

October | November 2014

# 50something

AUSTRALIA'S WIDEST CIRCULAR MAGAZINE

## **Brave New World**

Making Later Life Dating Fun

## **Cruising 101**

A Touch of Luxury

## **iPad, Surface, Galaxy**

Which is Best for You

## **Summer Salads**

Duck & Marmalade Dressing

## **Bad Financial Advice?**

How to Lodge a Complaint

# Felicity Kendal

"I grew up on a beach in Goa"





## 100% Organic Coconut Oil. Nothing else.



Melrose Unrefined Organic Coconut Oil is made from virgin cold pressed coconuts, which maximises the nutritional benefits and properties.

Coconut oil does not contain any cholesterol and is quickly metabolised into energy. Melrose Unrefined Organic Coconut Oil retains the natural aroma and flavour of coconut. Perfect for use in cooking, Melrose Coconut Oil is not altered by heat.

Coconut oil can also be massaged into the skin for external applications.

Visit our website for more information at [www.melrosehealth.com.au](http://www.melrosehealth.com.au)



**melrose**  
the whole body health co.



Saturday night.  
Just the two of you.  
A DVD.  
And Werther's.



What comfort tastes like.



**WIN a Sony  
entertainment  
pack valued  
at \$6,000**



**Prize includes:**






50" smart TV, 3D Blu Ray DVD player, PS4, digital video camera, premium sound bar, SLR camera, Tablet Xperia Z2, docking station and more.

## Take out home or landlord insurance for your chance to win

Take out a new home or landlord policy through National Seniors Insurance before 31 October 2014 and not only will you be getting great value insurance cover, you could be taking home a Sony entertainment pack valued at \$6,000.

Our policies include:

-  **New for old replacement** on the everyday contents of your home<sup>1</sup>
-  **12 months cover for the price of 11** so you can save the cost of one month's cover<sup>2,4</sup>
-  **Up to 30% no claim bonus** meaning you'll save each year you don't make a claim<sup>3,4</sup>

**Call or visit our website for a competitive quote today.**

**1300 50 50 99**

**[nationalseniorsinsurance.com.au/win](http://nationalseniorsinsurance.com.au/win)**

**Get  
protected**

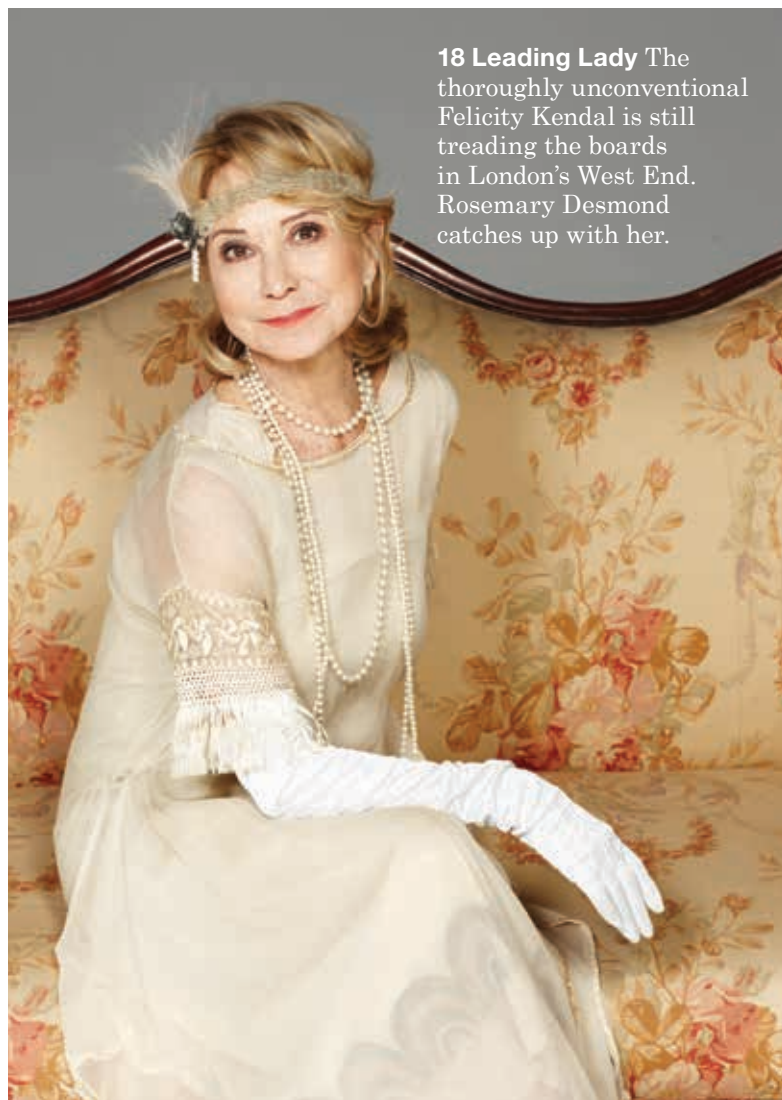
**National Seniors**

**Insurance**

In arranging insurance National Seniors Australia Ltd ABN 89 050 523 003 acts as an agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. Policy terms, conditions, limits and exclusions apply. We do not provide any advice based on any consideration of your objectives, financial situations or needs. Before making a decision about insurance, please consider the Product Disclosure Statement available from National Seniors Insurance. If you purchase insurance we receive commission which is a percentage of premium. Ask us for more information before we provide you with services. Competition runs 01/09/14 - 31/10/14. Prize drawn on 17/9/2014, 2/10/2014, 20/10/2014 and 5/11/2014 at Lvl 13, 2 Market St Sydney. Winners' names published in The Australian 19/9/14, 4/10/14, 22/10/14 and 7/11/14. Authorised under NSW Permit No: LTPS/14/04969; ACT Permit No: TP 14/02283, SA Licence No T14/1148, VIC Permit No: 14/4517. Promotion terms and conditions available at [allianz.com.au/prize](http://allianz.com.au/prize). **'New for old replacement'** - At Allianz's discretion and subject to availability of replacement item. **'12 months cover for the price of 11 offer'** - New home or landlord policies only. Available only for policies purchased in-branch and cannot be used in conjunction with any other offer. **'Up to 30% no claim bonus'** - To qualify for the maximum no claim bonus of 30%, home insurance customers must have had no home or contents losses in the preceding five years; landlords insurance customers must have had no landlord losses in the preceding three years. However, customers who have had up to two claims may still qualify for reduced no claim bonus. **'No claim bonus and 12 months cover for the price of 11 offer'** - Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Home and landlord insurance discounts may not be applied to any flood component of the premium (if applicable).

