

August | September 2015

50something

AUSTRALIA'S WIDEST CIRCULATING OVER-50S MAGAZINE

Salmon Teriyaki
Simple Man Food

Pension Cuts
How Best to Prepare

Fussy. Flighty. Free-Spirited.
Boomers on the Prowl

Phone & Internet Plans
Know the Basics

Beyond the Surf
Rio's Seedy Underbelly

EXCLUSIVE

Gillian Triggs

"I've always had a strong sense of purpose"



50something

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In 2014, National Seniors fought tooth and nail to preserve the financial advice protections afforded to consumers under Labor, following a string of corporate collapses that had left thousands of retirees destitute.

So it was with dismay that we learnt the National Information Centre on Retirement Investments (NICRI) had fallen foul of federal funding cuts along with hundreds of other little grassroots agencies across the country. For years, NICRI had been the "go-to" place for trustworthy, independent information.

With 13 million of Centrelink's 59 million callers blocked from even entering the 9-minute waiting queues and ASIC's Money Smart initiative accessible only via the internet, we panicked.

Where would older Australians facing pension cuts, a growing thirst for the family home and rogue advisers, go now?

National Seniors has done the only thing it could. On the smell of an oily rag, we've brought that service in-house and named it the Financial Information Desk (FID). A little office has reopened in Canberra; Craig and Basil, both NICRI old hands, are on board; and, most importantly, the phone line is live again – 1300 020 110. The service is free for National Seniors members, and we do hope you find it handy.

On another matter, regular readers of the Inside Politics column will notice that Augustus is no longer. That space will be filled by revolving guest commentators on the issues of the day.

Sarah Saunders
Editor

s.saunders@nationalseniors.com.au

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Editor

Sarah Saunders
s.saunders@
nationalseniors.com.au

National Advertising Manager

Mark Smith
m.smith@nationalseniors.com.au

National Office

Level 18
215 Adelaide Street
Brisbane Q 4000

Phone: 07 3233 9191

Fax: 07 3211 9339

www.nationalseniors.com.au

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contributors



Bettina Arndt was a clinical psychologist before becoming well known as one of Australia's first sex therapists. She worked in the media educating the public about this fascinating subject before moving on to writing about broader social issues. Bettina's major focus now is online dating coaching.



Delia Rickard is deputy chair of the Australian Competition and Consumer Commission (ACCC). Delia has extensive public service experience in consumer protection across the ACCC and the Australian Securities and Investments Commission, and has been awarded the Public Service Medal for her contribution.



Margaret Arthur is a senior associate at Brisbane law firm Carne Reidy Herd. Margaret's expertise extends to wills, estates, enduring powers of attorney, guardianship, Centrelink, superannuation, and family succession and disputes. See more at www.crhlaw.com.au



John Brinnand is an almost retired psychotherapist resident on the Sunshine Coast. His writing has been published in *Arena Magazine* and *The Big Issue*. His eBook, *On the Way to Santiago*, the recount of a 1400km walk across France and Spain, is available from Amazon.



Craig Hall is manager of National Seniors' new Financial Information Desk (FID). Craig has worked in the financial services industry for approximately 25 years including 11 years providing independent financial information to consumers through the now defunct NICRI agency.



Casey-Ann Seaniger is part of the National Seniors public affairs team. Casey describes herself as newshound, political junkie, storyteller and bibliophile, and is fascinated by the stories of ordinary people. She has a Bachelor of Journalism (Hons) from Townsville University.

National Seniors
Australia



Michael O'Neill
CEO National
Seniors

Ageing, and its various tentacles, has emerged as an area of increasing interest at conferences at which I have presented this season.

I also attended my

first birthday party for someone turning 100 years old!

Before turning to the birthday, I want to reflect briefly on several conferences – an important part of public debate especially from an over-50s perspective.

AMP was host of an event under the theme of 'The New Old' which focussed on debunking some myths about ageing. These included the burden of longevity, older workers being less productive, health limiting older people's capacity to work and a perennial about technology.

Negative stereotyping is a continuing concern particularly when fanned by political motives.

I shared National Seniors' commissioned research showing the contribution of older Australians in employment, informal care, grandparent care and volunteering at \$65 billion per year.

A wide-ranging forum on retirement income followed full of experts confident of what is best for retirees. Unfortunately there was little appreciation of the diversity of older Australians, their attitude to ageing and their capacity to manage their finances.

