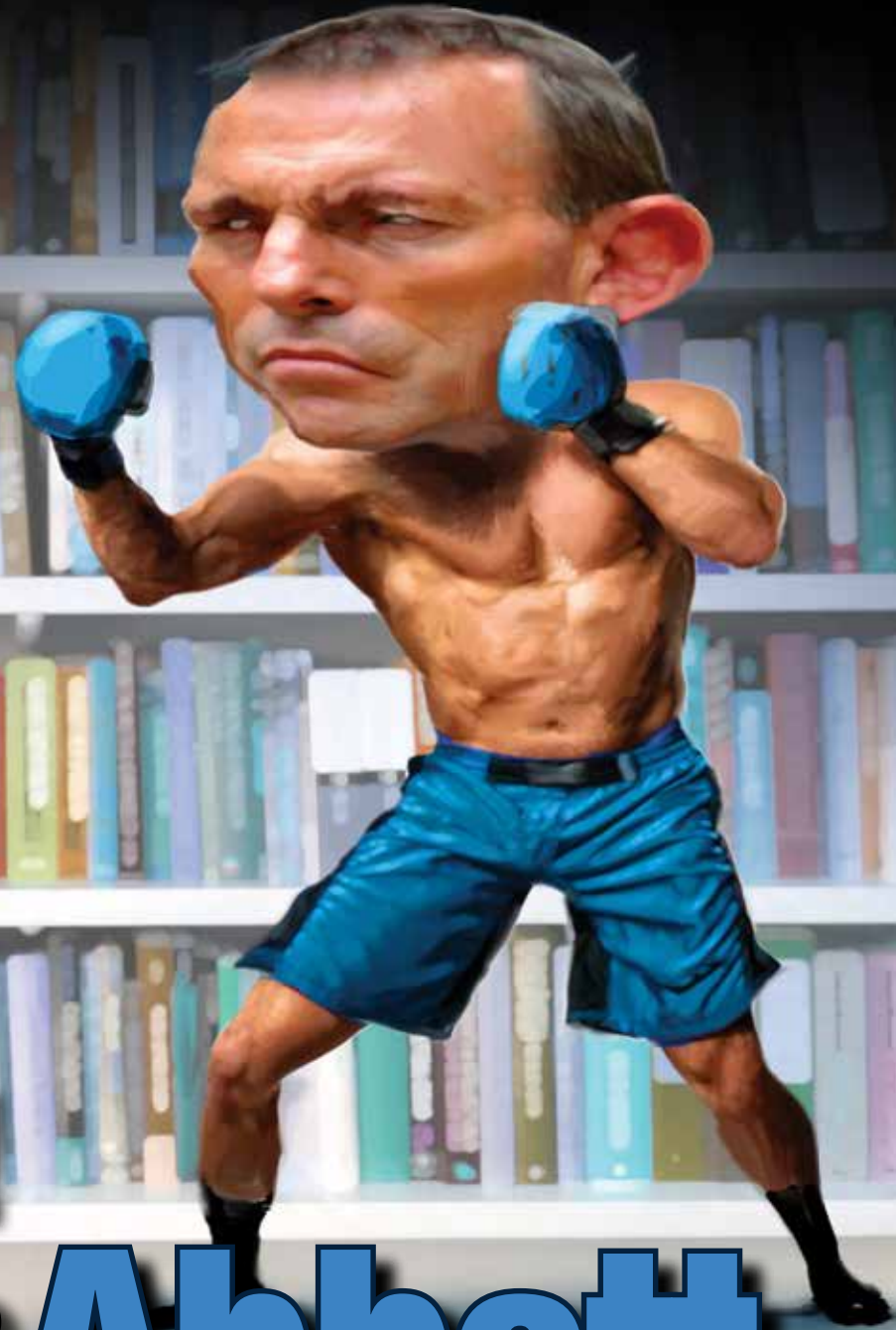


August | September 2013

50something

AUSTRALIA'S WIDEST CIRCULATING OVER-50S MAGAZINE



Exclusive!

Rudd & Abbott

The Battle for Your Vote

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HEALTH

LANDLORD

TRAVEL

CAR

LIFE

CARAVAN

BOAT

18 The Contenders

Where do Kevin Rudd and Tony Abbott stand on health, economy and cost of living? We asked them.



Photo: Gary Ramage/NewsPix ©

40



22 And the Award Goes To...

Annabel Crabb picks her Kitchen Cabinet dream team.

24 Your Shout The results of the member election survey are in. Here's what you said would change your vote.

28 Password Anyone? Cyber-safety is one thing but taking your password to the grave is a problem, says Brian Herd.

30 Agony Planner Struggling with super, pensions or property investments? iPac finance expert, Colin Lewis, has the answers.

32 Happy Face Our obsession with being happy is actually making us sad, says Doctor Russ Harris.

First Up

9 Letters

12 News

14 Executive Diary

16 Campaigns

Epicurean

35 Books & Movies

36 Top Shelf Turner's *Peace – Burial at Sea* is a tribute to an old friend of the great British painter.

38 The Winter Woods Elisabeth Luard shares the magic of her remote Welsh farmhouse.

40 A Good Ride Hop on a bike and discover New Zealand's mountain passes, alpine lakes and wine trails.

Time Out

43 Tech Spec
Maintaining your computer

46 Puzzles
Crossword, Sudoku, Jumble

48 The Ashes
Australian cricket in generational decline

50 The Last Word
Playing by the rules

38





We could jump up and down and wax lyrical about the over-50s being 47% of the vote in the upcoming federal election.