# 50something

AUSTRALIA'S WIDEST CIRCULATING OVER-50S MAGAZINE



**18 Leading Lady** The thoroughly unconventional Felicity Kendal is still treading the boards in London's West End. Rosemary Desmond catches up with her.

**20 Love Is In the Air** Former magazine fashion editor Jane Teliga shares her later life dating tips.

**22 Back in the Day** Teacher Lucy Taylor sets out across Australia to hear the stories of colourful old-timers.

**25 Righting Investment Wrongs** If you've been the victim of shoddy financial advice, help is there, writes lawyer Paul O'Shea.

**28 Going the Distance** Complex and costly annuities are not the answer to longevity risk. Tony Negline explains.

**30 Agony Planner** Struggling with superannuation, pensions or shares? Colin Lewis answers your questions.

## First Up

9 Letters

12 News

14 Executive Diary

16 Campaign

## Epicurean

33 Books & Movies, Events

**34 Top Shelf** A humble Antipodean honey is taking the world by storm. Cliff Van Eaton marvels at manuka.

**36 Smooth Sailing** The Queen Mary 2 is not a ship but a floating, sumptuous palace, declares Noel Bourke.

**40 Taste of Summer** Annabel Langbein shares childhood memories of a South Island summer. By Casey-Ann Seaniger.

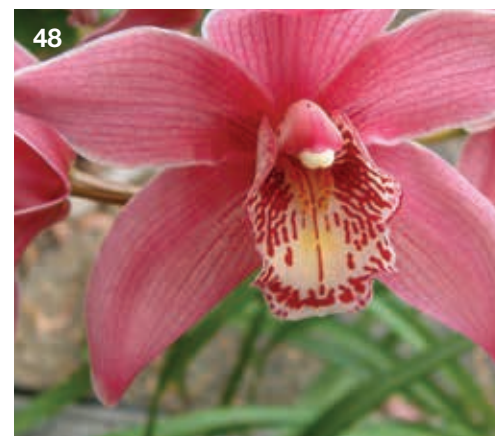
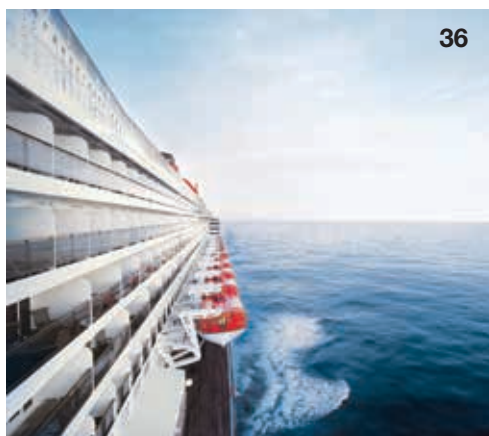
## Time Out

**44 Tech Spec**  
Choosing a tablet

**46 Puzzles**

**48 Garden**  
Repotting an orchid

**50 The Last Word**  
Shaped by history







*50 something* has been known to showcase the amazing feats of older Australians. But most people, whatever their age, would rather not jump out of a plane or run a marathon. Many are quite happy to do the crossword (p46), potter in the garden (p48) or cuddle up in front of a movie (p33). Others simply enjoy a good yarn with a local old-timer (p22) or meeting new people (p20). Those driven by politics settle for parliamentary sitting dates; lobbying wins;

and insider opinions (p16); while independent investment insights (p28) are always welcome when nest eggs are at stake. It's these simple things we share – stories, ideas, triumphs, advice – that, while we may never meet, make us all part of something bigger.

Enjoy this issue.

**Sarah Saunders**  
Editor

s.saunders@nationalseniors.com.au

## contributors



Jane de Teliga has reported on fashion collections in London, Paris and Milan as style director of *The Australian Women's Weekly*, fashion features editor-at-large on *Harper's Bazaar* Australia, and *The Sydney Morning Herald's* style and fashion editor. After a life-changing decision, she packed two suitcases and moved to Europe.



Award-winning photojournalist Simon de Trey-White (blog: <http://simondetreywhite.com/wordpress/>) is an Inveterate traveller and confirmed nomad currently living in New Delhi with his wife who runs a children's home. In-between commissions he pursues documentary projects on social issues as well as development and the environment.



Tony Negline has worked for 25 years in the financial services industry. He runs his own consulting business and writes a weekly column for *The Australian* and the *Switzer Super Report*. His book, *The Essential SMSF Guide 2014/15*, is published by Thomson Reuters.



English and History teacher, Lucy Taylor, is now working as a school counsellor. She helps young people attain life skills, including the skill essential for personal development and career success – the ability to cope with change. Lucy has four adult sons and lives with her husband in south-east Queensland.



Cliff Van Eaton is co-author of two books on bee diseases used by beekeepers in New Zealand and overseas. For over 30 years he worked as a beekeeping adviser and consultant in New Zealand, and has also assisted beekeepers in the Solomon Islands, Uruguay and Vietnam.



Lawyer Dr Paul O'Shea, has conducted leading cases in consumer credit law and advises governments, consumer groups and industry. Author of *The Legal Environment of Business* (Thomson Reuters), Paul's most recent publication is a chapter in *Consumer Law and Policy in Australia and New Zealand* (Federation Press).



Self-confessed geek Charles Coventry decided IT was where his future lay after a 20+ year career in the RAAF as an Avionics Technician, working on F111 and F18 aircraft. When not busy with Bits and Bytes, Charles goes 4-wheel driving in his special edition Land Rover Defender SVX with wife Anne.

**National Seniors**  
Australia

### Publisher

National Seniors Australia  
A.B.N. 89 050 523 003  
ISSN 1835-5404

### 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](http://www.nationalseniors.com.au)

### Disclaimer

National Seniors Australia [NSA] accepts no responsibility for the accuracy or completeness of any material herein and recommends readers exercise their own skill and care with respect to the contents of the magazine. The magazine contains views and or recommendations which do not necessarily reflect the views of NSA or its commitment to a particular course of action. A reference to a particular person, product, organisation or service in an advertisement or elsewhere in the magazine in no way implies any form of endorsement by NSA of that person, organisation, product or service. NSA disclaims to the extent permitted by law all liability for claims, losses, expenses, damages and costs the reader may incur as a result of, or associated with, the use of the information contained herein for any reason whatsoever. The publisher reserves the right to accept or reject any advertising or editorial matter. No part of this magazine may be reproduced, reprinted or otherwise duplicated without written permission of the publisher.

