



SNIPPETS

July 2013 Edition 140

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Quote for the Month

My definition of an intellectual is someone who can listen to the William Tell Overture without thinking of the Lone Ranger.

~ Billy Connolly

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Seniors Enquiry Line is an information and referral service for Queensland seniors, proudly sponsored by the Queensland Government Department of Communities and operated by UnitingCare Community.

Seniors Enquiry Line
*Linking Seniors with
Community Information*

Jazz & Swing Night at New Farm

On Friday 16th August, Seniors Enquiry Line is hosting its annual Seniors Jazz & Swing Night at New Farm.

You are invited to dance the night away to music provided by the Cleveland Past Masters Big Band, from 6.30pm to 10.30pm. There will be a light supper, dancing exhibitions, and lucky door prizes.

Bookings can be made from 15th July, by phoning 1300 135 500. Tickets are free. Bookings are essential as numbers are limited.

Australian of the Year Awards 2014

The National Australia Day Council (NADC) is encouraging all Australians to submit a nomination for a fellow Australian, whose contributions or achievements they admire, to be considered for Australian of the Year, Senior Australian of the Year, Young Australian of the Year or Australia's Local Hero.

Nominations will close on Friday 2nd August 2013. Nominations can be made online at www.australianoftheyear.org.au or phone 1300 655 193 for more information.

Computers

Are you wanting to learn how to use a computer, or perhaps buy a computer?

For computer lessons, you might first try your local library. If they don't offer lessons or the lessons are not quite what you want, Seniors Enquiry Line can suggest a variety of options for computer classes and provide contact details, e.g. for seniors computing clubs and organisations, the University of the Third Age (U3A) or Broadband for Seniors kiosks. Phone 1300 135 500 for details.



To buy a computer: If you have a pension card or other health care card, you are eligible to buy a low-cost reconditioned computer (sourced from government and business organisations) from either:

- Work Ventures www.workventures.com.au Ph: (02) 8907 3300 or
- GreenPC www.greenpc.com.au Ph: 03 9418 7400

What's On

Seniors' Cabaret Showcases – Brisbane

15th – 26th July

This new annual seniors-focussed entertainment and professional development initiative is for participants 60 years and older. Following a series of performance workshops, there will be various suburban showcase events and a gala cabaret in City Hall during Seniors Week in August. Cost: free. For details, go to www.brisbane.qld.gov.au/live or phone: 07 3257 4905 from 10am-2pm Mon - Fri.

Other events on Seniors Enquiry Line's 'Events' pages include:

Nambour's Queensland Garden Expo, Townsville Shell Show, Jumpers & Jazz in Warwick, Opera at Jimbour, Elvis - Viva Surfers Paradise, Childers Festival.

Man Therapy

A new website has been developed for men, to help tackle depression and anxiety. The website provides information, strategies designed to protect your wellbeing, and a guide to professional treatment if/when you require support.



The website, developed by *beyondblue*, uses humour to communicate serious issues. The "Man Therapies" tab has a link titled "Health Professionals" which demystifies the process of asking for help and what to expect from therapy. Go to www.mantherapy.org.au

If you don't have access to the internet, to obtain help you can phone one of the following: *beyondblue* on 1300 22 4636, MensLine on 1300 78 99 78, Lifeline on 13 11 14, or the Suicide Call Back Service on 1300 659 467.

Wanting to Downsize in 2014?

Supporting seniors who downsize their home: This trial, an initiative in this year's Australian budget, may be useful if you are a pensioner who has lived in your own home for at least 25 years, and you want to downsize your home without it immediately affecting your pension. It will not start till July 2014, and will run for 3 years.

You will need to put a minimum of 80 per cent of the excess sale proceeds from the sale of your former home into a special account, up to a maximum of \$200,000. The funds in this account will not be counted under the pension income and assets test for up to ten years or until a withdrawal is made from the account.

Overhaul of Financial Advice - New Rules for Financial Planners



Important reforms of the financial planning sector will become mandatory from 1st July 2013 (the reforms have been voluntary from 1st July 2012). These important

reforms are designed to tackle conflicts of interest that have threatened the quality of financial advice that is provided to Australian investors.

Overall, the benefits of the reforms for consumers are:

- better quality advice – consumers will be able to trust that the advice they receive is not influenced by product commissions, and advisers must act in the best interests of their clients;
- a more competitive advice market – greater fee transparency means advisers will have to compete for clients on cost;

- a reduction in product fees – product manufacturers will also have to compete on cost as they can no longer pay advisers to sell their products;
- greater availability of low-cost advice on single issues – through the expansion of scaled advice; and
- less rogue advisers in the industry – because ASIC will have greater powers to remove licensees and individual advisers from the industry, and it will be an offence for a person to falsely represent that they are a financial planner or a financial adviser.

Note that the reforms only apply to advisers providing financial advice to clients. Also, if arrangements or contracts were entered into before the reforms, the reforms may not apply.

Go to <http://futureofadvice.treasury.gov.au> for more information, or phone NICRI on 1800 020 110.