# Your say The best reader comments from print and online

### What being an Aussie is all about

DARRYN NUFER

IF everyone does a little to accentuate the positives, all those little things could add up From what I've seen, that's certainly been the attitude Central Queenslanders have taken in the face of devastating bushfires and drought. On page 8 today is the story about the Lionleigh Pub and its planned fundraiser to help the victims of Australia's bushfire disaster. In recent weeks this newspaper has reported on similar fundraisers held by Rocky Sports Club and TruFusion Indian Bar and Grill to name a couple. The one constant that has not wavered throughout the tragic events this country has endured over the past few months is

good old-fashioned Aussie spirit and resilience. I saw this first-hand last week when, along with Bully photographer Allan Reinikka, I photographer Allan Reinikka, I visited drought-stricken properties at Alton Downs and Ridgelands on Rockhampton's outskirts. Last Tuesday night these residents held a public crisis meeting at the Alton
Downs Hall to discuss the
current water shortage and what
could be done about it with
Mirani MP Stephen Andrew. Over the following days we visited property owners in the area and one thing in particular really struck me. Apart from the obvious parched paddocks, at all the places we

went to, we were greeted by a friendly country welcome and an offer of a cold drink. It was hard not to feel a little bit guilty accepting offers of cold bottles of water from these people, but they insisted. I guess that's what being an Aussie is all about.

LETTERS TO THE EDITOR

### **Non-profits still** have to run as a viable business

I AM a member of Aged Care and am satisfied with my service, but there are

satisfied with my service, but there are some points you must understand. There is a difference between a vol-unteer charitable organisation and a not-for-profit organisation. The not-for-profit group can employ

and remunerate trained staff with much-needed experience in their field of endeavour. This simply means that they, similar

to any business venture, must be run as

There seems to be much publicity regarding not only aged care but child care also.

Both are commercial ventures, and should be judged by the facilities offered against the cost to compete on

an open market.
In other words, do not expect turkey and ham on a peanut-butter bud-

get.
The old battle between workers and management is ridiculous, having served as a union representative and a director of a company, we have to realise that without workers there is no business, likewise without management's financial investment there

ment's financial investment there would be no jobs. Having two sons in the building trade and seeing the elderly be scammed by non-qualified contractors, why, when both have to pay for registration, is not some of that money used to warn the unsuspecting to check credentials before parting with money or signing contracts?

I sincerely hope this letter may as sist others to safeguard the limited and important finance



HELPING HAND: Alan Shinkfield says there are points that need to be understood about aged care.

No point blaming one person for mine deaths THE calibre of our political ranks is emphasised when headline-seekers cash in on tragedy and scream for Mines Min-

ister Dr Anthony Lynham's sacking.
The spate of mine deaths during his
tenure can hardly be attributed to any in-

I spent 30 years in the Qld coal industry, from production to distribution, and perience tells us that most accidents e caused by negligence. Stringent safety practices and legislat

ive requirements entrenched in the coal industry are necessary butt-covering guidelines to steer employees toward awareness of workplace hazards but no

from negligence. One of my workplaces had signs declaring "Every employee is responsible for their own safety." An indication of where employers ultimately wish to place the onus and an inarguable

reason to be protected by a union. Negligence - the dictionary states, is "the failure to take proper care" - can occur at any point of the spectrum including administration, maintenance and production. It is rarely possible to pin-point until after an often tragic event and no workplace is immune. Resulting inquiries into negligence

typically contain many components over conveniently broadened parameters with many recommendations but predictable negligible achievement.

