



# THE COMET



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

# CONGRATULATIONS! WARWICK BRANCH OF APSL! CELEBRATING 85 YEARS!



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

secretary@apsl.com.au

Website: www.apsl.com.au

Office Hours:

M-F— 9 am — 4.00 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
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

<b>Domestic Violence Crisis Line 811</b>	<b>1800 811</b>
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

NOV / DEC 2022

P 1 WARICK 85 YRS

P2 Information

P3 Editorial

P4 ANNE RING BOOK  
LAUNCH

P5 CRAIG MERTENS

P6 APSL LOSSES

P7 LEYLAND'S ARTICLE

P8 CONTINUED

P 9 WARWICK'S FESTIVITIES

P10 CONTINU3D

P11 Mt Morgan's function

P12 Message Hon Anika Wells

P13 CONTINUED PLUS

P14 RSPCA

P15 QUOTES

P16 SENIORS' NEWS

P17 THANK YOU

P18 CODE OF ETHICS & PERSONAL CONDUCT

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



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

**YOUR VOICE MATTERS!**



## EDITORIAL WITH CHERITH WEIS



Dear Readers,

It's hard to believe that another year is nearly at an end! However, here we are getting ready for Christmas once again.

We cannot ignore the unrest in the world with the war in Ukraine and in other areas. However, life must go on and our prayers for peace to reign and common sense to prevail must continue.

You will read further through this edition about those wonderful and dedicated members we have lost, mainly in the last few months.

Our sincere condolences go out to their families. These members will be greatly missed in their areas.

APSL will continue for sometime to look after the needs of those who support the Kurilpa Kitchen as clients. We receive a Federal Grant which contributes to meals for clients; staff wages and some activities.

Recently, we had to close the facility for a week as COVID had struck down those who organize the activities at Kurilpa Hall.

Anneliese, Craig, Bev and Cyrisse and other volunteers are to be thanked for their dedication and service to APSL and keeping the service going at West End.

It certainly hasn't been an easy year for many members, all of whom are volunteers. Some of the management committee have been battling their own health problems as well as those of family members.

As members are aware, our management committee members reside throughout Queensland. Namely Babinda; Rockhampton; Gracemere; Gladstone and Gympie. Our meetings are continuing on ZOOM which has been a 'Godsend' and which has saved us so much as we don't have to travel to hold meetings.

To all readers, I wish everyone a very Merry Christmas a Happy New Year! Stay safe!

Cherith Weis.

## 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](http://alexgowfunerals.com.au)

phone 3851 7800 | 24/7

NEWSTEAD | BROWNS PLAINS | REDLANDS | DECEPTION BAY



# Engaging with Ageing

## By Anne Ring

Recently, I heard the phrase “Stand up and speak out”. And I realised that that is exactly what I’m doing with my book, *Engaging with Ageing: What matters as we grow older*. I’m standing up and speaking out in my way, by writing about what I feel passionate about. And that is to give a reality check to what growing older – and old – is all about.

And what that is, as I see it, is as just another stage of life, with its particular ups and downs, no better and definitely no worse than any other stage that we’ve lived through. And so, through my book, I wanted to counteract all the anti-ageing and ageism that we see far too much of in a society that overvalues youth, and undervalues age.

