

# WESTERN AUSTRALIA SELF FUNDED RETIREES INC.

State and Federal Advocates for Fully and Partly Self Funded Retirees



## WASFR NEWS

VOLUME 4 ISSUE 3 WINTER 2015

### PRESIDENT'S REPORT

The past year seems to have passed so quickly that some of us are thinking "What happened?" One event that is noteworthy is that one of our foundation members, George Goddard, celebrated his 100th birthday in December last year. Another event nearly as noteworthy is that another of our foundation members, Gloria Lygne, celebrated her 90th birthday in April this year. We wish them continued good health and hope that more of our members will be able to celebrate such magnificent occasions.

We continue to monitor the attempts by the Federal and State Governments to rein in their expenditure ensuring seniors, and retirees in general, are not being unfairly treated. Many will say that, despite our efforts, this is actually occurring. The recent decisions by both Governments do seem to suggest that they see us as being a problem that needs to be addressed. There is talk that the number of people over the age of 65 years will almost double in the next 30 to 40 years and that the country cannot afford to continue to give the same level of concessions, and still remain financially secure. So far, no-one has been able to refute that assertion.

Perhaps we do need to accept that a certain level of cut-backs may be necessary.

The move to increase the age to 67 at which the Age Pension becomes payable has met with little resistance—many of us actually thought that it might have happened several years ago. It has been 65 years since 1909. There is another push to extend the age to 70 but, as that is intended to be phased in during the years to 2035, it may not be something that we should regard as being a high priority. Very few of us will have to worry about that! There is also the possibility that the Opposition may not support this change.

However, many of us will be affected by the changes to the Assets Test with regard to the Age Pension. The increase in the taper rate to \$3 per \$1,000, and the reduction in the maximum amount to \$823,000 (for couples) has met with a high degree of resistance.

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**PRESIDENT'S REPORT** *(Continued from Page 1)*

Of course, there is 'the other side' that raises the minimum level to \$250,000 (singles) and \$375,000 (couples), so giving the full Age Pension to around 50,000 more Australians. The government estimates that about 100,000 will lose any entitlement to a part Age Pension, with around 300,000 having their Age Pension reduced. As you can see, some might benefit, but many won't. At this point, it should be noted that earlier attempts by the Government to reduce the level of indexation, due to commence in 2017, has been abandoned. It is also gratifying to see that there is no change to the Income Test for entitlement to the Age Pension.

A reduction in interest rates is of concern to many retirees, although it should be of benefit to our children and our grandchildren who are battling the cost of owning their own homes. It is not something that we can fight against, so we will just have to battle it out and hope that conditions will improve.

WA Self Funded Retirees has lobbied the Federal Government on several other issues, including the National Disability Insurance Scheme, the Commonwealth Seniors Health Card, and retirement incomes in general. The issue of a long-awaited review of retirement incomes is supported by many different organisations but, so far, the Government seems loathe to move on this subject. There has been a small degree of activity regarding the tax being paid by large organisations, particularly large overseas companies, but that has not progressed as much as it should have.

On the State level, we are all aware of the cutback in concessions available to retirees. We have protested to the Premier and the Minister for Seniors, but their replies have simply reminded us that WA retirees still enjoy the highest level of concessions in Australia. Whilst this is true it will not prevent us from speaking to all politicians in an endeavour to minimise the extent of these cuts.

Recently your Committee made the decision for WA Self Funded Retirees to become a member of COTA as a 'small not for profit organisation'. It is too early to comment on the benefits of such a move but we can expect a wider degree of exposure to issues affecting retirees and, perhaps a greater degree of acceptance by the community in general—and also by the Government.

Our guest speakers over the past twelve months have been quite varied. We have had the usual experts on financial issues, health, travel and aged care,

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**YOUR COMMITTEE****President:**

Ron de Gruchy: Ph. 9447.1313

**Vice-President**

Bob Dewar

**Secretary:**

Position vacant.

