

June | July 2015

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AUSTRALIAN

thing
MAGAZINE

Restoration House
The French Way

Sparkle at Sixty
Secrets to Fabulousness

Rice & Beans
Super Good, Super Tasty

Budget Special
What You Need to Know

Second Time Around
Redefining Love

Hayley Mills

"I went to ballet and wanted a pony"

50something

AUSTRALIA'S WIDEST CIRCULATING OVER-50S MAGAZINE



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Cover: Hayley Mills still treading the boards, 2015



Michael O'Neill
CEO National Seniors

The pension assets test and superannuation reform debates have sharpened the focus on retirement income. Debate initially centred on pension reform alone. But reform cannot be undertaken in one part of retirement income in isolation.

Rice Warner Actuaries has confirmed a substantial impact on pension eligibility and the subsequent need for greater super savings. The Government's underlying philosophy revolves around people treating their retirement income as that –

savings to be spent in retirement and not preserved for following generations. It is not an unreasonable proposition. Despite the bumper sticker messages about 'Spending the Kids Inheritance' there is a cultural tradition of wealth being transferred from one generation to the next. Changing this culture will not be easy. Whilst baby boomers may be the great hope for change in this area, optimism outweighs reality.

A continuing pressure point is the family home. It is currently excluded from the assets test. Both sides of politics accept that any change is a bridge too far. This has not stopped think tanks from targeting changes to the treatment of the home. Inevitably the debate lands on reverse mortgages as the mechanism to unlock equity in the home. I have some sympathy for enabling asset

rich and income poor home owners to draw down this contained wealth. I say this having observed people living their later years with a lesser dignity because they have no access to an income stream. However, it is also clear that the current model for reverse mortgages remains unattractive for consumers. Interestingly a number of major banks decline to offer the product. One senior executive indicated to me that his bank would not offer such a product because of the reputational risk. Development of an equity draw down product that consumers can trust is a challenge the finance sector must deal with. Innovation is essential. Suggestions that Government should widely offer such a product are fanciful.

Finally in the context of debate about the house, it is notable that early responses to the proposed taper rate and pension changes include further investment in the family home. Having seen the slow emergence of downsizing as important for older home owners, it is ironic that a policy change elsewhere in the retirement income system may derail such an important consideration. Similar implications arise from changes to aged care. Whilst there has been a focus on the provision of so-called consumer directed care, it is apparent that the cost to consumers of paying for their care, whether at home or in a residential situation, will involve drawing down on accumulated savings or other wealth.

Retirement income is a complex, interconnected area of policy where there has been little product innovation. It should not be regarded as a panacea for short term budget savings.

Michael O'Neill
Chief Executive

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| | 2015 Oct 6 Nov 24 |
| | 2016 Mar 1, 8, 15 |
| SAVE up to \$200 per person | pay from \$2,290 |

EARLY BIRDS
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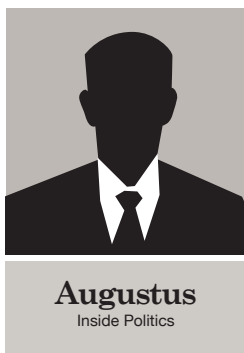
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Following last year's unpopular announcements it seems the government has listened and taken a softer approach to budget repair. It is a good thing when governments listen.

People of my ripe old age will be happy with this softer approach. Gen Y appears comfortable as well. However, they will be deeply unhappy once they realise the debt burden which will be left on their shoulders.

If the economy doesn't grow as predicted more changes will need to be made.

If you plan your household budget, but your expenses suddenly go up at a time when your income unexpectedly goes down, you're in trouble.

Our economic position is a bit clearer. We are absolutely certain our expenses are going to skyrocket. More of us are going on the pension or part thereof and staying on it longer because we are living longer. With more elderly people the health budget is going to zoom upwards.

We the people told the government in no uncertain terms that we did not want to contribute to going to the doctor.

We are quite happy to give a pension to Mary who lives in a \$3 million home in Sydney so her kids can inherit the house but not happy for Fred to get a pension because his \$3 million is in shares. We have decided that the pension is something you should plan to get rather than something the rest of us will provide if you haven't been able to provide for yourself. So we know our expenses are on the up and up.

