

**Budget 2001 information supplied by:**

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	 <p><b>“WATER OFF!”</b></p> <p>NEWSLETTER OF THE RETIRED FIREFIGHTERS’ ASSOCIATION OF AUSTRALIA (VICTORIAN BRANCH) INC. August 2001 Vol 5 No2</p>
<p>Inc/No:A16839F</p>	

**BUDGET 2001—What’s in it for retirees?**  
The May federal Budget included some significant changes for retirees. Here is a summary of key changes.

Retirees (over age 55 but below pension age)

**Superannuation Assets**

*Background*

The Federal Government has changed the application of the social security means tests for superannuation assets for social security recipients over age 55.

Currently social security recipients have the amount held in superannuation or rollover funds means tested once a person has received income support payments for a cumulative total period of 39 weeks after reaching age 55. The amount held in the superannuation environment is added to a person's other assessable assets (under the assets test) and the amount is also deemed to earn income (under the income test).

As at 1 July 2001 superannuation assets will be exempt from both the income and assets tests for all individuals aged between 55 and pension age (currently 65 for males and 61.5 for females).

*Impact*

Clients can keep their superannuation benefits intact in the years before they are eligible for the pension, provided they have sufficient income from elsewhere.

Existing social security recipients who are affected by the changes may have their current income support payments increased from 1 July 2001 automatically. For those clients currently excluded from receiving a Newstart or Mature Age Allowance under the assets test, from 1 July 2001 the changes may allow a benefit to be paid.

**Retirees (over pension age)**

Undoubtedly, many of the Budget ‘concessions’ were directed at those retirees over pension age. Note that the pension age for females is gradually increasing by six months every two years until it reaches age 65 (from 1 July 2001, the pension age will be 62 for females).

**Self-funded retirees**

*Background*

One of the key measures targeting older

Australians in the Budget is the increase in the effective tax-free threshold for individuals of pension age at 1 July 2000. This means that many older Australians can receive a tax refund (or increased tax refund) when lodging their 2000/01 tax return. The tax relief on offer is via an *increased* tax rebate - rather than an increase in the actual tax-free threshold (currently \$6,000). This means the increase in the threshold only applies to those on lower taxable incomes.

*Impact*

The actual effect of the rebate is to allow eligible individuals over pension age to receive the following amounts of taxable income for the 2000/2001 year tax free:

-\$20,000 for individuals; and \$16,306 for each member of a couple

The amount of income can be received from any source. The Medicare levy threshold will also be increased with effect from 1 July 2000.

The full rebate reduces by 12.5 cents for each dollar of taxable income over the above amounts, leading to no rebate applying when taxable income exceeds:

-\$37,840 for singles; and \$29,122 for each member of a couple

Since the increased rebate covers all tax liability at the above stated income levels, any franked income within these limits should lead to a cash refund of excess franking credits each year.

*The Low Income Aged Persons Rebate for the 2000/01 year is:*

Item	Pre-Budget	Post-Budget
Low income Aged Persons rebate	\$1,608	\$2,230
	(singles)	(singles)
	\$1,155	\$1,602
	(each person for couples)	(each person for couples)

*This rebate is designed to assist self funded retirees of pension age through the tax system, since they are not eligible (by definition) for any social security benefits.*

# “GENERAL MEETING”

**Notice is hereby given of our next General Meeting to be held at the North Melbourne Football Club Social Club, Fogarty Street North Melbourne (Melway 43 B4) 1030 Hours, Wednesday August 15, 2001**

### AGENDA ITEMS.

- Minutes of last General meeting.**
- President’s Report.**
- Secretary/Treasurer’s Report.**
- General Business.**

Please come along, bring your partner and have your say in the running of the Association. Join in the fellowship of your old friends and make new ones.

Lunch and beverages will be provided as usual. @ \$3 per head. Drinks at bar prices.

**JOHN BERRY**  
**ACTING SECRETARY/TREASURER**  
**Ph: 03 9431 2880**

### OFFICE BEARERS

**President,** Don Brennan  
**Vice President,** Ian Fowler  
**Acting Sec./Treasurer,** John Berry  
(The position of Secretary/Treasurer vacant)

### General Committee;

John Laverick  
Bob McNeil  
Ross Medwin  
John Schintler  
John Wallace

### RFA 2001 Calendar

**August 15:** General Meeting  
**November 21:** Annual General Meeting  
**November 24:** UFU Annual Luncheon (ST Kilda T/H)

### VALE

**Kevin O’Connell      Mick Adamson**  
**Laurie Fishlock**  
**Des Trimble**

We offer our condolences to the families of these members who have gone on to a higher duty.

### SICK LIST

Ron Cass,                      Laurie Jarman  
Lionel Rose,                  Alan Lowe  
Graeme Simpson,  
Cyril Ammon,                **We wish these**  
May Richards                **members a speedy**  
Tommy Knight               **recovery.**

### Note:

Please keep information regarding sickies, etc, flowing. We endeavour to keep you informed, but can only do this with your help.

“Water Off” is edited by John Laverick, 40 Brunel Street Essendon 3040. Phone / fax 9337-9820. E Mail rfa@smartchat.net.au  
All articles accepted for publication by the editor are done so in good faith and no responsibility is accepted for any inaccuracies that may occur.

### NOTE FROM REG.

Hello John:

I thoroughly enjoy reading “Water Off,” for when your separated by many miles it is the only way you can keep track on some of the “old rogues” who inhabited the “MFB” back in those days gone by. I am enclosing a little item which was published in our local “Probus” newsletter which really tickled my fancy. You may wish to include it in “Water Off.”  
Kindest Regards

**Reg Carey**

### Reply from the Editor

Thanks Reg. Space prevented us publishing the item. On the back of the article was a story called “The Yeti.” Unfortunately you removed the punchline when you cut the item out and I would appreciate it if you could send us a complete copy of “The Yeti” and we will try to include it in the next edition.