**Treasurer and Editor:**

Margaret Harris: Ph. 9381.5303

**Committee:**

Bob Arnold

Colin Atkinson

Sharon Goodchild

Joe McPhail

Ian Moller

Vera Payne (Membership and Speaker  
Liaison)

Rosemary Stevenson

John Yeatman

**Meetings:**

Meetings start at 10.00 am and are held at Cambridge Bowling Club, Floreat Sporting Precinct, Floreat on the Second Friday of each month excluding December and January.

**WASFR NEWS**

Material for inclusion in the Newsletter should be sent to:

**Address:**

Margaret Harris

201 Bagot Road, Subiaco, 6008

Phone: 9381.5303

Email: [marg39201@optusnet.com.au](mailto:marg39201@optusnet.com.au)

**PRESIDENT'S REPORT** (Continued from Page 2)

as well as discussion on the Israel/Palestine conflict, and even a visit from a prominent belly dancer! We will continue to bring you speakers who, hopefully, will be of interest to you all. We welcome any suggestions from members if there is a particular subject that you consider will be interesting and/or worthwhile.

Finally, the area of Aged Care is something that is of concern to all of us. Some changes were made in July last year, and further changes are scheduled to occur from now. On the face of it, we are told that the changes are an improvement on past practices. The main change is that recipients of Home Care will now be in control of just how their allocated funds are being spent. As long as the total amount of funding does not decrease then, perhaps, this might be an improvement. Only time will tell. The website:

**www.myagedcare.gov.au**

is available should anyone need assistance. Also, you can phone **1800 200 422**.

Finally, I would once again like to thank all of the current Committee members, and those not actually on the Committee who still assist us with certain activities/research etc., for their input over the past year. Without such support it would be nigh on impossible to continue as we are. Thanks to all of you.

Ron de Gruchy  
President.



*Editor's comment:*

*Ron and Jeanie have just returned from the cruise of a lifetime!*

**APOLOGIES**

The Editor of WASFR NEWS wishes to apologise to all WASFR members for the lateness of this publication.

Over a period of a couple of months I've been feeling like a 'bundle of cocky feathers' but happily I'm improving.

Editor

*Editorial*

Just when you think you have read and heard it all, another scam is catching the unwary. This time it is someone (or more than one person) purporting to be from the Australian Taxation Office.

This week *The West Australian* reported that Australians have let scammers fleece them for \$46 million in the past six months. To quote *The West*, "Conmen are using tough economic times and fear of the taxman to fleece Australians of tens of millions of dollars in an explosion of scams across the country."

Why do they do it? The victims of these scams I mean: All forms of the media have stressed over and over again that the Taxation Office will NEVER phone you and neither will your bank. The first warning we received years ago when scamming was in its infancy was "If it sounds too good to be true it probably is".

Get rich quick schemes are just that: someone will get rich quick and it won't be you!

Times they are a'changing—we no longer inhabit the world we knew when we were young—when you could trust almost everyone you met. We must be more alert and think twice before we give any personal information to someone we don't know well. Something as simple as a stranger on the phone asking you for your date of birth, say. Think! What do they want to know that for?

My response to any odd phone calls, and yes, I received two phone calls from the "tax office" is to just hang up. Forget about manners and not wanting to offend anyone. The person on the other end is not your best friend or your mother.

If you have access to the internet, Google "WA Scamnet" and be surprised at the number and diversity of today's scams.

Margaret Harris, Editor



## GUEST SPEAKERS

### 13 MARCH 2015. MICHAEL AND JANE PELUSEY—TRAVEL MINDSET

Our Guest Speakers on 13 March 2015 were the intrepid travellers, **Michael and Jane Pelusey**.

Michael is a professional photographer and Jane, in her previous life, was an intensive care nurse. When they started their travels together they were restricted to Jane's annual leave, but now they can travel up to six months a year. They can do this because they get paid to travel: writing articles for magazines and producing books on travel. Their tally to date is more than eighty books and hundreds of articles.

To set the scene and get us, the audience, into a travel mindset, we were given colourful leis which we were encouraged to wear, while we were transported to wonderful countries by way of Michael's quality photographs.