Printed by Horizon Media

VISIT THE WEBSITE  
LINK BELOW FOR  
MORE OFFERS

# 25% OFF 1 PAIR OF GLASSES FROM THE \$149 RANGE AND ABOVE\*

Prices include PENTAX standard single vision lenses.

**PLUS** FREE DIGITAL RETINAL PHOTOGRAPHY  
WITH EVERY BULK BILLED EYE EXAM\*

**AND** AS ALWAYS PLEASE ASK FOR A  
**FREE** CONTACT LENS TRIAL

*Classic Design*

Alex Perry  
designed for Specsavers

*Aurora.*

fcuk  
vision

OSIRIS  
eyewear

KAREN MILLEN

JEFF BANKS  
LONDON

COUNTRY ROAD  
EXCLUSIVE EYEWEAR COLLECTION

QUIKSILVER

TOMMY HILFINGER  
EYEWEAR



1. USE your QR CODE scanner to go straight to the URL or use the web link.
2. COMPLETE the registration details and select your local Specsavers store.
3. DOWNLOAD your Premium Club voucher and redeem in your local Specsavers store.
4. SHARE with family members.

<http://corporate.specsavers.com.au/nationalseniors>

**National Seniors**  
Australia



\*25% off applies to the purchase of one pair of glasses, complete with PENTAX standard single vision, bifocal or multifocal lenses. Cannot be used in conjunction with any other offers. Prices for other lens types may differ. Frames must be chosen from the \$149 range or above. Does not include Lens Options. Must be the same prescription. Applies to one pair of glasses only. Pricing in AUD. Offer only available in Australia. Offer ends 31/12/2014\* With an up to date Medicare card. Enter the URL provided above to your internet browser or use your QR Code scanner for full details.





# Over 50? Switch to nib health cover

## Health cover designed for the over 50s

Cover for the important things, like heart surgery and joint replacement, without paying for the things you no longer need, like pregnancy and birth related services.

## Switching is easy

nib will recognise waiting periods already served with your current fund so you can claim straight away, and they'll look after the paperwork to save you the hassle.

Plus as a National Seniors member you can take advantage of a special offer when you join any combined nib Hospital and Extras cover!

- ✓ Up to 6% ongoing discount on your premiums when you pay by direct debit from a cheque or savings account\*
- ✓ Receive 30 days of health cover on nib\* (conditions apply)

**Call now on 1300 50 50 96 or visit [nationalseniors.com.au/nib](http://nationalseniors.com.au/nib)**

**NATIONAL  
SENIORS  
MEMBER  
OFFER**

nib health insurance is promoted by National Seniors Australia Ltd ABN 89 050 523 003 as an authorised representative of nib health funds limited ABN 83 000 124 381. Offer applies to National Seniors Australia members only. Information given is based on nib Mid and Top no Pregnancy Hospital cover. \*The 6% discount on your premium excludes any Lifetime Health Cover loading and only applies to direct debit payment from a cheque or savings account. \*You must pay the first 31 days of your premium and nib will pay for the next 30 days of your premium. ~Any benefit limits already used with current fund will apply to your new nib policy. Waiting periods apply for services not currently covered. Conditions apply, please call 1300 50 50 96 or visit [nationalseniors.com.au](http://nationalseniors.com.au)

**National Seniors**  
Australia

**nib**  
it's worth it



## Blended nutrition

I wish to contribute to the question of 'What food should I eat during treatment?' (So it's cancer. Where to next? *50 something*, August/September)

In July 2011, my husband was diagnosed with cancer (Burkitt's Lymphoma) and he started chemotherapy treatment immediately.

He suffered many side effects, including bleeding mouth and lips.

But he suggested that if I blended all the solid food to thick liquid then he could drink it with a larger hole straw (not a normal drinking straw).

For breakfast I would blend muesli and fresh fruits with milk.

For lunch and dinner I blended meat and vegetable I had also cooked for myself with stock or water.

One of the dishes I blended – which still gives us a laugh when we think about it – was 'sweet and sour pork with rice'.

My husband is now in remission.

I hope this valuable experience of mine will be beneficial to other cancer patients and their carers.

**Vipa Newton**  
**Hornsby NSW**

## Note to self...

As a 50-something woman still working full time in my own business, my life is extremely busy and to date I confess I have never picked up and read your publication even though I have been receiving it for a number of years.

But today I am on a train to Sydney to visit the grand kids and grabbed the latest copy as I ran out the door.

I had always thought this mag was for 'old' people and was embarrassed to receive it in the post as the postman would know that I am 'old'.

What a pleasant surprise. This publication is wonderful and I have now read it from cover to cover!

It's also good to know that if my husband kills me, my money is safe! (Judge Willing, *50 something*, August/September 2014)

Note to self... read it regularly.

**Catherine Martin**  
**Toronto NSW**

## Augustus' bias

In "Campaigns" (*50 something*, June/July 2014), I noted Augustus' bias in advocating for Treasurer Joe Hockey's budget.

Many of us are anxious that Australia pays \$1billion a month in interest on our national debt.

But opinion polls show that Australians are not fools. We realise that this budget is unfair. It makes the poor become the 'lifters' while allowing the rich to go on being 'leaners' to use Joe Hockey's own terms.

There is a lot we could do to 'repair' the budget by taxing the super profits of multinational corporations, the banks and the mining companies.

This month, Augustus' bias comes in the suggestion that somehow Australians did not vote for the Senate they got.

Augustus tells us that 'a few people in the Senate can hold the government to ransom'.

In fact, Australians vote for a Senate as well as the House of Representatives. Many deliberately vote differently in the Upper House to provide a brake on what they perceive as the government's likely excesses (with Work Choices resulting from Howard's control of both houses still in people's memories).

The present Senate might be described as more "representative" than the government, given its attitude to the budget is closer to the opinion polls than is the government's budget.

**Chilla Bulbeck**  
**Adelaide SA**

*Ed – Augustus's predecessor, Cicero, who came from the other side of politics, penned this column for four years until the change of government. The idea is to provide an insider's perspective of Canberra happenings.*

*We regularly publish letters refuting Augustus' world view and welcome the debate it generates amongst you.*

## Mature workers underrated

I went back to university last year and then looked for a job ("The Gold in Old", *50 something*, August/September 2014).