It is our income we cannot be sure of. The mini boom is over and if another global financial crisis hits we would be in deep trouble. Against this somewhat depressing outlook we have told the government we do not want any difficult cuts or savings and they have listened.

If everything keeps growing we may be okay. But if the world economy goes pear-shaped, our income will wither. The government will just have to reduce expenditure and do it quickly. So, for a softer one now we risk a much tougher budget in years to come. Then those of us in our later years might wish we had accepted some harsher medicine a little earlier.

Clearly the government has listened. And we can expect more of the same next year before the election.

Yes, they have made some moves to restrict spending in the family tax area and in pensions but they are fairly gentle changes. The government has also announced moves to give small business a kick start. Money is cheap to borrow and energy costs are lower so the time is ripe for business to, as the Treasurer says, 'have a go'.

The Opposition in their budget reply ignored the problem of our growing costs and entered some sort of Dutch auction for who could give bigger breaks to small business. They don't think there is any problem in the future. Frankly, as our problem becomes clearer, their state of denial will look sillier.

Augustus is a high profile former member of federal parliament. The views expressed here do not necessarily reflect those of National Seniors.

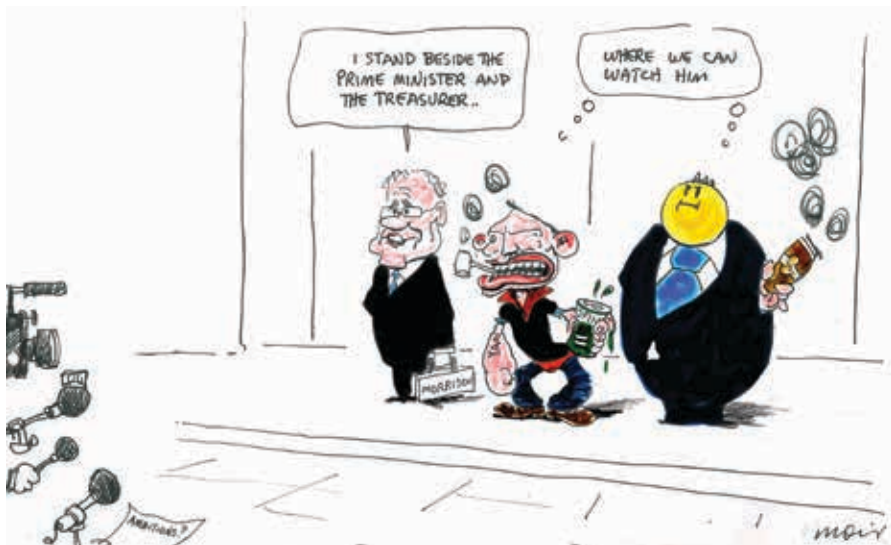
Parliament Sits June



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House of Reps only Both Houses

