



# COMMUNICATOR

## PROBUS CLUB OF GLENROY INC.

Meets at 9:45 am on the second Tuesday of each Month  
at the Uniting Church Hall, Wheatsheaf Road, Glenroy.

**Next Monthly Meeting:- Tuesday 11th. December 2012**

President:- Alan Whatman

Vice President:- Bob Brown

Communicator Editor:- John Elletson

Communicator Distributor:- Geoff  
Woods

Attendance & Nametags:- Dudley  
Twigg

Membership Records:- Dudley Twigg

Speakers:- Duncan Forbes

Secretary:- Neil Thomas

Mail to PO Box 604, Glenroy 3046

Treasurer:- Wal Jarvis

Past President:- Peter Dimsey

Functions Officer:- John Darling  
Ken Roberts

Stroll Co-ordinator:- Charles Fyfe

Bowls Co-ordinator:- Les Hooke

Catering Officer:- Gordon Scott

Appointed Auditor for 2012-2013: Jack O'Hara

Probis is an association of active retirees who join together in clubs, to provide regular opportunities for them to keep their minds active, expand their interests and to enjoy the fellowship of new friends.

Email: [glenroyprobis@hotmail.com](mailto:glenroyprobis@hotmail.com)  
Website: [www.vicnet.net.au/~gprobis](http://www.vicnet.net.au/~gprobis)

## DECEMBER ACTIVITIES

Monday 3rd - Glenroy Probus Clubs' Combiner Christmas Luncheon.

Tuesday 11th - Monthly Meeting.

Monday 17th - Stroll & Christmas BBQ - Apex Park, Sunbury.

## JANUARY ACTIVITIES

Tuesday 8th - Monthly Meeting.

Monday - No Stroll in January

## FUTURE SPEAKERS

**DECEMBER** - COTA - Be active your way.

**JANUARY** - Ian Stanley Eyles (the son of Faye and John)  
"Meandering in Nepal "

## NOVEMBER SPEAKER

The Speaker at our last meeting was Greg Godfrey from the Centrelink Financial Information Service who gave a Power-Point Presentation on **Understanding Pensions**.

His presentation covered: How your pension is calculated, Assessment of Income and Assets, Concessions, Work Bonuses, Rights and Obligations, Taxation, and Centrelink Services.

His information was current at 20th September 2012.

He started with a disclaimer that recommended persons refer to the Dept of Human Services (i.e. Centrelink) to fully enquire about income support payments or other services.

The disclaimer also applies to this report.

In deciding the level of pension to which a person may be entitled, the rate calculated under the asset test is compared with the rate calculated under the income test. For a couple, combined assets and combined income are used. The lower of the two rates is paid. If only one partner is eligible then half the pension is paid. The Assets cut-out point for pensions are: Single homeowner \$707,750, non homeowner \$847,250, Couple homeowner \$1,050,000, non homeowner \$1,189,500.

Income cut-out points are: Single \$44,227.20 and Couple \$67,537.60.

Higher limits apply to couples living apart due to ill health. These limits are indexed annually on 1st July.

Shares are revalued in March and September and on request.

There are too many rules governing what constitutes income and assets to record here.

Gifting rules have changed. A single person or couple combined may gift up to \$10,000 in any financial year and up to \$50,000 in any rolling 5 year period. Any excess may affect your pension for 5 years.

At the conclusion of his talk Greg distributed a 4 page paper titled **Understanding Pensions - 20 September 2012**.

To contact the Centrelink Financial Information Service for enquires and appointments call 132300 or online visit [www.humanservices.gov.au](http://www.humanservices.gov.au).

Gordon Plueckhahn thanked Greg and presented him with a Club pen custom made by Doug Birchall.



(Don O'Meara)

## GENERAL CLUB NEWS

At our November meeting, Treasurer, Wal Jarvis, reported that during October there were receipts of \$30.06 and we had expenses for Hall Rental \$45.00, Photocopy Communicator \$16.50 and \$26.90 for morning teas, resulting in available funds of \$1,366.84.

At the November meeting there were 52 members present, there were 10 apologies and one visitor.

## COMMITTEE

Committee is recommending that we notify PSPL we support their proposed amendments to the Standard Constitution. None of the amendments affect or change the way our Club currently operates.

As notified in the November Communicator", the Special Resolution to this effect will be formally put at the December meeting.

## TEA ROSTER

**DECEMBER-** Gavin Herft, Leigh Hoatson, Ron Howard & Ted Hucker.

**JANUARY** - Joe Milanese, Geoff Milley, George Owen & Peter Pendlebury.

*If you cannot attend on your rostered day swap with a mate or contact Catering Officer, Gordon Scott.*

## BOWLS

**MARCH WEDNESDAY 13th - 29th ANNUAL PROBUS BOWLS TOURNAMENT AT BUCKLEY PARK**

Entry fees to Les Hooke at the December meeting please.

## SOME QUICK ONE LINERS Alan Whatman

Two Muslims have crashed a speedboat into the Thames barrier in London. Police think it might be the start of Ram-a-dam.

Bought some 'rocket salad' yesterday, but it went off before I could eat it.

A teddy bear is working on a building site. He goes for a tea break and when he returns he notices his pick has been stolen.. The bear is angry and reports the theft to the foreman. The foreman grins at the bear and says "Oh, I forgot to tell you, today's the day the teddy bears have their pick nicked."

Murphy says to Paddy "What ya talkin into an envelope for?", "I'm sending a voicemail ya thick sod!"

Just got back from my mate's funeral. He died after being hit on the head with a tennis ball. It was a lovely service.

An Asian fellow has moved in next door. He has travelled the world, swum with sharks, wrestled bears and climbed mountains. It came as no surprise to learn his name was Bin-dair Dundat.

Sat opposite an Indian lady on the train today, she shut her eyes and stopped breathing. I thought she was dead, until I saw the red spot on her forehead and realised she was just on standby.

