

15 September VOL 07 Issue 20

Deals and discounts

Welcome to the 15 September @boutSeniors newsletter.

Living within your means can be a challenge. The sad thing is that most Australians' 'means' have increased more than their expenditure, but perhaps it's our 'wants' which have really blown out...leaving that six penny gap, which Dickens equates with misery.

The oft-repeated generalisation that we have never been so well off is hardly accurate when we consider the Age Pension – just \$537.70 a fortnight for a single person. A robust discussion of pension adequacy has been conducted on the **@boutSeniors** forum ([click here](#)) and shows no sign of abating. Our poll on whether the Age Pension is adequate returned an emphatic 91 per cent of subscribers replying “No”, with just nine per cent responding “Yes”. Whichever party wins power in the next federal election, there is clearly a need to address the poverty in which many older Australians are surviving, rather than thriving.

There is some good news, however, and that is the change in the assets tests for those on a Centrelink benefit – [read more here](#) to see if this affects you. To support those living on low incomes, this issue of the enews is focusing on deals and discounts for seniors – particularly those available in the financial services and travel sectors. Read on below to see how you can save by accessing these excellent opportunities. We are also taking the chance to explain how the Seniors card programs work for those heading into their sixties – and some [international cards](#) worth purchasing before you travel.

This issue we have ten double passes to give away to the *The White Planet*, a documentary about the spectacular beauty and wildness of the Arctic. To win, just answer our latest poll question on whether an inheritance is an entitlement by [clicking here](#). And **@boutSeniors** was interested to note the resounding 79 per cent of subscribers who believe Kevin Rudd's visit to a strip club *did not* make him unsuitable for office.

And don't forget our gift for you – the free personals section where you can find a friend, sell used items, or post a tribute to someone you miss in your life.

The man we are missing the most this week is Big Lucy – yes, Luciano Pavarotti, the big man with the even bigger smile – and enormous, heaven sent voice. [Read our thoughts here](#)

Keep smiling David and Kaye Fallick

Affordable opportunities

Classifieds and personals At **@boutSeniors**, one of our aims is to assist you to find affordable, if not free, ways to enjoy life and to connect and interact with those near and far. [Find out more](#)

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Technology

Cheap computers Workventures, a not-for-profit organisation, is offering Centrelink cardholders, schools and not-for profit organisations \$250 PCs. If you or someone you know qualifies, this is a wonderful way to jump into new technology. [Find out more](#)

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World of work

Carer speaks out @boutSeniors subscriber, Jennifer C, has shared with us the lack of support for, and understanding of, the carer's role. Read her impassioned plea and call for action by [clicking here](#)

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Your stories

Full steam ahead We were inspired to discover Zoe H, who started rowing at age 65 and seven years later is still going strong. [Read her story now](#)

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Government news

In between concession cards @boutSeniors has heard from Anne about the issues of Centrelink concessions for self-funded retirees. We passed her query on to the Minister and Shadow Minister for Ageing, as well as the Minister and Shadow Minister responsible for matters relating to Centrelink. [Read their responses](#)

Grandparents leave There is a push by the ACT Government to initiate grandparental leave for its public servants. This is excellent recognition of the greater role grandparents are playing in the upbringing of children. [Find out more](#)

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Taking care of the pennies

Asset test changes It's finally happening. As of 20 September 2007, the pension asset test will change – allowing more people to get a Centrelink benefit. You could be eligible if your assets are in the range of \$529,250 and \$960,500 depending upon your home ownership status. [Read more here](#)

Managed funds refund There are many great ways to save money, but it can take time and knowledge to implement them. By nominating online funds broker InvestSMART as your adviser you receive half the trailing commission straight back. [How does this work?](#)

Get a bonus If you are working on past retirement age, you may be eligible for the Pension Bonus Scheme, which offers a payment amount based on the fact that you have deferred claiming the Age Pension. Sound good? [Find out more now](#)

Result – happiness Charles Dickens had it right (see quote above). It seems 'Spend less than you earn' is a forgotten (or ignored) principle these

days. But it does also seem harder to do. To find out a few handy tips, [click here](#)

Your Seniors card The state-based Seniors cards cause a lot of confusion. These cards entitle Australians over 60-years-of-age (check Queensland eligibility) to discounts and other benefits from some businesses and government departments. [Read more now](#)

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Wellbeing

Cheap laugh It's free to laugh and you can do it anywhere, anytime: at home on your own, with others in your close circle or as a group at a movie or show. It may sound funny, but another option is to join a laughter club.

