

February | March 2016

50 S

SHINING

over-50s magazine

**Changing Seasons**

Maggie Beer's Autumn Recipes

**The Art of War**

George Gittoes in Afghanistan

**Retired. Single. Happy**

How to Live Alone

**New Caledonia**

Off the Beaten Track

**Piggy Banks**

Grandkids & Tax

**Helen Mirren**

"I don't think the insecurity ever goes away"

## Contents

- 21 **Retired, Single, Happy** Researchers share coping strategies for retirees who live alone.
- 24 **Art of War** Casey-Ann Seaniger meets George Gittoes, an artist creating calm in war-torn Afghanistan.
- 26 **Amplified** Michael Riordan wonders whether his new hearing aids are a blessing or a curse.
- 29 **Money for Minors** Craig Hall explains that putting money aside for young kids doesn't mean a shift in tax liability.
- 32 **Agony Planner** Colin Lewis helps out with superannuation, pensions and shares.

18 **Red Hot Actress**  
Helen Mirren talks politics, ageing and playing the villain.



## FIRST UP

- 9 **Letters**
- 12 **News**
- 14 **Executive Diary**
- 16 **Campaigns**

## FIRST UP



Letters



News



Executive Diary

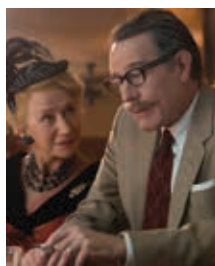


Campaigns

## EPICUREAN

- 35 **Books & Movies**
- 36 **Top Shelf**
- 38 **Autumn Harvest** Maggie Beer celebrates the changing seasons.
- 40 **Pacific Pearl** Karen Ransome scratches below New Caledonia's surface.

## EPICUREAN



Books and Movies



Top Shelf



Food



Travel

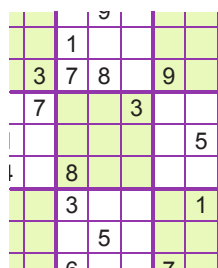
## TIME OUT

- 43 **Tech Spec** Advertising blockers
- 44 **Puzzles** Sudoku, Jumble
- 50 **The Last Word**

## TIME OUT



Tech Spec



Puzzles



Crossword



The Last Word

CAMPAIGNS



Inside politics

James D. Boys  
Guest Columnist

A Hillary Clinton Presidency

‘Ready On Day One’ was considered as a slogan for Hillary Clinton’s 2008 presidential campaign. Rejected on the basis of its overconfidence, the slogan nevertheless conveys the reality of the situation. If Hillary Clinton wins the presidency in November 2016 she will be as well prepared to assume the office as anyone since George H. W. Bush in January 1989. She has been in a unique position to

study the office and its requirements as First Lady, Senator and Secretary of State. She knows all too well about the potential pitfalls, having worked to impeach Nixon in the 1970s and stood by as her husband went through his own similar crisis in the 1990s.

Hillary Clinton, however, is very different from Bill Clinton, for good and for bad. She lacks his natural southern charm, a shortcoming which can make her appear cold, but compensates for this with a northern discipline born from her adolescence in a Republican household in Illinois. This ensures that the lack of restraint that defined her husband’s White House will not be tolerated.

Domestically, Hillary Clinton will undoubtedly prioritise Women’s Rights and Children’s Rights, as she has throughout her career. She is also well placed to continue the recent dialogue that President Obama has initiated regarding gun control, which she is known to advocate. As a senator, Hillary Clinton worked to build bi-partisan support for legislation and to work with Republicans who had previously sought to evict her and her husband from the White House. She will need to continue this approach if her presidency is to succeed.

Overseas, Hillary Clinton is known to be far more robust than Barack Obama. Hillary pushed her husband to ensure that Madeleine Albright was named as America’s first female Secretary of State. In that role, Albright became Hillary’s foreign policy mentor, and one can see much of Albright’s influence in Hillary Clinton’s subsequent words and actions. Expect this to continue if she becomes Commander-in-Chief.

Overseas, Hillary Clinton is known to be far more robust than Barack Obama

Self-control, discipline, focus and determination; these are all attributes that Hillary Clinton will bring to the Oval Office if she is victorious in November.