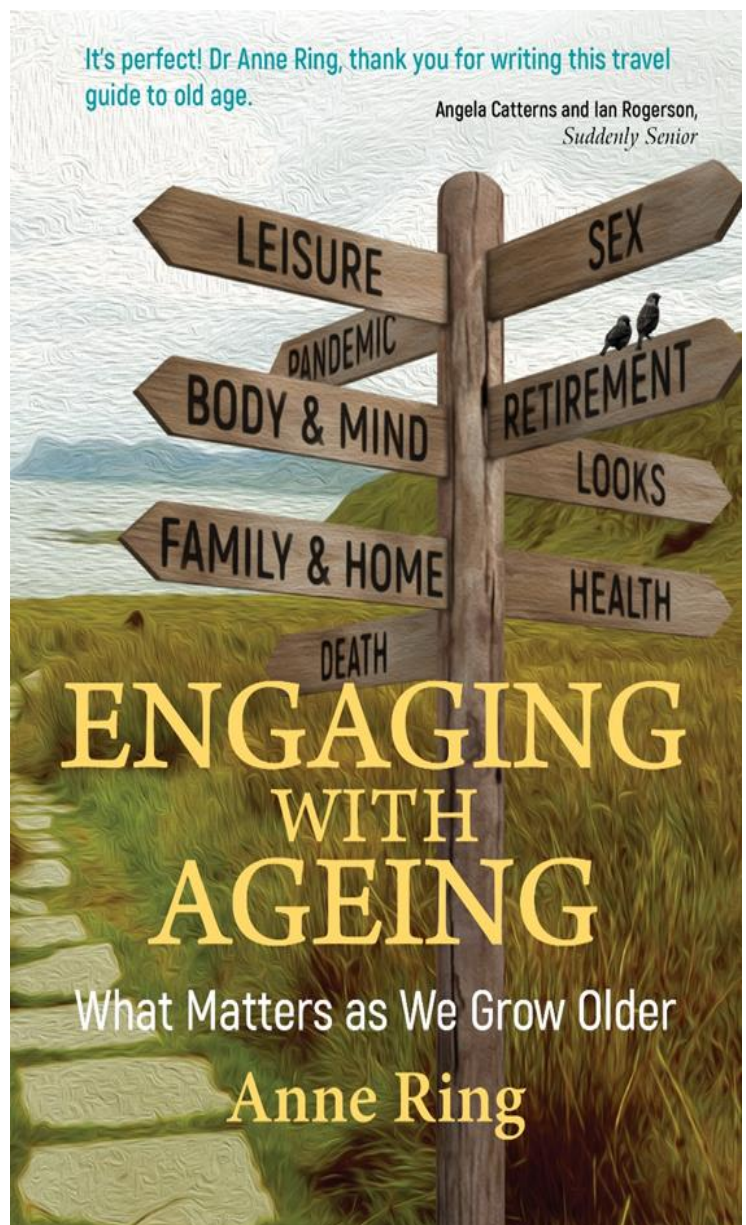
What I wanted to show, instead, is that being older, and old are – in fact – not to be feared, or denied, but to be fully engaged in, enjoyed where possible, and managed in all of its rich complexity. And so, my book covers big ticket items like changes in appearance, retirement as transition, lifestyle choices, sex in old age, taking care of our bodies and our minds – including how to manage challenges such as falls prevention and the possibility of living with dementia – and all the way up to thinking about what each of us would want for a good death.

It also looks at a rich variety of ways in which we can choose to spend the extra time many of us are lucky enough to have, such as on encore careers, volunteering, memoir writing, inter-generational travel, exploring new experiences, joining interesting groups, and becoming an anti-ageism activist.

joining interesting groups, and becoming an anti-ageism activist.

It’s taken me 13 years of writing, rewriting and weathering all the bumps on the road, including nearly three years of COVID, but here I am now, having had the sheer good luck of finding a publisher and living long enough to get to this point.

**CONTACT - website - [antering.au](http://antering.au)**



# OUR CHEF CRAIG MERTENS CELEBRATES 10 YEARS WITH APSL!



Our kitchen provides delicious meals for the frail and aged of West End and we are able to cater through a grant from the Federal Government. Craig has been our devoted Chef for ten years because of the grant. His contribution of supplying healthy meals to seniors is very much appreciated by all at APSL.

Pictured above. Craig is pictured with Yvonne Bambling who has also been with APSL for ten years! Thank you, Craig!

Above - Our State Secretary Nola Harvey is pictured with our volunteers, Bev and Cyrisse who also contribute to a well-run organisation at West End.

# APSL HAS SUFFERED MANY LOSSES OF DEDICATED MEMBERS THIS YEAR— SOME OF THESE MEMBERS FROM SEPTEMBER.



We have lost Beryl Ball from Babinda; above Warwick's Gloria Ellis; Above right -standing l to r — Margaret McHardie and Eileen Russell, seated Patricia Fitzgerald (my photo from an annual meeting in 2004) Top—North Rockhampton's Maisie Hammond and Dell Waite and not pictured - John Bankie.



# ROAD SAFETY WITH LEYLAND

## Traffic Law?

I listened to Sophie on the 4BC Afternoon program on 4RO, 7/10/22 and she asked the question if it was okay to eat a burger or cereals while driving and if you could get fined for it? She claimed that she rang Qld Transport and they said that she should check with Qld Police and they said they would get back to her.

I did some research and found that you can get charged with undue care and attention.

I rang Sophie up and gave her the information as I have the traffic regulations on hand to assist learner drivers. Even having an air freshener hanging off your centre rear view mirror can land you a fine.

Distractions of any kind is an offence and a dangerous habit while driving if you even take your eyes off the road for just 1 second.

Sophie got a reply from Qld Transport and stated that if you have a crash and it was found that because you were eating a pie or touching a button on a radio that causes a crash that you can be fined for dangerous driving or driving with undue care and attention. 375 dollars for dangerous driving and 575 dollars for driving with undue care and attention was relayed from Sophie.