### THE PEOPLE YOU MEET AT A PARADE!

The Clayton RSL Pipe Band that recently won the Australian Championship, followed the MFB marchers in the Federation March. Lo & behold they were led by Drum Major Les Johnson (Retired MFB firey...ex driving instructor....on a retainer from Melville Body



Works!). Les met up with some colleagues & taught them how to toss the stick. Now they're experts!

**Photo:-** L/R: Geoff Annal, Les Johnson & Ron Barker

(Reporter: Frank Besanko, Inspector Community Safety)

### A STITCH IN TIME... Is almost a crime!

### NOW IT CAN BE TOLD

Noting the late Bert Woolmer diligently using needle and thread on big Bill Bayley’s night shift trousers, it was explained to me that if enough thread is applied to crutch of trousers to loop on top boots, interesting activities on next turn out would be noted. Overhearing Bill Bayley’s turn out contortions on next night shift in early hours of morning was interesting in the extreme.

This operation prompted me to obtain needle and thread and work on Ian Johns trousers over a period of a year or two.

The above trousers arrived at No1 Station from investigations carried out by Ian while he was seconded to the police arson squad.

On retirement, I wrapped needle and cotton with note to be given to Ian by Mrs Black with the explanation that I no longer needed them.

No contact was made until attending a dinner at the Collingwood Town Hall, when upon looking up I

noticed Ian waiting on the table. I greeted him and the reply was (I quote):

“You bastard, you have been sewing my pants up for two years. I was heading for the late motor mower shop fire in Greensborough with 3 members of the police arson squad not long back and upon learning of the needlework carried out by you they decided to interview you at home and then you were going to be handcuffed, frog-marched across the front lawn and placed in the waiting police vehicle in front street.”

**I had just left home minutes before they arrived.** Wife’s comment—“We would have had to move.”

### Foot note:

Trousers were sewn together at knees, or zip on fly sewn up or down. Buttons on fly and re-sewn out of line with buttonholes. Button sewn on inside seat, one leg shortened, pockets sewn shut or belt loops eliminated.

**Ted Osland**

The bane of all firefighters assigned to watchroom duty was the dreaded Supervisory Unit. To ensure the button was pushed on time called for stamina and concentration particularly on night shift where battles against falling asleep were won and lost.

### HOW WELL DO YOU REMEMBER? THE SUPERVISORY UNIT

The full history as to why this infamous electrical device was installed is well documented in Sally Wilde's book, "Life Under The Bells."

I was stationed at Windsor during it's reign and can honestly say, "I never fixed the bell." The reason was simple, District Officer Jack Bramwell lived in the quarters above and his bedroom was directly above the watchroom. As a result, if the supervisory unit did not ring occasionally he would pay us a visit, (on or off duty) and make inquiries.

On a few occasions I would stand by at other stations and of course the old senior fireman always had a method of adjustment to ensure a good nights sleep.

There are dozens of stories amongst you lot about the ways and means of tampering with 'the

super." Please don't allow this important part of our history to pass unrecorded. Send your stories to John Laverick, 40 Brunel St. Essendon 3040 and they will be included in "Water Off."

A prize will be awarded to the best story courtesy of the Fire Museum.

Suggestions for the prize include:

1. A visit to Moorabbin Airport to watch the windsock.
2. A sausage sizzle at Werribee sewerage farm.
3. A plated leaf from Victoria Parade to represent one of the thousands swept from the front station at No.1

**F.C. Kerr**

#### SUPERVISORY UNIT SUBVERSIVES

A teaspoon balanced on the edge of a receptacle, electrical contacts from button on the spoon handle come together when enough water is dripped from above to tilt the spoon. Spoon empties and returns to horizontal and water is used for next night shift.

#### The alarm clock.

Insulated projections every ten minutes on clock dial. Minute hand bent to graze every contact, the circuit is then completed. The alarm on clock operates next morning before station awakes.

#### Reciprocating fan.

Fan is placed near button and at the end of travel button is pressed on wall. (Plenty of blankets needed in winter).

#### Horn button in belt.

Two wires from button in wall to horn button in belt. Every intake of breath expands girth and button is pressed.

#### Snooker stroke.

Billiard cue suspended and leaning against button. Reclining individual has no need to arise but merely pushes cue.

#### Hole in box of supervisory unit.

Close inspection of the unit proved that a small hole

drilled in the base of unit could be used to thread an instrument into interior to hold contacts apart.

#### Keys to unit.

Unit cover removed and contacts made inoperative. MFB response - change all locks. Rank and file answer - change all keys.

#### Sly Officer move.

Ball bearings placed on top of unit to be checked first thing next morning.

**Sly Fireman's answer**— more ball bearings added during night.

#### Isolations.

Talented fireman traces wires in watchroom and disconnects appropriate same leading to button.

#### Cautious approach.

Whilst illegal work is being carried out on unit, Hose carriage is gently placed against turnout doors, thus obviating upsetting intrusion.

**P.S.** There must be a lot more undercover work still to be aired about, so give the boys a hint that they are safe from the hierarchy.

**Ted Osland**

### SPRAYED TO DEATH

A 16-year-old boy from Manchester, Jonathan Capewell, may be the first known person to have overdosed on deodorant, reports India's consumer magazine *Insight*.

According to Jonathan's parents, he sprayed his whole body with deodorant at least twice a day. "He just wanted to smell good," his father said.

Jonathan's autopsy - after a sudden heart attack - showed 10 times the lethal dose of propane and butane in his blood. Now his family is demanding warning labels for deodorant cans. Not a bad idea.

## PRESIDENT'S REPORT

We apologise for not bringing you a report from our President, but at the time of publishing this edition we had not received his report.

He is, at this time, travelling in a warmer climate than us southerners are enjoying at this moment and we expect he and his good lady, Nancy, are thoroughly enjoying themselves.

In case some of our members have forgotten what our President looks like — he is pictured right in his usual pose after a successful piscatorial pursuit!



