



Association of Independent Retirees

A.I.R. ACTIVE

Keeping Independent People Informed

December 2008

A.I.R. Collaborates with Kindred Organisations

One of the major concerns currently facing A.I.R. – and indeed many other not-for-profit, volunteer-based organisations – is a declining and ageing membership base. The A.I.R. Board will be focussing on this issue as a strategic priority in 2009, and has already announced the *March for Membership* initiative to be conducted during March of next year.

It has become apparent that there are a number of A.I.R. Divisions and Branches which are taking a proactive approach in trying to address this situation by meeting with other like-minded organisations to discuss issues and share experiences of common interest.

Following are reports of meetings conducted by the Hobart Branch and WA Division with other retiree organisations.

KINDRED RETIREE'S ASSOCIATION

The Kindred Retiree's Association had its first meeting in Hobart on 7 November 2007 and has been meeting every two months since that time.

As well as A.I.R., the representatives on the Association come from the Hobart branches of the following organisations:-

- COTA – Council on the Ageing
- SCOA – Superannuated Commonwealth Officers' Associations
- TASS – Tasmanian Association of State Superannuants

The Association was the brain child of our immediate past President (Ashton Shirley) and Ashton was able to convince the organisations to meet to discuss matters of mutual interest.

Ashton is the Chairman of the group, and his successor as President of the Hobart Branch of A.I.R. (Geoff Dodge) is Secretary.

Issues that have been discussed and are still under consideration include the following:-

- State Land Tax
- Ambulance Levy proposed by the State Government
- State Concessions for Seniors
- State Water and Sewerage Bills
- National Seniors Card – Reciprocal travelling arrangements
- Indexation of Pensions
- Dental Health Coverage
- Private Health Insurance
- Fair Go for Pensioners

It is becoming more apparent as each meeting has been held, that the groups do have a lot in common and that the alliances that are being formed will be of enormous value to each individual organisation.

Geoff Dodge

SIX GROUPS MEET IN WA IN AUGUST

A meeting between National Seniors, Defence Forces Welfare Association (DFWA), SCOA, A.I.R., the RSL and the TPI/War Veterans Association was held in WA on 8 August 2008. Council on the Ageing (COTA), had agreed to participate, however, the Executive Director was unable to attend due to illness.

The meeting lasted for nearly two hours and came about through a belief that, with reducing membership, much was to be gained by collaboration amongst the groups.

Being an introductory meeting, some time was taken up by inviting each attendee to spend 5 – 10 minutes outlining the main objectives of their organisation.

Best wishes for Christmas and 2009

There was general agreement that whilst many similarities existed, there were also differences in the main agendas particular to each organisation.

A common feature was to seek additional benefits for retirees (whether they be pensioners, ex-service personnel, superannuants or other self-funded retirees).

It was also recognised that the changes made in September 2007 meant that there was an increase in the number of retirees now able to collect a part Age P pension (with the associated benefits).

Some items common to each organisation were:

- (a) reciprocal travel concessions for all States/Territories within Australia;
- (b) an increase in the income limits applicable to the Commonwealth Seniors Health Card; and
- (c) an increase in the single rate of the Age pension.

There was, also, general agreement that pensions paid to ex-service personnel, and ex-Commonwealth employees, should be indexed in the same manner as that used to index increases to the Age pension.

It was accepted that a strong benefit had been gained simply by meeting and exchanging contact details - several contacts have since been made on various issues (including the CSHC limits).

No firm date has been set for a follow up meeting, however it is expected that another meeting will be held early in 2009.

Ron de Gruchy

MARCH FOR MEMBERSHIP – THE COUNTDOWN

Reports from all States indicate that Branches are responding well to the call to invite prospective members to their March 2009 meetings. To remove some confusion about subscription rates for members joining in March, and to assist in offering an incentive to join, the Board has agreed that

new members recruited during March, April, May, or June 2009 should pay a full subscription, and be considered financial until 30 June 2010 with full member benefits.