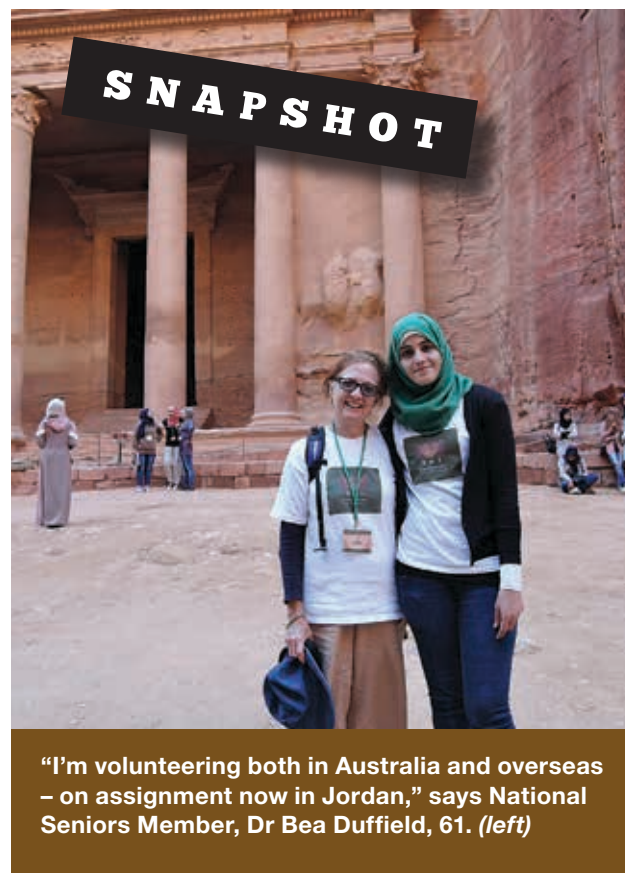
Parliament enters winter recess in July



58,444 dollars a year required for couples to live a comfortable retirement

42,569 dollars a year required for singles to live a comfortable retirement

Source: ASFA retirement income standards, May 2015



“I’m volunteering both in Australia and overseas – on assignment now in Jordan,” says National Seniors Member, Dr Bea Duffield, 61. (left)

Seniors contribute 1.4 times more than the 2013 deficit

As the federal government slashes the Age Pension, a National Seniors’ report reveals that older Australians are putting in 1.4 times more than the entire 2013 budget deficit.

Calculating the dollar value of their volunteering, grandparenting, caring and company loyalty, the report *Appreciating value: measuring the economic and social contributions of mature age Australians* has found that the over-45s contribute \$65 billion each year. This is 4.2 per cent of GDP.

National Seniors chief executive Michael O’Neill said: “These findings confirm that rather than a drain, older Australians are a highly productive, essential part of the modern economy.

“Older Australians are volunteering and looking after grandkids so mum and dad can work.

“In the paid workforce, their loyalty and low rates of absenteeism are worth, in human resource terms, around \$27 billion to employers.

“Simply put, older Australians paid their way through their working years and, are now more than paying their way in retirement,” he said.

The report was written by Swinburne University Associate Professor Elizabeth Brooke.

Find the report at www.nationalseniors.com.au/appreciatingvalue

Lifting the Professional, Ethical and Educational Standards in the Financial Services Industry submission to Treasury, May 2015. National Seniors argued financial advisers must have a tertiary degree and a structured professional development year.

Income Streams Review submission to Treasury, May 2015. National Seniors supported an option to use 50 per cent of the minimum drawdown requirement on an account-based pension one year, and then carry it forward to a higher drawdown in subsequent years.

Campaign Notes

See current campaigns at www.nationalseniors.com.au



At 69, child star of *The Parent Trap* and *Pollyanna*, Hayley Mills is still doing what she loves. Rosemary Desmond asks her about what matters in her extraordinary life.

Life Lines

For more than half a century Hayley Mills has worked her magic for the cameras and on stage.

Born into showbiz royalty as the daughter of acclaimed actor Sir John Mills and playwright mother Mary Hayley Bell, a career as an actress might seem an obvious choice, although Mills maintains it was 'quite by chance' that she got her start.

She shot to stardom in 1960 with *Pollyanna*, the cheerful orphan who always found something to be 'glad' about. A year later, her future in showbiz seemed assured after her dual role as twins Susan and Sharon in the Disney film *The Parent Trap*.

Mills bought her first house – in the South of France – at age 17, but says she never took her fame and fortune for granted.

At 69, Mills lives in London with her partner of 18 years, Indian-American actor Firdous Bamji who is 20 years her junior.

Tell me about your new show *Legends?*

It's a funny play with a lot of things to say about the film business, about women in the business, about getting older in the business and struggles of the business, which can make or break people, depending on how people respond to them. These two women have loathed each other for years and they don't trust each other and they don't think they have anything in common. I'm doing it with my sister Juliet. When the play was sent to us, it was up to us to decide which part we were going to play. Luckily, we didn't both want to play the same part.

Did your father Sir John Mills inspire you to become an actor?

He certainly did inspire me. He was such a wonderful actor and when the opportunity came for me to do something, it was quite by chance. When I was 12, I lived on a farm and went to ballet school and wanted a pony. It wasn't as if I wanted to be an actress but the opportunity came up (in 1959) to perform this wonderful part as the lead role in *Tiger Bay*. This little Welsh girl is running around the streets of Cardiff when she sees a murder. She also sees where the murderer hides the gun and so she steals it so she can join a gang of boys on the street. Now that means that the murderer is going to track her down. My father played the police inspector.