[Find out more](#)

Best foot forward Walking is the preferred form of exercise for many and it's also a great activity for those on a budget. What better backdrop for a walk than one of Australia's many beautiful National Parks? [Read more now](#)

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Getting out there

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Choose your lifestyle Primelife Corporation Ltd is Australasia's leading lifestyle provider in the over 55s market. PrimeLife has long recognised that Australians want, and deserve, the freedom to choose a lifestyle that fits their needs and preferences. [Read more now](#)

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RSVP tips for technophobes Ready to start dating again? Thinking of using the internet but technophobia holding you back? Online dating offers a great way to get to know people, while still preserving your anonymity – and even technophobes don't have to miss out! [Find out a few simple strategies now](#)

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For a good cause

Loving James Living out your days in a nursing home happens to some, but it is an unexpected and tragic situation when the resident is aged just 20. This happened to James Macready-Bryan as a result of a night out to celebrate his birthday. [Learn more here](#)

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Travel express

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Discover Canada From the harbour city of Vancouver and the peaks of the magnificent Rockies to the western front of Calgary, where the real west, new west, old west and Wild West collide, there is so much to experience in western Canada. [Read more now](#)

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Cruising the Yangtze One of the greatest rivers in the world –

the mighty Yangtze River of China – captures the essence of true natural beauty and breathtaking scenery. Imagine nine glorious days onboard your five-star Victoria Cruise ship, experiencing quality personal touches and impeccable service that defines luxury cruising. [Find out more](#)

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International discounts Saving dollars shouldn't stop as you leave the country. Those who enjoy a Seniors card in Australia might also like to purchase and use cards in the USA and Canada and enjoy the benefits. [Find out more](#)

Budget travel guide A new bible of budget travel has been released and the people behind the guide, Gecko's adventures, are also offering a 10 per cent discount on bookings before 31 October. [Find out more](#)

Travel deals

- * 55 per cent off The Ghan
- * Second person half price on Lindeman
- * Queensland 40 per cent off

Other great deals in our [Holiday ideas](#) section...

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Bookshelf online

Cheap and cheerful Cath Armstrong lost her part-time job, the next day her husband lost his job and three days later they found out they were expecting their third baby. They had to learn to save, and save quickly! Now Cath shares her Cheapskates philosophy in *Debt Free, Cashed Up and Laughing*. [Find out more](#)

Where there's life, there's hope In *It's Never Too Late To Achieve Financial Security*, author Peter Cerexhe offers simple ways to improve retirement finances. His message is especially pertinent for those who have had a 'misspent youth' when it comes to their finances. [Find out more](#)

Make that change Only you know the real reasons you want to save more money: is it to travel? To make that seachange a reality? To make more space in your life for your relationships through making the transition to part-time work? *Get A New Life* can help you define what you want to change, then assist you on the journey. [Read more now](#)

These titles and many more can be purchased in the [@boutSeniors](#) online discount bookstore. [Go there now](#)

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DVD junction

Please Sir... Academy Award winning director Roman Polanski's dark but masterful twist on *Oliver Twist* is a faithful adaptation and one that should be required viewing for all families. You may think it unnecessary to do another version of any Dickens story but this one is just great. [Find out more](#)

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Comfort food

Bubble and squeak In Victorian times, bubble and squeak was a popular dish in English pubs. The name refers to the noise it makes when frying. It was served with cold roast meat, poultry or boiled beef and sprinkled with vinegar. [Read the recipe now](#)

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Here to help

And don't forget the staff at [@boutSeniors](#) are here to help with all your queries, whatever the topic, on help@aboutseniors.com.au

To unsubscribe from this email list please [click this link](#) and then click send in your email program.

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"Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery."

Charles Dickens, David Copperfield

Is an inheritance an entitlement?

Should children expect one?

[Click here and win!](#)

Geoff's blog

Hidden treasure

[Click here to read](#)

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