

from the office of **Robert Latimer**

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Social Service Reform – 2015 & beyond

Newly appointed minister for social services, Scott Morrison, is leading the Abbott Government's charge – albeit over rocky, hostile, terrain, to reign in the \$146 billion spent on welfare each year in Australia, or 35% of total budget expenditure (2014/15).



In addition to responsibility for welfare, family support, seniors, aged care and the National Disability Insurance Scheme (NDIS), child care has been added to the portfolio. As a member of the cabinet's Expenditure Review Committee, Morrison is responsible for welfare reform strategy that is designed to increase the economic participation of Australians and to ensure the long-term sustainability of Australia's welfare safety net. (*Jargon buster: political -speak for ... "you pay more, we give less"*)

Following the scrapping of the paid parental leave (PPL) scheme, Morrison will now also be responsible for developing proposals for a family package. This will take account of the Productivity Commission's as-yet-unpublished final report on child-care arrangements.

Rest assured, Mr Morrison is going to be one

busy boy !! Thrown into the mix will be the need to reconcile the recommendations of a number of competing blueprints for the future of welfare in Australia. Interim ideas propose "four pillars of reform":

1. Simpler and sustainable income support system,
2. Strengthening individual and family capability,
3. Engaging with employers, and
4. Building community capacity.

(Refer to earlier "Jargon buster" for understanding)

Turning these desirable principles into practical reforms will not be straightforward. In fact, after the Government's recent experience with health care price reform we might even borrow a word from Sir Humphrey Appleby (of Yes Minister fame) and call it "**courageous**".

Source: Based on, The Conversation 5 February 2015

CSHC 1 Jan 2015 Changes

The Commonwealth Seniors Health Card (CSHC) is a concession card for self-funded retirees of age pension age who are not eligible for the age pension.



It provides access to discounts on medical expenses and travel concessions, certain concessions provided by state and territory governments, as well as the Seniors Supplement. To be eligible for the CSHC an individual must have adjusted taxable income below certain thresholds:

- singles, \$51,500
- couples, \$82,400 (combined)

Under previous rules, (and under the "grandfathering rules") income drawn from allocated pensions is **excluded** from the above thresholds. However, new allocated pensions taken out after 1 January 2015 will be assessed under the Deeming Rules, thereby making it potentially more difficult for new applicants and those who exceed the above thresholds and seek to re-apply again in the future.

Jargon Buster

Reablement — It's not in my dictionary either, but from a world that brought us such words as "malware" and "webinar" it seems only natural that the process of re-training, re-skilling and generally helping people to live an independent life might be referred to as **Reablement**

It will no doubt make the Oxford Dictionary eventually, but might take a while to lose that "marketing-buzz-group" kind of vibe.

Why did the chicken cross the road?

Captain Kirk—to boldly go where no chicken has gone before

Albert Einstein—Did the chicken really cross the road or did the road move beneath the chicken?

Colonel Sanders—I missed one

Martin Luther King Jr—I dream of a world where all chickens will be free to cross roads without their motives being called into question.

find-me

Carers Watch

www.carerswatch.com.au

I'll admit that attaching one of these watches to a girlfriend or work colleague might be considered somewhat intrusive—even a bit creepy, but for the vulnerable and forgetful, the peace of mind for carers is invaluable. If you think it might be useful for someone you love, then check out the website above.



Commonwealth Home Support Program—from 1/7/15

According to the Federal Government's "My Aged Care" website, **The Commonwealth Home Support Programme** will help older people living in the community to maximise their independence.

Through the delivery of timely, high quality basic support services centred around each person's individual goals, preferences and choices — and underpinned by a strong emphasis on wellness and reablement—the programme will help its clients stay living in their own homes for as long as they can and wish to do so.

In recognition of the vital role that carers play, where the older person has a carer the programme will support that care relationship.



The programme will involve:

- One consolidated programme
- Increased focus on wellness and reablement
 - More targeted approach to sector support and development
 - Nationally consistent fees policy
- Identifiable entry point to the aged care system via My Aged Care.

If you'd like a copy of the My Aged Care Information Sheet, simply call the office. Alternatively go to the following websites: www.dss.gov.au/chsp and, www.myagedcare.gov.au

FREE Funeral Organiser Booklet

If you've ever had to organise a funeral, you can appreciate the value of clear, written intentions and instructions — from the deceased. Call now for your own personal Funeral Organiser Booklet. They're a great idea !!