Leyland Barnett’s article continued.....

The fine can be found at, <https://www.qld.gov.au/transport/safety/fines/demerit/points#driverdistraction>

**It is also interesting to find, Driving without due care and attention**

A person who drives a motor vehicle without due care and attention commits an offence and can be fined up to 40 penalty units (\$5222) or imprisoned for up to six months (s 83 Transport Operations (Road Use Management) Act 1995 (Qld) (TORUM Act)).

So don’t be distracted while driving as it can be a costly problem; however the consequences of having a head on with another innocent driver are absolutely devastating to all people that are involved.

Despite the toughest penalties and fines, people still ignore the consequences, so what is the next step? Larger jails and rehabilitation camps or start crushing cars for recycling that could be a better benefit to the safety of the community?

**LIVES LOST ON QUEENSLAND ROADS 2021**

**Behind the numbers**  
**Causal factors**

- 1 in 4 fatalities involved a **drink driver** or rider
- 1 in 4 of all fatalities involved an **unrestrained** person  
\*where restraint use was known
- 30% of fatalities involved **young drivers**  
\* aged 16-24 years
- 1 in 4 involved a **speeding driver** or rider
- 15% of fatal crashes involved a **fatigued driver** or rider



# WARWICK CELEBRATES 85 YEARS!

Members of the oldest APSL branch celebrated their eighty-fifth birthday on Thursday, September 29. Pictured right - The Southern Downs Mayor, Councillor Vic Pennisi who was guest for the day along with other dignitaries. Councillor Pennesi addressed the Warwick members and guests.



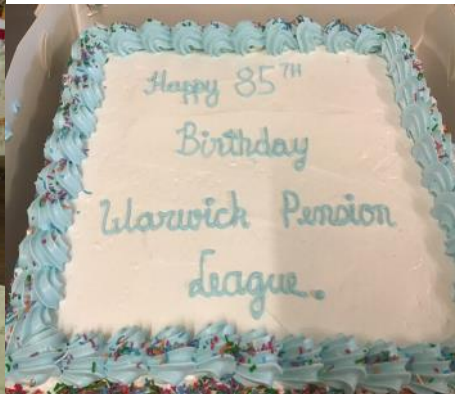
Warwick was the first branch formed in the State of Queensland eight years before APSL was registered as the governing body. Obviously Warwick is the only branch to have experienced life during the Second World War and survived.

The celebrations in Warwick were marred by the recent loss of much loved long-time member, Gloria Ellis who members honoured with an

empty chair in her memory (see pic below) and a minute's silence was also held.



The Travelling Country Band whose members belong to the Warwick branch supplied some great music for the birthday bash.



Ross Ellis (pictured below) accepted a donation of \$500 from the Warwick APSL Branch President, Michael Holland on behalf of the Warwick Cowboys RLFC where the branch meets.



Warwick member Ida Jackson had the honour of cutting the 85th Anniversary cake.

Members seated - an empty chair and a purple scarf for Gloria.

### WARWICK BRANCH CELEBRATED 85 YEARS - SEPTEMBER 29TH



Raffle Time: A number of raffles where the winners got to choose their prize happened on the day.



Several pics can be attributed to WarwickToday while others were supplied by Warwick's President, Michael Holland

THE AUSTRALIAN PENSIONERS' LEAGUE  
Old Age Invalid  
(WARWICK DIVISION)  
**FUNERAL FUND**

I, Mrs Lily Jones  
of 65 Wood St. Warwick  
Pensioner, hereby apply to be enrolled as a subscriber to the above Fund, subject to the conditions applying to acceptance for provision for burial at death.

Date Aug-21<sup>st</sup> 1937  
Age 63  
Religion R.C  
Signature of Applicant [Signature]

**APPLICATION FEE, 1/-**  
Collector's Name A. R. Pacey

NOTE.—Subscription 6d. per week, payable fortnightly in advance. Secretary to be advised of Death of Subscriber IMMEDIATELY.

J. M. DARBY, Hon. Secretary.  
29 Locke Street, Warwick.

From the book  
"50 years of  
History—  
APSL  
WARWICK"  
BY  
Oswald. O.  
Guy



Arthur Ernest Pacey — Inaugurator of the Australian Pensioners League for Aged and Invalid, Warwick, Queensland. First Funeral Benefit Organisation in Queensland, 23rd September, 1937.



MOUNT MORGAN BRANCH HELD A FUNCTION ON THURSDAY, NOVEMBER 24th. Attending were Mayor Tony Williams; Councillors Cherie Rutherford and Drew Wickerson; APSL members from North Rockhampton and Gracemere and local Mt Morgan members. Many thanks to Barry and Pat Hare. It was a lovely day on the Mount!