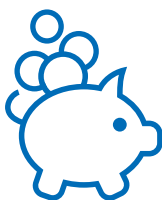
Unspoken is the clear parallel with Margaret Thatcher, whose own self-belief and refusal to accept the status quo was equally as important in her achieving and maintaining power. Both women also faced a question as to what to do with their husbands. Bill Clinton, known as ‘The Big Dog,’ remains the great unknown quantity as he is simultaneously Hillary’s greatest asset and, potentially, her greatest liability.

James D. Boys is author of *Hillary Rising (Biteback, 2016)*, available at good bookstores



5.2

per cent of GDP is Australia’s public pension spend



8.4

per cent of GDP is the OECD’s average public pension spend

Source: OECD, *Pensions at a Glance 2015*

Dear Treasurer, in 2016 older Australians ask that you...



1. Repeal or soften changes to the Age Pension asset test thresholds and taper rate, which are set to begin on 1 January 2017.
2. Establish an early intervention reskilling program for at-risk older workers that promotes career planning, identifies skill deficits and provides training opportunities.
3. Implement a ‘Rightsizing’ program that exempts up to \$150,000 in proceeds from the sale of the home from being assessed under the Age Pension means test.
4. Remove the inequity within the PBS by reducing the safety net threshold for a low income single person to 66 per cent of the threshold of a couple or family.
5. Specify minimum staff-to-resident ratios in nursing homes to ensure acceptable standards of care.

The federal budget will be announced in Canberra on May 10. See the full National Seniors wish list at [www.nationalseniors.com.au](http://www.nationalseniors.com.au)



## FINANCIAL INFORMATION DESK

---

*This rule was introduced to discourage adults investing large amounts in children's names to avoid paying tax*

### *Money for minors*

If you're putting money aside for very young family members, don't assume a shift in tax liability, writes the Financial Information Desk's (FID) Craig Hall.

#### **Ownership and Control**

Providing financial support to grandchildren can be done in a number of ways including holding funds in trust, setting up an investment in the child's name or simply giving cash money. As many seniors receive some form of Government Income Support (GIS), it is important to understand how these funds or financial contributions are assessed. For example, grandparents who hold the funds in trust for their grandchildren are 'trustees' and therefore responsible for the funds. This means that if they are in receipt of an Age Pension, these funds will be assessed under the assets test and subject to the deeming rules under the income test, just as their own funds are.

The ownership and control of the funds also determine who is obliged to declare the earnings for taxation purposes.



**if an account is held in a child's name but an adult provided and controls the funds, the adult is considered the owner**

For example, if an account is held in a child's name but an adult provided and controls the funds, the adult is considered the owner and must declare the earnings. However, let's say, for example, the funds in the account are made up of money received as pocket money, Christmas or birthday presents, and the funds are not used by any person other than the child, then the interest earned is considered the child's income.

#### **Gifted rules for Government Income Support**

If funds are passed directly to grandchildren, then gifting rules apply which may have an impact on Age Pensions or other GIS benefits. GIS recipients are allowed to gift up to \$10,000 per financial year with a maximum \$30,000 over a rolling five-year period before the 'Gifting' rules take effect. Any amounts in excess of these thresholds will be counted for five years, even though the GIS recipient will not receive any returns/earnings themselves.

This means they may only receive a small increase, if any, in the Age Pension (relating to the allowable \$10,000) by disposing of the assets but will also forgo earnings such as interest from that whole gifted amount as mentioned above.

#### **Taxation for individuals under age 18**

Special taxation rules apply to Australian resident minors (individuals under age 18 who are not considered 'excluded persons') who generate 'unearned income'. Currently (2015/16), if a minor generates unearned income up to \$416, the tax rate is nil. If a minor generates unearned income from \$417 to \$1,307 in the financial year, they are taxed at 66 per cent plus the Medicare levy on the amount above \$416. If they generate \$1,308 or more, then the whole amount is taxed at 45 per cent, plus the Medicare levy. \* Unearned income includes dividends from shares and interest from investments/bank accounts. This rule was introduced to discourage adults investing large amounts in children's names to avoid paying tax on earnings at their own marginal tax rate. It does not include income, such as earnings from employment or income from deceased estates, as this is considered 'excepted income' and is taxed at ordinary tax rates. The Low Income Tax Offset is available to minors but can only reduce excepted income.