Older Australians are not homogenous – consider gender, age, social and economic circumstances, geography and ethnicity, let alone home owners and renters, people still working, pensioners, part pension and the self-funded. It is nonsense to apply one size fits all solutions.

Similarly, think tank reflections on the home as an asset to be harnessed in lieu of the pension, or envy-based commentary from welfare groups like ACOSS, fail to understand the economic and cultural dimensions.

There is also a poor appreciation of the limited commercial offerings for people choosing to draw revenue from the house.

The third event was a superannuation industry conference looking at what people needed in retirement. I reflected on the broader social, health and emotional challenges, encouraging funds to consider the needs of the whole person.

What did I take from all these interactions? The events and discussions crystalized the importance of providing a balanced view of ageing. There is cause for celebration, continuing contributions to society and economic opportunities for business.

National Seniors needs to lead this debate. As the only independent voice able to harness the over-50s, only we can honestly tell the story of our journey. We will need the support of members and others to develop and deliver this message but it is an important opportunity.

Returning to the birthday party of a lady named Eileen. It was a rich celebration as Eileen held little 10-week-old Isla. It was a poignant moment to observe and see two lives at vastly different points of their journeys.



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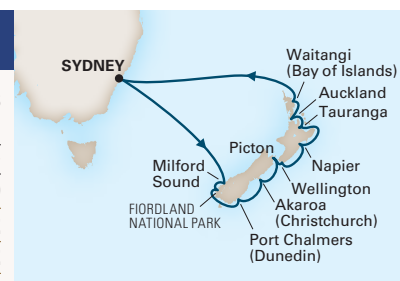
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National Seniors
Travel



Cheryl Kernot
inside politics

Was the Greens' deal with the Coalition Government to cut pensions simply a rebranding exercise, asks guest columnist Cheryl Kernot.

Were part pensioners traded off in the rebranding of the Greens, or is there a hidden deal to be revealed in the constantly postponed tax review?

When the surprise leadership change of the Greens occurred, new Leader Richard di Natale was at pains to repeat that he would be a "pragmatic" leader (inferring that Christine Milne was more ideological.) Of course the mainstream media were attracted by this promised re-branding.

The chosen action to reinforce this pragmatism was support for the Coalition's new assets test for the pension that halts the part-pension when a couple owns more than \$823,000 in assets on top of the family home. For a single person, part pensions would cut out with assets of \$548,000 on top of the family home. Labor says the changes will affect 330,000 part-pensioners such as retired teachers who have worked all their lives.

Were the Greens naive or just plain calculating, knowing that some part-pensioners as a result of these changes end up living off \$3,000–\$4,000 less than the full pension? Or was it sufficient to be seen supporting the position of ACOSS (Australian Council of Social Service) "the national voice for the needs of people affected by poverty and inequality"?

Was the government naive to do any deal with Di Natale, saying the Greens would have supported this change on its merits anyway? Or did it, too, see a calculated opportunity to build the alleged credibility of Morrison as the best cross-bench negotiator?

The claimed 'win' for the Greens from this deal is that the Government has agreed to give 'special consideration' to retirement incomes in its Tax White Paper.

Special consideration? 'A separate component of the Tax White Paper that looks specifically at the role of superannuation in retirement income.' Di Natale went so far as to say that the Government was ready to put superannuation reform back on the agenda.

For the Government the 'win' is simply a nod to more consultation and a vehement reaffirmation that 'we won't be making any changes adverse to those (super and tax) arrangements this term, and we have no plans to do that beyond the next election'.

“an election loss would cancel such deals”

Ah... the old 'no plans' move! Now who to believe? An election loss would cancel such deals. It's a 47:53% chance Scott Morrison has taken.

Australia already had a very targeted pension system and an unfair superannuation one. Genuine targeted action on unfair tax concessions – not more reviews – is more urgent in terms of equity. Surely the Greens asked for significant action when they signed off on \$2.4 billion? Or are 330,000 partly dependent Australians a small price to pay for all the predictable positive publicity about the new pragmatic Greens? And the re-making of the image of the former Immigration Minister?

Cheryl Kernot was leader of the Australian Democrats from 1993 to 1997 and then Labor member for Dickson from 1998 to 2001

Parliament Sits August



1, 2, 3, 4, 5, 6, 7, 8, 9, **10, 11, 12, 13**, 14, 15, 16, **17, 18, 19, 20**, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31

September

1, 2, 3, 4, 5, 6, **7, 8, 9, 10**, 11, 12, 13, **14, 15, 16, 17**, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30

Both Houses sit



WARRIOR WOMAN

The past six months have been tumultuous for Human Rights Commission president Professor Gillian Triggs. Bombarded with attacks and calls to resign, she has remained steadfast under pressure. Casey-Ann Seaniger asks Triggs what keeps her going.