“ I lived on a farm and went to ballet school and wanted a pony ”



Legends Hayley Mills, Maxwell Caulfield and Juliet Mills.



Child Star Hayley starred in Disney's *Pollyanna* in 1960.

My start (in showbiz) was so lovely because at that age, it wasn't such a great big deal. I learned the lines and worked in front of the camera and enjoyed it enormously. The studios were my second home. But then I went back to school. I didn't think: 'Well, I'm going to move to Hollywood and become a movie star'. Then *Pollyanna* came along and that was the one that made the big change because that brought about a contract with Walt Disney. Suddenly I was working in a regular way.

You also met a lot of show business royalty, including David Niven, Rex Harrison, Laurence Olivier. Who was the most memorable, and why?

You've mentioned people with great personalities and big presences. David Niven was very warm and a very funny man. He was one of those people who couldn't have been anything but a star. Laurence Olivier I knew very well because he was a very good friend of my parents. They were all memorable and I only realised years later how tremendously fortunate I have been to know these people, to observe how they were and how they interacted with each other, how they treated other people. They were big stars but they were very serious and disciplined about their work. They didn't mess about ...they weren't spoiled, they had great fun and great times, but they didn't muck about when they were working.

Does it irk you that many people still think of you as a child star in *Pollyanna*?

“ cancer really made me appreciate everything so much more ”

Actors are always going to be labelled with the first role that brought them to public notice. I don't mind at all. I think it is absolutely astonishing now when somebody comes up to me and says: "Oh, weren't you Pollyanna?"

Do you prefer movies to the stage?

I haven't done a movie for a very long time. I've done television and that can be very exciting and it can be terrifying because you often have to work very, very fast and under difficult conditions sometimes and there isn't the money. The theatre certainly gives you a lot of mileage. The preparation time is great and the rehearsal time is fabulous. You've worked for weeks together and every time you do a performance you learn more and you get better.

Your partner Firdous Bamji is nearly 20 years younger. What do you say to people who question the age difference?

People think it is odd and they wonder if it could possibly work but it does work and it has worked now for 18 years. It's about the connection between two human beings and how they relate to each other.

You had double breast cancer in 2008. Did that make you think about giving up work, or reordering your priorities?

At the time, I was in Africa in the middle of a television series called *Wild at Heart*. I was very concerned I was going to let them down and I couldn't deal with all the treatments and so my sister joined the series for the year that I couldn't work. Although it was a horrible thing, cancer really made me appreciate everything so much more. I often wondered what sort of person I would have been in the War. Was I going to be the one cowering under the table or was I going to be the one who rushed out to help the firefighters? When this thing happened in my life, it really galvanised me and I knew I wasn't going to give in and I was going to find out what I was made of. It made me much clearer about

my feelings about people I loved and wasting life on things that were not important. It brought everything into focus; it brought me closer to my family and my partner.

And you are well now?

Yes. I did focus very strongly on diet in that year. I don't eat red meat, processed sugar or dairy. I do eat fish.

Will you keep working as long as you have roles available to you?

Absolutely...as long as I can remember my lines. It's what I love to do. ■

Hayley Mills is starring in James Kirkwood's comedy Legends! which is currently touring Australia.

profile

In my two-storey 'apartment' at La Giraudiere I had a room with a double bed, while next door there were four bunks. Downstairs was a bathroom, kitchenette and sitting area. I paid a little more for the single accommodation, by choice.

A communal kitchen was used for all meals for the group living there during my September weeks – three young Swedish girls, two who could speak French; two English girls who spoke Spanish and French; an American; and an Irishwoman, closer to my age, who was there for the second time.

As I had writing skills, my job was looking after the website and photographs. Others handled caretaking, gardening, painting and collecting the morning baguettes from the local bakery.

When we ate our lunch outside we were often joined by French locals and, one night a week, we would walk to the lake where musicians came from all over the world to perform on an outdoor stage.

During one of my free weekends I took trains to Bordeaux, Toulouse and Carcassonne but I loved to return to La Giraudiere to share my experiences with others and to hear of theirs.