**This rule was introduced to discourage adults investing large amounts in children's names to avoid paying tax**

#### **Capital Gains Tax (CGT)**

If the funds that go to the grandchildren are from the proceeds of shares, property or other investments subject to CGT or even if these assets are transferred to the children/grandchildren, CGT may be payable. Seniors need to allow for this if it results in a tax liability and/or affects GIS benefits.

#### **Different tax treatment for Insurance and Family Bonds**

Insurance and Family Bonds operate in a manner similar to a managed fund although they are 'tax paid' if held for 10 years. If the funds are not accessed in the first 10 years, then those funds would not have a personal tax liability as the fund pays tax at the company tax rate for life insurance companies (currently 30 per cent).

Funds accessed prior to 10 years would have tax consequences depending on the owner's marginal tax rate at the time. If the funds are accessed in the first eight years then all earnings are assessable. If accessed in year eight to nine, then two thirds of the earnings are assessed and if accessed in the ninth year, but before the tenth, then one third is assessed. The company tax rate of 30 per cent offsets the investor's tax rate reducing the individual's tax liability. Gifting rules and potential CGT may still apply as mentioned above.

Insurance or Family Bonds can be set up in an adult's name or a child's name. Child advancement policies, which may be an option on Insurance Bonds, allow the nomination of an age when the ownership transfers to the child. ■

For details on taxation and GIS treatment visit the Tax Office [www.ato.gov.au](http://www.ato.gov.au) and the Department of Human Services (DHS) [www.humanservices.gov.au](http://www.humanservices.gov.au) For GIS implications specific to your circumstances contact DHS on 132300

Members can use National Seniors' FREE independent Financial Information Desk (FID) by calling 1300 020 110 or emailing [fid@nationalseniors.com.au](mailto:fid@nationalseniors.com.au). FID covers topics from super to retirement income streams, pensions, equity release, aged care and budgeting.

\* The Medicare levy is currently 2%.

The information in this article does not constitute or imply financial advice. It is recommended that you seek professional advice and/or clarification from relevant government departments before making financial decisions.

**AGONY PLANNER***Dear Agony Planner,*

My husband is 61 and I am 59. I left he work force when my husband was diagnosed with cancer two years ago. Thankfully, he is in remission now. However, not being financially savvy, we decided to go to a financial planner who has helped a lot. But how do you keep the faith when last year we lost \$25,000 of our retirement money? What do you think of shares versus property, considering our age? SR

I'm sorry to hear of your circumstances and I hope your husband makes a full recovery. I also hope your \$25,000 loss is only on paper, i.e. you haven't sold out of your investments, and you have a chance of making some or all of it back when the share market eventually recovers.

Last year was a tough one for those investing in the share market and all indications are it will be the same again this year. As you've highlighted, your age, financial situation and personal requirements must be considered with any choice you make and your planner should be able to help with this.

As I'm sure you're aware, an investment property generates rental income and can provide a stable income stream (assuming a high occupancy rate), whilst having the potential to rise in value over the longer term. Shares provide the same benefits in the form of dividends and there is the potential for capital growth. As an added benefit, it's highly likely that some shares in your potential portfolio will pay franked dividends and thus provide tax advantages.

However, shares are far more volatile than property and the risk created with this volatility may be a significant issue, given your age and circumstances. Another key issue is liquidity. Any day the stock exchange is open, shares can be bought and sold but property is a lumpy, illiquid asset and there can be delays in selling it and accessing your capital.

Overall, it's risky having your money tied up in one asset class – property or shares. It may be more appropriate to consider a combination of property, equities and other sectors, such as fixed interest. It's possible to gain exposure to all sectors through managed funds that match your risk appetite – whilst enabling you and your husband to spend more time together.

*Dear Agony Planner,*

My husband and I live in a country town where I work as a nursing home manager. I am 58 and my husband is 10 years older. He retired just before the 2007 Global Financial Crisis. We spent what he had left of his superannuation to buy our home which is worth around \$350,000. I have super worth \$180,000 and currently pay pre-tax \$200 a fortnight into this. I pay \$285 per fortnight for a car loan, my husband has a 4x4 with a slide-on camper and he also owns a boat worth around \$20,000.

I take home fortnightly pay of \$2,289 which has to pay all bills. We currently have \$1,000 credit card debt and we have only \$2,000 savings. We have approached Centrelink but my husband has been unable to get a part pension.