Join Footy Tipping NOW

Yes, it's that time of year again ... where skill and incompetence go head to head in battling it out for the ultimate honour (not to mention prize) of being declared **Footy Tipping Champion !!** Join up now by visiting the website, or calling the office on (03) 9814 9333.





Who's in charge here?

The problem with management...

A Japanese company and an Australian company decided to have a canoe race on the Yarra River. Both teams practiced long and hard to reach their peak performance before the race.

On the big day, the Japanese team won by 500 metres. The Aussies were discouraged and decided to investigate the reason for the crushing defeat.

A management team, made up of senior management, was formed to investigate and recommend action.

Their conclusion was the Japanese team had 8 people rowing and 1 person steering, while the Australian team had 8 people steering and 1 person rowing. So the team management hired a consulting company and paid them a large amount of money for a second opinion.

The consultants advised that too many people were steering the boat, while not enough people were rowing. To prevent another loss to the Japanese



the rowing team's management structure was totally reorganized to 4 Steering Supervisors, 3 Area Steering Superintendents and 1 Assistant Superintendent Steering

Manager. They also implemented a new performance system that would give the 1 person rowing the boat greater incentive to work harder.

It was called the "Rowing Team Quality First Program", with meetings, dinners and free pens for the rower. There was discussion of getting new paddles, canoes and other equipment, extra vacation days for practices, and bonuses.

The next year the Japanese won by 1,000 metres. Humiliated the Australian management team sacked the rower for poor performance, halted development of a new canoe, sold the paddles and cancelled all capital investments in new equipment.

The money saved was distributed to Senior Executives as bonuses and the next year's racing team was outsourced to India.

Source: www.tickld.com

Deeming Rates to Fall

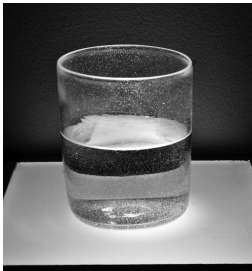
Deeming rate changes will take effect from 20 March 2015. The lower deeming rate will reduce from 2.0% to 1.75% for financial investments up to \$48,000 for singles, and \$79,600 for couples. The upper deeming rate will be cut from 3.5% to 3.25% for investments over these limits.

This is a welcome measure and for those receiving a Part Pension under the Income Test, it will go some way towards compensating for the recent drop in bank interest rates.

Attitude Is Everything

"The longer I live, the more I realize the impact of attitude on life. Attitude is more important than the past, than education, money, circumstances, failures and successes and much more than what other people think, say or do." ...

... according to Charles R. Swindoll, author of the widely read book, **The Grace Awakening**. He goes on to write that neither our appearances, giftedness, nor skills impact our lives as much as our attitude. Our attitude unlike other facts in our lives is something we can control and if necessary change each and every day of our lives depending on what we are facing that day. We cannot change our past, predict our future, change how others act and react towards us; in other words these are matters beyond our control-we cannot change the inevitable. As Swindoll writes, "I am convinced that life is 10 percent what happens to me and 90 percent how I react to it." *We are all in charge of our attitudes.*



Source: Dr Hyder Zahed, Huffington Post



Retired? ... you've got to be joking!

Margaret dropped in the other day for her annual review and we got to talking about how she was getting on since Norm passed away a few years back.

"Sometimes I get lonely", Margaret explained, "but I keep pretty busy, that always helps; getting out and meeting people. But I find lots of people get lonely, it's something you have to combat"

"So what do you do?" I asked. Margaret thought for a second and then replied "... well there's Probus each month, including their regular activities. On a Monday night there's the Box Hill Choral Choir and during the day on Mondays and Tuesdays I volunteer at 98.1FM helping out with the phones and admin. On Thursday mornings there's water aerobics and in the afternoons on Thursdays I volunteer at the Doncare Opp-shop, with Friday afternoons set aside for the Vermont Uniting Church walking club. Oh, and there's the book club on the first Tuesday of every month and the regular catch-up coffee I have with my 3 girlfriends—we first met 47 years ago when our kids were in 3 year old kinder. Plus the Weekenders group, again through Probus. So you can see, I keep pretty active."

Maybe if you happen to be feeling lonely, give me a call and I'll get you to have a chat with Margaret.

Do you think our viewers will know ?

(Here's a tip ... look at the map)