I have travelled a lot and volunteered many times in Australia but La Giraudiere is a true cultural exchange. Paul's deft 'one size fits all' approach to age, talent and attitude results in a genuine bonhomie amongst his guests.

Through much of the year the focus is on improving the building and facilities. At other times, schoolchildren take over the house so it is wise to state the times you'd like to go.



Full Bloom Chores are matched with skill sets

Also, while winter is cold in France, Christmas at La Giraudiere with a roaring bonfire, is hard to beat!

For information about La Giraudiere go to www.volunteer-france.lagiraudiere.com

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spare change

Small business and families may be happy, but Treasurer Joe Hockey's second budget has stunned older Australians. Sarah Saunders has the rundown.



The government has slashed \$2.4 billion from pensions; cut around \$50 million from aged care; and pooled its flagship mature age employment subsidy. Even a tiny wound management study for the frail elderly, announced in 2013, has met with foul play. With few corresponding cuts in other areas, the over-50s have every right to feel disappointed.



“...increasing the taper rate for part-pensioners from \$1.50 to \$3.00 per \$1,000 of assets, while also increasing the threshold at which the asset test starts to apply, would require a couple to save around \$120,000 more for a comfortable retirement, requiring a super balance of \$630,000. This will have a greater impact on single retirees, who will need to save \$180,000 more in superannuation or a total balance of \$610,000” – Pauline Vamos, ASFA

BRICK BATS

Age Pension asset test and taper rate changes *At \$2.4 billion from 2017, the pension cut is the biggest savings measure across the entire budget.* As a result of changes to the assets test and taper rate, around 325,000 retirees will either lose all or part of their Age Pension. From 2017 the assets test threshold for home-owning couples will be lowered from \$1.15 million to \$823,000. For single home-owners it will drop from \$775,000 to \$547,000. In addition, the current \$1.50 taper rate will change to \$3.

Reducing from 26 weeks to six weeks the time some pensioners can spend overseas *Savings of \$168.6 million.* From January 2017, Age Pension, Wife Pension, Widow B Pension and the Disability Support pensioners who have lived in Australia for less than 35 years will be paid at a reduced rate proportional to their period of Australian Working Life Residence

(AWLR) if they are overseas for more than six weeks. The AWLR is the period a person has lived in Australia, as a permanent resident, between the age of 16 years and Age Pension age.

Increase in the PBS safety net threshold extended *Additional savings of \$5.1 million* The 10 per cent three-year increase in the PBS threshold announced in the 2014 budget has been extended by another year. From 2016, over the next four years, it will take consumers longer to access medicines at concessional rates.

Change to aged care means testing *Savings of \$26.2 million over five years.* Several big cuts, not noted here, were made in aged care, but this one will be directly felt. From 1 January 2016 aged care means testing for residents who pay their accommodation costs by periodic payment will be aligned with lump sum arrangements.

This will remove the rental income exemption under the aged care means test for residents who are renting out their former home and paying their aged care accommodation costs by periodic payments.

Wound Management Scoping Study announced in 2013 shelved

BOUQUETS

Indexation of the Age Pension to CPI announced in 2014, abandoned

Shingles vaccine listed on National Immunisation Programme Funding will be provided for a shingles vaccine for 70-year-olds, including a five year programme to provide 71 to 79-year-olds with a catch up vaccination, from 1 November 2016.

Reversal of Banking and Life Insurance unclaimed provisions The time at which unclaimed money in savings accounts

and life insurance policies is transferred to the government will be reversed from three years to seven. Changes take effect 31 December 2015.

Pensioners with “modest” assets to get payment

increase Around 170,000 pensioners will see increased payments due to new asset thresholds. Couples who own their own home with additional assets of less than \$451,500 will get a higher payment. Couples who don't own their own home and have assets up to \$699,000 in January 2017 will also be better off. For singles the maximum threshold point below which pensioners will be better off will be \$289,500 for home owners and \$537,000 for non-homeowners.

Release of superannuation for terminal medical

condition From 1 July 2015, unrestricted free access to superannuation for people with a terminal medical condition will be extended to two years. Patients must have two medical practitioners certify that they are likely to die.

Carers information gateway From 2015/16 a national gateway will be created for carers to access information and referral to specific supports and services.