## ACTING SECRETARY/TREASURER'S REPORT



All financial members of the association will find in the centre of their newsletter a voting slip with colored artwork of an alternative logo as recommended by the badge sub-committee. At the February meeting the investigating group were charged with the responsibility to review all submissions and report back with their preferred selection. The drawing is their recommendation of a logo that best reflects a retired emergency service association, therefore, in accordance with the directions of the May meeting every financial member is given the opportunity to vote for a change or not.

#### THIS IS IMPORTANT

Please return your voting paper no later than Tuesday 14th August 2001 all mail received after that date will not be considered "This is your chance to vote yes for a change or no for no change".

#### SECRETARY/ TREASURERS REPORT

I must start this report with a little story about one of our members, no names, but I can say he was a top carriage driver and typist and an orator of great acclaim. Who could explain to Fred Young (Johnny) how a sea fish *Acanthopagrus butcheri* (Black Bream family) could escape from the reticulated system when a water main burst at the front of the station and it swam in and became trapped behind his desk? Well the same person had a problem himself the other week. You would have heard the expression "off his tree" well this particular person took the phrase literally when shrub and tree cutting, he fell and required X-rays, luckily no breaks. One must raise the question who was footing the ladder, Jack Green the old drill instructor would not be happy.

We had a letter from another of our members Frank Scott, who wished to be remembered to

everyone, Frank also made mention that he avidly peruses the news to see the brigade in action, however he makes sure his memories of all the old fire horses don't become nightmares.

#### LAWN BOWL MEMBERS TAKE NOTE

Each year the Parkdale Bowling Club put on a Memorial Day event in remembrance of a late Brigade Member Stan (Barney) Patton, which from all reports from Les Buddle is a great day. So all you bowlers polish those balls ready for the next one and make it a better success than the last one. Contact Les Buddle regarding the day or better still become a member of the Bowls Club, new members are welcome.

#### DON'T BELIEVE ALL ADVERTISEMENTS

Members be aware that when you see these advertisements by BUNNINGS HARDWARE that will not only match any other price but beat it by 10% is not always true as I have found, in fact they do not even respond to a letter when written seeking clarification. **BE WARNED.**

#### INTERESTING STATS FROM FIRE CALL MFESB NEWSLETTER

The Australian Bureau of Statistics comes out with some very strange stats, as you will see in the following.

3 people die each year testing if a 9-volt battery works on their tongue.

142 people were injured in 1998 by not removing all the pins from new shirts.

58 people are injured each year by using sharp knives instead of screwdrivers.

31 people have died since 1996 by watering their Christmas tree while the fairy lights were plugged in.

Hospitals reported 4 broken arms last year after cracker pulling incidents.

101 people since 1997 have had to have broken parts of

plastic toys pulled out of the soles of their feet. 18 people had serious burns in 1998 trying on a new jumper with a lit cigarette in their mouth. A massive 543 people were admitted to casualty in the last two years after opening bottles of beer with their teeth or eye socket. And finally 8 people cracked their skull in 1997 after falling asleep (passing out) while throwing up into the toilet.

**REPORT ON GENERAL MEETING 16/05/01**

- Item. 1.** President welcomed members and their partners and gave his opening remarks.
- Item. 2.** Apologies. B. Renwood, J. Cotter, R. Barker, R. Medwin, C. Hart, B. Wells, J. Gallop, J. Casley, J. Berry, J. Brown, J. Nevins, J. Tarr, L. Rose, M. McCumisky, G. Annal, R. Treverton & B. Scrivener.
- Item. 3.** Minutes of previous meeting were read and confirmed Moved J. Laverick Seconded R. Mawson - CARRIED.
- Item. 4.** No business arising.
- Item. 5.** No report on correspondence
- Item. 6.** Report on finances I.1\$4527.57 S1. \$2552.98 Moved that the current Credit Union amounts be accepted C. Guthrie Seconded B. Jackson - CARRIED.
- Item. 7.** Presidents report on Spit Roast arrangements and special thanks to Phil Lewis, M.F.E.S.B, for his assistance with the printing of the newsletter. Open

invitation to him to be our guest at any of our meetings etc.

**Item. 8. GENERAL BUSINESS.**

- J. Schintler moved that this meeting of the R.F.A give an official vote of thanks to the Badge Sub-Committee for their work on the selection of an alternative logo. Seconded G. Payne CARRIED.
  - D. Brennan moved that this meeting of the R.F.A give a vote of thanks to P. Lang for his report on the E. S.S.S Super information Seconded W. Franklin CARRIED.
  - P. Lang moved that this meeting of the R.F.A. introduces apologies and sick book and the members enter the relevant information to speed up meeting procedure Seconded J. Schintler CARRIED.
  - D. Brennan's wife Nancy, spoke on the work load the members of the committee do to keep the R.F.A. operating and if other members do not start to volunteer to take up positions of office the association will go the way of many others and cease to exist.
  - J. Laverick also mentioned his disappointment of members in their failure to accept positions of office. He also raised the possibility of changing the format of the newsletter to include sporting news and other items of relevant interest to members.
  - F. Churchill suggested a notice regarding the R. F.A association be supplied and placed on notice boards at each station and departments of the respective services.
- MEETING CLOSED AT 1145 HOURS.**  
Trusting this newsletter finds you fit and well.

**John Berry**  
**Acting Sec/Treasurer**

## **RETIREMENT...**

### ***What happens after the holiday?***

*Article from VicSuper Newsletter, May 2001*

Throughout our lives we go through various phases and changes - high school, moving out of home, first job, marriage. For a lot of us, retirement is just another one of these changes. But what happens when moving from working to retirement is harder than you thought it would be?

Member news sat down with some retirement experts to explore some of the difficulties people experience, and how to avoid them.

According to psychologist Helen Wheelahan, we identify ourselves largely by our jobs. Often the first question you're asked by someone you

meet is, 'So... What do you do?' Often when people retire they feel that they're losing an important part of their identity; something they feel made them who they are. They suddenly feel they need to answer, 'Well, I'm retired now. But I used to be...'

