



Spring clean your life

Our lives, minds and bodies are very much like our homes. They get cluttered with old ideas, old attitudes and old habits. And, with Spring here, now could be a good time to get rid of these dust balls.

Here are some ideas on how to Spring clean your life.

1. Spring clean your body.

Consider detoxing your body by cutting out caffeine, alcohol and processed foods for a few days. Drink lots of water and eat fresh whole foods instead. If you haven't been to the doctor for a thorough check up in a long time, book an appointment now. Also consider how you can add to your exercise routine to get that energy back into your step.

2. Tidy up your relationships.

Take a tally of all the people in your life. Are there individuals that leave you feeling drained or depressed whenever you see them? Make a list and decide the route you want to take with them. Try to surround yourself with positive people that make you feel good and who support and inspire you.

3. Dust off negative feelings.

Clean out the anger, jealousy, and self doubt to make more room for happiness. If you need to apologise, do it. If you're still angry or waiting for someone else to apologise, try to let it go. Get rid of the 'have to's' and 'I can'ts' and start doing what you want to do and believing that you can do it. Take one hard look at your 'if only's'. Keep what you can learn from them and then move on. The past cannot be changed.

4. Open the windows of your mind to new ideas and opportunities.

Look for fresh perspectives on living a happier, better, easier life. Also, think about starting a new project,

perhaps something you have always wanted to do but have put off.

5. Get rid of clutter. Clutter drains our energy and makes us feel stressed and less in control of our environment. Getting rid of clutter could make you feel lighter and could clear space for new opportunities and ideas to flow in. If you haven't used something in the past year, and it doesn't have sentimental value, give it away, sell it or throw it out.

6. Think about doing a life review.

List the negative aspects of your life. Then think of at least one action you could take to get rid of or reduce them. Plan how you will take this action and then take it.

7. Let the sunlight in.

See yourself as the fantastic being that you are, rather than one that has made mistakes and has flaws. Your perception of your self is the most powerful influence in your life. And, remember to have fun. Life doesn't have to be a chore. Besides, research shows that laughing can be good for your health.

How to counter rising interest rates

Interest rates have been rising and are set to rise further. You can't stop this, but you can ensure that you and your family are paying the lowest rates and fees possible on your mortgage.

Sadly, many Australians are paying high mortgage rates to their high profile brand bank, which are looking

to produce the maximum profits to their shareholders. But this needn't be the case!

The home loan market is highly competitive and there are a number of lesser known players offering highly competitive mortgage rates and slashing the extra fees and charges one has to pay.

For more information, contact our home loans department on 1800 800 002.

Are you missing out on benefits you may be entitled to?

You could be missing out on a host of benefits if you don't have a Health Care Card which you may be entitled to from Centrelink.

These benefits include:

- Pharmaceuticals listed on the Pharmaceutical Benefits Scheme (PBS) at the concessional rate;
- Bulk-billed GP appointments, at the discretion of the doctor;
- A reduction in the cost of out-of-hospital medical expenses, through the Medicare Safety Net;
- Rail transport discounted rail travel on Great Southern Rail services;
- Additional health, household, transport, education and recreation concessions offered by state or territory and local governments and private providers.

In addition to these benefits, holders of a Low Income Health Care Card are entitled to:

- Telephone allowance - \$19.80 for singles & \$9.90 for couples each quarter; and
- Seniors' Concession Allowance - non-taxable payment (\$101.40) made every six months to help with regular bills such as energy, rates and motor vehicle registration fees that are not available at a concessional rate.

Who is eligible for the Health Care Card?

The Health Care Card is automatically issued to recipients of the following payments:

- Newstart Allowance
- Exceptional Circumstances Relief Payment
- Special Benefit
- Sickness Allowance
- Partner Allowance
- Widow Allowance
- Youth Allowance (job seekers only)
- Parenting Payment (Partnered)
- Maximum rate of Family Tax Benefit Part A
- Mobility Allowance (if not receiving Disability Support Pension)
- Carer Allowance (for a child under 16 years with a disability)

You must also:

- be an Australian resident, or
- be in Australia and hold a non protected special category visa, or
- hold a visa subclass which entitles you to Special Benefit, and
- have served the 104 week newly arrived residents waiting period or hold a qualifying residence exemption to qualify for a Health Care Card.