A new attractive folder will be distributed to Branches early in 2009 to use at the March meeting and subsequently, to enclose welcoming material and information for prospective members. Such a folder might be packed with a Branch Newsletter, a current or past copy of the *Independent Retiree* magazine, a "Join A.I.R." brochure or pamphlet together with membership application form, a welcome letter from the Branch President, and an indication of the Branch's past and future activities. The contents can be varied according to Branch resources.

With the Christmas-New Year break nearly on us it would pay to run down the checklist to ensure that your Branch is on track.

- Are your members aware of the need for them to invite prospects to the March meeting?
- Does the Branch need to appoint an officer to co-ordinate planning and report results?
- Have members been supplied with copies of the *Join A.I.R.* pamphlet sent to all Branches on 29 October? These are designed to be easily and quickly reproduced. Branch details can be entered into the Word document and alterations made to suit local preferences. When printed and folded they are a useful tool for letterboxing or for simply explaining what A.I.R. is and does.
- Has your Branch planned a high-quality programme, relevant to retirement? Some Branches have reported securing nationally recognised speakers, others are planning mini-seminars.
- Are you planning to publicize the meeting locally? News items and local radio ads need not cost a lot.
- Is your usual venue large enough? Some Branches are planning to extend the campaign over several months.
- Do you have sufficient material for insertion into the new welcome and information folder? The Secretariat might be able to help. Do you need to plan the packing?

Best wishes for Christmas and 2009

- Importantly, have you planned how to welcome the invitees and make them feel that it would not only be valuable and informative for them to belong to A.I.R., but that attending Branch meetings would be a pleasant experience?

The need to recruit new and younger members is critical to A.I.R.'s future. The Branches have always been the successful corridors for entry, and are the places where A.I.R.'s passion can be renewed. We all know how important advocacy on behalf of self-funded retirees has again become in these days of financial chaos. Please use the March for Membership campaign to show younger retirees in particular that A.I.R. is valuable to their future.

Contact the Secretariat or Neville Lester from the Board with any queries. Contact details are in the *Independent Retiree* magazine.

Reverse Mortgages Information

The Ministers for Families, Housing, Community Services and Indigenous Affairs, Jenny Macklin, and the Minister for Superannuation and Corporate Governance, Senator Nick Sherry, announced that an expanded information service will help older Australians make informed choices about reverse mortgage or equity release products. The Government has committed a further \$200,000 to the National Information Centre for Retirement Investments (NICRI) to provide comprehensive information on reverse mortgages and equity release products.

NICRI has experienced a significant increase in the number of enquires over the past 18-24 months. This information service will help

people understand the implications of their investment decisions.

Around 660 reverse mortgage/equity release products were sold per month in 2007, but research shows that 78% of people aged over 60 are aware of reverse mortgages but only 40% actually understand the product. Reverse mortgages and equity release products are complex and can have an adverse effect on retirees' income, including affordability of aged care, lifestyle restrictions and the risk of living below the poverty line in retirement.

Baby Boomers' Super Concerns

Baby Boomers are more worried about their super than they were a year ago and many will struggle to fund their retirement and healthcare.

The Healthcare Conundrum, a report by consultancy firm Fujitsu, found 68% of baby boomers - those aged 45-64 - would use their super as their main source of income in retirement.

Of the 6000 surveyed, two-thirds said they did not have enough super and 67% had no health insurance. Another 15% said they did not know how their healthcare would be funded in retirement, while others would rely on family, Medicare or personal resources. Eighty-seven per cent said they were more worried about their super fund than they were a year ago.

The report found that the current approach to long-term healthcare is not sustainable because of the large number of baby boomers who will require care. The current approaches to superannuation will leave many boomers with insufficient resources to fund their retirement and health services.

Source: The Daily Telegraph, Wednesday, 19/11/08

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Best wishes for Christmas and 2009