My concern is that we have no spare cash at all. We don't use the boat or the camper. We are going backwards and this is becoming more difficult each year. Can my husband get anything from Centrelink to assist us, or will it be better to sell the boat and camper? I had hoped to retire by 60 but can't see that happening. CJ

Unfortunately, it's beyond the scope of this column to provide personal financial advice. The best I can do is to offer the following observations.

As you mention, you may need to revise your expectations about when you retire, particularly if you step up your retirement savings which could make a big difference to your ultimate retirement.

While you are working, you and your husband will be ineligible for government income support because you earn too much. Your priority should be to pay off your credit card debt and car loan as quickly as possible, to avoid paying high interest charges.

You do have a lot of money tied up in 'lifestyle' assets – boat and camper. If you're not going to use them for the foreseeable future, you could sell one or both, so you can pay off your car loan and hopefully, have a bit left over to invest. However, if you'll drop a lot of money in

the process and intend to eventually use them, then they'd be worth hanging onto.

It would be wise to increase your salary sacrifice super contributions as you'd be increasing your retirement savings and saving 19.5% in tax in the process. Your employer's compulsory super contributions should be around \$8,000 a year, so you have the scope, but not necessarily the capacity, to salary sacrifice up to \$27,000 per year or just over \$1,000 per fortnight. For every \$200 per fortnight you sacrifice to super, the net tax benefit to you is \$39. Maybe you could ask your payroll to calculate your take home pay were you to increase your salary sacrifice contributions? If you could give it an 18 month blitz, you could start a transition to retirement pension from age 60 (the best age to do this from) and this would give you additional tax-free income. However, to be really worthwhile, the more you grow your super balance before then, the better.

**Got a question for Agony Planner?**

E-mail [50something@nationalseniors.com.au](mailto:50something@nationalseniors.com.au) or write to 50 something Agony Planner, GPO Box 1450, Brisbane 4001. To contact Perpetual Private directly phone 1800 631 381

**Disclaimer**

Perpetual Private advice and services are provided by Perpetual Trustee Company Ltd ABN 42 000 001 007, AFSL 236643. This is general information only and does not take into account your goals, financial situation or needs. You should check if the information is suitable for you and seek financial, tax and/or legal advice. The information is believed to be accurate at the time of writing and no warranty of accuracy, reliability or completeness is given by any Perpetual Group company and, except for liability under statute which cannot be excluded, no liability for errors or omissions is accepted.

NEW ZEALAND

# SUPA \$ALE



**SAVE \$300**  
PER PERSON

**FREE TOUR CAP**

**NZ TRAVEL GUIDE<sup>^</sup>**

## UNBEATABLE VALUE FOR MONEY!

# Affordable Coach Tours

Enjoy an unbeatable value for money experience which includes a wide range of attractions that set these tours apart. Choose from four fully inclusive packages that feature the 'must do' icons of New Zealand without breaking the budget.

8 DAYS  
PER PERSON  
TWIN SHARE  
FROM

# \$2384\*



8 Day Taste of the North Is  
9 Day Taste of the South Is

14 Day NZ Panorama  
16 Day Highlights Tour

**4 ALL INCLUSIVE TOUR OPTIONS** All tours include airfares, taxes, accommodation, most meals, sightseeing & attractions. Multiple **GUARANTEED** departures.



\*Conditions apply. Price valid ex SYD, MEL, BNE & OOL and includes pre paid taxes (subject to change). ^Members Discount (4%) and GPT \$200 pp saving has already been deducted from price. Cap are per person. Travel Guide is per household. Offer valid on tours departing between Sep 2016 - May 2017. No other special offers or discounts apply. Not valid on special group departures. Offer varies on Cruise Coach departures. Special offer applies to new bookings only before 15 March 2016. Ask about offers after this date.