Passionate Gillian Triggs at the 2013 Human Rights Awards

In recent times, one woman has created a political maelstrom more than most in the corridors of Parliament House.

Australian Human Rights Commission (AHRC) president, Professor Gillian Triggs, has carved out an impressive name for herself in her 50-year international career as a barrister, solicitor and academic.

With her polished looks, it is hard to imagine the young Gillian of the 60s – the one who didn't wear a bra, called herself a staunch feminist and loved to listen to Bob Dylan.

Appointed to the AHRC in 2012, Triggs' role is to speak out against human rights violations and focus on the implementation in Australian law of the human rights treaties to which Australia is a party.

In February 2014 she spearheaded an inquiry into the detrimental effects of immigration detention on children.

The inquiry's findings were scathing, put Australia's handling of refugee children in the spotlight and touched a political nerve. Triggs was accused of lacking credibility and urged to step down.

Despite verbal intimidation from senior government ministers, Triggs, who turns 70 in October, remains committed to upholding human rights in Australia.

Tell me about your upbringing and the roots of your social justice values?

I was born in London in 1945 and some of my earliest memories were of seeing refugees pouring into the city after the war. My parents were very switched on and socially aware. My father was a Major and a tank commander in the Second World War and my mother was a Wren (meaning she was with the Women's Royal Naval Service).

They both emerged from the war with a strong social conscience and a sense of a new future. As I child, I remember them pointing out refugees on the streets of London and explaining what had happened to them.

You've had an incredibly successful career in the legal profession. How did it start?

At law school, I studied international law and learned about human rights... I began to see how social justice could be advanced according to the rule of law.

I went on to work in international commercial law, mainly law of the sea, international commercial arbitration, and the World Trade Organisation. I wouldn't want to leave the impression that human rights was my prime area of focus. It wasn't.

“ I have been employed for at least 50 years and I've felt enriched by work ”

But thanks to the legacy of my parents and my lifelong interest in the law I have always had a strong sense of social justice.

What human rights issues are you most passionate about?

On a personal basis, I am most affected by those who have been imprisoned without access to judicial supervision under the rule of law. In particular, those detained with mental illness, asylum seekers and refugees. It deeply disturbs me they are imprisoned without charge or trial at the subjective discretion of the minister.

You've said young women nowadays don't want to be feminists because they don't like confrontation and politics. What's the message you would give these women?

I think there is no doubt every young woman must remain vigilant and recognise when her freedom or opportunities for advancement are threatened. I'm enormously impressed by the professionalism and measured responses by young women today. However, they seem to prefer to work quietly and to avoid any confrontation or political activism. They do not have the fire and the passion of the 60s' generation, possibly because they have had much better access to education and jobs. Nonetheless, today's generation of young women have the skills and confidence that are powerful for achieving greater social justice and I believe they should not hesitate to use that power for the greater good.

Tony Abbott's chief of staff, Peta Credlin, recently said that after 16 years working in federal parliament, it is now the "toughest, most masculine, most exclusionary place to work", and often gets asked to make cups of tea. Do you agree with Credlin's observations?

There is certainly evidence that women who speak up in the public arena rapidly become subject to negative comment with a ruthlessness that is surprising. Women bring high skills and common sense and will ultimately prevail over a minority of men who are motivated by their own political advancement.



Triggs as Miss University at The University of Melbourne, 1966.



Triggs with her husband, Alan Brown AM

Some older women say they feel invisible as they get older. Can you relate to this?

No I can't. I have been employed for at least 50 years and I've felt enriched by work. I've always felt my work was worthwhile. While I was working in international commercial law and as an academic, my profile was relatively low, but I've always had a strong sense of purpose.

What can Australia do better to advance older people's voices in society?

Over the last decades we have seen ourselves as a young country. We like to see ourselves as athletic, fresh thinkers – young and free. With an ageing population, our cultural understanding of ourselves will need to change.

In 2014 you launched a national inquiry to investigate the detrimental effects of immigration detention on children. What were the outcomes?

The reasons for the inquiry were that Australia was holding high numbers of children in mandatory indefinite detention and, critically, was holding them for long periods of time. The purpose of the inquiry was to assess the impact of detention on the health and development of children.