***"People put more time into planning for their next holiday, or their next car than they do for their retirement. In a lot of cases, people don't look past the initial trip around Australia they're planning to make."***

Retirement, like any other major life change, can be a highly stressful and challenging transition to make. Sue Hendy, Education Officer for the Council on the Aging (COTA) says that retirement related stress can partly be attributed to the way people move into retirement. 'Retirement used to be the gold watch. It

## **ASIC'S GULL AWARDS**

Welcome to the Gull Awards, brought to you by the **Australian Securities & Investments Commission**. Every day people lose lots of money to scams and swindlers. By drawing attention to the gullibility and the unfortunate fate of those people who were the victims of fraud and dishonesty, we hope to make people more aware of the dangers lurking out there.

### **On the nose:**

Our winner wrote:

I received a cold call from a person purporting to be from an investment group in Hong Kong. He was offering shares in a company on the NASDAQ. He said there would be a fast \$390,000+ return on a \$65,000 investment. This company was supposed to have patented a cheap way of extracting clean water from "hogs' effluent" in a matter of seconds. He said he would email me details of Internet sites I could use to verify his claims. Following this call he phoned back for my fax number. I declined to give him my fax number. Next thing he has rung my wife, got the fax number and faxed me an invoice and details of an account number to send the money to. I faxed back a decline advice. This could have been an honest call, but it had an odour about it.

We thought this entry had it all - a cold call offering NASDAQ shares in a high yield, agricultural "green" scheme using new technology - plus pressure selling!

### **Join the super rich at "Le Club Prive"**

A Gull Award goes to this offshore investment club which uses the internet to recruit members. You're offered amazingly profitable, international wealth building opportunities normally reserved for the super-rich. You also get a private encrypted bank account and a keycard giving you access to your money all around the world. All this comes in an unsolicited or "spam" email offering you membership in "Le Club Prive", a private offshore investment club where you can supposedly earn between \$500 and \$3500 per day, and up to \$80,000 - \$1 00,000 in three months.

We believe this is yet another example of how dodgy operators are using new technology to play old tricks on their victims. Because not everybody knows how the internet works, it's easy to mislead people about what it can do. On the internet you could be dealing with just about anyone from just about anywhere. That's why it's vital to do your homework before you agree to any investment offers, including those that land in your email inbox. Before you invest in a scheme like this read our Consumer Alert on Offers on the internet

### **Lost in space:**

Nebula Enterprises or Nebulous? That's what our scambuster wondered when a salesperson knocked

on his door offering \$160,000 for an investment of only \$125. The glossy brochure from a Bahamas-based company said all he had to do was buy the company's manual (which would give him "the know-how and skills to achieve health, wealth & happiness in the new millennium"). He would also receive a "free unit" in an International Financial Co-operative. Payouts were based on other people he got to buy the manual or by the co-operative randomly placing "bonus units" and sharing "profits" from "high yield trading". This scheme is not registered in Australia, it has no prospectus and its sales people are totally unlicensed. You've got no protection under Australian law. You might as well buy property on Mars!

### **Location, location, location!**

At the current low interest rates, you might have considered investing in property, and with property prices rising in major cities, perhaps you looked out of town. Well, why limit yourself to this country - indeed to this planet! According to this Gull Awards winner, The Mars Land Authority based in Dandenong, Victoria, is having a land sale offering CASH only land packages of 100 to 1000 hectares on Mars for just \$10 to \$45!

Prices quoted include a deed certificate in your name showing lot boundaries. You can even choose your preferred outlook from the popular "Mountain view" or "Canyon view" to the possibly less tempting "Polar region". Prospective Martians are urged to "Secure your very own piece of Mars today!" as "LOTS are selling out FAST!". As our scambuster noted: "really love that CASH only bit... definitely the way I conduct my real estate transactions!".

### **Gosford housewife bankrolls US Government**

Until recently, I worked on the Bond Desk of one of the big investment banks in Sydney. One day I took a call from a housewife in Gosford who said she had access to an unlimited supply of "super" bonds. She offered to sell us US Government Treasury Bonds that were supposedly issued in secrecy by the US Government to fund gaps in the annual budget! These "secret" bonds were "yielding" 13% for 3 to 6 months. At that time, the true rate was about 5.50%.

At that time, we had a spate of people ringing in offering to sell us these "super" bonds. In the end, we took our general number listing out of the telephone book to stop people ringing in with these mad plans.

**Example**

Brian (65) and Joan (62) have \$250,000 each (pre/post-June 1983 components) to invest from accumulated superannuation savings. Due to their level of assessable assets, the couple is not entitled to any age pension benefits. Brian and Joan both purchase allocated pensions, drawing annual income of \$26,401 each.

The following table shows the relative comparison for the couple before and after the Budget announcements:

	<b>Before Budget</b>	<b>After Budget</b>
Total Gross Income	52,802	52,802
Tax and medicare	(1,472)	(792)
<b>Total Net income</b>	<b>51,330</b>	<b>52,010</b>

The combined effect of the tax concessions is to produce an increase in net income for the couple of \$680.

The upshot of the Budget changes is that self-funded retirees can receive retirement incomes now of \$30,363 (singles) or \$26,401 (each member of a couple) tax free through the use of superannuation based retirement income products (such as allocated pensions). In some case, this amount of tax free income may increase further due to the availability of an annual tax free allowance.

**Commonwealth Seniors Health Card (CSHC)**

The Commonwealth Seniors Health Card is only subject to an Income Test, which makes it available to many individuals who are not eligible for social security benefits due to the level of assets they hold.

The card is aimed at self-funded retirees primarily to provide concessional pharmaceutical benefits (ie. generally \$3.50 per script for the first 52 prescriptions, with the rest free for the calendar year). Existing and new CSHC holders receive telephone allowance of \$17.20 per quarter for singles and couples. The Government will negotiate with the States to improve the range of benefits available to card holders.

With effect from 1 July 2001, the income limits for the CSHC are planned to increase to the following levels:

\$50,000 for singles; \$80,000 combined for couples; and \$50,000 for each member of a couple that is separated by illness.

The higher income limits will allow more retirees access to the card without rearranging existing portfolios. Applications for the card are made through Centrelink.

