



Meets at 9.30am for 10.00am on the second Thursday of each month at Mt Claremont Community Centre, 109 Montgomery Avenue, Mt Claremont

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FROM THE EDITOR'S TURRET

Well, July as the first month of the 2018-2019 Financial Year, was a busy time for all, especially your hard-working committee. It started out with the July 2nd Indian Dineout at the Indian Café 'n Cuisine at City Beach, attended by 33 members and friends, and a raucous time was had by all at the great price of \$25.



Indian Dineout July 2nd



David Shirley of WAAPA

The July 11th branch meeting was attended by 107 and the distinguished guest speaker was Prof David Shirley, the new Executive Dean of WAAPA, who waxed lyrical about the institution and its standing overseas which resulted in him being recruited from England.

LOOKING AHEAD

Wednesday 7th August 10am

City of Subiaco event – Living Lifestyle Forum, at Subiaco Community Centre, Bagot Road.

Thursday August 8th 10.00am August Monthly Branch Meeting, incorporating the AGM. Our guest speaker will be the inimitable Geoffrey Thomas, aviation guru extraordinaire, who graces us with his presence each August (seemingly). He will be updating us on the Boeing 737X fiasco and anything else of an aviation nature that we can throw at him.

Saturday August 31st The Zone 114 Annual Conference will be held at Geraldton.

Tuesday August 20th 6pm

Greek Dineout at George's Meze Restaurant, 26 Denis St (off Hay St) Subiaco – should be riotous fun. Cost of \$35 includes a glass of wine or beer, names taken at August 8th Branch Meeting.

Thursday September 12th 10.00am

September Branch Meeting. Members presentations at which several of our members will recount experiences of their life, or potted life history or whatever. Look-out for the appearance of Belyssa the exotic belly-dancer!

Thursday October 10th 10.00am

October Branch Meeting. We have a scoop – the guest speaker will be the new Federal Member for Curtin – Celia Hammond MHR.

ON THE LIGHTER SIDE

Why don't you ever see hippopotamus hiding in trees? Because they're really good at it.

There are three signs of old age. The first is memory loss... I forgot the other two.



Adrian & Olivia of WAAPA

He brought along two violinist students, Olivia and Adrian, who serenaded during morning tea. It has been suggested that they deserved greater appreciation by the scone-scoffing crowd and I concur with this sentiment. Anyway, it would be fitting for members to investigate the drama and music events at the Mt Lawley WAAPA campus for the remainder of the year. We will get some programs to hand and our resident Friend of WAAPA, Geoffrey Suttie, can be consulted on forthcoming events.



Bus to Xmas in July at Crown

While surveying the Xmas-in-July luncheon venues, and bemoaning the cost of getting a group of members there, someone suggested that a group of seniors could be bused to Crown Casino and well fed at a cost of \$10 each! This was truly the case, and on July 25th a busload of 36 of us were dropped at the bewildering, glitzy gambling palace to wend our way through banks of poker machines and gaming tables to find our one of three restaurant choices. The Xmas-in-July buffet was certainly well stocked and incredible value. So, being replete, we trundled off to the various places to lose money, but one didn't see any cases of gnashing and wailing, nor tales of huge jackpots won.

Our resident statistician, Marion, however, played a cool and conservative line at the roulette wheel and came away with a 30% gain on the day.

So, possibly, Mr Packer and partners did not do well out of us but some may troop over to partake of the fine dining on offer in the near future and maybe another shot at the tables.

Meanwhile we look forward to the August branch meeting with Geoffrey Thomas and we would like some members to put up their hands for a 20 minute presentation spot at the September meeting – contact myself on 0417 171 844 or mylemms@bigpond.com.

HOUSEKEEPING MATTERS

Please keep in mind the plastic bottle caps collection to be presented to Marion at the registration desk. And, once again please, please bring your membership renewal invoice forms to the Membership desk when renewing – it saves a lot of hassle all round.

BRANCH FINANCES

The Westpac bank statement as at 30/06/2019 showed a credit of \$4,782.59 with the branch books balanced with the former and also showing a petty cash amount of \$15.06 at hand.

Receipts for the year were:	\$27,845.28
Expenses were:	\$25,933.46
Cash surplus was:	\$ 1,911.82

The surplus was aided by receipts from the zone conference earlier in the year. We are looking to return some of this to members, in kind, by years end.

A PLUG

You will notice on the masthead of our newsletter the name Garry Mann, the gentleman who does the newsletter layout gratis, which requires skills and patience far in excess of what your editor can bring to bear. Well, Garry and his wife, Leigh (June Steen-Olsen's daughter), run the Subiaco Bookshop on Rokeby Road, and this carries a wonderful selection of books covering a wide range of subjects, and in some detail, with a good selection of the classics, Go and have a browse and say hello and buy a quality book or gift voucher for your grandkids instead of giving them money to increase their ipad games stock.

JOHN FALCONER – A LIFE PART II

We left John at the end of Part I having just been promoted to the rank of Inspector in the London Metropolitan Police Service in March 1960.

A POLICE INSPECTOR'S LOT IN LONDON

Starting out at Wallington, which he did not like, he was transferred to Tower Bridge, in the centre where "Plenty of criminals lived on the patch and I had many crime arrests – a few earning District Commendations".