Data from the detention health service International Health and Medical shows that 34 per cent of children in detention centres had mental health disorders of sufficient seriousness that if they were

living in the Australian community they would require referral to mental health services for psychiatric treatment. Less than two per cent of children in the Australian community have such high levels of mental ill-health.

These findings underscored recommendations that all children be released as soon as possible. When we started the inquiry about 1100 children were in detention. Today around 250 children remain in detention in Nauru and mainland Australia.

How did you feel about the government's comments that it had 'no confidence' in you?

I have a five year statutory appointment that guarantees my independence from political interference. Whether I have the confidence of government or not – is not the point. Were I to be constantly praised by the government, the Australian public would then have cause for concern.

Do you feel that lately there has been more pressure to silence people into speaking up, and has it strengthened your resolve?

I think that over the last decade there has been a trend for governments to restrict freedom of speech. Yes, I am much better informed about increasing diminution of our liberties in Australia and I hope to work to protect our common law rights.

One of your key goals with the AHRC is to work with nations in the Asia Pacific region on practical approaches to human rights. Is the abolition of the death penalty one being considered?

I would like to be able to work with the Asia Pacific Forum to encourage a regional moratorium on the death penalty, particularly as there is a growing trend to adopt a de facto moratorium. At present, it seems the ground is fertile to plant the seeds of this initiative.

What does the future hold for Gillian Triggs?

I have two years to go on my statutory appointment after which I plan to return to the Australian Bar to work largely pro-bono for social justice. ■

Share your views, email
50something@nationalseniors.com.au



Preparing for

Changes to the assessment for Government Income Support (GIS) pensions were recently introduced by the Federal Government and are to take effect from 1 January 2017. While the changes include an increase in the lower threshold for assessable assets to receive the full pension, an increase in the assets test 'taper rate' from \$1.50 to \$3.00 will mean that many part pension recipients will be negatively affected. There were no announced changes to the income test.

Most affected

Those who are assessed under the Assets Test and currently receive a small to medium part pension may face a significant reduction or may lose the pension completely. Examples include:

- A single homeowner with assessable assets of \$550,000 would currently, under the Assets Test, be eligible for a part fortnightly pension of \$343.45. From 1 January 2017 this amount will exceed the cut out limit and no pension will be payable.
- A single homeowner with assessable assets of \$500,000 would currently, under the Assets Test, be eligible for a part fortnightly pension of \$418.45. From 1 January 2017 the fortnightly pension would reduce to approximately \$141.00.
- A single non-homeowner with assessable assets of \$730,000 would currently, under the Assets Test, be eligible for a part fortnightly pension of \$287.95. From 1 January 2017 the fortnightly pension would reduce to approximately \$51.
- A homeowner couple with assessable assets of \$790,000 would currently, under the Assets Test, be eligible for a part fortnightly pension of \$274.53 each. From 1 January 2017 the fortnightly pension would reduce to approximately \$49.50 each.

The Coalition Government, with the help of the Greens, is saving \$1 billion a year by tightening access to the Age Pension from 2017. Where to now for retirees who, after years of planning, will find their income slashed? Craig Hall from National Seniors' new Financial Information Desk (FID) explains the changes and how best to prepare for them.

the pension cuts

- A non-homeowner couple with assessable assets of \$990,000 would currently under the assets test be eligible for a part fortnightly pension of \$230.65 each. From 1 January 2017 the fortnightly pension would reduce to approximately \$49.50 each.

Pensioners who hold assets such as holiday homes, vacant land, collectables and bank accounts that generate little or no earnings may feel the effect further, as those assets will not supplement the reduction of pension income. They could prove even more problematic if they cannot be easily redeemed or sold.

If pensioners find they need to use up more of their capital in the short term to cover living expenses, there will be a reduction in their capital available for important and potentially significant expenses later in life, such as specialised health care and accommodation.

Those who lose the pension will also lose the Pension Concession Card (PCC). Although it was announced they will receive the Commonwealth Seniors Health Card, they'll forego other benefits that the PCC offers such as a potential reduction in property rates, energy bills and vehicle registration.

Safeguarding your pension

Unfortunately pensioners cannot do much to safeguard their pensions without affecting their overall financial situation. If those affected use up, spend or 'gift' assets, it may restore their pension but it may also prove detrimental as using up capital will restrict future lifestyle

choices and they will potentially forego investment income and/or growth. Gifting rules also apply.