To therefore imply – for whatever pur-

pose – that any individual is directly culp-able for mine deaths is just spurious and desperate media fodder from an irrel-evant few. **Don Schmidt** 

South Gladston

## No surprise fires are out of control THERE is no need for Morrison to spend

millions on a royal commission, all that is

needed is a bit of common sense.
But then who ever knew a politician
to have common sense.
It is a bit late now but those stupid

laws the greens convinced the government of the day to bring in stopping an-nual fire reduction burns should be

I had occasion to drive about one and a half ks through a national park to view a waterfall, I couldn't believe the amount of tree limbs dead grass and trash on the ground, the thought went through my

ground, the though went turnough my head they won't want to have a fire. There has been an extra seven years of build-up since then, it is no wonder the fires are out of control. Bob Burton

North Rockhampton

A vote for Kirkland will not be wasted EVEN though I do not myself live in Div-ision 7 I am very happy to see that Donna Kirkland is running again for council (TMB Jan 16) as I have known Donna and her

# How much super will you

### **CONTACT US**

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Letters of less than 250 words will be given priority. Include your full name, daytime phone number and suburb for verification. The Morning Bulletin reserves the right to edit letters. Fext and photographs submitted for public the priority of the

DOLLARS AND SENSE DAVID FRENCH

HOW much super will provide for a "comfortable" retirement?

The Federal Government's Retirement Income Review Consultation Paper released recently indicated Australians do not actively engage in their lange temperatures their long-term retirement planning or their superannuation. The key rea-son for this? The complexity of the

Franklin Templeton undertook their own survey sampling the atti-tudes and behaviours of 2000 Austraover the age of 18 towards

planning for and living in retirement. Their survey confirmed that despite our "healthy" compulsory superan-nuation system, the topic of retirement savings is increasingly becoming a driver of anxiety and dis-tress for Australians, who are largely attempting to navigate this them-selves rather than seeking professional retirement advice.

ressional returement advice.

On a percentage breakdown, 70% of Australians reported experiencing anxiety and stress in relation to retirement savings as opposed to 67% in the US and 68% in Canada. Of those Australians surveyed, at least 33% across each age group reported having less than \$50,000 in total savings

The survey indicated that people:

• Are more worried about running out of money in retirement than about potential health issues

Are planning to work longer thereby potentially denying them-selves the freedom to pursue personal

. Of the retirees surveyed, 31% re ported they were forced to retire be-cause of circumstances beyond their control and 47% indicated this hap-pende aerlier than they had expected.

- 51% are concerned about outliving their assets, and
- 53% have no idea how they will pay for medical expenses in retire-

ment.
This indicates that by and large people have an inability to perceive and conceptualise retirement goals and how to plan for them.
People are motivated to be good at saving when they have clear goals such as buying a house or funding an overseas holiday because there's a positive pay off that they will experience However when it comes to save positive pay off that they will experience. However, when it comes to saving for retirement, there's a difficulty to perceive and conceptualise their goals - the motivation isn't at the same level - which results in either not enough being done to build retire ment finances or worse doing nothing



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### HARRY'S VIEW



know them to be great people with a real heart for Rockhampton. She is running for Division 7 which in-corporates Park Ave, Kawana and stretches out to Parkhurst and it is a

stretches out to Parkhurst and it is a shame that she came so close last time (only 27 votes different) against an entrenched opponent.

Iknow that if she gets elected this time (as I hope) that she will be an excellent, hard working councillor who will stand up strongly for her constituents and can be trusted to be open and accountable.

I write this short letter simply to encourage residents of Division 7 to look

courage residents of Division 7 to look closely at Donna's policies and make the good decision to vote for her and the good decision to vote for the and the "fresh blood" and energy she will bring to the council on their behalf Robert Mills Rockhampton

### Electric vehicles will run

on synthetic oils
ROBERT S Buick, TMB letter 17/1/20, says electric vehicles (EVs) will fail because there will be no lubricants although there are synthetic ones available.

Although there is a call for ceasing the use of fossil fuels to generate electricity and power transport it does not mean that the production of oil for lubrication

Synthetics could replace oil but they are probably more expensive than oil.
Two points on this.
First, a big increase in the use of syn-

thetics would almost certainly reduce the price. Secondly, as there are many mor moving parts in an internal combustion car than in an EV, less lubricants will be needed.