**Australian Government**  
**Department of Health and Aged Care**

**The Hon Anika Wells MP**  
**Minister for Aged Care**  
**Minister for Sport**

**Chief Medical Officer**

Dear older Australians,

23 November 2022

**Oral antiviral treatments for COVID-19**

Older Australians continue to be vulnerable to the impacts of COVID-19 and it remains critically important to protect yourself from the devastating impacts of COVID-19.

Fortunately, we have effective medications to help those at the greatest risk of developing severe illness from coronavirus.

You may have already had COVID-19 and taken these medications as tablets or capsules, or you may know friends and loved ones who have done so.

**Oral antiviral treatments are safe, effective and available for all Australians aged 70 or over who test positive for COVID-19, even if they have no symptoms or other risk factors.**

People who are 50 years or older and have two additional risk factors, or who are Aboriginal and Torres Strait Islander people who are 30 years or older with one additional risk factor, are also eligible for the oral antiviral treatments.

**These treatments are saving lives**

Please, talk to your family and your doctor about your COVID-19 treatment options. This is especially important with the current surge in case numbers and the risk of reinfection.

You will need a prescription for the treatments following a positive COVID-19 test but **planning ahead** and talking to your family and doctor to **give consent** will help to ensure you have rapid access to the medications which must be taken within five days of symptoms starting. The sooner these treatments can commence, the greater their chance of success in reducing severe illness.

These medications are also safe to take again if you have a second or subsequent infection and they are considered appropriate by your doctor.

Phone: (02) 6289 8408 Email: Paul.Kelly@health.gov.au

Scarborough House, Level 14, Atlantic Street, Woden ACT 2606 - GPO Box 9848 Canberra ACT 2601 - [www.health.gov.au](http://www.health.gov.au)

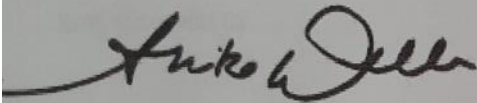
2

Finally, **vaccination** remains the best way to protect yourself from severe illness, so we encourage you to stay up to date with your COVID-19 vaccinations and continue to practice simple but critical measures like **good hand hygiene** and **wearing a mask** in crowded indoor spaces.

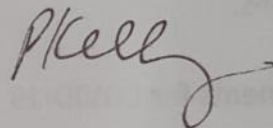
Our healthcare experts are learning more about COVID-19 every day and **monitoring the latest research** in Australia, and internationally, so we can look forward to a time when COVID-19 is managed like a seasonal cold or flu.

Thank you for ongoing resilience during the pandemic and we wish you all the best for this holiday season.

Kind regards



The Hon Anika Wells MP  
Minister for Aged Care



Professor Paul Kelly  
Chief Medical Officer

### INALA BRANCH NEWS

Inala has had a busy couple of months with Bingo and Bowls in October and November, as well as a Seniors Week Fancy / Crazy Hat Party. Regular weekly Bingo and Bowls days are held.

The last day for the branch this year will be December 7 with a break-up party beginning at 10a.m. Members to bring plate of food. A Christmas Party will be held at the Richlands Hotel on December 14. Doors open t 10.30a.m. for morning tea. Lunch to be served at 12 noon. Contact Tanya Ford on 0452 529 094.

### NORTH ROCKHAMPTON BRANCH

This branch is enjoying Indoor Bowls every Wednesday at Bauhinia House with play commencing at 10 a.m. Morning tea is served at 9.30 a.m. Last day of play will be December 14 followed by a Christmas Break-up at the Frenchville Sports Club. Indoor Bowls will re-commence on January 25th, 2023.

North Rocky wishes fellow APSL branches a Merry Christmas and a Happy New Year!

## It's HOT: Remember your Pets

### *Heat risk to your companions and livestock*

**With a taste of summer in Queensland, RSPCA Queensland is urging pet owners to keep their pets cool with ample shade and water.**

The charity is already experiencing a spike in calls regarding pets in heat distress.

*"People need to be aware of the dangers to their pets this time of year.*

*"Animals left in hot cars or tied up in backyards without shade and water can suffer heat-stroke and even die in these hot conditions,"* says RSPCA Inspector Ben Newman.

In October, RSPCA Queensland received 70 reports of animals left in vehicles from concerned members of the public, the charity expects this number to grow as the warmer weather continues.

### The RSPCA's Top Tips for Keeping Pets Cool:

Provide ample shade for your pets in the backyard and multiple water sources.

Never leave pets tethered in backyards – they can get tangled, leaving them unable to reach water and shade.