But it speaks volumes to the importance of this vote that two very busy politicians were able to – at the very scary last minute for an editor – exclusively respond to the list of questions we posed to them for this cover story.

Naturally space was, as is always, a premium. Questions were cut and lovely photos went out the door.

But we stayed true to not only what Mr Rudd and Mr Abbott wanted to convey to you but also to the issues you identified as most important in the April/May election demand member survey (see results on page 24).

We don't have an election date as we go to print. But we have a real contest, and, because of it, an opportunity to push and secure those things important to the over-50s.

Once the election is called we will launch our Seniors Vote 2013 campaign.

Get involved: sign up as a letter-writer, speak to the media or come along to a marginal seat forum in your state (see page 17).

And, if nothing else, let Australia hear your voice!

Sarah Saunders – *Editor*

contributors



Dr Russ Harris is a medical practitioner, psychotherapist, and bestselling author of *The Happiness Trap* which has been translated into 22 languages. *The Happiness Trap Pocketbook: An illustrated guide on how to stop struggling and start living* co-written with Bev Aisbett (RRP\$19.99) is available from www.exislepublishing.com.au, and all good book stores.



Brian Herd is a lawyer with the Brisbane law firm, Carne Reidy Herd. He works in the area of Elder Law or law relating to older people. He is a part time member of the Queensland Law Reform Commission and Deputy Chair of the Queensland Law Society's Elder Law Committee.



Ian Malin has written about rugby union for the *Guardian* and *Observer* newspapers for the last 30 years. He is the author of two books, *Mud, Blood and Money*, *English Rugby Goes Professional*; and a history of the England rugby union team.



50 something's Agony Planner agony uncle is ipac technical services head, Colin Lewis. Colin has over 20 years' experience in superannuation and retirement incomes and has held senior regulatory, consulting and technical roles throughout the financial services industry.



Henry Tung is *50 something's* regular Tech Spec columnist. Henry has taught computers in NSW high schools for about 15 years and is now the IT manager for the Anglican Technical College Western Sydney. Henry prefers cycling and hiking to computers.

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Cross with Crosswords

Are your readers really so ancient that obsolete words can be used in your crosswords without any indication in the clues that they are archaic? I'll be 100 when this is read (if you use it), yet I'd never remembered seeing seric (silken) nor cere (cover with wax) which were used in the June/July edition of *50 something*. Nor were they in my computer's dictionary, while my Macquarie Dictionary did not even mention seric. Crosswords are a mentally stimulating activity and I did learn one new word from this puzzle – esculent (edible). But give your readers a fair go by labelling obsolete words (if you must use them) as obsolete.

Harry Hauptmann
Mt. Eliza Vic

A Matter of Trust

When I read 'The Matter of Mum' (*50 something* June/July 2013) my initial reaction was one of frustration and to ask how much more can I 'protect myself' should I become totally dependent on my children's decisions about my care.

Personally I felt I had covered all necessary areas...but certainly had not thought of the 'Pauline situation' when my much-loved mother succumbed to dementia. Apparently, I was fortunate that my older sister (our mother's Enduring Power of Attorney) was someone I trusted, who reflected my wishes for our mother's care as she had to bear most of the responsibility for Mum's well-being because I lived interstate. Whilst I feel I can trust my children to work in harmony in any decisions regarding my care, it is obvious that, in the height of emotions, things could change. Maybe there is need for another family discussion!

Cherie Hartwig
Urunga NSW

Timely Read

For someone currently navigating the aged care system and trying to smooth the path for two elderly parents into residential care, 'The Matter of Mum' could not have been a more timely read.

Family conflict is not unusual but it can be especially destructive in time like these. Although our family conflict is not as severe as the one outlined in your story, information like this can be vital for anyone in a similar situation. More on issues like these please!

Jenny England
Elanora Heights NSW

How Big A Nest Egg?

A report in (*50 something* June/July 2013) quotes the Association of Superannuation Funds of Australia (ASFA) Retirement Standard as stating that \$56,317 a year is required for a 'comfortable' lifestyle for couples in retirement.

This depends on the interpretation of the word 'comfortable' as from the quoted items I would have thought that having private health insurance,

domestic and international holidays etc would raise it to 'affluent' status.

I have been retired for 20 years and the only income which my wife and I have is the Age Pension which amounts to \$32,000 a year. We believe this is enough for a comfortable retirement.

We can afford to go away for an occasional weekend or longer holiday and on special occasions, such as birthdays and anniversaries, we dine out at a nice restaurant.

We are both active in local organisations, we are never bored as we are fortunate to have wonderful friends and neighbours.

I have to admit that there are places both interstate and overseas we would like to visit but until circumstances change, we are content with our current comfortable lifestyle.

However we do have a great deal of empathy for the single pensioners who live in rented property and who no doubt struggle to have any sort of comfortable lifestyle.

D Williams
Bongaree Q

Successful Seachange

Congratulations on an excellent organisation and magazine. I read with interest the letters in response to 'Fancy Free' (*50 something*, April/May 2013), and wish to add my contribution.