Some options include:

- Although it may only be a short term solution, those who will be under 65 and in receipt of Government Income Support (such as Disability Support Pension) or who have partners under 65 may utilise superannuation in the accumulation phase. While under age 65 it is not counted as an asset;
- Spend money on the family home to extend, renovate or even upgrade as the primary residence. This is not assessed as an asset. Depending on the circumstances, the use of 'Granny Flat' provisions may be an option (for information visit www.humanservices.gov.au);
- The purchase of funeral bonds up to a certain limit (\$12,250 for 2015/2016 financial year) and prepaid funerals are non-assessable assets and therefore reduces assessable assets.

Plan ahead

Budget – Whether currently receiving a pension or approaching pension age, it is important to conduct a thorough budget. Understanding income requirements will help put strategies in place to meet income requirements and/or reduce expenses if possible.

Invest with retirement in mind – Consider super contribution levels and savings strategies to maximise retirement nest eggs.

For those with assets that produce little or no income, consider how that capital can work more effectively in retirement. With reforms likely to continue it is more important than ever to make the best use of any options that are available from a holistic point of view as this approach may bring gains elsewhere.

Think long term – Retirement can span decades and involve significant long term costs. Unfortunately in a low interest rate environment people are at risk of their investments not keeping up with or outpacing inflation. Consider a diversified portfolio to achieve a combination of long term growth and short term security.

Utilise resources – It is important to utilise consumer resources and seek financial information regularly to understand financial matters and to keep abreast of changes. This will help consumers be more prepared to deal with changes. ■

Members can use National Seniors' FREE independent Financial Information Desk (FID) by calling 1300 020 110 or emailing financedesk@nationalseniors.com.au. The desk covers retirement income topics from super to aged care, pensions, funeral bonds and equity release and budgeting.

For government income support enquiries call Centrelink on 13 23 00.

**Current and projected examples include pension supplements.*

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

A Different World

Rio isn't all samba, surf and scantily clad women, and tourists are now paying to see the seedier underbelly of its favelas. Rosemary Desmond takes the tour.

Icon Rio's "Christ the Redeemer" statue

The word 'favelas' conjures up a picture of colourful slum buildings sprawling up the hillsides in Rio de Janeiro, inhabited by a struggling underclass controlled by warring drug lords.

But the favelas have been changing for the last few years and the 'Cariocas' – as Rio residents are called – are keen to show you how their once notorious shanty towns are being reborn.

Favela tours are now big business and a must-see for tourists who want more than a glance at the famous

Copacabana and Ipanema beaches and the opportunity to photograph the iconic Art Deco-style Christ the Redeemer statue from every conceivable viewpoint.

There are over one million favelados in Rio – many from Brazil's poorer northern states who come in search of a well-paying job in the city where the average monthly wage is nearly three times the national average.

Our day tour took us to Rocinha, Brazil's largest favela with an unofficial estimated population of more than 200,000 and to Vila Canoas, with around 3,000 residents, one of its smallest.

Although Vila Canoas is showing signs of becoming gentrified, with some well-heeled residents choosing to build expensive homes there, it is still on the radar for Rio's Pacifying Police Units (PPU), established in 2008.

Our tourist bus has driven up a narrow winding road leading to the favela only to lurch to a halt in front of half a dozen helmeted PPU members in body armour and with assault rifles drawn.

“ Drug barons once stole cable TV and on-sold it cheaply ”



The Glitter Strip! Copacabana Beach from a rooftop



Underbelly Roadside view of a Favela

We are not told what the problem is but the emergency soon passes and we were thankfully allowed out of the bus.

Stepping off the road, we enter a warren of narrow alleyways and stairs without railings.

A spaghetti maze of power cables hangs between ramshackle multi storey homes constructed without a building code in an occupational health and safety nightmare.

Drug barons once stole cable TV and on-sold it cheaply to favela residents but these days, most cable TV is available at only slightly higher rates than the illegal service.

According to our guide Luiz, law and order in Rio is improving – which is just as well as the city will host the 2016 Olympic Games next year and many facilities are far from ready.

“The drug dealers don’t control the favelas anymore and this makes a huge difference,” Luiz says.

In Vila Canoas and other favelas, most parents recognise education as the best way to escape poverty and paying for their children’s schooling gives them a better start than at free but poorly-rated government institutions.

One tiny favela school we visit is staffed by volunteers who teach about 60 children

in two groups, one in the morning and the other in the afternoon. Funding for the school comes from tourism activities and donations from a New York service club. Nearby is a newly-built health clinic.