The health care card is also issued to low income earners subject to the following income tests:

Your income must be below the limit that applies to you for the eight week period for you to be eligible for a Low Income Health Care Card.

Status	Weekly Income	8 weekly income
Single, no children	\$525.00	\$4200.00
Single, or couple combined, one child	\$917.50	\$7340.00
Partnered (combined), no children	\$875.00	\$7000.00
For each child, add	\$42.50	\$340.00

Current Limits as at 28 September 2006.

Once you have been issued with a Health Care Card, your weekly income must not exceed the limits below during the entitlement period. The entitlement period is from the date of issue to the date the card expires or you lose entitlement to use the card.

Status	Weekly Income	8 weekly income
Single, no children	\$420.00	\$3360.00
Single, or couple combined, one child	\$734.00	\$5872.00
Partnered (combined), no children	\$700.00	\$5600.00
For each child, add	\$34	\$272.00

Current Limits as at 28 September 2006.

Various factors are taken into account when assessing whether you pass the low income test.

For more information, visit www.centrelink.gov.au or phone Centrelink on 13 23 00.

Take comfort with an enduring Power of Attorney



While no one expects to lose the ability to manage their own affairs, many people take comfort from knowing that they have planned ahead and have made arrangements for a trusted relative or friend to make decisions on their behalf if something happens to limit their mental capacity.

According to the Law Society of New South Wales, a first step in planning ahead involves talking to significant people in your life to communicate

your wishes to them.

A second step involves identifying a suitable person whom you trust to act on your behalf. A third step is to decide whether you need to make any legal arrangements to ensure that your trusted person has the authority to act on your behalf.

Some situations do require legal authority for someone to act on your behalf if you don't have the capacity yourself. These can include accessing your bank account to pay your bills, managing your investments and even consenting to medical treatment on your behalf.

There are different ways to provide someone with legal authority to act on your behalf. One is to sign a 'Power of Attorney', but this ceases to have effect after you lose the mental capacity to make decisions.

If you want the authority of your chosen person to continue even if you lose the capacity to make your own decisions, you need to sign an 'enduring power of attorney'.

You may also want to set up a special (medical) Enduring Power of Attorney. It appoints someone you trust to see that doctors and other health care providers give you the type of care you wish to receive after you have lost your faculties or are incapacitated. It can dictate your wishes on things like how your incapacitated body is to be dealt with, whether you are to receive treatment or just pain relief, whether the life support systems are to be left running or switched off when you are considered terminally ill, and so on.

Some factors to consider:

- If you foresee the possibility of conflict in enforcing your wishes, be sure to choose someone who is strong willed and assertive. He or she may have to fight to assert your wishes in the face of a stubborn medical establishment or against the wishes of family members who may be driven by their own beliefs and interests rather than yours.
- The proximity of the person with your power of attorney can be critical. If you have a long illness this person may be called upon to spend weeks or even months nearby, making sure medical personnel abide by your wishes for healthcare.

Regional office details are:

Lismore

81- 83 Molesworth St

Newcastle

161 King St

Orange

187 Summer St

Parramatta

10-14 Smith St

Sydney

28 Margaret St

Wagga Wagga

2/209 Baylis St

Wollongong

Shops 2, 60 Burelli St


Albury*

621 Dean St

Goulburn*

148 Auburn St

*Note: Albury and Goulburn offices are staffed at least one business day per month - bookings are essential. Phone 1800 067 059.



Where there's a Will there's a way

FREE Fair Go Will storage offer*

Do you have an up-to-date legal Will?

If your answer is "no", then like 70% of Australians, the Government will decide what happens with your Estate. Everyone needs an up-to-date legal Will, but once your Will is written and executed, where will it be stored? The short answer is: where it can be located by your Executors!

Until the end of November 2006, we would like to offer Fair Go members **FREE WILL STORAGE FOR 12 MONTHS*** when they purchase a Will. This service includes storage in a secure fireproof safe, a copy is sent to the Will writer, an annual Will update reminder and notification is also sent to the Executors of the Will.