Contact our friendly travel team on  
**1300 88 37 50** or visit [nationalseniorstravel.com.au](http://nationalseniorstravel.com.au)

**National Seniors**  
Travel

## NORFOLK ISLAND DISCOVERY

8 days, departs Mar to June and Sep to Dec

### FLY DIRECT

Melbourne to Norfolk and return



Fokker 70 passenger aircraft

#### Holiday inclusions:

- Packed with colonial history, culture, stunning scenery, fine food and variety of activities
- Accommodation at South Pacific Resort, centrally located in Burnt Pine township
- Lunch on arrival
- Welcome drinks
- Fifteen tours and events operated by Pinetree Tours
- Seven dinners, including one dinner at hotel, two restaurant dinners and four special event dinners
- Single rooms available
- Fully escorted
- Commercial flight to Melbourne, pre tour overnight accommodation and dinner

pay from **\$3,195** **\$2,995\*** per person twin share  
**\$ 385** single supplement *\* New bookings only.*

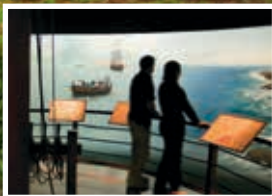
## Seniors COACH TOURS

in association with

Australian Air Holidays



**\*SPECIAL OFFER**  
Book & deposit by Feb 26  
**SAVE \$200**



Contact our friendly travel team on  
**1300 88 37 50** or visit [nationalseniorstravel.com.au](http://nationalseniorstravel.com.au)

**National Seniors**  
Travel

---

**our sole companions  
were the wandering  
turtles and hundreds  
of curious tropical fish**

---



Cruise ships have given New Caledonia a bad rap. Spending less than 24 hours in port, it's easy for passengers to sail away thinking there's not a whole lot to see on this tiny dot in the Pacific Ocean.

The truth is that they don't know what they're missing.

With ten leisurely days to explore and a hire car to roam far and wide, you'll discover an island paradise with so much to do that you'll really have to make some hard decisions.

Confronted by a crystal clear lagoon dotted with islands and surrounded by the New Caledonia Barrier Reef, water-based activities are always going to be at the top of the list.

But while the cruise ship crowds head off on the pre-packaged half-day tour to Duck Island, you can hire your own private zodiac and have a coral atoll all to yourself.

Frederic from Dal'Ocean Charters zipped us out to Laregnere Island where ours were the only footsteps on the white sandy beach. Snorkelling in and around the coral reefs just off shore, our sole companions were the wandering turtles and hundreds of curious tropical fish happy to feed from our hands.

A short ride across Dumbea Bay and our skipper dropped us at the slightly larger Signal Island for a casual beach picnic and more underwater explorations.

Both islands were well equipped with shelter sheds and toilets, and the whole experience easily rates as one of the best days of our trip ... but there's a whole lot more to discover on land.

Who knew, for instance, that we'd stumble on a Swiss-style mountain chalet barely half an hour's drive from the capital, Noumea?

Okay ... I'll admit ... we found it by accident.

The day started with a stand-up paddleboarding excursion on the Dumbea River. At Parc Fayard in the tiny village of Dumbea, we came across Cyrille who rents out SUPs and kayaks from a converted shipping container.

He sent us on a gentle excursion, following the river around the parkland, under the old railway bridge, around the island and back through a zippy little section of almost-rapids.

It was time for a coffee. I took a wrong turn. The road was narrow and winding. I couldn't do a u-ey so we just kept going to the top of the mountain.

And there it was: A picturesque, steep-roofed timber chalet looking out across the coastline and lagoon. Best of all, it was a restaurant – the Auberge du Mont Koghi.

Settling in near the fireplace propped with skis, a hot chocolate seemed in order ... and it would have been rude not to sample their incredible Tarte Tartin. The only thing missing was a blanket of snow on the roof!

Our next excursion was a 63km drive inland to the Blue River Provincial Park.

This 90km<sup>2</sup> reserve was established as a park in 1980 but the network of walking and cycling trails is a much more recent development.

Our new best friend, Cyrille from Parc Fayard, had given us the secret combination to the locked kayaks he stores in the park and, without further ado, we were soon paddling away from the shore to the mystic tangle of twisted trunks and tortured limbs of a drowned kauri forest in the middle of a man-made lake.

Another day, we headed northwest along the coast road from Noumea, where there's more serenity and solitude to be found on the Three Bays bushwalking track that starts at Roche Percée ('pierced rock') Beach.

On the 3.8km Sentier des Trois Baies, spectacular clifftop views reward the patient observer with sightings of loggerhead turtles and other sea life.

If you're not too late back, you can sample a French snack at La Crêpe Bonahomme, a rustic shed café set out under the trees.

But if you really love la cuisine Française, head back down the highway to the bustling heart of Noumea.