But few people were willing to help the original favela residents back in 1888 when Brazil became the last country in the Western world to abolish slavery. Nearly five million African slaves were shipped to Brazil since the 16th century to work the country’s sugar crops and mines. When the slaves were finally freed they had nowhere else to go except to build their own squatter homes and to eke out a living as best they could. And so the favelas sprang up around – and within – Rio where there was little incentive for authorities to bulldoze the slums and to resettle the residents.

Disease outbreaks were common and there was still no running water, sewerage or power until 1985 when the existence of the favelas was officially recognised by Rio’s authorities and basic services such as running water and sanitation began to be installed. Today you can tell the pre-1985 buildings – their plumbing pipes have been retro-fitted on the outside.

“ parents recognise education as the best way to escape poverty ”

But with the expansion and upgrade of the maze-like favelas also came the drug barons, says Luiz.

“It was easy for the drug dealers to hide themselves and their weapons and to have kids on the lookout to give them warning of police,” he says.

“We are trying to fix the mistakes we inherited a century ago. Now we have a society where most people want to stay and improve their community instead of moving out of it.”

In contrast to the quiet Villa Canoas, Rocinha is an overcrowded city to compare with any teeming Asian metropolis. The favela’s roads are choked with traffic including jostling moto taxis – motor cycle riders who hire out rides for pillion passengers for a few Brazilian Reals.

We pass a huge roadside rubbish dump while nearby animal carcasses swing in the humid air outside a butcher shop and people drink coffee at tiny stalls while armed PPU members patrol.

But it is a paradox of Rio that the worst neighbourhoods in the city also have the best view.

The Last Word

time out

Each year during the European summer we see more and more refugees crowding into small boats to make their way across the Mediterranean or Aegean seas to Italy and Greece. The number of people willing to risk their lives to make the relatively short, but never-the-less dangerous crossing, is mind boggling; 137,000 in the first six months of this year. Sadly, many lose their lives in their attempt and, even more distressing, is that many are children. According to UNHCR figures more than 1300 refugees lost their lives in April this year.

Due to their geographic location, Italy and Greece endure the brunt of the movement of peoples from North Africa to the southern shores of Europe: two countries that can ill afford, because of their own economic problems, to support the masses arriving with very little than the clothes they are wearing. Recent news bulletins feature the tough new austerity measures being imposed in Greece in order that they meet the agreed measures demanded by their creditors. Hence the refugees are adding to the economic woes of these two countries.

The refugees fall into two groups: refugees seeking protection from oppression and war, and economic refugees seeking a better life than they currently experience. It is understandable why both groups seek improvement in their lives; however I must admit I have more sympathy with those seeking asylum from conflict in their home country.

There is a huge cost in processing and supporting economic refugees when they reach their desired countries. It seems to me that it would prevent a lot of issues if we could better support the economies in the countries where many of the economic refugees are leaving. Unfortunately many of these countries are plagued by corruption and aid monies are hived off to the wealthy or the criminal element, and not to those needing the support.

There is little doubt that this wave of migration will change the face of Europe forever.

I remember in the late 60s as I travelled Europe being required to submit passports at each border crossing as I traversed from country to country. Since the formation of the European Union, the majority of travel across Europe is seamless and passports are rarely requested for inspection.

This provides a challenge for European countries as many refugees arrive, often deliberately without formal identification, acquire fake passports and make their way into northern and western European countries which are seen as the countries with opportunity. Recent media reports showed how easy it is to obtain false documentation as long as you have the money. This creates a real challenge for social welfare systems across Europe. I can also imagine that, in the future, sourcing one's genealogy will be a challenge!

The migration issue has been and remains a point of contention in Australia but our issues with refugees remain small compared to Europe's. Australia has the advantage of being an island nation and the longer distance and cost to travel act as a deterrent to many would be asylum seekers. However our country remains very attractive in terms of opportunity, political stability and safety. There remain, however, the profiteers who will place desperate people in un-seaworthy boats in order for them to make the journey to a better life. I believe Australia has correctly focussed attention on the unscrupulous traffickers who financially gain from the dreadful plight of the refugees.

Australia has stemmed the tide of 'boat arrivals' but we do not have a good record of efficiently and effectively processing refugees to determine the genuine from the opportunist or maybe even worse, the would-be terrorist. I believe the bulk of Australians believe we need to maintain strict security checking while at the same time addressing the humanitarian needs of the refugees, especially families with children. Many refugees have skills or professional qualifications we could utilise. This, however, is a world issue that demands a world solution.

David Carvosso
Chairman
National Seniors Australia