The use of less of a costlier lubricant might mean no increase in cost. Lubrication may be needed less often, see the quote from a report from the *Racecar En* neering magazine.

"For racing and high performance oils only fully synthetic base stocks will be used, as only they can guarantee the re quired consistency of performance, ten perature resistance and an ability to be engineered at a molecular level to very ecific needs.

Tom Bradbury Norman Garden

### TEXTS TO THE EDITOR

SMS the editor on O428 634 025 with the word ROCK and a space in front of your message.

- NEV KOONGAL, Moose research I. NEV KOONGAL. Moose, research I read showed cage hens and eggs are healthier than free range. They don't eat their own droppings, and have less antibiotics. I buy the cheapest I can find and am still healthy at 80 yrs.
- NCN MT CHALMERS. The federal iliberal government wasted \$100m of sports grants buying votes. Why aren't we having another federal election? • WH ROCKY. Been trying unsuccess-
- fully to find some cane toads for a race on Australia Day. Checked about 100 streetlights to no avail. Drought must have thinned them right out.

  • PP F'VILLE. Thanks for your thoughts,
- Stuart Parkhurst, but I made no Stuart Parkhurst, but I made no presumption that "we all" (whoever "we all" might be!) think the same as I do. Actually, I wasn't thinking, I was stating a fact. If you think, for example, a billion native animals, birds and reptiles killed by
- climate change induced bushfires is "laughable" then I pity you.

   LPMC. Why did the Qld Labor Govt waste \$100,000 with KPMG to assess their performance, would have been better spending money on the urgent Hearth Surrequesting life?
- Hospital Surgery waiting list?

   SAF. Come on editor. Enough of Bradbury, Cardwell & Co. Stop printing their childish tit for tat on climate change or put it another column where we don't have to burdened by their squabbling.
- SISR. Just getting in early. People if you plan to really celebrate Australia Day please do not disrespect our flag by wearing it as an article of clothing. Plent of gear out there that you can wear like hats etc but please respect our flag and
- has et out please respect our ingaint the people who fought for our freedom. PP F'VILLE. I see, Mr Editor, that you changed my word, "bindis" to "bindi-eye" in my text on Jan 17. Do you (and MB readers) realise that the plant species Soliva sessilis may be referred to as bindii, bindi bindic bindi to bindi to a comparation. bindi, bindyi or bindi-eye? So we were
- NCN MT CHALMERS. Bill Ludwig instead of demanding soldiers become firemen why isn't he demanding the ADF
- pays rates like the rest of us?
   AV, ROCKY. The new RBA target is • ÁV. ROCKY. The new RBA target is 0.5% – it's the only economic stimulus toolleft in the toolbox. This year's jobs growth is down. Time to talk to your Federal member – they're all on your side as LNP won with a huge majority.

  • BRIAN MORRIS. Very pleasing to read a big increase in visitors to Great Keppel Island: Saturday Bulletin. Let's think twice about Marina plus 100 Apartment units to destroy this attractive destination.
- EVIL ROY. You have to laugh, if not • EVIL ROY. You have to laugh, if not you'd cry. Some Island in Indonesia, banning sun lotion. Went to Bali a while back, flotsam and jetsam everywhere sadly. Jakarta now sinking into the ooze of filth. She'll be right mate! We'll just move the capital and let the peasants deal with it. Good idea!
- SN, YPN. There was a royal commissinto the 2009 Victoria fires that killed 173. It was signed off by COAG in 2012 but not published til 5 years after the fires in 2014! Most of its ecommendations have not been nplemented. They cover all of the

- points raised recently in the media. It cost well over \$40 million. There have been 57 inquiries or commissions since 1939, with most of their
- recommendations ignored. Another one is a waste of time, supported by state Is a waste of unite, supported by state governments and bureaucrats eager to avoid accountability. We already know what needs to be done to survive the next fire season. Our state governments have been told over and over.