My husband and I made our sea-change in 1998. We saw our families less often, but for longer, in a beautiful environment. The family loved our home and enjoyed visiting. Initially we lived on our '100-acre paradise', but due to my husband's degenerative illness, diagnosed in 2008, and his death in 2011, we downsized and we now live in Nambucca Heads, NSW. The decision to move here was made due to availability of facilities for entertainment, health services and accessibility to hospitals.

I now live 500 metres from the shopping centre in a quiet cul-de-sac. I am a member of U3A, a Probus club, attend the movies quite often, and have wonderful friends. A widowed friend and I made trips away (booked through National Seniors).

We told our families that it was our choice to live here and had no expectations of them. My son's wife suffers from an illness and has enough to cope with; we catch up when able. The rest of the family is scattered around Australia.

Now in my 74th year, I enjoy good health, but after my husband's experience, I know how fragile life is. My hope is that if I cannot stay where I am until my demise, I will have the sense to move to a residential care facility when needed. I have no expectations of my family to care for me at any time.

Margaret Cleary
Nambucca Heads NSW

Chatter Blogs

On the royal baby...

"I personally love our Royal connections. There are so many ugly things in the world. It really is a nice reprieve from all the rubbish we have pushed into our faces from all sorts of areas".

Twety's Sister

"I hope he or she is well and lives a happy and fruitful life and that he/she is left alone by the press".

2muchcr*p

On Rudd's return...

"A reinvented KR13 is but a brief nightmare to endure. It's the pain we need to feel to appreciate why we don't want him again. Retribution will be sweet".

WEG

"I am willing to believe that Rudd has learned his lessons about the negatives in his past leadership style".

Robby M

On asbestos and mesothelioma...

"I have sat beside three sufferers in palliative care, watching helplessly as the disease sucked the life and soul out of my best mate, a family friend, and my cousin".

Terry

Have your say on the weekly blog at www.nationalseniors.com.au/blog

Online picks

For travellers who do their planning and bookings online: **www.tripit.com** will automatically create an itinerary for your trip, including air travel, hotel, dinner and car bookings and other activities. It also adds Google maps, directions and more.

All you need to do is create an online account and follow the prompts. Then forward by email any booking confirmations you receive by email and they will be added automatically. You can also enter all those details manually.

The online itinerary can be accessed on your smart phone and shared with family and friends. It also saves carrying lots of paperwork when travelling.

Marianne Gifford

*Know a cool, interesting or useful website?
Email us 50something@nationalseniors.com.au*



Write next issue's best letter to win the Mukti Age Defence skin care collection, a uniquely formulated synergy of native Australian extracts, peptides, antioxidants and vitamins in a 100% certified organic base, valued at \$295. The pack includes Age Defence Day Serum, Age Defence Night Serum and Age Defence Eye Serum. For product details, visit muktiorganics.com. Harry Hauptmann wins a Kobo Vox eReader for the letter on the previous page.

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The power we hold

I have faithfully saved a magazine produced by one of the large media groups from October 2012 – ‘The Power Issue’ – which dissects Australian society, its various pillars and identifies who the powerful are. It was predictable reading in October 2012 but salutary some nine months later.

In this short time there is evidence of significant shifts across spheres of influence. Former leaders Julia Gillard and Wayne Swan are gone from positions one and three of overt power. The parliamentary cross benchers (Tony Windsor and Rob Oakeshott) occupied the number three spot in the Capital Hill space and are now on the train home to new and vastly different lives.

Away from politics, Mike Quigley from NBN Co was a major influence in the ‘tech head’ space and is now headed out the door whilst broadcaster Howard Sattler was dumped for inappropriate commentary.

In the sporting field one wonders if AFL supremo Andrew Demetriou has the same presence given the revelations by anti-doping investigators of systemic abuse in clubs in his patch. These glimpses of the shifting nature of the elite confirm how transient power really is. Here today, gone tomorrow. There are numerous reasons but the

result is the same – no longer wearing the aura and trappings of office and influence. An ordinary citizen – well almost.

Internationally we see the changes in Egypt where the so-called Arab spring has been reignited and a president swept in by the first breath of spring breeze, blown out of office by a windstorm of momentum for further change.

All this is timely given an imminent election in this country. We are fortunate to live in a democracy where we can exercise power without fear or favour and in an orderly manner.

Brand politics and the antics of various political representatives and the commentariat who observe, I am sure have contributed to the great ‘switch off’ by young people in this country. Very large numbers of younger people choosing not to enrol to vote are a reflection on how we operate and value our democratic processes and societal institutions.



Michael O'Neill
CEO National Seniors Australia

The heated arguments, the creative and not so creative advertising, the growth in use of social media including the expanding use of Twitter, all count for nought when eventually we enter the secrecy of the voting booth.

Whilst we may feel powerless and frustrated at different times, as voters we have the final say. Voters are in charge of the remote control and can silence, or power off from the messengers.

Yes, the system has its limitations but ultimately it does entrust to all the opportunity to exercise the ultimate power.

Exercise it in a considered way. Be informed. Consider the close and immediate but also the national and long term.

Most of all, rejoice in being able to exercise it without threat, without being portrayed publicly and having your inner thoughts, lifestyle and aspirations revealed. That is real power.



Literary Prize

‘Reflections’ is the theme for a work of fiction for the 2014 National Seniors Literary Prize. The winner will receive \$2,000 prize money, a three-year National Seniors membership, cover design, professional editing by Random House Australia, E-book publication and the opportunity for print-on-demand versions of their book. Submit your entry online at www.nationalseniors.com.au/literaryprize by 5pm AEST Friday, 29 November 2013.