**Part or full pensioners**

*Background*

By now, pensioners (including those in receipt of the Commonwealth income support benefits) should have received their \$300 one-off tax-free bonus.

The \$300 bonus is also available to individuals and couples over pension age with low incomes who are not eligible for social security benefits and who are not required to pay tax for the 2000/2001 year. Individuals in this group can claim payment through Centrelink between 1 July and 31 December 2001

*Impact*

The other key initiative for pensioners is the similar increase in the pensioner rebate as outlined previously for self-funded retirees and the higher medicare thresholds. This is to ensure that pensioners benefit to the same extent from a higher *effective* tax free threshold as self-funded retirees (see table for self funded retirees for rebate amounts).

The actual effect of the rebate is to allow eligible individuals over pension age to receive the following amounts of taxable income (including any pension entitlements) for the 2000/2001 year tax free:

-\$20,000 for individuals; and \$16,306 for each member of a couple.

**Example**

George (65) owns his own home and has \$200,000 to invest in an allocated pension. He draws around \$15,000 of income each year. His other assessable assets are \$80,000 and he receives around \$5,600 in other investment income. Currently George would be eligible for a part age pension benefit of \$3,056 pa (under the Assets Test).

The following table shows the relative comparison for George before and after the Budget announcements:

	<b>Before Budget (\$)</b>	<b>After Budget (\$)</b>
Total Gross Income	23,656	23,656
Tax and medicare	(1,375)	(355)
Seniors Bonus	0	300
<b>Total Net income</b>	<b>22,281</b>	<b>23,601</b>

The combined effect of the tax concessions is to produce an increase in net income for George of \$1,320. Again the Budget changes mean that pensioners can receive improved retirement incomes through the use of superannuation based retirement income products.

was something that was respected.' In recent years this has changed. A lot of people don't make a willing decision to retire, they may be encouraged, forced into it through illness, or in some cases, retrenched. This can create a situation where people feel they're not as worthy as they were when they were working.

Studies show that preparing for retirement both emotionally and financially can help prevent stress, making retirement the liberating experience it's supposed to be. All it takes is a little planning.

**1. Give yourself time and phase out**

In most cases it's the move into retirement that creates stress, not retirement itself. Like any other major change in your life, you need to give yourself time to adjust. Don't expect everything to fall into place immediately. View retirement like a new job; give yourself a couple of months to start enjoying and feeling comfortable in your new role.

*"It's the hard work you put in during the week that makes your weekends so rewarding, so try keeping your weekend and weekday activities separate."*

To prepare for leaving the workforce, try easing your way out. A year or two before you plan to retire, reduce your work time to four days a week, then three days a week. This will give you time to adjust gradually. You might even use that spare time to pursue some interests to continue with later.

Take things one step at a time. You don't need to take up five hobbies, paint the house, buy a new car and plan a holiday all at, once. Introduce some changes before you retire, and some after you retire, and set goals for yourself to work towards each year.

**2. Expand your horizons**

After you retire, you have a lot more time to do things for yourself, and while taking long holidays and having lunch with friends is great, you may not have the budget or the inclination to do them all the time. Helen suggests looking at different hobbies, and not waiting until you retire to do it. 'Try them out before you retire.

There's no point planning to take up golf and buying the equipment, only to find you hate it.'

'In addition to hobbies, examine what your interests and passions are and look for a way to involve yourself using them, whether it's a paid or unpaid pursuit.' says Sue.

Consider one of the hundreds of courses available all year throughout Victoria. If you're planning an overseas trip, why not learn the language beforehand? Or perhaps a photography course for some tips on how to take those perfect holiday snaps? If you're planning to start a new career, you may want to research courses that will help you build relevant skills.

**3. Retirement does not have to mean giving up work'**

Don't make the mistake of thinking that retiring means giving up work. Consider taking a part-time job, getting involved in charity or voluntary work, or beginning a second career. Working after retirement can be just as rewarding as the work you did before you retired.

**4. Healthy mind, body and hearts**

Being retired should not be an excuse to 'let yourself go'. Lack of time is no longer an excuse! Both men and women should continue to have medical check-ups on a regular basis. Take delight in long walks, gym classes or quiet swims. And how about buying your produce from food markets or direct from growers? Enjoy your health. Studies show that maintaining an active and healthy lifestyle at any point in your life helps prevent and reduce stress.

Don't forget to look after your relationship. 'I married him for better or worse, but not for lunch,' is a common thought according to Sue Hendy. Couples are used to spending a certain amount of time apart, and being together 24 hours a day can place stress on the relationship and create individual anxiety. It's important to maintain some time-out to 'do your own thing'.

***Protect Your Mobile Phone***

**Just in case you lose your mobile or it is stolen. Did you know this?**

To check you Mobile phone's serial number, key in the following digits on your phone.

**\* # 0 6 # (star hash zero six hash)**

A 15 digit code will appear on the screen. This number is unique to your handset. Write it down and keep it safe. Should your phone be lost or stolen you can contact your service provider and give them this code. They will then be able to block the handset so even if the thief changes the Sim card your phone will be totally useless. You probably won't get your phone back but whoever stole it can't use it or sell it either.

(Source: R.F.A. Queensland "Afterburners")

## ACTION'S CHARACTER COLUMN

Early seventy's, a new shift, a new system and an opportunity to change a number of things that had been to me so annoying – the condition of the station – but only through age. How many times had I smiled as Bertie Soane, with a straight face had shown new recruits how the station horses had actually come through the back of the Orderly Box when the bells came on.

The cupboard in the passage had so many books stored that, every time you opened the door you spent the next hour putting back everything that fell out. Now, who wanted to know who drove Car B on the 14/3/1933, or how much petrol it used that month and I am sure that there were records of how many bags of oats that "Charlie" the lead pumper horse had eaten last month. Every time you wanted to clean out the cupboard you got the same answer – "you can't, no reason, it's just the way things are, we have to keep them just in case".