  • RM ST LAWRENCE. "Scathing report,"
- RM \$1 LAWRENCE. Scattning report, screeches ABC; "most explosive report ever", cries Mr Burke. "Massive grant," Paul Kennedy reports, (\$123,000 massive?), commenting "we wouldn't have known had not there been a pic of Miss Downer with said cheque". All this faux angst over sports grants, when the auditor acknowledged all recipients were eligible for same, even if "others were more eligible", strange statement indeed. Why are the already well- off more deserving? Even supposing some of the grants were pork- barrelling, what's new, done by all parties, always will be. It's heartening to see more people realising that the ABC is nothing more than a mouthpiece attack dog for the Labor Miss Downer with said cheque". All this mouthpiece attack dog for the Labor Party, it needs to be defunded to sink or swim, taxpayers deserve better than this.
  "It's not supposed to have an agenda, but even the relieving presenters toe that
- KELVIN. Oh no! We've gone from a severe drought to a storm shower. That's man-made climate change. Sound the alarm Mr Schwarten. Heaven forbid a tropical low passes over the area some time in the future. At least no arsonists are involved this time.
- JE. AS. Absolutely agree. Pensioners who have worked should be able to vote when they have worked previously. I don't believe certain immigrants should be allowed to until they become citizens. Was Anon's text re bushfires under 140
- NR YEPPOON. Someone mentioned enhanced growth of plants in glass houses with raised CO2 levels. Could people have enhanced growth if we lived in there. I think not!
- in there. I think not!

  ANON. TO PP FVILLE Totally agree that kids always went barefoot in the good old days, with most going to school with no shoes. However, in those days, you could kill dangerous snakes, but now they are protected, and breeding out of central.
- PP F'VILLE. Thank you, RM, for your feedback: I was already aware of those fire facts you quoted but I beg to differ with your conclusions. I am more than with your conclusions. I am more than happy to agree with Sir David Attenborough's interview statement released today, "It is 'palipable nonsense' to suggest that Australia's bushfire crisis has nothing to do with climate change: The moment of crisis has arrived "Youth" indeed Lam at 70+. RM. but I don't have my head in sand or up any part of my anatomy!

  • MOOSE DEPOT HILL. For once I totally
- agree with Pauline Hanson. Queensland cannot afford to hold the Olympic Games unless the \$90 billion deficit becomes a \$30 billion surplus over the next few

## need to retire?

Many Australians will spend close to a third of their life in retirement however, only 5% said they would use the word "energised" to describe their feelings about entering this phase of their life. Perhaps the realisation of 'what am I going to do with myself with all this free time?' is too confronting.

For some, the definition of retire-For some, the definition of retirement means different things than it does to others. Some might love their work so much it has become their personal interest. Others however, can't get to that last day of work forever quick enough to be free to do what they want, when they want.

Denough for retirement index on the control of the con

Planning for retirement is also not V1 - RMBE01Z01MA

helped by the number of different projections thrown around in the media on the amount of money one will need to fund that part of their life. Ultimately the lifestyle you would like to enjoy in retirement is going to be determined by the amount of your re-tirement savings however, the Associ-ation of Superannuation Funds of

ation of Superannuation Funds of Australia suggests a comfortable re-tirement will cost a 65-year-old cou-ple \$61,522 per year while a single person should get by on \$43,601. This, according to ASFA's re-search, extrapolates into a starting superannuation balance of \$750,000 for that 65-year-old couple and be-tween \$580,000-\$640,000 for the

single person (the life expectancy for vomen is greater hence, the upper

Research undertaken by Accurium, who provide actuarial services to SMSF accountants for over 65,000 self-managed super funds, indicates that around 75% of 65-year-old SMSF's have enough assets in their funds to afford their member/s a "comfortable retirement". It follows that most should be able to navigate through that phase of life enjoying what they want to do when they want to. For those that want to live like the late George Best ... who did know how to enjoy himself ... you might need a bit more in your super fund.

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