We went to Guatemala in Central America and visited the local markets and tasted amazing food. We travelled, through Michael's slides, to India and again experienced the colour and culture of that country.

While most of us are now in the age group who just want to travel, if not in First Class, at least in some degree of comfort, not so the Peluseys (indeed they are a good deal younger). They want to experience a country 'on the edge' without being totally irresponsible. They hired a car and driver in India, without knowing anything about him, but it turned into an amazing experience: they 'saw' the country in a way that cannot be seen from a tourist coach, or even by public transport. They visited his home and ate food cooked by his mother.

They did the same thing in Cambodia, except this time it was by bicycle with a local woman. They shopped in markets and had their meal cooked in her home.

Not for everyone—it would take a great leap of faith to put yourself in the hands of a stranger, especially in a country like India.

They just happened to be in Bali, and were only two kilometers away from the unspeakable bombings. This did not deter them—they continued on their Asian journey as planned.

How often have we boarded a plane for an exciting overseas holiday; as soon as the seat belt sign has been turned off the excitement builds up and we are ready for the experience of a lifetime. Then when we return we go through the drama of getting our gear out of the overhead lockers, queuing to leave the plane and then waiting for our luggage to come off the carousel and then queuing for a taxi to take us home. The holiday is over and we go back to our mundane lives.

When overseas, depending on where we are of course, we visit museums, art galleries, enjoy coffee in great little street cafes, and in general take in all these wonderful sites.

BUT, when we come home we do not follow through with visits to our own city's museums, galleries, and coffee mornings with friends. WHY NOT?

When Michael and Jane are in Perth, they maintain their 'travel mindset' and explore Perth and wider Western Australia. This is something we can all do, even if we are no longer able to travel overseas.

Take a trip to Fremantle on a Captain Cook Cruise boat and talk to visitors from other countries who are visiting our city. Do what Michael and Jane did and spend a long weekend away from home. They spent three days in Fremantle, staying at a boutique hotel and walking the streets, visiting interesting sites and seeing parts of our port city not usually seen when driving from A to B.

Take a day trip to the hills; spend a few days at a beach in the south-west, or go further afield to the north-west.

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**13 MARCH 2015. MICHAEL AND JANE PELUSEY—TRAVEL MINDSET (Cont.)**

If travelling to, say, Broome is out of the question, use public transport, visit a different suburb, get to know where other people live, enjoy a coffee and cake in a café you haven't been to before, and generally be a tourist in your own city.

We have a wonderful museum and art galleries in our own city, where we can see exhibitions brought here from all over the world at considerable expense so why not enjoy them.

While very few, if any, of us will want to walk the Bibbulmun Track, if we are able get out and enjoy what our own city has to offer we may experience what Michael called a 'flash bulb moment'. He described a 'flash bulb moment' as something to be remembered for a long time to come. It might not be spectacular or of any interest to others, but to one person it is memorable.

When Michael and Jane had finished their talk and showing us slides from wonderful places: Canada, USA, New Zealand, India, Guatemala (their favourite country) and other countries too numerous to mention we left for home with our leis around our necks and, hopefully, with the intention of heeding the Peluseys' advice to go out and explore!

Margaret Harris



**QUOTE OF THE WEEK**

**On the subject of same-sex marriage:**

“As long as they don't make it compulsory”!

**10 APRIL 2015. STROKE FOUNDATION**

Members who attended our 10 April meeting were disappointed by the non-appearance of the advertised guest speaker. Regular attendees at our meetings would be aware that this does not happen very often. Our very efficient speaker liaison lady, Vera Payne, always contacts speakers on the Monday before our meeting to make sure everything is OK, and this occasion was no exception.

Vera found out later that our nominated speaker, Peter McMahon, had been rushed to hospital—but not with a stroke! Vera passed on a get-well message to Peter.

**12 JUNE 2015. PAUL PURDY, DEPARTMENT OF SOCIAL SERVICES: CHANGES TO AGED CARE**

Paul Purdy works for the Department of Social Services and he admitted a lot has been happening in this sector and there is still more change to come.