The yard looked a dump to visitors with the old petrol bowser, oil tanks with oil stained brickwork, but the answer was always the same. Well, I always adopted the attitude that the shift that plays and works together will always have less problems in general. So the word was out, official gym periods would be allowed, which the shift wanted if we could clean the place up, but how?

I asked Mr Seabrooke if I could file everything that was in the passage cupboard, "yep" was the answer, so I quickly arranged some 44's (drums) and a ute. A fortnight later Mr Seabrooke asked me where I had filed the books and I said, "the Richmond Tip". With the look on his face I thought I would be the orderly for the next five years, he then broke into that grin he had and not a word was said.

With the rest of the problems, I asked the then C.F.O. Mr Van Every for permission to clean up and he agreed, For the next three months every phone call I made I prefixed with the words of magic, "Mr Van Every suggested I should ring you and we would like this". The petrol bowser and oil tanks disappeared, rubbish was removed and we found an unused locker room on the first floor which was to become our P.E. room and the workshops even painted it for us at the request of the magic words.

Now with all the work completed and the P. E. up and running it was time to play, so I arranged a four day fishing trip on "Bulls

Cruisers" at Metung – "Little did I know."

The new shift involved many virtually straight from recruits and a number are still in the job today and from memory were I. Geddes, G. McLennan, E. McMullen, P. Andrews, C. Harris, G. Hepburn, H. Drew, G. Deveraux, R. Jackson, B. Forrest and Brian Morrissey, our main character, in total about 18. So on a pleasant September day we all left No1, me, a non drinker, being the driver and Billy Forrest being the caterer.

A quiet trip at first, as we had finished night shift, and we had arranged to have lunch at the Bairnsdale pub, about an hour for lunch I thought – but no. After chasing them through the back door as they re-entered the front I finally managed about an hour behind schedule. A sleep, a meal and an armful of supplies they were really turned on.

On arrival I realised if Bulls seen the condition of the bus they would not give us the boats. So quickly around to the local park where they filled a 44 with stubbies, cans and rubbish. On arrival at the jetty we arranged six to a boat, a box of food and we would meet at a certain inlet for tea and moor for the night.

I went out on the first boat, "Big Mistake." We had only been thirty minutes and a speed boat approached with the occupant waving a piece of paper. My first thoughts were Ray Watt's standard statement, "Jeez, what's wrong now," as the paper stated, "we accept no responsibility for accidents or incidents" and would I please sign it.

At Metung the pub is adjacent to the pier and of course further supplies were to be needed. Now, it is a known fact that drunks have the ability to rock forward to a horizontal position and then return vertically without assistance – and Brian Morrissey was drunk. Standing on the pier waiting with a slab in his arms, he leaned so far forward that Harry Drew thought that he had gone and dived forward to grab him but missed and he ended in the drink. This I did not know but was enough for the Bull's authorities.

We had been sailing for about one hour some distance apart when the last boat started tooting and waving. "God, what now." "We can't find Morrissey," they yelled. I said, "the bloody boat is only 32ft long, he's got to be somewhere." I had visions of newspaper headlines, "Drunken firefighter drowns in lakes," out only one hour and

## BROWN'S BITS

*From the roving correspondent of the north-west of our fair city.*

### A golfing mate told me this true story.

When Neil Armstrong landed on the moon, he made the now famous remark, "One Small Step For Man, One Giant Step For Mankind." Then he mumbled, "And good luck to you Mr. Gorby." He never explained the last remark until one of his last lecture tours.

When he was a young fellow he lived next door to Mr. And Mrs. Gorby. One day he kicked a football over the Gorby's fence. He climbed the fence where the ball had landed near the Gorby's back door. As he picked up the ball he heard the Gorby's arguing. As he left he heard Mrs. Gorby say, "The next time you get sex is when that young guy next door lands on the moon."

### BED RETALIATES!!!

Who was the rotund fellow (He claimed it was all muscle) from an outstation in the Western District who, when he made up his bed, did not pull the base of the bed fully out. So, when he sat down to remove his shoes, down came the bed, pinning his legs.

Not being able to move and in considerable pain, he yelled for assistance to get him off the bed. Result, two badly creased calf muscles. When the District Officer was told, his comments were, "What the hell has he done now."

He was transported to Western General Hospital by District car and off duty for a week.



## RACING TIPS

From My Mate's Cousin

Our man had been on the short end of the stick lately and decided to venture down to the peninsula town of Bittern to look up some long lost relatives. With the vespa idling along nicely, the winter sun on his back and the walkman tuned to the trackside gossip, he was at peace with the world until he found himself in that fine Gippsland city of Warragul. "How did he arrive at Warragul?" you may ask. This will remain one of the great mysteries of our time, for he cannot explain it himself.

But the day was not wasted. Taking the cross country route back to Bittern he had plenty of time to take in all the trackside info and bring to you, his loyal followers, the latest on hayburners with the potential to put a smile on your face and weight in your wallet. The first in our selection is a nedly that has been under the watchful eye of our man for some considerable time. He has often talked of "The Farm" and of the work that has been put in to bring this one up to scratch.

### Beach Symphony:

Has been unhitched from the plough up at "The Farm" and sent down to Flemington to have the rough edges knocked off by trainer T. Richards. Our man is enthusiastic. Worth watching!

### Happy Festival:

This one was agisted in a paddock next to a venue for one of those alternative music festivals.

During the night it jumped the fence and started to graze on strange "grass" some of the musicians had brought with them. As a result, a slight case of bloat and everyone down wind of this hapless horse had a fit of the giggles.

It has since been weaned off the weed and is now trained by M. Moroney at Flemington.

### Kreisler Mirage:

The present owner was a musician and a fan of that great Austrian violinist, Fritz Kreisler. Whilst inspecting this horse's rear end before buying, he thought it bore a striking resemblance to old Fritz and felt it an omen. Now all that follow this one home will see the "Kreisler Mirage."

Trained by G. A. Rogerson in Sydney.

### Versace Kid:

The owner was a snappy dresser and an admirer of the fashion designer who recently met his demise on a boat through a severe case of lead poisoning. He feels that Versace has been reincarnated in this nedly and will again lead the field. It will be interesting to see what the jockey wears.