“Any changes to the pension must be done within a clearly articulated retirement incomes strategy that considers the interactions of tax, super and social security”

– Michael O'Neill, National Seniors

KEEPING AN EYE ON

The \$10,000 Restart Wage Subsidy for mature age workers has been pooled with the Long Term Unemployed Wage Subsidy, the Youth Subsidy and the Tasmanian Jobs Programme. This consolidation may weaken the emphasis on older job seekers. A positive is that employers can now access the full subsidy after 12 months, rather than 24.

WORTH A MENTION

Other welcome announcements, both in National Seniors' budget submission, include:

- **Savings of \$113.1 million in the health portfolio** through the elimination of duplication, streamlining services and reducing government administration costs.
- **Combatting multinational tax avoidance** through a new law that will apply to tax benefits obtained from 1 January 2016 (under both new and existing schemes). ■

analysis

Pension change “unfair” says expert

The part-pension eligibility threshold for assets was reduced to \$823,000 for couples and in the May budget. From 2017, around 91,000 people will no longer qualify for the benefit, and another 235,000 will have a reduced pension. A QUT senior lecturer whose pension work has been cited by the OECD, World Bank and IMF, Dr Anup Basu, believes the policy would have unfair consequences.

“The age pension was always meant to be a safety net for those who did not have sufficient means of sustenance in their old age. So lowering of the asset threshold should make the pension accessible to only those who are in need of it, and not to wealthy retirees who can look after themselves.

Yet simple arithmetic shows that the changes are deeply flawed.

A retired couple aged 65 who own their home and have \$823,000 worth of liquid assets would be able to draw an annual income of below \$29,000 in the current ‘low interest’ environment if they purchased an inflation-protected lifetime annuity based on the rates offered by one of the major providers.

The current pension asset test treats annuities at a reducing asset value which may make the couple eligible for part pension in future. A lifetime annuity would involve handing over their entire savings to a private provider but gives retirees a guaranteed regular income for lifetime, just like the age pension.

However, the ‘guarantee’ of a private provider is certainly not equivalent to that of the government as adverse circumstances may change the ability of the provider to pay the promised income in future. So buying an annuity is not completely risk-free investing.

In contrast, a retired couple who owns their home and have liquid assets up to \$375,000 would receive the full pension and associated supplements close to \$34,000 per year, plus the benefits of many other government concessions. The ‘wealthy’ retiree couple who bought the annuity, would not get back their original savings of \$823,000, at least if they live as long as the average Australian. But the retiree couple on full Age Pension has full control over their savings. They can spend it in whatever way they want and even leave some for their children to inherit.

“ simple arithmetic shows that the changes are deeply flawed ”

‘Wealthy’ couples could opt to self-manage their retirement assets to generate more income but would face the risks of share market meltdowns and

property crashes. Less wealthy couples, however, would be receiving a risk-free government pension and probably sleeping better at night without having to worry about financial markets.

Of course, if the markets turn sour, ‘wealthy’ couples’ assets would decline and they would become eligible for Age Pension. This could lead to a perverse outcome where ‘wealthy’ couples are tempted into more risky investments in search of higher returns – safe in the knowledge the age pension is there to fall back on if the risk doesn't pay off.

The change in the pension eligibility threshold was driven by a desire to save dollars in the budget rather than formulate fairer pension policy for future generations. In reality, it is impossible to craft good retirement policy by tinkering with the Age Pension while ignoring superannuation. The hurried dash to find budgetary savings has led to a change that will result in unintended adverse consequences, as is often the case with policy on the run.”

Wild blue yonder



Torres del Paine, designated a UNESCO biosphere reserve nearly four decades ago, is a place of barren landscapes, brooding skies and pink flamingos. Rosemary Desmond boards a Twin Otter to see it for herself. Photos by John Raddatz.



National Geographic magazine called it one of the most beautiful places in the world – yet most people would be hard pushed to tell you where it is.

Some sceptics may even tell you that pictures of the jagged, near-vertical peaks have been ‘photo-shopped’ to make them appear more dramatic.

But these mountains are real and well worth the effort it takes to see them for yourself.

The name Torres del Paine is an apt descriptor. ‘Torres’ is Spanish for ‘towers’ and ‘paine’ (pronounced ‘pie-ney’) is derived from the local indigenous word for ‘blue’.