Day of learning

Over 200 delegates came together in Melbourne in June for the National Seniors annual Productive Ageing Centre Forum which, this year, focussed on lifelong learning. Keynote speaker was *Maintain Your Brain* author Associate Professor Michael Valenzuela. Over the course of the day participants explored the links between continued learning and healthy ageing. Slides and video highlights are available on the Productive Ageing Centre website www.productiveageing.com.au

Every voice counts.

Refer a friend and receive a \$10 WISH card*.



If you know friends or relatives who would enjoy the benefits of being a National Seniors member, then do them a favour - suggest they join National Seniors today! With over 200,000 members Australia wide, National Seniors is the largest not-for-profit organisation representing the over 50s to government. Not only do we provide an independent voice for senior Australians, we also offer our members a great range of benefits and services too.

These include:

- Exclusive offers with our Member Benefits program – from discounted dining to saving on shopping including up to 5% on groceries and petrol.
- Subscription to our bi-monthly magazine, *50 something*, packed with informative lifestyle articles.
- Comprehensive range of affordable insurance products, many with bonus offers for members.
- Exclusive member offer on nib health insurance.
- Savings on tours, cruises and package holidays with National Seniors Travel.
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Where's your Happy Face?



Given our relative wealth and high living standards, why is it that one in three adults in the Western world suffers a psychological disorder?

Doctor and international best-selling author, Russ Harris, explains how popular myths about happiness will make you miserable.

When it comes to books and movies, we all love happy endings because society tells us that's how life should be: all joy and fun, all peace and contentment, living happily ever after. But does that sound realistic? Does it fit in with your experience of life? This is one of four major myths that make up the basic blueprint for 'the happiness trap'. Let's take a look at these myths, one by one.

Myth No. 1: Happiness is the Natural State For All Human Beings

Our culture insists that humans are naturally happy. But one in ten adults will attempt suicide, and one in five will suffer from depression. What's more, the statistical probability that you will suffer from a psychiatric disorder at some stage in your life is almost 30 per cent! Not exactly great odds, are they? And when you add in all the misery caused by problems that are not classified as psychological disorders – loneliness, divorce, sexual difficulties, work stress, midlife crisis, relationship issues, low self-esteem, and lack of meaning in life – you start to get some idea of just how painful life really is. Unfortunately, many people walk around with the belief that everyone else is happy except for them. And – you guessed it – this belief creates even more unhappiness.

Myth No. 2: If You're Not Happy, You're Defective

the more you try to avoid 'feeling bad' – the greater your risk of depression

Following logically from Myth 1, Western society assumes that mental suffering is abnormal. It is seen as a weakness or illness, a product of a mind that is somehow faulty or defective. This means that when we do inevitably experience painful thoughts and feelings, we often criticise ourselves for being weak or stupid or immature.

Myth No. 3: To Create a Better Life, We Must Get Rid of Negative Feelings

We live in a feel-good society, a culture thoroughly obsessed with finding happiness. And what does that society tell us to do? To eliminate 'negative' feelings and accumulate 'positive' ones in their place. It's a nice theory and on the surface it seems to make sense. After all, who wants to have unpleasant feelings? But here's the catch: the things we generally value most in life bring with them a whole range of feelings, both pleasant and unpleasant.

For example, consider raising kids, or maintaining an intimate long-term relationship; although these activities will give you some wonderful feelings of love and joy, they will also give you plenty of painful feelings!

Myth No. 4: You Should Try To Avoid or Get Rid of 'Negative' Feelings

Of course, nobody likes painful feelings. But we all need to be wary of 'experiential avoidance'. Psychologists use this term

to describe the ongoing attempt to avoid or get rid of painful or negative emotions. And a wealth of research shows, the higher your level of 'experiential avoidance' – in other words, the more you try to avoid 'feeling bad' – the greater your risk of depression, addiction and anxiety disorders.

So – How Do I Escape The Happiness Trap?

In a nutshell, there are three skills we all need to learn (or improve) to escape the 'happiness trap'.

1. Living by our values: To make life rich, full and meaningful, we need to get in touch with our values – our heart's deepest desires for how we want to behave – and let them guide our actions
2. Acceptance: Given that life is difficult, we need to learn how to 'open up' and 'make room' for the painful thoughts and feelings that we will all inevitably feel; learn how to let them flow through us without getting swept away by them
3. Engagement: In order to find fulfilment in any activity, we need to engage in it fully; give it our full attention, instead of getting distracted by our thoughts

These things may sound simple, but they are not easy. However, with time and practice, we can all master these skills and use them to create a rich, full and meaningful life. ■

The Happiness Trap by Dr Russ Harris (RRP\$29.99) and *The Happiness Trap Pocketbook: An illustrated guide on how to stop struggling and start living* by Dr Russ Harris and Bev Aisbett (RRP\$19.99), are available from www.exislepublishing.com.au and good book stores.

Members Price: \$15,740*
Non Members Price: \$16,229*
MEMBERS SAVE \$489
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Flights additional



67 Night South America & Antarctica Voyage

Discover all the highlights from the joyous beaches of Brazil to the mystic power of Machu Picchu in the Andes, the steamy Amazon to the coolly spectacular Chilean Fjords and Antarctica, South America is a continent of constant wonder. No one knows it better than Holland America Line, covering it in all its dazzling diversity.

