

THE SUPER QUARTERLY : THE VOICE OF THE RURAL & REGIONAL LANDSCAPE

BRAZIL CRITICS SLAM ETHANOL PRODUCTION

In Brazil ethanol has become economically competitive with gasoline, and the country's biofuels program could serve as a world model for producing sustainable energy, officials say.

South America's largest country is the world's reigning ethanol king, producing 4.4 billion gallons (16.5 billion liters) of the biofuel from sugarcane each year, on average.

Biofuel is widely considered a way to reduce greenhouse gases from fossil fuel use and thereby reduce human-caused global warming.

Brazil's sugarcane-based ethanol program is "appropriate for replication in many countries," writes José Goldemberg, secretary of the environment for the Brazilian state of São Paulo, in a perspective article in a 19 November, 2007, issue of the journal *Science*.

But an unregulated biofuels boom in Brazil could mean bust for the Amazon rain forest and a vast savanna ecosystem known as the Cerrado, environmentalists warn.

Expanding large-scale agriculture to grow sugarcane, critics say, will worsen the loss of species diversity, water-quality problems, and habitat fragmentation in some of the world's most biologically diverse regions.

"The primary concern is that the biofuels push will directly or indirectly increase the loss to Brazil's remaining natural high biodiversity areas, such as the Cerrado," said John Buchanan, a senior director for the U.S.-based nonprofit Conservation International.

Sugar Farming Not So Sweet?

The 740,100-square-mile (1.9-million-square-kilometer) Cerrado region is South America's largest savanna—one of the richest in the world, in terms of bird, reptile, fish, and insect species.

According to a study published last year in the journal *Conservation Biology*, more than 50 percent of the Cerrado has already been transformed into pastureland, causing soil erosion, biodiversity loss, fragmentation, and the spread of nonnative grasses.

"Most of the expansion required will affect the Cerrado ecosystem and the Amazon, which are already being destroyed because of cattle ranching and soybean farming," said Leonardo Lacerda of the Brazilian chapter of the international conservation group WWF.

Of Brazil's 2 million acres (850 million hectares) of land, about 1,400 acres (550 hectares) contain native forests, two-thirds of which are in the Amazon.

Sugarcane is not well suited for rain forest climates, Lacerda said, and the government is deliberately avoiding the expansion of sugarcane farms in the region.

But, he said, there is concern that higher-priced crops like sugarcane will displace soy and cattle farming in the Cerrado—driving those operations into the forests, which would have to be flattened to make way for the farms.

"This displacement effect is not hypothetical," Lacerda added. "São Paulo used to be one of the most important cattle regions in Brazil. Now

sugarcane has replaced it and pushed cattle to other places in the Cerrado and Amazon."

A more direct worry for the Amazon is palm trees grown for their nuts' oil—another source of biological energy, Lacerda said.

"The potential to convert Amazon habitat in order to produce palm oil is huge," he said, noting that palm plantations have been among the biggest causes of the devastation of the rain forest in the Southeast Asian islands of Borneo and Sumatra.

"We want the government to have a plan for the displacement effect that sugarcane plantations will cause and for the arrival of palm cultivation in these areas."

Simple Calculations

Sugarcane industry officials, however, say deforestation concerns are overblown.

Carvalho Macedo of Brazil's National Sugarcane Agro-Industry Union says wildlands will not have to be plowed under, because Brazil has 200 million acres (809,000 hectares) of pasturelands available to absorb sugarcane growth.

"You don't need more than 5 percent of that land to reach production levels imagined for ten years from now," Macedo said.

Macedo said Brazil's current sugarcane production takes place on roughly 14.8 million acres (6 million hectares)—less than one percent of the country's total land dedicated to farming.

São Paulo state environment secretary Goldemberg writes in *Science* that "worldwide, some 49 million acres (20 million hectares) are used for growing sugarcane, mostly for sugar production.

"A simple calculation shows that expanding the Brazilian ethanol program by a factor of ten [in Brazil and other countries] ... would supply enough ethanol to replace 10 percent of the gasoline used in the world.

"This land area is a small fraction of the more than 1 billion hectares [2.5 billion acres] of primary crops already harvested on the planet."

In addition to deforestation issues, green groups have cited problems with localized air pollution around sugarcane fields, since farmers have traditionally burned the fields after canes are harvested.

Another concern is that wastewater from sugar mills pollute water supplies.

Antonio Luiz Lima de Queiroz, a specialist with São Paulo state's environmental agency, says the organization is addressing the problem.

"Our laws say that mills can never put water in the river that is worse than what the river has," he said. Buchanan of Conservation International agrees that "there have been significant improvements in some sugar operations in São Paulo state.

"But there is room for broader adoption of these applications."

- source - National Geographic.
http://news.nationalgeographic.com/news/2007/02/070208-ethanol_2.html

IT'S A FAMILY MATTER

Whether it is on the farm or in the town, rural Australia has a high proportion of family run businesses. In this article we have asked our alliance partner, the international accounting firm Grant Thornton, to discuss the effects of bringing family members into a business.

To the family members currently managing the business, the entry of the next generation may be a source of hope, a threat or an agonising frustration. There are several issues that complicate working "in the family business". A number of critical questions must be asked and addressed by the family prior to a new introduction:

- How can the next generation prove their ability?
- Should they work outside the business first?
- Must they start with the basic running of the farm or business?
- How will they interact with and deal with other family members?
- Will they always have to walk in "the shadow" of the preceding generation?

Basic principles for family members assuming an active role:

Experience

As a general rule a family member should come into the business with between two and five years of "outside" experience. Too often this does not happen in the family business and especially where that business is a farm. This will broaden their experience and ensure that they are independent and are able to add value. If the family member is a potential successor to the incumbent generation, this experience will help them bring new ideas and establish themselves as their "own person".

