely with local customers, the community, business and government stakeholders."

Last week, Westpac and its subsidiaries Bank of Melbourne, St George and BankSA began closing or co-locating 48 branches, but its numbers have been dwarfed by ANZ, which has closed or announced plans to close 131 branches since early 2020. NAB has closed or is closing 45, the Commonwealth Bank 32, and Suncorp 20, the FSU says.

BUSINESS P60

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.

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.