Keep pet playtime and daily walks to early morning and late afternoon. Avoid hot bitumen for doggy paw pads!

Never leave pets unattended in cars – cars turn into ovens within a matter of minutes.

Make sure dogs in utes have shade, water, and can't burn their feet on hot trays.

Keep careful eye on brachycephalic (flat face) breeds as they are prone to overheating.

Make sure your livestock, hens and horses all have shade and water too.

Move small pet enclosures for birds, guinea pigs and fish, out of the direct sun.

You can also leave out containers of water to help native wildlife.

**If you see an animal in distress, contact the RSPCA's 24/7 Animal Emergency Hotline 1300 ANIMAL.**

---

For more information or an interview with an RSPCA Queensland spokesperson, please contact: **Emma Lagoon, Communications & Media Manager, RSPCA Queensland**

Email: [elagoon@rspcaql.org.au](mailto:elagoon@rspcaql.org.au)

☆ Grant me the senility ☆  
 to forget the people I never liked anyway,  
 the good fortune to run into the ones I do,

☆  
 and  
 the  
 eyesight  
 to tell  
 the  
 difference ☆

Angels, Fairies & Cherubs ~ Oh My



*Subed  
 by  
 Ina*

Always remember  
 you are **BRAVER**  
 than you **BELIEVE**  
**STRONGER**  
 than you **SEEM**  
**SMARTER**  
 than you **THINK**  
 & **LOVED**  
 more than you know



**Even Duct  
 tape can't fix  
 stupid**

But it can  
 muffle  
 the sound



## Received from the Australian Ageing Agenda



## And from The National Seniors

The Federal Government has moved to cap home care and home care package management fees and has banned all exit fees as well as brokerage and subcontracting fees.

As of January 1 next year, home care management fees are capped at 20 per cent and package management fees at 15 per cent.

The legislative reform was recommended by the Aged Care Royal Commission and followed complaints that some providers were overcharging clients and billing for unnecessary fees to lift profits.

"Some older Australians have been paying up to 50 per cent of their Home Care Package as administration and management fees. That is not affordable or sustainable and is simply wrong," said National Seniors Australia Chief Executive Professor John McCallum.

"We believe excessive fees restrict people's access to services, compromising their well-being and safety at home and leading to premature entry into residential aged care.

"The caps set the maximum amount a provider can charge. They are not the target price for these services or an indicator of what is considered a 'reasonable' price.



# Thank you one and all!

On behalf of APSL Branches throughout the State, I would like to thank those people who have assisted us to get the Comet out to our members throughout the State.

A number of elected State and Federal representatives assist us by printing The Comet in their offices every month, and it is very much appreciated by those branches.

- To our Rockhampton people - Barry O'Rourke, the elected member for Rockhampton and his two wonderful office staff, Debra and Karen - thank you so much for printing this journal for couple of branches. Due to a medical issue, I cannot drive to pick them up, so I have been spoilt as Debra delivers them on her way home! Thank you so much!
- The Branch members in Gladstone are supported by Glenn Butcher, Gladstone's State member and his wonderful staff who organise The Comet for the members. A special mention of Jill in his office who looks after our members for Zoom meetings Glenn also visited the Gladstone Conference along with Mayor Burnett issuing support for pensioners and superannuants.
- Gympie is fortunate to be looked after by the State member, Tony Perrett whose office prints off copies for local members. Your assistance is very much appreciated.
- Warwick branch has the Federal Parliamentary member for Warwick, David Littleproud, whose office prints off copies for the local members. On behalf of the Warwick branch, thank you, David! To anyone else who assists in this way, we thank you.
- A number of people contribute to production of The Comet.  
Anne Ring who I believe is a "Sydney-sider" and who I have never met, Anne writes a great monthly column and has released a book. Details of her book are in her article in this edition and I would urge readers to support her.  
Local Rockhampton resident, Leyland Barnett has been writing a Road Safety column for years, and at a guess, I would say probably for seven years. Leyland is extremely road safety conscious; is a Driving Instructor and runs a "Learn to Drive school" in Rocky.  
RSPCA's Emma Lagoon supplies relevant articles and has carried on the contributions initially sent in by Michael Beatty who is a well-known personality in this State and elsewhere and now retired.  
Thank you, folks - your contributions make good reading.
- To the Branches who have contributed, especially Warwick who are regulars, thank you so much.  
Just remember to send in your Christmas / New Year as soon as possible for the February issue and any news you may have in your district. The Comet email address is on Page 2 of this journal.
- A Merry Christmas and a Happy New Year to you all! Cherith.

**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 and 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.