Remember, Fair Go offers these great prices on establishing a Will:

DIY WILL	SOLICITOR WILL
■ Single \$20	■ Single \$108
■ Couple \$32	■ Couple \$176

To write your Will and take advantage of this free storage offer go to: **www.chifley.com** and select the **Fair Go option** and follow the prompts to completing your Will. Enter the Fair Go promotional code 6206 4739 10 when prompted and also write this code on the storage request form when forwarding your Will for storage.

Get a Will through Fair Go and get on with life!

* 12 months free storage from the date the offer is taken up. To read the full Fair Go terms and conditions, see the Fair Go website.

What's on in NSW

Wings Over Wagga 27-28 Oct

Sport Aircraft of Australia
National Convention

What: Aircraft displays, forums
on building aircraft & trade
displays.

Where: Wagga Wagga Airport
Elizabeth Avenue

Find out more: Ph (03) 9482 4716
or visit www.saaa.com

Jazz in Garden 6 - 9pm, 26 Nov

What: Picnic and listen to Jazz
under the summer stars

Where: Vaucluse House, Sydney

Cost: \$20 general, Concession \$12

Find out more: Ph (02) 8239 2211

Meet your fund managers

One of the managers we've carefully selected to manage Australian equities on your behalf is Orion Asset Management, a boutique fund manager which won Morningstar's Emerging Fund Manager of the Year 2005.

Boutiques are small specialised funds management firms typically established by proven investment professionals who have broken away from the bigger investment houses to set up their own businesses. They often outperform the larger managers because they are singularly focused on trying to achieve performance and don't have the distractions of a big bureaucracy. Being small, they can also be more flexible in their investment approach. And, being owner managed, there are better incentives to reward success.

Orion, which opened its doors for business in late 2002, was started by an experienced team of investment specialists, many of whom had previously worked at Credit Suisse Asset Management.

It basically believes that markets are inefficient and that the true value of an individual share is often not reflected in the market on any particular day. It also believes that companies' earnings growth prospects are often mis-priced by the market and that a strong disciplined research process can identify these anomalies.

As a result, Orion is strongly research driven and uses technology intensively to identify ideas. Once it identifies a company with good prospects, it rigorously examines that company by visiting it and by using relative valuation techniques and balance sheet analysis.

Orion has been selected as part of our multi-manager approach to investments. This approach is based on research which shows that using several carefully selected investment managers in one portfolio will produce a better result, more consistently and with lower volatility, than a single manager over any reasonable period.

If you have further questions, or if you do not understand any of the information provided to you, please contact Member Services on 1800 067 059.

The latest from Fair Go

Fair Go Members save 30%* on Travel Insurance



AIG Australia's travel insurance cover includes;

- Overseas medical, cancellation and loss of luggage,
- 24-hour worldwide emergency assistance,
- International cover,
- Mature Age cover,
- Australia Domestic cover,
- Plus Journeywise™ - A multi-trip annual cover.

Taking advantage of this offer is easy, fast and secure.

To access this great offer for you and your family simply go to our website www.chifley.com and select the Fair Go option.

*The savings are calculated by comparing with AIG Australia full price premiums as detailed at www.aig.com.au as at the 03/08/2006. AIG Australia and the AIG logo are registered trademarks of American International Group, Inc. Insurance products and services are provided by American Home Assurance Company, ABN 67 007 483 267, AFSL 230903, a member company of American International Group, Inc. American Home Assurance Company, is the issuer of travel insurance products. You should read the Product Disclosure Statement and consider the PDS in light of your personal circumstances, prior to making any decision to acquire the product. E/W 06/00570

Be spoilt for choice with AAPT Homechat™

Trying to manage your home phone bill? Switch to AAPT Homechat™ and you can pay one **low monthly rate** for your local, national, international calls as well as calls to any mobile in the world from your home phone.

There's no lock-in contract, no joining fee and as a special for members, your monthly residential line rental is **just \$19.95**.

Simply choose the Homechat™ amount which suits your calling needs the best.