Even though I had just turned 50, it took me five months before I found work and over 100 applications to different places in Darwin.

If I was lucky enough to get an interview, the questions I was most asked were: 'Can you handle it and could you handle the stress?'

I had worked all my adult life and I was appalled at the attitude towards the older generation and how younger people view us.

In raising the retirement age, I don't think Tony Abbott has considered the discrimination older people face, nor does he have any idea how much knowledge we have to share in our working and daily lives.

**Debbie Cooke**  
**Parap NT**

## Hearing aids not covered

I'm just writing this letter to see if there are any other seniors out there experiencing the same problem as I am.

I'm 58-years-old, still working and paying taxes. I also contribute to a private health fund, so I do pay my way.

My problem is I need hearing aids. I get something back from Medicare for the hearing test, but nothing for the aids themselves.

My health fund will only cover \$1300 for each ear, so I would have to come up with the rest of the money myself, which is anywhere from \$8,000 to \$12,000.

I cannot afford that sort of money as I'm still paying off a mortgage and personal loan for a car to get to work.

I understand people who are unemployed can get the aids for nothing. That's OK but I also need them to be able to hear my customers and colleagues.

I don't think this is fair:  
Medicare should cover the gap  
from my private health fund.

If the government wants seniors  
to continue working, then it  
should keep them healthy.  
Give us a fair go.

**Narelle Taylor**  
**Loganholme Q**

### Glass houses

What audacity Mr Hockey  
has asking the public to  
work until 70 among other  
things! Do people realise that  
parliamentary members can  
retire at any age? Serve at least  
two consecutive terms and  
they're guaranteed a pension  
of around \$130,000 per year  
for life. Former Prime Ministers  
receive around \$400,000  
per year for life. Since 1975  
when Whitlam left politics, we  
have paid out \$52,200,000 in  
politicians' pensions. That's the  
first expense Mr Hockey should  
cut. Most politicians had other  
occupations before standing  
and can return to them after  
leaving, or they could apply for  
the dole.

**M Piert**  
**Victory Heights Q**

## Chatter Blogs

### On the federal government's decision to delay the compulsory super increase...

Here is a means of workers having more for retirement and taking some pressure off Age Pensions and Abbott is effectively canning it. This is lunacy. – **Terry (Cairns)**

### On raising the age at which you can access your super...

It seems that if you have virtually any assets, there will always be people only too ready to relieve you of them! – **Romaine**

### On whether alcohol should carry warning labels...

Warnings will not help. The culture has to change. – **Anonymous**

Find the Members' Forum blog at [www.nationalseniors.com.au](http://www.nationalseniors.com.au)

Write next issue's best letter to WIN the new Navman GPS EZY270LMT (RRP \$279). Its large 7 inch screen and clear, uncluttered layout with big icons is easy to use. Features include free lifetime map updates, premium safety alerts for speed and red light cameras and school zones, landmark guidance and lifetime live traffic updates from SUNA. See more at [www.navman.com.au](http://www.navman.com.au). Vipa Newton wins a pack of Essentially Australia essential oils for her letter this issue.



## Have your say in 50 Something magazine:

**Email:** 50 something@nationalseniors.com.au

**Mail:** 50 something Letters  
GPO Box 1450, Brisbane 4001

**Fax:** (07) 3211 9339

*Letters may be edited for clarity and brevity*

## EXPRESSIONS OF INTEREST

The Board Appointments Committee of National Seniors Australia Ltd is seeking Expressions of Interest from suitably qualified people who would like to be considered as a Director of the organisation.

This is an opportunity to become more involved with National Seniors Australia Ltd.

The Board currently consists of seven Directors, two of whom will be retiring at the AGM in November and may offer themselves for re-election. The Board may have a maximum of 9 Directors.

We are looking for people who believe they have the skills to help guide the organisation through its next phase.

Appointments are for a term of three years with one third of Directors up for re-election each year.

If you think that your skill set or experience would be valuable to National Seniors Australia, please contact us.

For full position description visit [www.nationalseniors.com.au](http://www.nationalseniors.com.au) or phone **Gail Lawrence** on **07 3233 9189**.

**Applications must be in writing and addressed to:**

Board Appointments Committee  
National Seniors Australia Ltd  
GPO Box 1450  
Brisbane 4001  
Or via email [v.wells@nationalseniors.com.au](mailto:v.wells@nationalseniors.com.au)

**Expressions of interest close COB Wednesday  
22 October 2014**

**Be  
heard**

**National Seniors**  
Australia



# Batteries

for Hearing Aids and  
Assisted Listening Devices...

## Buy online and SAVE!

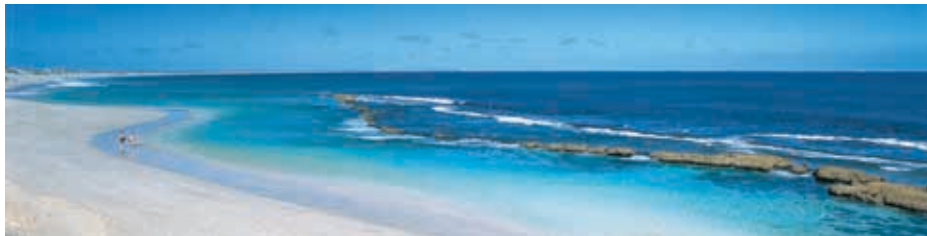


Purchase a box of 10 packs or  
60 batteries for only \$30\*.

For this and other great hearing aid savings go to:  
**[www.hearinghound.com.au](http://www.hearinghound.com.au)**



\*Conditions apply. Delivery \$9 Australia wide.



Having flown, run, skied, cycled, hiked, swum and driven around every corner of the country, Jen Adams and Clint Bizzell from Network Ten's *Places We Go* have compiled an ultimate top 100 bucket list of Australian places to see and things to do. Pushed to pick a top 10, this is what they came up with.

1. Mitchell Falls, The Kimberley, W.A
2. Ningaloo Reef, W.A
3. Kakadu National Park, N.T
4. Kings Canyon, Red Centre, N.T
5. Broome, W.A
6. Wilson's Promontory, VIC
7. Whitsundays, FNQ
8. Birdsville, Outback Queensland
9. Flinders Ranges, S.A
10. Freycinet National Park, Tasmania

*Australia's Top 100 Places To Go – The Ultimate Bucket List* (Explore Australia) by Jen Adams and Clint Bizzell is available at bookstores RRP \$34.95

## Food for thought!

Eating the right food not only keeps the body at optimum performance, it also boosts our brains as we age, says naturopath Sandra Villella from women's health organisation Jean Hailes.