In January 1964 he was appointed Inspector-in-Charge of the County of London Sessions where the 8 courts kept him busy. The ponderous bureaucratic system, however, prompted him to suggest a means of streamlining things which, on acceptance, earned him a Commissioner's Commendation – "For the ability and initiative in making a suggestion that an Antecedents Officer be appointed at the County of London Sessions whereby considerable police time has been saved".

After his 12 months term was completed he was transferred to branch duties at Southwark Station on district crime prevention duties etc One anecdote involves a callout by council dustmen on hearing crying from an apparently distressed cat in the bins – only to discover that it was an abandoned baby. While the mother was never found, the baby survived.

ROYALTY DUTIES

In June 1965 he was asked if he would be interested in joining the Royalty Protection unit which was going to involve considerable travel, and on gaining approval from his wife Jean, he accepted and was appointed No 2 officer for HRH Prince Philip, Duke of Edinburgh. And so began an 8 year sojourn in association with members of the Royal Family, in particular, HRH Princess Margaret.

His first travelling assignment was a rail trip to Aberdeen, thence Balmoral Castle where his duties included escorting Prince Andrew, 5yo, and Prince Edward, 1yo in looking for a combine harvester. From there he returned to London, to be based at Buckingham Palace, where he spent 10 months as Personal Police Officer to Prince Philip and in that time spending 110 days away from home, including trips to France, Switzerland, Norway and Belgium as well as Balmoral. He recounts that at the latter, while in a snow-storm, he was to meet with an Australian police officer to be in charge of security for Prince Charles while at Geelong Grammar School's Timbertops campus. On coming face to

face with the officer, they recognized that they had been together at the Haifa police station, Palestine, 18 years before. He was fortunate in getting back to London and being invited with Jean to the Buckingham Palace Staff Christmas Ball, attended by The Queen and Prince Philip, who danced the night away, talking incessantly, according to Jean. After Christmas he spent 10 days in Liechtenstein with Prince Philip and Prince Charles, the former painting and the latter skiing.



HMS Britannia in West Indies

Soon after, he was flying to the West Indies to board the Royal Yacht Britannia with the Royal Couple and 47 of the household staff on a 5 weeks tour. This included a stop in Dominica where it turned out that the police chief was none other than his sergeant at the Haifa police station.

Back in London he was informed that he was to be posted to Kensington Palace as Personal Police Officer to HRH Princess Margaret, at news of which he held some apprehension, but this was soon to be allayed and he spent the next 7 very pleasant years, starting in June 1966.

Seven years in her service. To be continued

NSA SECTION

Courtesy Chief Advocate Ian Henschke

As you may have noticed in newspapers, radio and TV, National Seniors Australia has been relentless in leading the charge to get deeming rates down. On Sunday, the Morrison Government cut the deeming rate. The deeming rate applied to pensioners' savings up to \$51,800 has been cut from 1.75 per cent to 1 per cent. The deeming rate for savings over \$51,800 has been cut from 3.25 per cent to 3 per cent. That means if you are a single person with a savings account containing \$100,000 the government will deem you to have earned \$1,964 in interest, instead of \$2,473 under the old rate.

In this example, the calculation is achieved by applying the 1 per cent deeming rate to all investments up to the value of \$51,800 and the rate of 3 per cent to the amount above \$51,800. This is outlined in the table below.

has its hands in pensioners' pockets. "What the Government is telling pensioners is that they are earning three per cent on their savings, when most term deposits are not even returning two per cent, how is that fair?" he said.

Calculation	New deeming rates*		Previous deeming rates	
	Amount		Calculation	Amount
\$51,800 at 1.00%	\$518		\$51,800 at 1.75%	\$906.50
\$48,200 at 3.00%	\$1,446.00		\$48,200 at 3.25%	\$1,556.50
Total deemed income	\$1,964.00		Total deemed income	\$2,473.00

*New deeming rates apply as of 1 July 2019. The calculations above apply to a single person with a savings account containing \$100,000.

Ian Henschke says National Seniors remains of the view that the deeming rate should be brought in line with the cash rate and that it should be set by an independent entity. Our members were quick to acknowledge this.

Changes to the deeming rate can affect your assessment for the Aged Pension, government Health Care Card and other concessions. The government stated that the latest change will benefit 630,000 part-pensioners and another 350,000 people receiving other payments. While the maximum benefit to a single pensioner will be \$31 per fortnight and \$40.50 for a couple, in reality the scale of the benefit will vary, depending on personal circumstances. Any increase paid from the end of September will be back dated from 1 July 2019.

Here is one of the comments that were sent to us.

"I agree the recent adjustment in the deeming rates in calculating Age Pension is not good enough ... The adjustment to the deeming rates of 1 per cent and 3 per cent is ridiculous when the best you can get on Trust Accounts is 0.75 per cent and up to 2.2 per cent (principally 1.96 per cent) on Term Deposits over \$50,000."

Lindsay, South Australia

A good start, but not good enough

While National Seniors welcomed the drop in the lower rate, the higher figure remains well above the rate of return pensioners receive on their banking deposits. National Seniors Australia Chief Advocate, Ian Henschke says the Morrison Government still

So I was at the bar last night and a waitress screamed "Does anyone know CPR"?.. and then I said, "Hell ya, I know the whole alphabet."...Then everyone laughed..well everyone except one guy.

Integrity and Expertise

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Macmillian B from Claremont

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