At 2,884 metres, Paine Grande is the highest mountain of the group.

The park, in southern Chilean Patagonia, was named a UNESCO biosphere reserve in 1978.

It boasts beech forests and high altitude steppes, as well as rivers and waterfalls, ice fields and glacier-fed lakes, Andean scrubland and desert and a wealth of bird and animal life.

At latitude 51 degrees south, the park was part of a large sheep estancia (ranch) until 1959.

It now draws more than 150,000 visitors a year – mostly in summer.

More than half are foreigners – some embedded in the wilderness experience on hiking holidays, others catching a glimpse from a bus on day tours.

All are keen to discover the wild South America beyond the well-trodden beaches of Rio and the spectacular but tragic ruins of Machu Picchu, abandoned in the 16th century by the Incas as they fled the onslaught of the Spanish Conquistadors – who never found the city.

In contrast to the fate of Machu Picchu as an Incan city, the future of Torres del Paine is one of hope.

One early morning in late February 2015, a chartered Twin Otter aircraft with 20 tourists aboard left the foggy southern Chilean port of Punta Arenas for a one hour flight over Southern beech forests and isolated farmsteads to Puerto Natales, gateway to the 1810 sq km park.

A further two hours in a bus took us past farm animals to gaze at bemused guanacos, a wild first cousin to the llama.



Day Trippers John Raddatz and Rosemary Desmond

Guanacos were once rated as endangered in the park but their natural predators, the puma, now hunt rabbits and hares and the park’s guanaco numbers have swelled into the thousands.

On our visit, we spotted a flock of pink flamingos in the middle of a lake, a grey Andean fox and small groups of Darwin’s rheas, named after the young naturalist Charles Darwin who documented them on his second voyage of the Beagle in 1834.

But the park is not without its creature comforts for humans – with a few hostels and hotels.

After a lunch of lamb and salads at a lakeside restaurant, we saw the three metre-wide wingspan of a condor wheeling high overhead as the big vulture searched for its own lunch of carrion.

Our group reboarded the bus for the return trip to Puerto Natales and Punto Arenas as the fickle Andean weather changed and the towers were again shrouded from view.

But the weather gods were again on our side at the

Falkland Islands, another of South America’s natural wonders and the scene of a brief but bitter conflict still fresh in the minds of many.

In 1982, this outpost of the British Empire was the scene of a 10 week-long war with Argentina – whose dead outnumbered those of British forces by more than two to one before Britain triumphed.

To this day, Argentina maintains it’s right to sovereignty over the Falklands, together with South Georgia and the remote South Sandwich Islands near Antarctica.

Unsurprisingly, the Falkland Islanders are staunchly British. In 2013, a referendum of the 3,000 inhabitants showed 99.8 per cent in favour of remaining a British Overseas Territory.

“ discover the wild South America beyond the well-trodden beaches of Rio ”



A herd of wild guanacos



King penguins on the beach

Only three votes were cast against it.

Known to its Argentine neighbours as Las Malvinas, the Falklands' capital Port Stanley looks like a Scottish village – but there are some differences.

The names of Royal Navy ships which sank in the 1982 war are picked out in stones in giant letters on the hillside opposite Port Stanley.

Another difference is the dozens of cruise ships which visit the Falklands every year, injecting an estimated £10million into the territory's economy.

There is a street named Thatcher Drive in honour of former Prime Minister Margaret Thatcher who led Britain to victory and a bronze bust of the 'Iron Lady' herself was erected in a park in January this year.

A few kilometres outside Stanley, British troops are still clearing fields of land mines, 33 years after they were laid by the Argentines. The UK maintains a military base nearby.

But the war is just one aspect of the Falklands: the penguins are what most tourists to the Falklands come to see.

The birds nest in rookeries closer to Stanley but if you are prepared for a bone-jarring and often hair-raising two-and-a-half-hour bumpy ride across spongy peat bogs by four-wheel drive, you can also visit Volunteer Point, a peninsula on the north-eastern tip of East Falkland.

This privately-owned nature reserve is home to the king penguins' largest breeding group within the Falklands where they are at the most northerly point of their global range.