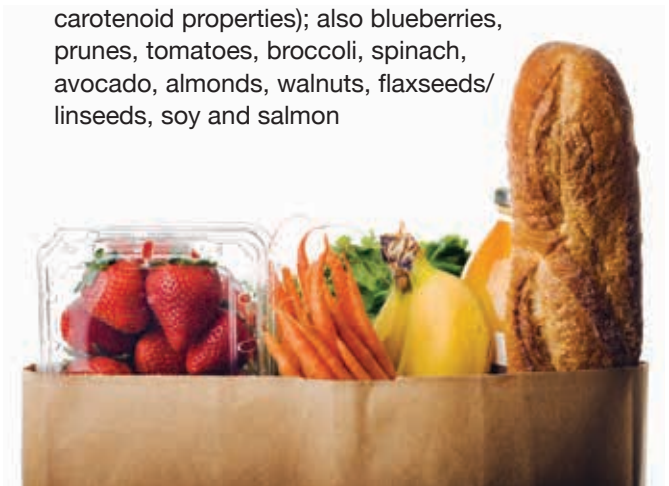
"When we look at foods that feed our brain, evidence in the research supports eating a healthy diet," she says.

"Healthy eating reduces our risk of cardiovascular disease, which in turn seems to reduce the risk of cognitive decline."

Here are Sandra's tips for boosting your brainpower.

- Start the day with a healthy breakfast
- Drink water and eat regular meals and snacks to help with concentration
- Reduce saturated fats as these can increase cholesterol (linked with impaired brain function)
- Use poly- and mono-unsaturated fats such as olive and canola oils, fish, almonds and avocados
- Drink tea – L-theanine in tea promotes mental relaxation and attention
- Get plenty of omega-3s for healthy brain function – fish, walnuts and flaxseeds/linseeds

- Menopausal women may benefit from eating phytoestrogens – found in soy, as well as some grains, seeds, nuts and legumes
- Top health foods include orange and green coloured fruit and vegetables (for their carotenoid properties); also blueberries, prunes, tomatoes, broccoli, spinach, avocado, almonds, walnuts, flaxseeds/linseeds, soy and salmon







**October 21, 1964** The film version of the widely popular stage show *My Fair Lady*, based on George Bernard Shaw's *Pygmalion*, premieres in New York. It stars Rex Harrison and Audrey Hepburn who beats Julie Andrews into the role of Eliza Doolittle. The film goes on to win 8 Academy Awards including Best Picture, Best Actor and Best Director. But Hepburn is snubbed and walks away empty-handed.

# 50 THIS DAY THEN

## Flanagan makes Booker shortlist

Australian author Richard Flanagan, 53, could join countrymen Patrick White, Thomas Keneally and Peter Carey in winning the prestigious Booker Prize after making the 2014 shortlist with his novel *The Narrow Road to the Deep North*.

Flanagan is up against Joshua Ferris for *To Rise Again at a Decent Hour*; Karen Joy Fowler for *We Are All Completely Beside Ourselves*; Howard Jacobson for *J*; Neel Mukherjee for *The Lives of Others*; and Ali Smith for *How to be Both*.

The judges praised the 'depth and range' of the shortlist. This year the prize was opened up to any author writing originally in English and published in the UK. Previously, it was restricted to authors from the UK and Commonwealth, Republic of Ireland and Zimbabwe.

*The winner will be announced on 14 October 2014.*



## Dispatches



**Name:** Joanne McCarthy, 54, *Newcastle Herald* journalist

**Provenance:** Gosford, NSW

**How do you feel about winning a Gold Walkley, Australian journalism's highest honour?** I was okay about receiving the award because a regional journalist has only won it once before, but personally it has been a bit of a pressure. Suddenly I was in the spotlight...when the emotional impact of the previous few years' work really started to hit me.

**Your reporting of child sexual abuse led to a royal commission. Is this your greatest achievement?**

My greatest achievement is raising three sons to be the beautiful and mature human beings they are today. I see the work writing about historic child sexual abuse in institutions as a moral responsibility and necessity.

**Was there a moment when you realised the victims needed justice?** The suicide of a man called John Pirona, who was a victim of a paedophile priest called John Denham, had a profound impact on me. I wrote a piece a few days after his death in which I said "There will be a royal commission because there must be", and that was the start of the *Newcastle Herald's* campaign.

**You were threatened by church authorities. How did you remain strong?** Bullying and threatening males are a dime a dozen in this country. I dealt with them by telling the truth about what churches had done to children.

**What is your advice to young journalists?** Know thyself.

**Is it true that you wanted to be a librarian rather than a journalist?** Absolutely true. I only applied for the job because my boyfriend at the time pushed me to do so. I was pretty angry because I pictured myself having a lovely career as a librarian.

**Pearl of wisdom?** Take the time to have a conversation with people. Sometimes just a few minutes of your time can make all the difference to someone.



Michael O'Neill  
CEO National  
Seniors Australia

Perspective.....a particular attitude toward something

How often do we challenge others to 'put things in perspective' – whether in the personal, public, corporate or sporting arena? Generally perspective is placed in the shadow of history.

Of course, perspective often proves hard as we slip into long practised habits.

The anniversary this year of the outbreak of the 'Great War' has seen commentary about the perspective that catastrophic event provided to the world for generations to come. The slaughter on all sides is beyond comprehension.

The brutality and horrors experienced by men, women and children of all ages and nationalities was of such size that it is not surprising it was optimistically referred to as the 'war to end all wars'.

Fast forward to the present and sadly, brutality and horror remain current. The terrible circumstances of the downing of the Malaysia Airline MH 17 by rebels in a Russian controlled part of Ukraine provided a sense of the terror experienced by generations of young men and women drawn away to futile fights in foreign lands. This was quickly eclipsed by the horror of the execution of American journalist James Foley by Islamic extremist group ISIL.

'Perspective' is the family of the airline passengers, the family and colleagues of James Foley and the many people in the path of ISIL. Then there are the thousands at risk of the Ebola virus in Africa and the mayhem of the Israel/Gaza conflict. It seems perspective has delivered little as we see the horrors of history repeated too frequently.