Members Price: \$1,538*
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Departs: Multiple departures
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Members Price: \$449*
Non Members Price: \$459*
MEMBERS SAVE \$10
Departs: 3 Nov 2013
Flights additional



3 Night Emirates Melbourne Cup

The Melbourne Cup Carnival is an unparalleled celebration of racing, food, wine, fashion and glamour. For one week in spring, Flemington draws spectacular crowds for the race that stops the nation – a sporting and cultural event not to be missed. Join local and international visitors for the exhilarating Emirates Melbourne Cup. Packages from 2 to 9 nights available.

Members Price: \$3,170*
Non Members Price: \$3,270*
MEMBERS SAVE \$100
Departs: 6 Jan 2014
Flights additional



9 Night Harbin Ice & Snow Festival

Harbin, in the north-east of China, is home to one of the four biggest ice and snow festivals in the world. See world record-sized snow sculptures longer than two football fields, ice buildings, palaces, monuments and statues about 50m tall in stunning displays of changing colour and design. The Harbin Ice and Snow Festival began in 1963 and is not to be missed.

Members Price: \$2,200*
Non Members Price: \$2,450*
MEMBERS SAVE \$250
Departs: 19 Jan 2014
Flights included BNE & SYD



5 Night Australian Open Tennis Experience

Watch the world's hottest tennis players battle it out for the first Grand Slam title of the year over 2 day sessions and 1 night session at Rod Laver Arena. Enjoy 5 nights accommodation in a centrally located hotel including Melbourne sightseeing, dinner aboard the iconic Colonial Tramcar and a day tour to the Yarra Valley with your National Seniors Tour Escort.

Members Price: \$4,350*
Non Members Price: \$4,500*
MEMBERS SAVE \$150
Departs: 10 Feb 2014
Flights included BNE, SYD & MEL



12 Night The Hobbit & Lord of the Rings

Experience the majestic beauty of New Zealand and visit locations from The Lord of the Rings and The Hobbit films. This journey will introduce you to the landscape, history, mythology and geography of "The Real Middle-earth". The tour is run in conjunction with Ian Brodie – Author of The Hobbit film location guidebook.

Members Price: \$4,999*
Non Members Price: \$5,499*
MEMBERS SAVE \$500
Departs: 23 Apr 2014
Flights included BNE, SYD & MEL



11 Night Breathtaking Borneo & ANZACS

Pay homage to the Aussie Diggers at an ANZAC Day Memorial Service. Marvel at the myriad of wildlife in the rainforests of Borneo, shop at eclectic markets, sample the unusual wares and foods, visit the amazing Sanctuary at Sepilok and witness the feeding of orphaned orangutans, explore Gomantong Cave, Kinabatangan River, Kota Kinabalu and Sarawak Village.

Members Price: \$8,700*
Non Members Price: \$9,000*
MEMBERS SAVE \$300
Departs: Multiple departures
Flights additional



12 Night The Savannah Safari

This journey combines the best wildlife sanctuaries of northern Tanzania with southern Kenya. Experience breathtaking scenery and unequalled wildlife viewing combining Lake Manyara, Ngorongoro Crater and Serengeti in Tanzania with Amboseli and Masai Mara in Kenya. Stay in safari lodges and luxury camps and travel in 4WD vehicles with your tour guide.

*Prices are per person twin share and were correct at the time of printing but may fluctuate. Bookings are only confirmed with a deposit and are subject to availability at time of payment.

Call us for a full itinerary on these tours or visit our website.

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National Seniors
 Travel

A Good Read



“ I’m a prolific reader. Winston Churchill’s *History of English Speaking Peoples* inspired me during a very turbulent time in Queensland when our First Australians had no rights and white public servants dominated their lives. Every page of these books reads that every right and freedom we enjoy is because of the great actions of past martyrs. ”

*Hon Bob Katter MP,
KAP Federal Leader and
Member for Kennedy*

quick picks



Celebrate the arrival of spring, be inspired to start a veggie patch or grab some gardening tips from the experts at Floriade, Canberra’s month-long horticultural festival. From its beginnings as a grand floral display to celebrate Canberra’s 75th anniversary and Australia’s Bicentenary in 1988, Floriade has grown to include workshops, demonstrations and entertainment. This year’s theme is Beautiful Innovation. Floriade runs from 14 September to 13 October 2013 and entry is free. Details at www.floriadeaustralia.com

The Best Offer



A dramatic mystery set in the high-stakes world of European art auctions, *The Best Offer* stars Geoffrey Rush as Virgil Oldman, a cultured but solitary high-end antiques dealer. Young heiress, Claire (Sylvia Hoeks) asks him to evaluate some family works of art and so begins a relationship that will change his life forever. Opens 29 August

To win one of 20 in-season double passes, write your name and address on the back of an envelope and send to 50 something The Best Offer competition, GPO Box 1450, Brisbane Q 4001. Entries close 25 August

movies

I’m So Excited



This kitsch comedy sets a mixed group of travellers in a life-threatening situation aboard a plane flying to Mexico City. Pedro Almodóvar’s directs Spanish character actors including Javier Cámara (*Talk to Her*) Cecilia Roth (*All About My Mother*), as well as appearances from Penélope Cruz and Antonio Banderas. Opens 19 September

To win one of 20 in-season double passes, write your name and address on the back of an envelope and send to 50 something I’m So Excited competition, GPO Box 1450, Brisbane Q 4001. Entries close 10 September

R.I.P.D.