The *My Aged Care* website and call centre is the way forward for the public to access information on aged care matters. Paul admitted not everyone will be happy with this, but the aim is to eventually eliminate paper (and telephone) information.

**Home Care:** Nearly all consumers will be asked to pay a basic fee when using home care. Other consumers based on income may be asked to pay an income tested care fee. The basic daily fee is fixed but indexed each March and September. The income tested fee works on a sliding scale and is dependent on income. Full pensioners pay only the basic daily fee. The Government subsidises the rest of the cost of the care.

Therefore, full pensioners will not pay any income tested fees; part-pensioners pay up to \$5,106 per annum; and self-funded retirees pay up to \$10,211 per annum.

Paul admitted the system is not easy to understand and a fee estimator is available on the *My Aged Care* website which is tailored to suit individual circumstances.

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## **12 JUNE 2015. PAUL PURDY, DEPARTMENT OF SOCIAL SERVICES: CHANGES TO AGED CARE (cont.)**

Grandfathering arrangements apply; anyone already on a home care package when these changes came into force are not affected. Anyone leaving care for 28 days or more and then returning to care will be assessed at the new rates.

Anyone suffering financial hardship can contact the Department of Human Services and apply to have fees waived for a period. Their aim is to not disadvantage anyone.

If a person has been receiving a home care package and then later has to move into residential care, the amount already paid is taken into consideration and when the cap has been reached no further income tested fees will be payable.

### **Residential Aged Care**

A means test applies involving both income and assets.

Paul recommended people use the myagedcare fee estimator website well before the need arises to enter residential care, and fill in the questionnaire which will give an indication of the level of charges.

Cost of accommodation: Anyone moving into residential care must be prepared to assist in meeting the costs of their accommodation. Providers must publish their accommodation charges on their website. What used to be called “bonds” are now called “refundable accommodation deposits” or “RADs”. There is also a “daily accommodation payment” or “DAP”. This must also be detailed on their website. Providers are not allowed to charge more than the amounts shown on their website or the myagedcare website.

Basic care fee: Similar to the basic fee for home care.

Means tested component: takes in both income and assets.

Any extra services, say, wine with meals, Foxtel access, or better standard of room, will incur an additional charge but this must be notified up-front.

There is a “lifetime” cap of \$61,268 in place. Therefore, once that cap is reached, care costs after that will be met by the Government.

Residents now have a period of 28 days to decide how they wish to pay for their care, i.e full cost upfront based on the income and assets test (RAD) (refundable), or at the daily accommodation rate (DAP) (non-refundable), or a combination of both. Providers must offer residents these choices.

A member asked the question “If a couple enters care, do they have to pay double the RAD?” Paul was unsure of the answer but said he would look into it.

*A subsequent phone call to myagedcare resulted in an answer of “Yes—the Government doesn’t appear to have considered this”. As most accommodation in high care facilities is single rooms, one would be very fortunate to find shared accommodation for couples.*

Security of tenure. A member questioned what would happen if a residential facility was sold and closed. Paul stressed this would not result in a resident being ‘evicted’. Laws are in place to ensure continuity of care.

Another member asked what facilities were in place for face-to-face meetings to discuss accommodation needs; he noted that as we get older our ability to confront the issue of moving into care via a call centre would be impossible. Paul said he could see the need but unfortunately the future consisted of computer and phone interviews. So it will fall on our children to do all the spade work and negotiating.

Consumer directed care (CDC): We oldies have managed our lives for years and want to continue to have a say in what support we are able to access to keep us in our homes longer. Now, all new and existing home care packages will be delivered as consumer directed care. CDC will provide greater flexibility and choice, in that we will be able to choose the types of care and services we want and how it is delivered.

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## 8 MAY 2015 GUEST SPEAKER: MALCOLM EVANS

Malcolm is a Director and Authorised Representative of Evans Rapley & Partners who provide financial services on behalf of Alder and Partners. The business is non-institutionally-aligned and Malcolm stressed that his talk would be a guideline only as individual advice is applicable to specific situations. His presentation was tailored to income solutions for retirees, with a look at the likely financial impact of the next 20 years.