In the meantime, in our land of milk and honey there is derision over the performance of governments national and state. Populist manipulators roam the corridors of 'media-land' gorging on the entrails of perspective. And we watch seemingly oblivious to the perspectives that have and will live on for generations and centuries ahead.

Is it not time that the pettiness and hardship we experience were put into perspective? Whether it is budget protests, corrupt politicians, sports doping or who served the best omelette? It is time to move on from the self-indulgent dream world.

Unfortunately, correspondence and the odd vitriolic email and phone call suggest that perspective (or its absence) does not sit safely with any age group. We are all guilty, whether blockading politicians as a protest about university fees or unleashing the passion in an email or the 'give him a burst' in a telephone conversation.

I reflect on past events that consumed me and which seemed critical. With hindsight, with perspective, it is an entirely different vision of the gravitas that drew me in.

So the message is: take a moment, take two, and ask that question of oneself. What seems so devastating or important may not matter all that much in the broader scheme of life.

# PERCUTANE™

## Natural pain relief cream

Percutane™ Pain Relief cream may provide temporary relief from pain associated with mild Arthritis and mild Neuralgia.

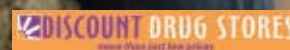
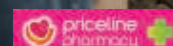
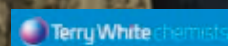


Percutane has no lasting odour and you can apply it anywhere, at any time. It's a natural choice that could help you back into doing the things you love.



Percutane is available from your local pharmacy or online at [www.percutane.com.au](http://www.percutane.com.au)

Available from:



mayne pharma

Mayne Pharma International  
[www.maynepharma.com](http://www.maynepharma.com) | Ph: 1300-081-849

Always read the label. Use only as directed.  
If symptoms persist, see your healthcare professional.



# Enjoy all your favourite music – instantly and wirelessly.

Presenting the **Wave® SoundTouch™** music system



**FREE SHIPPING AND  
21 DAY RISK-FREE TRIAL**

Pictured above in Titanium Silver.

**Enjoy lifelike, room-filling sound from** all your music sources. With the Bose® Wave® SoundTouch™ music system, you can listen to CDs, DAB+/AM/FM radio and streaming music.

**SoundTouch™ from Bose** uses Wi-Fi® to give you wireless access to 20,000 Internet radio stations from around the world, songs and playlists from your personal music library, and popular music services like Deezer, Pandora® and Spotify®. You can access your music effortlessly with six personalised presets on the remote.

## THREE EASY WAYS TO BUY

**Call FREE on 1800 990 430** quoting WST045  
(Open 7 days 8:00am until 8:00pm AEST)

**All your favourite music** is delivered with clear, size-defying performance made possible by waveguide speaker technology. And thanks to the compact design, you can place the system almost anywhere in your home.

**You'll enjoy powerful control** with the free SoundTouch™ app for your smartphone, tablet or computer. And with it, you can explore a world of music, play a song or choose your favourites and easily give them a convenient preset. So it's all right there for you, at your fingertips. Just press a preset, and you're listening to your favourite music, instantly.

**Hear it for yourself, risk-free for 21 days.**

We believe the best way for you to appreciate the Bose Wave® SoundTouch™ music system is to experience it in your own home. So order now and try it for 21 days without risk or obligation. Why wait any longer? Hear for yourself why Bose is one of the most respected names in sound.

## BUY DIRECT FROM BOSE

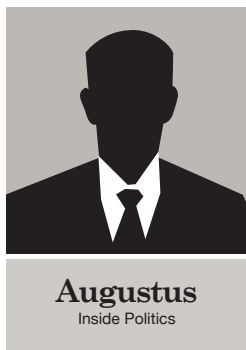
- **FREE SHIPPING TO YOUR HOME.**
- **21 DAYS TO TRY IT WITH NO OBLIGATION.**
- **FREE RETURN SHIPPING, IF NOT DELIGHTED.**

Buy online from the official Bose site  
**[www.bose.com.au](http://www.bose.com.au)**

See, hear and buy at a Bose store  
**Call 13 BOSE (2673) for your nearest store**

**BOSE STORES:** WESTFIELD SYDNEY • WESTFIELD BONDI JUNCTION • WESTFIELD PENRITH • DFO HOMEBUSH • NEUTRAL BAY • CHERMSIDE CARINDALE • INDOOROOPIILLY • CANBERRA • EMPORIUM MELBOURNE • CAMBERWELL • MELBOURNE CITY • ST KILDA • ADELAIDE • SUBIACO

© Bose Corporation 2014. All rights reserved. Risk-free trial refers to home trial only. Wi-Fi is a registered mark of the Wi-Fi Alliance. Deezer is a registered trademark of Blogmusik SAS. Pandora, the Pandora logo, and the Pandora trade dress are trademarks or registered trademarks of Pandora Media, Inc. Used with permission. Spotify is a registered trademark of Spotify AB. Music services may vary by country. A home Wi-Fi network and Internet access are required. AirPlay, Apple, iPad, iPhone, iPod touch, iTunes, and Mac are trademarks of Apple Inc., registered in the U.S. and other countries. AirPlay works with iPhone, iPad and iPod touch with iOS 4.3.3 or later, Mac with OS X Mountain Lion, and Mac and PC with iTunes 10.2.2 or later. Wave® is a registered trademark of Bose Corporation in the US and other countries. Shown in Titanium Silver. Also available in Graphite Grey.



With Liberal, Labor and the Greens on the Committee and a unanimous report you might think the solution has been found.

Some may think that each decision a government makes, except for committing our troops to battle, is not that hard. That is, of course, a fairy tale. Government is a bit like a game of pick up sticks... each move you make affects another piece.

Often you can see what will happen if you make a change and, other times, there are unintended consequences. Some might say “Just follow principles and you can’t go wrong” or “just do what is in the nation’s best interest”. It is not that simple.

Sometimes we hold a number of principles dear to our hearts and we are forced to choose between them or give one priority over the other. For example, we don’t believe in unconscionable punishment but we also believe that Indigenous people should be able to apply tribal law in some circumstances. Hence some Australians still get a spear in the thigh. On a broader level we want to look after the needy but we don’t want to create welfare traps. Competing priorities are endless.

So let’s look at the choices the government faces in terms of fixing our electoral system to stop the unintended election of individuals who, in their own right get very few votes.