A recently slain cop joins a team of ‘undead’ police officers working for the otherworldly Rest in Peace Department and tries to find the man who murdered him. Jeff Bridges and Ryan Reynolds star in this 3D supernatural action-adventure directed by Robert Schwentke. Opens 12 September

To win one of 20 in-season double passes, write your name and address on the back of an envelope and send to 50 something R.I.P.D. competition, GPO Box 1450, Brisbane Q 4001. Entries close 2 September



Members Price: \$2,199*
Non Members Price: \$2,399*
MEMBERS SAVE \$200
Departs: 10 Apr 2014
Flights included BNE

5 Night Longreach, Winton & Dinosaur Country

Embark on an Outback experience featuring the highlights of Longreach and Winton. Experience a piece of Winton's history with a night at the North Gregory Hotel and be charmed by outback entertainers and characters. Tour cattle stations, dinosaur sites and relax under endless outback skies soaking up great stories, diverse natural history and the spirit of the land.



Members Price: \$4,499*
Departs: 14 May 2014
Flights included

11 Night Mauritius – Indian Ocean Paradise

Escape to Mauritius, a delicious melting pot of cultures that enchants every visitor to its breathtaking shores, making them feel like they belong. Enjoy beautiful beaches or explore extensive coral reefs. You can walk with lions, shop till you drop or delve into the country's interesting history, mouth watering cuisine and scenic beauty.



Members Price: \$6,150*
Non Members Price: \$6,400*
MEMBERS SAVE \$250
Departs: 11 Oct 2013
Flights included SYD

17 Night Best Ever Iconic Israel Tour

Each year 3.5 million tourists visit Israel, which offers a plethora of historical and religious sites. Traditional Israel is packed with sacred shrines and gilded temples waiting to be explored. Visit Jerusalem, the Dead Sea, Mount Nebo and more iconic locations. Experience this land with Every Home for Christ who has been working actively throughout the world for more than 60 years.



Members Price: \$1,840*
Non Members Price: \$1,899*
MEMBERS SAVE \$59
Departs: Multiple departures
Flights additional

8 Night Alpine Christmas Markets

Visit Christmas Markets across Central Europe on this adventure. Stop in 5 countries, be immersed in many cultures and enjoy a white Christmas. Inhale the sweetness of cloves, cinnamon and citrus during a horse and carriage ride through the Black Forest and shop at the European Christmas Markets. Enjoy old fashioned Tyrolean hospitality and much more.



Members Price: \$5,640*
Non Members Price: \$5,815*
MEMBERS SAVE \$175
Departs: 16 Oct 2014
Flights additional

10 Night Gems of the Seine River Cruise

Discover beauty, history and culture on this 10 night round trip cruise aboard the brand new Scenic Gem into the heart of northern France. Cruise through landscapes made famous by the Impressionist and Renaissance artists and discover the key highlights and charming villages of the Normandy Calvados and the Isle de France regions.



Members Price: \$9,263*
Non Members Price: \$9,550*
MEMBERS SAVE \$287
Departs: Multiple departures
Companion fly free

23 Night Grand Canada & Alaska

Enjoy the highlights of the Canadian Rockies onboard the Rocky Mountaineer to Jasper, one of the world's great rail journeys. Admire the immense glaciers and dramatic peaks on a cruise through the glacial fjords at Glacier Bay, College Fjord and Prince William Sound. Conclude with a tour of Alaska including Fairbanks and Denali National Park.



Members Price: \$6,880*
Non Members Price: \$7,095*
MEMBERS SAVE \$215
Departs: 15 Dec 2013
Flights additional

12 Night Christmas in the Rockies

Enjoy a white Christmas exploring the Canadian Rockies from Victoria to Banff. Admire the majestic beauty of the Rocky Mountains, take a horse drawn sleigh ride around Lake Louise or soak up the ambience in your Fairmont Hotel. Embrace the festive spirit with Christmas displays and decorations and discover Canada's winter wonderland in comfort and style.



Members Price: \$1,190*
Non Members Price: \$1,253*
MEMBERS SAVE \$63
 Prices are per vehicle
Valid: 1 Jul - 31 Dec 2013
Flights additional