A Certified Financial Planner, he specializes in the areas of portfolio investment management, self-managed and small APRA (Australian Prudential Regulation Authority) superannuation funds, tax planning and estate planning and more. He is passionate but prudent about investment management and is a Golden Key International Honour Society member, entry to which is by invitation only (Google—impressive).

He touched on the Intergenerational Report, which predicts that by 2055 the over 65s will be double today's number, and the life expectancy will be 95/96, ladies having the extra year. "Longevity can be a very expensive blessing", and Australia has one of the longest life expectancies in the world. In the next 40 years about 5% of us will be over 85. Population, Participation and Productivity are the key drivers of the GDP, and the rate of workers leaving the workforce will increasingly far exceed the rate of those staying in it, so there will be less tax revenue but more elderly people—10,000 extra per day over 65, till 2020. Although 'forecasting is never right' the numbers are important. Even a 2% drop is significant, hence a push to get women back into the workforce as soon as possible after having their babies, to help fill the coffers.

Technology is changing exponentially; today's Smart Phone has the same capacity as that of the biggest super computer in the world in the early '90s. Australian science and technology was facilitated in the post-war years and in the coming decades technology and innovation will drive long-term productivity. Young Australians must work, study, get better at everything because in this age of globalization we are simply not competitive on a global scale. Automation is a critical component in the workforce; Rio Tinto and BHP have hi-tech control centres in Perth which operate driverless trucks, trains and drills in the mining industry in

our North West, a more effective and doubtless much cheaper option, hence more competitive on the world market. Retraining to technological skills is necessary, but fewer people are needed to achieve the same productivity. Though unemployment figures are currently not too bad, they are rising. (Comment: not just financial but emotional problems in the making. Later in his talk Malcolm referred to a current 15 year high in unemployment, which a Google search confirmed, as also that recovery is unlikely in the next 20 years.)

So, new technology is both changing and prolonging our lives and the challenge increasingly is to have enough money to retire on. Real GDP growth leads to economic growth which leads to happy chappies. But will it? In the next 40 years economic growth is projected to slow, while the age-related demand for Government resources will be much greater. Our 40 year growth projection is 2.8%, but Malcolm does not believe it; in his opinion it will be much less—perhaps 1.5%. Still, the US is worse than we are. (Oh, so that's why we don't just print more money like it does?) We need to be optimistic, said Malcolm. Perhaps a little more difficult than it used to be.....? *I am writing this report on Tuesday 12 May, Budget Day.* Malcolm gave a series of frightening budget-related statistics: there is a \$100 million shortfall each day, \$36.5 billion annually. \$40 million per day is spent on debt interest alone. Health expenditure will be 5.5% of the GDP in the next 40 years.

And so to the import of the above on retirees and especially on self-funded retirees. Where do we put our money so that it will serve us well? Interest rates are the lowest they have ever been "in human history". In Australia the Reserve Bank has just dropped the rate to 2%. In the US it is but 0.25%, in Japan zero % (for some time now) and in Switzerland *minus* 0.75%. Yes, the Swiss pay the banks to take their money. So what we thought we knew about economics and saving has been flipped on its head. In Malcolm's opinion the real cash rate in Australia = no return when the inflation rate is factored in. Not only is cash no longer king, but we can expect even lower rates to come.

The solution of course is to have safe capital and a steady income. It's a challenging situation but there is good advice out there, says Malcolm, whose company gives direct financial advice.

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## 8 MAY 2015 GUEST SPEAKER: MALCOLM EVANS (cont.)

He touched on several reputable companies like the Australian Foundation Investment Company and AMP-PHA but of course there is capital risk involved. He talked about AMP and other ordinary shares which carry non-viability triggers—decisions to write-off, without which the firm would be non-viable. There are Preference Shares and there are Subordinated Debt Notes, both potentially good investments—if you can diversify (hedge your bets?). Check the terms, check the risks—yes, but there is in fact no capital protection; they all carry those non-viability triggers.