At Volunteer Point, four-wheel drives line up in rows overlooking a white sandy beach, which at first glance looks inviting enough for a swim...until you are told the water temperature is only nine degrees.

But for Gentoo, Magellanic and King penguins, Volunteer Point is the ideal place to make a nest and spend the summer in a grassy colony behind the sand dunes.

The islanders take seriously their responsibilities in preventing harassment to the penguin rookeries by appointing marshals to stand guard. They have also staked out

areas with rings of white-painted rocks beyond which no camera-toting tourist may go.

And rightly so.

By 1870, Volunteer Point's king penguins were almost wiped out for their oil and beautiful feathers. Their breeding cycle takes more than a year and one pair can only rear two chicks in any three year period.

But their numbers have since regrown to around more than 1,000 breeding adults raising up to 500 chicks each year.

“ This privately owned nature reserve is home to the king penguins' largest breeding group ”

Our return trip from Volunteer Point revealed spectacular vistas of the islands, more bone-jarring peat bogs and giggling from the young woman driver of our Land Rover.

“Are you alright, guys?” she yells to the two Australians, two Swedes and an American passenger in her Land Rover.

We assured her we were – while grimly hanging on to the lurching vehicle and nervously watching to see how she would negotiate the next near-vertical drop or swampy creek where overturning or getting bogged seemed odds-on.

Luckily, nothing so dire happened and we returned to 'real' roads, albeit surfaced with gravel.

Back in Stanley, we made a quick trip around the little town, past neat little houses, Government House, pubs with 'British to the bootstraps' names such as Stanley Arms, Globe, Victory and Rose – and a large, green barn-like structure, picturesquely named 'The Trough'. It was the only place to go after 10pm, as we were told.

Much as some would have liked a drink to settle the nerves after two hours jolting over the peat bogs, we couldn't stop to see the Falklands' nightlife, instead returning to our cruise ship with our camera memory cards full of photos of its wildlife.

The landscape, the penguins and the stories – only slightly embroidered – of our day in the Falklands made it all worthwhile. ■

The writer travelled at her own expense.

No matter where you are in the world, there are certain issues that all countries share. These include global financial instability, terrorist threats, cyber security concerns, world poverty, conflict leading to mass immigration and climate change.

Recent research carried out by a team from the University of Tasmania (reported in the media following publication in the journal *Nature Climate Change*) predicted that sea levels will rise by almost a metre by the end of the 21st Century. This is only 85 years away and hence will be in the life span of the majority of children born today. After contemplating this prediction, I followed up with my own reading on the subject.

Predictions on the degree of sea level rise vary widely and this is due to variables that need to be considered in any calculation. This latest prediction is by no means the gloomiest! Recent research also indicates climate change is progressing at a faster rate than projected.

The prediction, if realised, will see an estimated 150 million people affected in low-lying coastal and small island communities. The prediction had me looking up the internet to see what a sea level rise of this magnitude would mean to the area where I reside. The Department of Environment website is an interesting site with maps showing coastal changes in Australia should the predictions eventuate of a range of various sea level rises.

Australia is a big country but 85% of our population live in coastal cities and towns. There is little doubt that our lower-lying coastal regions will experience flooding as a more frequent occurrence.

Of more concern are low-lying island nations who may well be totally submerged and cease to exist in their current idyllic surroundings.

Governments across the world have the task of undertaking reforms and initiatives to reduce the emission of greenhouse gases. They need to stimulate research, investment and growth in renewable energy sources while at the same time encouraging the reduction in emissions from current energy sources. The implementation of clean coal technology is still in the developmental phase but if commercially viable, would be a win-win for Australia with our vast coal reserves. We also have the advantage, due to our geographic location and the size of our land mass, to generate power through a large range of renewable sources including wind, tidal, solar and geothermal means.

The same researchers I quoted at the beginning of this article believe that if major mitigation is undertaken, the sea level rise could be minimised and range between 30 and 60cms during the 21st century. Climate change is a cyclical event. Isn't it therefore worth the investment and effort to reduce that part of climate change which is influenced by man?

Climate change is a world issue but we can do our part, both as a country and as individuals to show the world how to minimise the emission of greenhouse gases.

David Carvosso
Chairman
National Seniors Australia