20 Night Peugeot Leasing from France

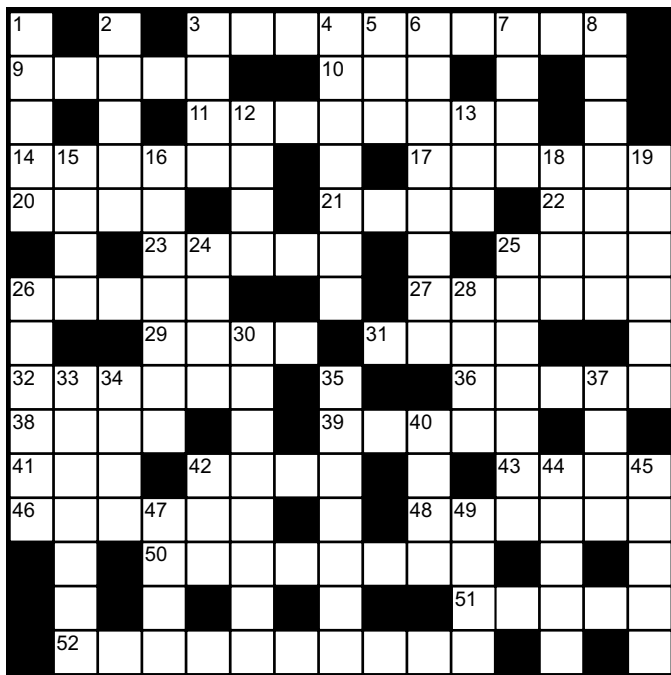
Experience Europe in a brand new Peugeot. It's a fantastic alternative to car rental if you are looking for long term leasing options for your next self-drive holiday. Whether it is absorbing the stunning scenery of the rugged beaches, meandering through the countryside or seeking adventure in the Alps, these experiences can only really be fully enjoyed at your own pace.

*Prices are per person twin share and were correct at the time of printing but may fluctuate. Bookings are only confirmed with a deposit and are subject to availability at time of payment.

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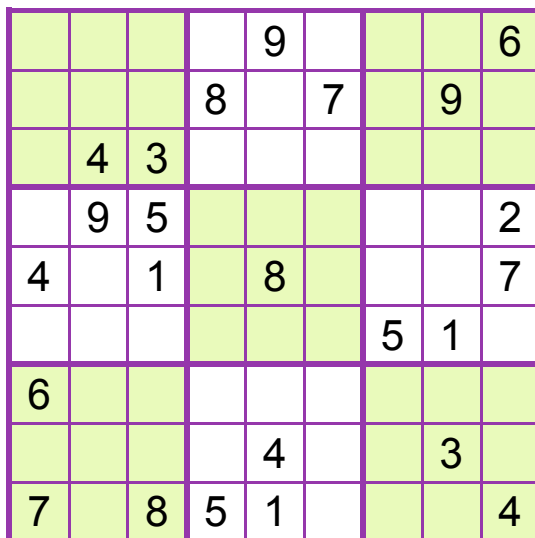
- 3 Fleeting
- 9 Hooked claw
- 10 Old cloth measure
- 11 Take tenth part of
- 14 Meal
- 17 Jumpy state
- 20 Hurried
- 21 Conceal
- 22 Craft
- 23 Astound
- 25 On the sheltered side
- 26 Range
- 27 Slope backward
- 29 Job undertaken
- 31 Former Russian ruler
- 32 Ancient Jewish ascetic
- 36 Tarnishes
- 38 Exploit

- 39 Frequently
- 41 Girl's name
- 42 Notch
- 43 Period of time
- 46 Naval hero
- 48 Walk for pleasure
- 50 Establishing by law
- 51 Abnormally fat
- 52 Dealing out

DOWN

- 1 Agitates
- 2 Incline
- 3 Extremities
- 4 Made equine sound
- 5 Tree
- 6 Asperses
- 7 Water pitcher
- 8 Stood on high
- 12 Sicilian volcano
- 13 Golf mound
- 15 Poem of heroism
- 16 Made suitable
- 18 Farewell!
- 19 Directs a course
- 24 Niggardly
- 25 Word formed from initials of other words
- 26 Country
- 28 Comfort
- 30 Musical composition
- 33 Cut off
- 34 Close up
- 35 Turns
- 37 True-hearted
- 40 Mountain lake
- 42 Spanish nobleman
- 44 Flowed back
- 45 Insurgent
- 47 Becomes firm
- 49 In excited eagerness

Sudoku



Jumble

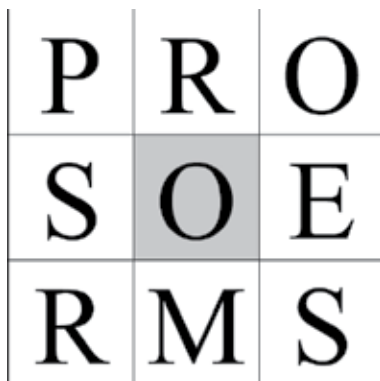
How many words of 4 letters or more can you make from these 9 letters?

Each letter can be used once. Centre letter must be included. There is a 9 letter word.

TODAY'S TARGET

GOOD 14; VERY GOOD 17; EXCELLENT 20; GENIUS 24

Solutions page 49



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1. Average annualised rates are based on the current net daily yield on allocated units assuming re-investment of distributions and no exit fees. SQM Research, TMIT Independent Assessment, 30 November 2012. 2. Investments in TMIT are not bank deposits and are not government guaranteed. Please note that past performance is not a reliable indicator of future performance.

The Last Word

Australia has always been recognised as a sporting nation. We are blessed with a climate and open space which encourages all to participate, at some stage of our lives, in sporting pursuits.

I personally have an eclectic interest in a range of sports even though my active sporting pursuits are now limited to a social game of golf. Over the past few weeks it has been difficult to decide what to watch on the television: Wimbledon, the Tour de France, the AFL and NRL build-up to the finals in late September and early October, State of Origin, The Ashes and the Netball finals, to mention but a few. Even if you don't enjoy cycling you have to admire the scenery in the Tour de France broadcast!

Although I get great enjoyment from watching sport, three major issues gripe me.