We all know that it makes sense to diversify. We are all aware that the risk factor is very important; in the past there was no need to take risk, because of the good cash rate, which alas has disappeared. Ten-year bonds are paying 2.98% (the Swiss 10-year bond yield is 0.04%) and Malcolm sees the cash rate staying lower for longer, going nowhere but ‘sideways or down’ in the next few years. Thus we can expect dire outcomes for fixed interest. And yet there are risks in placing our money elsewhere. Subordinated Debt Notes (or Debentures or Loans or Bonds) are effectively IOUs; you are lending your money. The margin is fixed but the underlying rate is not, so your money can be impacted. In the case of liquidation, they are prioritised lower than other creditors. So, as also with hybrid securities, there is higher interest but also higher risk.

A question was asked whether we should not drop Australian shares in favour of overseas stock? Yes, absolutely, but one needs to know when to pull the trigger. Again, this is a function of the Financial Planner. The US economy is the best of a bad lot at the moment, but its recovery is very slow. Nevertheless there is a myriad of good quality stock in the US and Europe to which Australian investors have no access. (We can assume that financial planners do.) If you have no overseas stock, then your portfolio is susceptible. Short term allocation is crucial. As a Financial Planner he looks at the trends—up or down?

In summary, tax revenue will be up (more tax paid) but expenses (social security benefits) will be down.

Putting your money in the bank will give you little (or no!) income. When will we return to ‘normal’? Without being too alarmist, Malcolm believes that there is the potential for Australia not to reach ‘normal’ for quite a while. Why should not we, as in the US and Europe in the last few years, find ourselves in a ‘not normal’ situation? All financial planners are currently scratching their heads as to what is ‘normal’. Malcolm himself can’t define it. It’s all a gamble out there so “I encourage you to seek advice”. Product Disclosure Statements are notoriously difficult to read; even Financial Planners don’t understand what certain parts may mean.

We need to understand the management structure of a company, to read the fine print, to weigh up the risks and to be aware that past performance is not necessarily an indicator of future performance. We should not get caught up in forecasting (‘prognostications by highly paid fortune tellers’). Malcolm believes that the Federal Government needs to clean up the Financial Planning Industry to protect the innocent. He also believes that politicians “have wealthy retirees in their sights”. Oh dear.

A member (who made a reference to Goldman Sachs et al!) asked, “Do you have a preferred list of investments?” The succinct answer was “Yes!”

Malcolm was thanked for his “optimistically gloomy” presentation with the usual gift. His contact details are:

Telephone: 9386 1900

Email: [mevans@alderandpartners.com.au](mailto:mevans@alderandpartners.com.au)

Vera Payne



## DO NOT CALL REGISTER

This contact phone number has been printed previously, but it bears repeating. If you are being bombarded with nuisance phone calls, register your number on **1300 792 958**.

But remember, it does not stop nuisance calls from overseas or local charities.

## THE DESERT MOUNTED CORPS MEMORIAL, ALBANY

**On Friday 3 July, The West Australian reported that the Desert Mounted Corps Memorial in Albany had been declared a Military Memorial of National Significance, the second in WA, joining the HMAS Sydney II Memorial in Geraldton.**

**Following is a potted history of the Albany Memorial.**

The Desert Mounted Corps Memorial on Mount Clarence has a colourful history full of strange twists, turns and tragedies. The initial idea for an Anzac Memorial was suggested by Australian and New Zealand soldiers based in Egypt in 1916. In 1918 it was mentioned in the May 15 edition of the *Kia Ora Cooe*, the official magazine of the Australian and New Zealand forces in Egypt.