There are so many exceptional French restaurants, cafes, boulangeries and patisseries in the capital that it's hard to pick a favourite ... but, okay, I'll give it a shot.

We started our gastronomic journey at Le Bintz in the Marina Port du Sud precinct. The waterfront location (ask for a table on the terrace), artistic presentation and sublime seafood make this a great option for lunch or dinner.

We also enjoyed a casual late lunch at L'Annexe in Place des Cocotiers, the beautifully manicured park that runs through the city's CBD.

But the absolute crème de la crème was Au P'tit Café, a cosy neighbourhood restaurant that specialises in "what's good right now" with a selection of only four dishes that change every week.

There are loads of other great holiday experiences in New Caledonia that you'll find in the well-worn travel guides: the Tjibaou Cultural Centre, Isle of Pines, Noumea's morning market, the Aquarium des Lagons are all well worth a visit.

But take the time to get off the beaten track and you'll discover one of the best island destinations in the Pacific. ■

---

**there's more serenity  
and solitude to be found  
on the Three Bays  
bushwalking track**

---

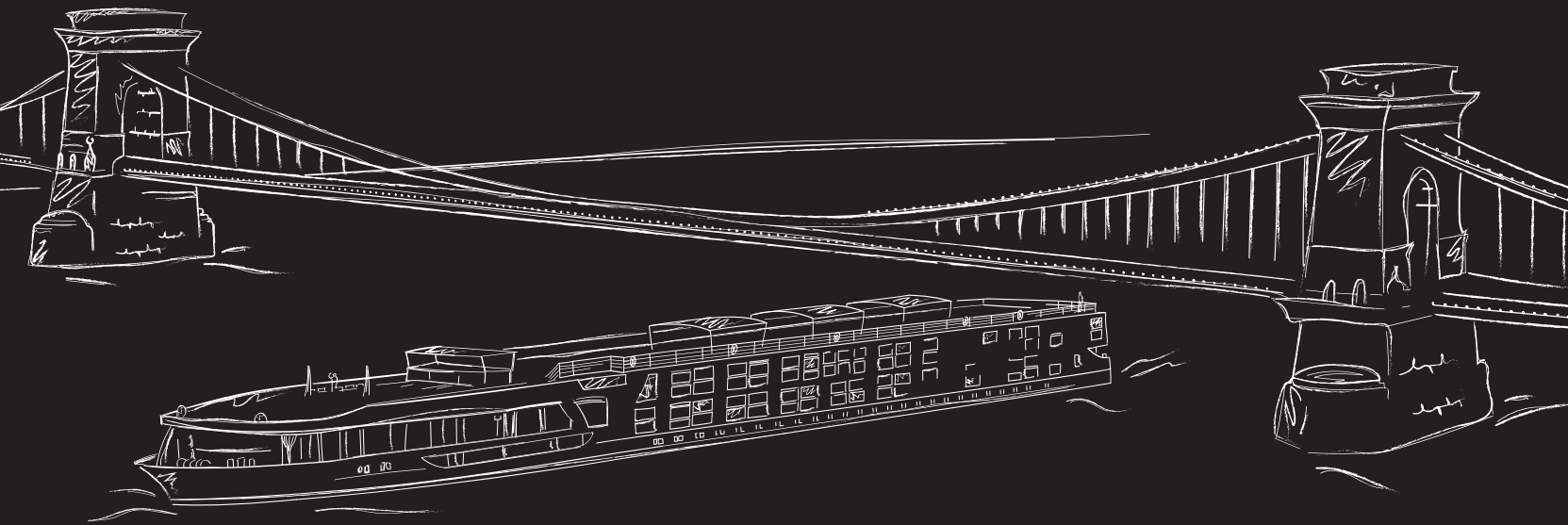


# SCENIC°

LUXURY CRUISES & TOURS

## EUROPE RIVER CRUISING

### TRAVEL IN 2017 AT 2016 PRICES\*



### JEWELS OF EUROPE

.....  
**15 Day Cruise Amsterdam > Budapest**  
.....

From \$6,995\*pp INCLUDING RETURN FLIGHTS TO EUROPE\*  
or upgrade to Business class from \$1,995\*

From Amsterdam to Budapest, your cruise meanders down the Rhine, Main and Danube rivers uncovering forested hillsides, idyllic vineyards and romantic towns.