The first is sporting violence. Sport is sport and not gladiatorial combat. I for one am saddened to see violence in sport as it sends the wrong message to our young ones. Young children have sporting idols and frequently justify their behaviour on and off the field as simply emulating that of their heroes. All adult sports men and women, especially the professionals who are highly visible in the media, need to understand that they are role models for our youth and they have a responsibility to set a good example.

My second gripe is the use of performance-enhancing drugs. It's just not sport! We all have God-given attributes and we should utilise these to their potential. Just as we cannot utilise external intelligence in examinations to enhance our academic ability, neither should we enhance our physical ability in sport through drugs.

There is no place in sport for steroids, peptides and other substances designed to increase endurance, strength or performance. I consider sport doping to be unethical and am pleased when organisations impose severe penalties on these cheats.

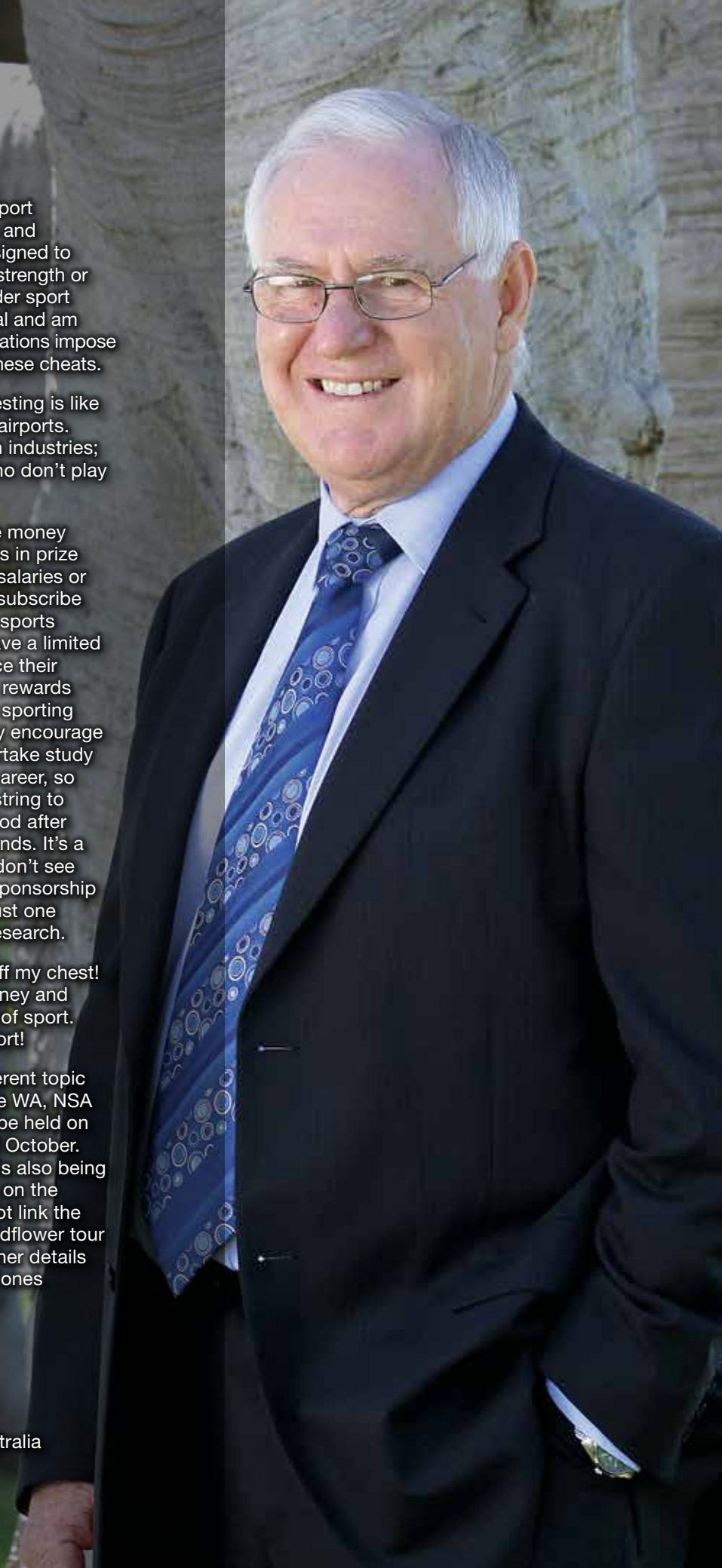
Unfortunately drug testing is like security checking at airports. They are both growth industries; a result of the few who don't play by the rules!

Finally, I cringe at the money in sport – whether it is in prize money, professional salaries or sponsorship. I don't subscribe to the argument that sports professionals only have a limited working life and hence their staggering monetary rewards are warranted. Many sporting organisations actively encourage their players to undertake study during their playing career, so they have a second string to their bow for the period after their playing career ends. It's a pity some sponsors don't see the value in putting sponsorship dollars behind – as just one example – medical research.

There, I've got that off my chest! Drugs, excessive money and violence are not part of sport. It's just not sport, sport!

On a completely different topic I alert everyone to the WA, NSA State Convention to be held on the 22nd and 23rd of October. A convention dinner is also being held the night before on the 21st October. Why not link the convention with a wildflower tour of the West? For further details contact Jan Powell-Jones (08) 9420 7274.

David Carvosso
Chairman
National Seniors Australia





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Candies



Caramel
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