The government in the Senate can be held to ransom by people with no coherent policy base. We call it Rafferty’s Rules. That has to stop.

It is in the national interest that whoever is elected to govern deals with a Senate that doesn’t have so many wildcards at play. A Joint Standing Committee (with people from both Houses of Parliament) has made sensible recommendations for change. One recommendation is for a limited preferential system so we don’t have to express our preference right down to the very last candidate. Three cheers to that I say. There’s also a recommendation to tighten up party registration to cut out last minute nobodies appearing to be somebody. That gets a tick as well. With Liberal, Labor and the Greens on the Committee and a unanimous report you might think the solution has been found.

Then there’s the reality check. Any vote on changes to stop what we might call outsiders getting elected will be voted on by the very “outsiders” who got elected under the current system. It is difficult to see them voting for a system that will make it harder for them to get re-elected. That’s not a problem for the vote because if the government and Labor vote together the legislation will pass.

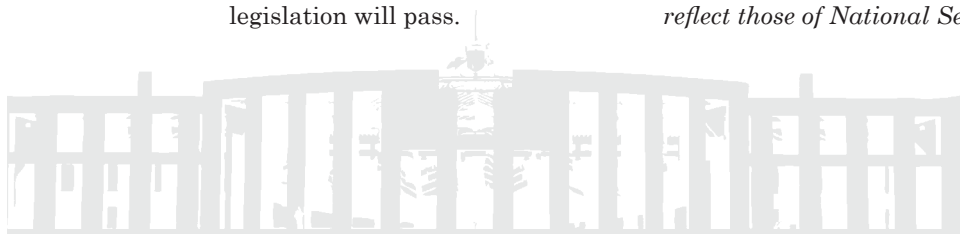
However, it is also in the national interest that we get our budget back in order and that the government can get on with governing. That will be much harder if the “wildcards” currently in the Senate see their joyride coming to an end. They might be tempted to horse trade on important issues in order to keep a system that allows their type to be re-elected.

Mr Palmer gets much notoriety out of the fact that some of these people are in his party. He might not be keen on the proposed changes either.

So there is a reason the government might not want to rush these changes. It is an exquisite dilemma. It is in the national interest that any government can get on with governing. That means building good relationships with the minor parties in the Senate. It is also in the national interest that we no longer have “wildcards” elected to the Senate. Proceeding with legislation to achieve that, may well damage relations with the “wildcards” already there, ensuring governing becomes a nightmare. This is a debate to watch.

*Augustus is a former high profile member of federal parliament. These views do not necessarily reflect those of National Seniors.*

## Parliament Sits October



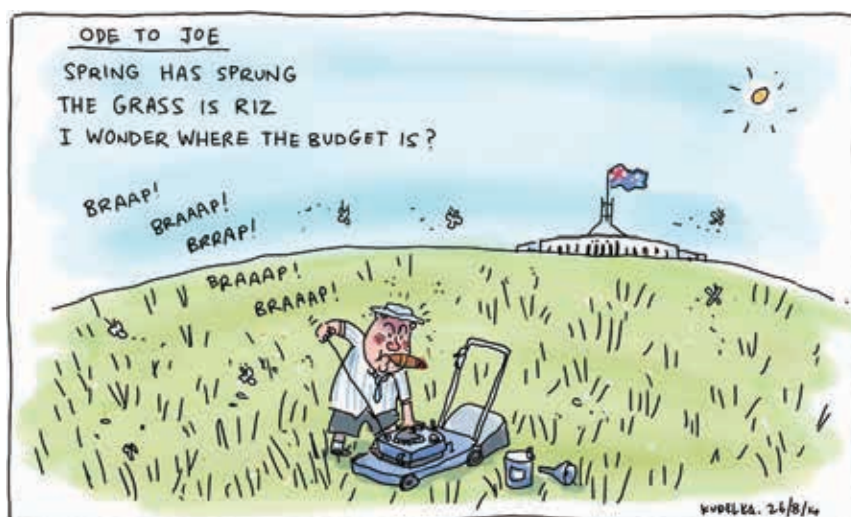
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31

## November

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

House Only Both Houses





**3 weeks** to qualify  
as a financial planner

**3 years** to qualify  
as an accountant

## Health card limits rise

As promised by the Coalition in the 2013 election campaign, the Commonwealth Seniors Health Card income limits rose from \$50,000 for singles and \$80,000 for couples for the first time in 13 years, last month. The income limits will now continue to rise annually in line with the consumer price index.

National Seniors deputy chief executive Sarah Saunders said indexation was a big win for older Australians.

"The card, which grants holders to concessional medicines, is highly valued by people who just miss out on a pension," she said.

"The GFC and historically low interest rates have seen many self-funded retirees struggling against rising health and utility costs, so an increase in the income limits is long overdue".

Up to 27,000 extra people will qualify for the Card over the next four years. The Card, which is granted to people of age pension age (65) who do not qualify for the age pension, entitles holders to concessional medicines and help with their utilities.

For details, ring the Centrelink Retirement line on 13 23 00.

"Senior Australians are a powerful interest group, and I had worked very closely with them over the years. I had a lot of time for the head of National Seniors, Everaldo Compton... and he made it pretty clearly to me that his organisation was going to make my life hell for not having been more generous to seniors in my first budget"

– Former treasurer Wayne Swan writes on the National Seniors campaign that led to the 2009 pension increase in his new book *The Good Fight* (Allen & Unwin).

## Campaign Notes

The Parliamentary Joint Committee on Corporations and Financial Services Inquiry - National Seniors calls for tertiary level qualifications for financial planners, September 2014

Social Services and Other Legislation Amendment Bills  
– National Seniors opposes proposed 2017 changes to pension indexation, deeming and means test thresholds, July 2014  
See National Seniors' submissions at [www.nationalseniors.com.au/be-heard/our-submissions](http://www.nationalseniors.com.au/be-heard/our-submissions)

Financial System Inquiry - National Seniors calls for a cross-portfolio retirement income strategy that considers taxation, social security and financial system interactions, August 2014



Photo: John Swannell ©

From her unconventional upbringing with her family's touring theatre company to being feted as leading lady of London's West End, Felicity Kendal has always followed a road less travelled. Rosemary Desmond catches up with her.

Felicity Kendal made her stage debut while on a tour of India at the tender age of nine months as a changeling in *A Midsummer Night's Dream*.

Her actor/manager father changed his surname from Bragg to Kendal – after his Cumbrian birthplace – and the family moved from Birmingham to post-colonial India when Felicity was seven.