INCLUDES: all 41 world-class meals • top-shelf complimentary beverages all day, every day  
• private Viennese concert at Palais Liechtenstein

Contact our friendly travel team on

**1300 88 37 50** or visit [nationalseniorstravel.com.au](http://nationalseniorstravel.com.au)

**National Seniors**

Travel



\*Conditions apply. Prices are based on per person twin share in AUD ex BNE, 8 November 2017 departure, are strictly limited and subject to availability. Pricing correct as of 20 January 2016. Applicable airfare offer and validity will be advised on release of the Europe River Cruise and Tours 2017 brochure. Conditions at scenic.com.au. Scenic ABN 85 002 715 602. Job code SNTR2634

## THE LAST WORD




---

**In 1996, the then Prime Minister, John Howard, in introducing uniform gun laws across Australia commented that he did not want Australia to go ‘down the American path’**

---

As I observe the difficulties President Barack Obama faces in trying to get Congress to make changes to gun laws in America, I am both pleased and proud that Australia took the stance it did following the Port Arthur massacre in April 1996. In the almost 20 years since that event, Australian firearm-related murders and suicides have gradually declined.

In 1996, the then Prime Minister, John Howard, in introducing uniform gun laws across Australia commented that he did not want Australia to go ‘down the American path’. Following on so closely after the Port Arthur massacre, he had the cooperation of the states and in addition there was strong public and media support for gun control. President Obama has tried the same approach following mass murders in the USA but cannot convince Congress or sway the powerful gun lobby. Ironically he has used Australia as an example of what should happen in the United States. Currently he appears like a ‘toothless tiger’ as he endeavours to get Americans to see the absolute stupidity behind current gun ownership laws. Americans are highly committed to their Constitution and in this case the Second Amendment giving all Americans the right to bear arms. The sort of arms available to the American civilian in 1791, the year Congress passed the Second Amendment, were vastly different to the arms available to civilians today.

A recent news bulletin highlighted the trouble Obama will have in getting even the minor changes he is proposing through Congress. The CNN News Bulletin visited a gun show held in the State of Virginia in early January. The convention centre was packed with gun retailers and individual sellers. Booths clearly displayed highly sophisticated automatic weapons and hand guns. Sales were brisk to the point that all ATMs ran out of money! What was even more disturbing to me was when a woman in her senior years was interviewed she commented she was there to buy a gun in case the President was successful in tightening the gun laws and she might be denied that right of protection. There are approximately 5,000 such gun shows across America in a calendar year.

It appears to me that Americans are obsessed with the need to own a gun for self-protection. The fact that violence begets violence doesn’t appear to enter the American psyche. The majority of

Americans apparently do not reflect on the nearly 3,000 gun deaths across America each month.

PunditFact, a fact checker in the USA similar to Fact Check on our ABC, found as true the statement that ‘more Americans have died from guns in the United States since 1968 than on battlefields of all the wars in American history’. This is mind boggling when you think that over 400,000 Americans were killed in World War II and it is estimated that 750,000 were killed during Civil War between the Union and the Confederates.

Australia’s gun laws are not perfect as is evidenced by The Australian Crime Commission estimate of more than 250,000 long firearms and 10,000 handguns that are in the illicit firearms market. Many of these are stolen or illegally imported weapons and most find their way into the hands of criminals. Our laws prohibit most automatic and semi-automatic weapons.

More importantly, however, our laws require a person wishing to acquire a firearms licence to have a genuine reason for owning a gun and this cannot include self-defence. The American Constitution appears to sanction the ownership of weapons for self-defence.

President Obama, in unveiling his recent strategy to curb gun violence in America, proposed a focus on better background checks on purchasers of firearms and greater education and enforcement efforts of existing laws at the state level. He hasn’t gone anywhere near as far as Australia did in 1996. In fact his proposals are quite meek and, in my mind, ‘no-brainers’!

As the President himself admits, in his seven plus years in office more guns have entered society. Gun manufacturers and firearms’ retailers will remain the winners while Americans maintain their current stance on the sanctimony of the Second Amendment.

I fear the President will have a real uphill battle to get his strategy accepted but he is to be commended for commencing the much needed debate in the USA. Like me, I believe most Australians are pleased Australia took the stance it took 20 year ago!

**David Carvosso**  
**Chairman**  
**National Seniors Australia**