*"Representatives of the Australian and New Zealand Forces then operating in Sinai met at Mazar, and decided that a monument should be erected. Members of the Australian Light Horse and NZ Mounted Rifles responded eagerly when asked to contribute one day's pay towards the cost of the memorial, which it was proposed should take the form of an Anzac horseman in bronze, standing on a base of trachite, whereon would be panels inscribed with the names of the fallen."*

Through the subscription process, Australian Lighthorsemen, New Zealand Mounted Riflemen, the Cameleers and the Australian Army Nurses Service raised 5,400 pounds. The Commonwealth Government provided another 11,600 pounds and the New Zealand Government a further share. A prize of 250 guineas offered for a design depicting two horses and two Anzacs representing the mounted troops, was won in 1923 by Australian sculptor Charles Webb-Gilbert.



**Original Light Horse  
Memorial - Port Said**

Unfortunately Webb-Gilbert died before he could finish the Memorial, so British Sculptor Paul Montford was commissioned to carry on the work. Montford worked steadily but the memorial did not seem to show the results of his efforts, so the task was given to another Australian sculptor, Sir Bertram Mackennal who, with a team of British assistants completed the monument. However, he too died before having the honour of seeing it unveiled.

Finally, on 23 November 1932 the finished statue was unveiled on the waterfront of Port Said in Egypt by Prime Minister W M Hughes. However, this original Anzac memorial was damaged beyond repair during the Suez Crisis on the night of 26 December 1956.

When peace returned to the area, the United Arab Republic agreed to a request by the Australian and New Zealand governments to release the damaged memorial and shipped it

complete with polished Gabo Island granite plinth to Australia. Both governments decided a replacement monument should be built and erected in Australia. The commission was given to Melbourne sculptor and former official war artist Raymond Ewers and his assistant Cliff Reynolds. After first creating a one-sixth size clay model, plaster impressions were taken and a full-size model created which was shipped to the Bataglia foundry in Milan, Italy for casting.

Ewers and Reynolds' interpretation of the new statue was quite different from the original 1932 version. The 1932 statue depicts an Australian Light Horseman dismounting with rifle in his right hand looking downwards. The New Zealander's rifle is elevated and presented at the ready. It suggests both soldiers are preparing to begin their assault on foot. In the recreated statue both soldiers are in very different poses. The Australian is now set upright, looking aggressive and forward into the distant horizon. The New Zealander has a less aggressive stance than the original with his rifle dropping away from an advancing pose.

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## **THE DESERT MOUNTED CORPS MEMORIAL, ALBANY (cont.)**

Both the Australian and New Zealand RSL agreed the memorial should be erected in Albany overlooking King George Sound where the first Anzac convoy assembled before departure to Egypt, then Gallipoli. Initially the Albany suggestion met with fierce opposition led by MP Sir Wilfred Kent-Hughes, one of only two Light Horsemen in the Federal Parliament. Kent-Hughes claimed all the Desert Mounted Corps associations, except the 10th Light Horse Association based in WA, wanted the memorial erected in Canberra, as it was the capital and more accessible to visitors.

However, Minister for the Interior and Albany MP Sir Gordon Freeth disagreed and the new memorial on the original's base was unveiled at Mt Clarence on 11 October 1964 by Prime Minister Sir Robert Menzies. Political infighting continued but was reconciled with a replica erected at Anzac Parade in Canberra and unveiled by Prime Minister John Gorton on 19 August 1968.



**DESERT MOUNTED CORPS  
MEMORIAL - ALBANY**

## **12 JUNE 2015. PAUL PURDY, DEPARTMENT OF SOCIAL SERVICES: CHANGES TO AGED CARE (cont.)**

To conclude this summary of Paul's complicated subject, below are contact websites and phone numbers for the various agencies dealing with the matter of aged care in its various forms:

My Aged Care: This site also has tags for fee estimators for home and residential care:

Web: [myagedcare.gov.au](http://myagedcare.gov.au)

Phone: 1800 200 422

Home and Community Care (HACC):

Phone: 1300 785 415

COTA: Home Care Today:

Web: [homecaresociety.org.au](http://homecaresociety.org.au)

There must be a moral to this story:

“Be nice to your kids; they  
will be choosing  
your nursing home.”



*Margaret Harris*

## **ANOTHER GOVERNMENT STUDY PRO- VIDES OUTSTANDING RESULTS:**

CSIRO officials admitted that they found about 200 dead crows on a highway in the NT, where there was concern they may have died from Avian 'flu.