- \$50 worth of calls for \$29 a month
- \$120 worth of calls for \$49 a month
- \$250 worth of calls for \$79 a month
- \$1000 worth of calls for \$129 a month

A bundle of savings with Internet

Bundle an internet plan with your home phone for **great online savings**. Whether you're after the speed and convenience of broadband or the simplicity of dial up, AAPT has an internet plan to suit your needs.

Mobile bonus

Add a mobile to your AAPT home phone account for just \$5 a month for \$20 worth of included calls. You can bring your own mobile phone or subscribe for a new phone.

Contact AAPT on **1800 199 001** and quote **Sales ID Smartpartners 1811** or [click here](#) for more information.

This offer is available to existing AAPT customers.

Important stuff: Minimum payment is your monthly Homechat™ amount plus line rental. \$2.00 non-direct debit fee applies. Offer only available to Fair Go members who switch to AAPT as a full service (local and long distance) customer and sign-up to a Homechat™ plan from their home phone on one line per account. Your monthly line rental will be discounted by \$10 to \$19.95 every month. For more information visit aapt.com.au or call 13 88 86.

Seminars

It's a fact that we are now living longer, which means that your retirement period could last up to 30 years or even longer. This makes careful planning for your retirement even more vital as you will need to make sure your savings last the distance. If you haven't retired yet, or your partner is planning to do so, why not attend a free pre-retirement planning seminar brought to you by your Fund?

For a full list of seminars, visit www.chifley.com or phone 1800 067 059. The Member Services team can also book you a place at a seminar.

The following lists the Pre-Retirement seminars that are coming up in the next couple of months:

Date	Location
25 Oct	Picton
01 Nov	Foster
15 Nov	Wollongong
22 Nov	Broken Hill
28 Nov	Penrith
05 Dec	Sydney Metro

Investment & market commentary

Do you know what happened in investment markets during the past quarter?

Investors were taken on a bumpy ride during the September quarter, thanks to falling commodity prices (which hurt resource stocks) and concerns about global economic growth. The big news items were that oil prices fell and that the Reserve Bank of Australia lifted interest rates while the US Federal Reserve didn't.

Australian shares

After a bad month in July, the Australian share market rebounded in August and September, returning 2.9% for the quarter, but still underperforming most overseas markets. The Australian market was helped along by a reasonably strong profit reporting season and much merger and acquisition speculation. The industrials sector was one of its best performers, jumping 5.9% on the back of frantic takeover activity and stronger overseas markets. The resources sector, however, slumped 7.2% on concerns about slowing US economic growth.

International shares

International shares outperformed Australian shares by 2.2% over the quarter, rewarding investors with a return of 4.1% (hedged) and 5.1% (unhedged). Despite evidence of a slowing US economy, investors around the world welcomed a pause in US interest rate hikes and a softening in oil prices.

Taking heart from its ongoing economic growth, Europe (excluding the UK) was a star performer, gaining 7.7% during the quarter while emerging markets also shone with a rise of 5.5%. The Japanese Nikkei Index, a very strong performer earlier in the year, lagged somewhat during the quarter to gain only 2.5%.



Listed Property Trusts (LPTs)

Australian LPTs continued their outstanding run, rewarding investors with a return of 10.6% for the quarter because of accelerated interest from overseas investors and as investors rushed into more defensive assets during the early part of the three month period.

Fixed interest

Despite worries about rising inflation, Australian bonds gained 2%, outperforming cash by 0.5%, during the quarter. Nonetheless, the Australian fixed interest market was unable to keep pace with its international counterparts. On a hedged basis, global fixed interest rewarded investors with a 3.6% gain. Concerns about inflation in the US influenced much of the activity in world markets, although these concerns have since eased, thanks to a fall in oil prices and a weakening in the US housing market.

Cash and currencies

Cash returned 1.5% for investors in the three months to end of September. The Australian dollar fell marginally against major currencies in the latter half of September as spot commodity prices (such as for gold) continued to weaken. Over the quarter, the Australian dollar gained against the US dollar, Euro and the Japanese Yen, but fell against the New Zealand dollar and the British pound.

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decision, you should seek the assistance of a professional adviser.

In particular, you should obtain a Product Disclosure Statement for the relevant Fund product and consider the Statement before making any decision in relation to the matters set out in this publication.



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