The Kendals' *Shakespeareana* ensemble toured the country and Felicity attended six different convent schools while learning various roles from the classics.

She returned to the UK and struggled early in her career but never looked back once she had shot to fame wearing dungarees and gumboots as the meek and patient Barbara in the late 1970s TV series *The Good Life*.

Since then Kendal has largely remained in the public eye, receiving a CBE for her services to drama in 1995, appearing in television series including *Rosemary & Thyme* and *The Camomile Lawn* – and doing the splits on *Strictly Come Dancing*.

She has also married, divorced, married again, had a relationship with playwright Tom Stoppard before reuniting with her second husband, American theatre director Michael Rudman. She has two sons, one with each of her husbands.

At 68, she could look back with satisfaction on a glittering career and a life well lived. Instead, she is performing for the first time in Australia as the eccentric Judith Bliss in Noël Coward's *Hay Fever*.

**Hay Fever is a comedy of bad manners, set in the 1920s. If Noël Coward could come back and see his play now, do you think he would be happy with it?**

I think he was a bit of a perfectionist, so I don't think he would be happy with it, but I think that by the time we get it to you, he probably would be.

**Will the jokes still translate in 2014?**

It's all about human nature and about either misunderstandings or people being witty. I don't think that at the calibre that Coward writes, it does date. There isn't a laugh in the play that people don't get, so clearly, he writes for the modern audience.

**From the age of seven, you travelled around India with your family's company Shakespeareana and the Merchant-Ivory film Shakespeare Wallah cast you in the leading role...**

That's true. It was very loosely based on my family. Friends made the film and it didn't cost any money but I did not audition for the part!

**But it must have been frightening when you contracted typhoid in Calcutta when you were 17?**

Well, even in India, you get things. It's not particularly alarming. I was really lucky that I didn't get other things, such as chicken pox, when I lived in India. I was very, very sick but we didn't take things that seriously in our family... we just got on with it.



### Is that why you left India two years later...

I was going because *Shakespeare Wallah* was going to the Berlin Film Festival and to open in London. I went to be part of that and then I stayed on to try and get work and I found it almost impossible. I had a really terribly tough two years. I hadn't been trained here (in the UK) and I didn't know anybody. I had a lot of experience but I couldn't tell anybody about it. I didn't have an agent and I had no friends in the business so I didn't know where to start. I just wrote a lot of letters and got rejection after rejection. Eventually I got an agent and a job, then another job and another job. It was a really difficult time financially and emotionally but I was determined to succeed because there was no alternative and I had no other qualifications.

### In your memoir *White Cargo*, you described growing up in India. Did that affect your way of looking at the world?

Obviously if you grow up in a country that your parents have adopted, you are going to have a different view on things. And if they are a couple of actors who don't believe in owning houses, you have another different view on things.

### People would associate you with the long-suffering character Barbara Good in *The Good Life*. How much like Barbara Good are you?

I wish I had a penny for every time someone has asked me that question. I think the answer is in the life that I've led and the work that I've done... clearly I'm not. Like all the characters (in *The Good Life*), she was a wonderful creation of the writers. *The Good Life* was something of a fairy tale and I think that was why it was so successful.

### Now that your co-stars Richard Briers and Paul Eddington have gone, do you still keep in touch with Penelope Keith and is she as hilarious as she was in *The Good Life*?

None of us are as hilarious as if we have comedy writers writing us a laugh every four minutes. Yes, we keep in touch. She is a very witty woman and we worked in the theatre before we did *The Good Life*, so we go back a long way. But I wouldn't say she is as witty as Richard Briers who was as witty offstage as he was on-stage.



**Loveable** Tom Briers and Felicity Kendal in the BBC's *Good Life*

### I see that after *The Good Life*, you were voted 'Rear of the Year' in 1981. That must have done wonders for the sales of dungarees...

I don't make dungarees, so I've no idea. That award is a larky fun thing but it's mainly a manufacturing ploy to sell jeans. I don't know that it's a serious inspection of one's bum.

### You also posed naked for *Esquire* magazine when you were 50...that was a big complement

The photographs were actually rather lovely, I think. But when I arrived from India I was incredibly prudish about the seventies 'thing' of actresses being naked everywhere and I was slightly old-fashioned about it and I thought I was not going to get a job because I took my top off. One of the reasons I did the photo shoot with nothing on but a pair of shoes was because I thought that I don't need a job and I can call the shots. I don't think it matters because I grew up on a beach in Goa where nobody wore anything.

### You have two tattoos. Where are they? And what are they?

I've got one on my heel and one on my foot. I've got a star for one son (Charley) and a moon for my other son (Jacob), with some feathers for my grandchildren. But you never know, I might come back with a wonderful dolphin from Australia.

### You've described ageing as 'liberating'... why is that?

It isn't so much liberating as your values do change. I spent a long time worrying about things which are totally unimportant. You can't always enjoy everything and it's absolutely stupid to say 'I'm going to be happy every day' unless you are completely bonkers but you can get to an attitude where you don't waste time on things you are not going to change.



**Drama Queen** Felicity on the *Hay Fever* set

That is the 'liberation' of it. You can only change what you feel – you cannot alter fate. If it's going to happen, you can push it but you cannot alter it.

### At 68 do you have any plans to cut back on your workload?

I don't actually. I have as much energy now – probably more – than I had 10 years ago. Strangely enough, when I get to work I get a bit of a rest. When you are on tour, you are looked after, you have a schedule, you don't have to do the washing up, fetch this or change a light bulb because you are not there. It's just as hard work staying at home.

### So retirement is not on your horizon at the moment?

Acting is a group activity and being part of that group is part of your life and to actually say 'I'm not doing that any more' – I don't see that as being part of most actors' psyche. I think if I wasn't offered any work, I may have a different opinion, and I may say 'I'd much rather walk the dog' but I've still got a lot of work coming, so in that sense I'm very grateful. Most actors are very grateful to be offered anything. It just goes with the job.

### How do you relax?

I don't. I'm always endlessly doing things. I relax when I go on holiday but even then I want to go to the gym. Relaxing for me is going abroad with the family. My life in London is very busy and we have a very big extended family and there's always something to do with meetings and charity things.

### If you had to give advice for aspiring young actors, what would it be?

Think twice and be absolutely ready for rejection and if you can't take criticism, reconsider. Criticism is vitally important and you will get it. ■