Trained in South Australia by that very fashionable T. McAvoy!

### May the horse be with you!

## THE BRAZILIAN TRIP CONTINUED

Fred Kerr reflects on his recent trip to Brazil and continues on from the May edition of "Water Off"

We left Salvador Beach Resort on Thursday 27/7/00 at 1900 hours for Belo-Horizonte (Ballow-Hree-Zonch-Eh), nearly 3 hours flying time away. Because nearly all of Susie's in-laws lived there and Marcel lived in a condominium owned by his mother, this was to be her new home.

Belo is a sprawling city of 2.2 million people in the state capital of Minas Gerias, (General Mines) and is Brazil's third largest city.

We took a bus into the city from the airport and then a cab to Susie's new home. We arrived quite late and were all ready for bed. Next morning we met Marcel's mother Leilo (Layla) and sister Bella and brother Bruno. Bella spoke perfect English but her mother and brother struggled, but we communicated. Marcel had not returned from London where he was completing his study for a PhD in English Literature. The condo is a very large apartment on the 14th floor, it has four bedrooms, maid's quarters, 4 toilets, large dining/lounge room and magnificent views of the city.

It is serviced by 3 lifts, 24-hour security guards, two pools, steam room, toilet, showers, BBQ area and soccer court and all of this on a very steep hill surrounded by a huge stone fence ringed with barbed wire and electric warning. I was surprised to learn it was 10 years old and only worth about \$170,000. Next day I went for my usual walk at 6.30am and as I wended my way down the steep hills I passed the maids on the way up to attend their domestic duties. Nearly everyone in this part of town has a maid, some live-in, others work 3-6 days a week and all are very poorly paid.

The walking track surrounds a large lake and it was crowded with locals (hardly any tourists in Belo) strutting their stuff. Being aware of the opportunity that might present itself to engage in a little cultural discourse I prepared myself, I cleaned my glasses and Reeboks, but alas these boots were made for walking man. I did get some bemused looks and smiles, "they know I'm a foreigner", I reasoned. But on returning home I discovered that my fly was undone.

After breakfast I went shopping with Leilo (Marcel's mum) to the local supermarket. Food prices are a little cheaper than home, quality and quantity about the same. We were stocking up with food because Marcel's father Leilio (Layleo) and most of the paternal side of the family were coming to meet the Kerr family that afternoon and some were coming from USA, Mexico, Columbia and other countries.

Brazilians are a very warm, friendly, loving people and weddings are an important social occasion for them to congregate and share their love for each other. All of my family warmed to them immediately and though the language was a problem we found ways around it with body language. Education seems to be a

priority for the children, nearly all of the younger members of the family were studying law, medicine, dentistry or other university pursuits.

Early on Sunday 30/7 two car loads of us left for Auro-Preto about 100kms away, founded in 1711 and population about 65,000. Highway was second rate with potholes everywhere and very bad road edges, no wonder there are so many accidents.

Most of the cars are small Chevies, Fords, Fiats and all of the Nippon variety. No big cars were to be seen, some 4-wheel drive twin cabs but not a lot and they nearly all are manual with left hand drive being the order of the day.

En route, I wound down the window for some fresh air and guess what? The smell of gum trees wafted in, our famed eucalyptus were planted row upon row along the highway. Why? No-one knew the answer. Auro-Preto in the remote Segra Do Espin-Hago range of mountains is truly the jewel in the crown. Once the largest deposits of gold in the western hemisphere were found in this region and the gold/money bought the services of baroque artisans who turned the city into an architectural gem and the finest goods and materials were imported from England, France and India.

It is a stunningly beautiful colonial city with carved fountains, statues, huge churches everywhere. The houses are Mediterranean with white walls, orange roofs and mostly two storey.

The roads are paved with cobble stones and though they appear to be very old there are no ruts or tracks worn on the surface from horse drawn carts. On the way back we refilled with petrol at A\$1.50 a litre.

Ben and I had been having tummy troubles for the past 7 days and mine had now developed into diarrhoea. I was unable to retain any food and on a few occasions had just avoided some embarrassing accidents. The Brazilians said they knew the cure, don't eat and drink plenty of Coca-Cola. I tried it for 4 days without success. It took one of Marcel's aunts to come up with an old Indian concoction (God knows) a full glass of white milky liquid, it had an almost immediate reaction, I was cured. Now I could enjoy all the beautiful food I had been forced to forgo. The diarrhoea did have one positive result, however, I lost 9 lbs in 7-8 days.

Next issue - The wedding at long last.

**"It's the way we have in the Fire Brigade."**

**F. C. KERR**

one dead already. Then relief, it's alright we found him. On top of each boat was a dinghy and there was Morrissey, out like a light in the sun on the floor of the dinghy. "Leave him there" I said.

As dusk arrived there were three boats all tied together in a quiet inlet, heaters on, the smell of food cooking and a relaxing drink at hand. By about nine o'clock the fog had rolled in and it was cold, so cold we had tossed a coin to see who would be first up in the morning to get the heater going - I lost.

I then remarked, "where's Morrissey," "we left him there" was the reply. "Not again." Up on the boat and peer in the dinghy with a torch and there was Morrissey, clad in a T shirt, body white with cold and visibly shaking as we carried him as stiff as a board below and wrapped him blankets,

then all to bed.

Just before I arose in the morning the peace was shattered by the mooing and stampeding of cattle. Looking across the paddock I could see Morrissey in his favourite white coat, which made him look like a football goal umpire, chasing the terrified cattle, who were running in all directions with udders spraying milk everywhere. I was waiting for the farmer to appear and shoot him. This trip was enjoyed by all, a few fish, a lot fun and memories. That so important bonding, in job that so many times requires a team effort.

**Action Jackson**

## CLASSROOMS DESTROYED



*Fire destroyed these classrooms and a craft room in the infants section of the Heidelberg State School, Victoria.*

This report appeared in the May / June 1968 edition of "The Firefighter" and it went on to describe how firefighters stopped the flames spreading and the extent of damage.