The NT Government approved a bird pathologist to examine the dead crows and he confirmed the problem was definitely not Avian 'flu, much to everyone's relief. The government then hired an Ornithological behaviourist to determine the disproportionate numbers of truck versus car kills.

After 18 months of research and \$2.7 million spent it was determined that when crows eat road kill they always set up a look-out crow in a nearby tree to warn of impending danger. His conclusion was that the lookout crow could say "cah" but he could not say "truck"

Just wanted to make sure that you knew your tax money was being well spent.

## ON THE LIGHTER SIDE

### AND AIN' T THIS THE TRUTH!

Once upon a time the government had a vast scrap yard in the middle of a desert.

Cabinet said someone may steal from it at night, so they created a night watchman position and hired a person for the job.

Then the Prime Minister's Department said "How does the watchman do his job without instruction?"

So they created a planning position and hired two people: one person to write the instructions and one person to do time studies.

Then the Department of Internal Affairs said "How will we know the night watchman is doing the tasks correctly?"

So they created a quality control position and hired two people: one to do the studies and one to write the reports.

Then the Finance Department said "How are these people going to get paid?"

So they created the following positions: a timekeeper and a payroll officer and hired two people.

Then the Auditor General said, "Who will be accountable for all of these people?"

So they created an administrative position and hired three people: An Admin. Officer, an Assistant Admin. Officer and a Legal Secretary.

Then the Treasurer's office said "We have had this command in operation for one year and we are \$180,000 over budget, we must cut back on costs."

So they sacked the night watchman.

### COMPLETE OR FINISHED?

No dictionary has been able to adequately explain the difference between COMPLETE and FINISHED. However, in a recent linguistic conference held in London and attended by some of the best linguists in the world, Samsundar Balgobin, a Guyanese, was the clear winner.

His final challenge was this: "Some say there is no difference between COMPLETE and FINISHED. Please explain the difference between COMPLETE and FINISHED in a way that is easy to understand."

Here is his astute answer:

"When you marry the right woman, you are COMPLETE.

When you marry the wrong woman, you are FINISHED.

And, if the right one catches you with the wrong one, you are COMPLETELY FINISHED!"

His answer received a standing ovation.

### WHY RETIREES ARE SO HAPPY!



APPLICATION FOR MEMBERSHIP

Name/s: .....

Address: .....

Telephone: .....

Pre-retirement Occupation/Interests  
(optional)

Annual Subscription: Couple \$30.00  
Single \$20.00

Please forward application and subscription to:

The Treasurer  
Margaret Harris  
WA Self Funded Retirees Inc.  
201 Bagot Road  
Subiaco WA 6008

***GUEST SPEAKERS***

14 August: Eric McCrum—Wildflowers of WA

11 September: Jyothika Maharaj: Centrelink, Innaloo  
Financial Information Services

9 October: Dr Sandra Nasr (Politics Lecturer  
University of Notre Dame Australia) :  
Palestine/Israek: an Intractable Problem?  
(with, hopefully, Melissa Parke MP)

13 November: Pre-Christmas 'Knees-up'

It is our aim to present guest speakers whose topics are pertinent to our members, i.e. people who are ageing gracefully, keen on preserving or enhancing their income and of quick wit and high intellect.

So, please let us know whom you would like to hear or the topics which interest you most. And as many of our members belong to more than one organisation it will be helpful if you can nominate a speaker whom you have heard and whose presentation was impressive and interesting, to a group such as ours.

Our Guest Speaker coordinator is Vera Payne and Vera can be found at most meetings, but if she is not present on the day that you plan nominating a speaker, any committee member will be happy to receive your suggestion.

DISCLAIMER

Please note that nothing written or spoken in the course of WASFR meetings, talks given, or in any publication is to be construed as advice to members or visitors.

THANKS

To the Cambridge Bowling Club for extending the use of their facilities to us for our Committee meetings, at no extra cost.

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As a Community Service