Did you attend the fire? Can you identify the firefighter in the above photograph? Please let us know if you can.

# R.F.A. MEMBER RUNS ON & ON & ON & ON

This article appeared in the Wednesday March 7 edition of the "Werribee Banner" and proves what can be achieved when you make an effort to maintain your fitness level.

Bob Soulsby has not only maintained his level of fitness but seems to be increasing that level, for the older he gets the more medals he's winning!

By Matt O'Dwyer

FOR many of us, the age of 60 is a time to sit back, relax and enjoy retirement.

But at 61, Hoppers Crossing resident Bob Soulsby, this week's Wyndham Sports Star, is reaching his peak. The former firefighter has just achieved what is believed to be a first - six gold medals in last month's Victorian police, fire and emergency services games.

"I've been running there for ten years - but that's certainly the most I've ever won," a rapt Soulsby said last week.

His gold medals were for the 100 and 200 metres, the long and triple jump, the 110 metres hurdles and the javelin - and to top it off, Soulsby also took out silver in the discus and high jump.

Formerly stationed as a firefighter at Eastern Hill, Prahran, Waverley and South Melbourne, Soulsby had been a professional runner "most of my life,, and also played football with VFL side Prahran.

He competed in the 'Masters' category - for over-60s athletes - at the games held over the weekend of February 25 and 26 at the Glen Waverley police academy.

Soulsby is a life member of the Stawell Athletics Club after competing at 26 Stawell Gift meetings including the big race twice. He took out the 400 metres in 1972, finished second in the 100 metres event in 1981, and continued to compete at Stawell until five years ago.

Soulsby has also taken part in competition overseas, sprinting to four gold medals at the World Games in Canada, in 1996, and setting three world records - for the 100, 200 and 400 metres in the over 55 age group - at that event.

He also holds the Victorian record for 100 and 200 metres and the long jump for his age group.



Soulsby's training regime includes sprint work three mornings a week, and working as a trainer with the Werribee Tigers; he's put in plenty of time as a sports masseur with the club since retiring from the fire brigade.

And why does he still compete, when others have long hung up their boots?

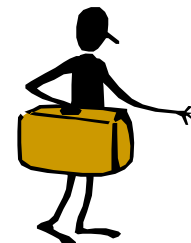
"I'll probably give it when I can't run any more; but I love the sport. I've always kept myself fit and continued on with it. I'll keep going as long as I can.

For the immediate future, Soulsby is planning to compete in the forthcoming World Masters Games in Brisbane and the Australian and New Zealand police and emergency games in November.

*There's no stopping some people.*

## FAULTY FIGS

When *Test* magazine from Germany tested dried figs it found almost a third of samples contained aflatoxins, a carcinogenic by-product of mould growth. If you're a dried fig lover don't despair; check them under good light first, and don't eat them if the surface is mottled black, uniformly black or dark green. And if you've already bitten into one and it doesn't taste like a dried fig should, spit it out.



## TRAVELLING WITH SILVER

This issue we have just arrived in New York City at Kennedy Airport from London.

We were met by our host and friend Bob Hesse, retired Battalion Chief, New York Fire Department. We spent three weeks with Bob and his wife Rita, driving upstate to see his daughter and family. Son in-law, Danny Sheridan, is doing his Captains exams and would certainly do well having an Irish name to start with.

We have met and made many friends there and took part in a local "Walk Against Cancer." I got the job with Pat directing runners which way to go at a street corner, quite a lot of complaints because they couldn't understand me all that well.

We had several days on the loose in Manhattan, the Mayor has cleaned the city up very well. Visited the garment district, travelled up the East River, down the Hudson and paid our respects to the lady with the torch and Ellis Island etc.

Went out to a golf driving range on Long Island, now, I've been to a few of them here, but this one had 60 driving off pits at ground level, 60 on the 1<sup>st</sup> level, 60 on the 2<sup>nd</sup> level serviced with an elevator (sorry lift). Opening hours 6am - 11pm, seven days. Yep, you're right, owned and operated by Japs.

We had a great time, promising to return, we can't get Bob and Rita out here yet. Bob says, "to many crocodiles and sharks for him." I try to tell him you have more trouble with the land sharks than the water type. We have arranged to meet in Hawaii in 2002.

We did this one before, it's about the half way mark between Melbourne and New York. In fact, on that occasion we were met at Honolulu by a fellow and his wife who drove us to our Waikiki hotel. I remember this clearly as the driver was sitting in the car on a high chair. Yes, it was John Berry and Elaine returning from the Police and Fire Games.

Whilst in New York, travelled from Oyster Bay to Fire Island where the name intrigued me, there is a large gay community there. I should have known.

Got a coffee at Starbuck's on 7<sup>th</sup> Avenue and received very solid look asking for a "Long Black." The guy serving was both of those. You must say regular, I forgot.

The centipede of the family found some new shoe stores, she makes Imelda Marcos look a beginner.

I reckon I can get one more issue from this trip then some new plans will be on the agenda.

Silver has just had his 68<sup>th</sup> and I hear stories that people in the Middle East are paying big money for slightly overweight ladies.

An interesting one, a number of restaurants put the 2 litre bottle of wine on the table and charge by the number of times they fill it, less what's left. It can get you

into trouble.

### Happy Travelling Silver

P.S. Pat and I went up the Murray Valley Highway for a few days to Mildura. On the way we stopped off at Lake Boga to visit the King and Queen of Swan Hill, Bob and Judy McGillvray. They are both going well and live at 28 Jacaranda Cres. Lake Boga and invite everyone to come and stay awhile, especially those that owe him money.

P.P.S. Remember, if you tell the truth, you don't have to remember anything. (That's for Alan Boyd).

### FULL OF HOT AIR

*It has been confirmed that Mr and Mrs Silver have purchased their own aircraft for their overseas travel. They were secretly photographed in their luxurious aircraft with Silver himself piloting. Our correspondent reports that this reinforces his suspicion that Cameron is full of hot air.*

SirClip