It is also likely that the skills required by the current management team will be different from those required by the next generation.

Some advantages of outside experience include:

- family members can obtain work in their own right and appreciate its value.
- they have an opportunity to make mistakes, away from the watchful eyes of the family business.
- they are provided with a sense of independence.
- they can gain credibility within and outside the family.
- the "grass is greener" syndrome can be eliminated.

Entry into the business

When they do eventually join the business they should have a genuine commitment to and interest in it. They should not see it as a duty. Entry should be into an existing or necessary position, not one created only to meet the wishes of the family member. Remuneration and performance criteria should be set within typical commercial terms.

When the family member joins the business he or she will be adding new dimensions to existing relationships. It is essential therefore that family

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members review their current and past relationships, before they go on, to define the way in which they will work together in the future.

It is advisable to discuss and clarify these relationships as soon as possible. For example this may be as fundamental as a son or daughter clarifying how they are viewed by their parents.

Working relationships

It is not advisable that family members report directly to other family members. In smaller enterprises achieving this is not always possible; however, where it is, family members should ideally report to a key non-family manager. It is also advisable for the family member to be mentored by a non-family manager.

This individual should be someone everyone trusts, if the idea is that the family member will eventually take over the role of the mentor, careful management of the situation is needed to ensure conflict does not arise.

Family members in the business...

Where a family member is being groomed for a particular role, a programme of training should be designed to ensure they gain the necessary skills. Where the ultimate aim is for them to succeed the founder or current manager, the training should encompass as many aspects of the business as possible without disrupting the day to day management and smooth running of the business.

The salary paid to family members should be based on the service they perform for the business and be comparable to that of other employees doing the same work. It is common in family businesses to pay family members what they need rather than what they are worth. This can lead to tension with key non-family executives.

Strategies can be put in place to give family members more money, for example the owner-manager could establish an executive family committee for which each family member is paid a fee. Alternatively, family members could be given a class of shares which pays a regular dividend to top up their market value salary. Non salary benefits such as superannuation are a good way of providing important benefits whilst at the same time keeping parity with the pay levels of other employees. The levels of pay to family members within the business can be driven by a number of factors. Often these are linked to personal issues rather than being driven by sound business principles.

For example, some parents use the salary they pay to retain control over their siblings, others use the salary to resolve emotional issues within the family and others will even pay family members below the market rate for the work they do as a method of teaching them thrift.

The second and third generations

As the business moves into the next generation the dangers of indiscriminately promising employment to family members must be recognised. The business must ensure that it does not become overburdened with family members. This may lead to a point where reporting lines, and roles and responsibilities become blurred, and may result in conflict.

Also non-family members and especially the key employees may become demotivated if, to accommodate family members, they are overlooked for awards and promotion.

Family members who are promised positions in the business may not develop themselves fully either, academically or as people, and may find themselves disadvantaged if, for example, the business failed.

Families should address these concerns by developing specific employment policies for family and non-family members. The principles should be

cast in stone and made known to the next generation. The criteria must be reviewed regularly and discussed by family members and existing management. Clear communication and fair application of the rules are far more important than how well they are drafted.

For family businesses it is not merely a case of every family member being invited to join the family firm, nor is it a case that every family member should feel the business is there to support them. The following must be in place:

- room for every family member who is invited to join the business.
- the individual must have the necessary skills and be appropriate for the particular job.
- there must be clear lines of authority and succession for the family member to report through, and follow in due course.

Educational qualifications gained by the family member that are recognised by the broader community not only add to the knowledge required to run a successful modern business but also allow them to appreciate their own self worth.

Having a family member in the business can be a rewarding and fulfilling experience however to ensure that the dream does not become a nightmare the process needs to be well thought through planned well in advance.

Prime Super has established an alliance with Grant Thornton, one of the worlds leading accounting and business advisory firms, to enable its members to obtain advice in respect to a range of business planning and structuring issues

Should you have any questions on this article or related topics you can email them to: editor@primesuper.com.au

Disclaimer

This article provides general information only and may not be relied on as legal or financial advice.

NOTE FROM THE EDITOR

2008 already!!

Another year down but it has been a good one for Prime Super as we continue our quest to improve all aspects of your fund!

We are now about half way through the restructure of the Fund's investment portfolio, but even this change has already resulted in a steady improvement in returns. The balanced portfolio delivered an above average return of 15.2%, for the year ended 30 June 2007, against an industry average of 14.92%*.

Servicing our 170,000 members and 44,000 contributing employers nationwide is a daunting task - but a task to which we are fully committed.

As the largest fund dedicated solely to servicing the needs of Rural and Regional Australians we believe in getting as close as possible to our members. To this end we have opened a series of offices in regional centres as part of a program to partially decentralise our customer service role.

The new offices are in Maryborough and Toowoomba in Queensland and in Tamworth in Northern New South Wales.

The new staff, appointed to these offices, are no strangers to the customer service role. Wayne Wright at Toowoomba has been a bank manager in the area for over 20 years while Ashley Graham, in Maryborough, has also been in banking for a considerable period of time. Angela Walcott, at Tamworth, has a strong background in the financial services industry mainly in the field of Financial Planning.

These new managers will be calling on employers in their respective regions to ensure levels of satisfaction, assist with problems relating to superannuation in

general and Prime Super in particular and, where required, to run education seminars on superannuation for employees.

Also part of our ongoing commitment to education is the launch of our Prime Business Solutions package. This is a series of seminars and workshops, devised and delivered on behalf of Prime Super by Grant Thornton Services (NSW) Pty. Ltd - a subsidiary of the world-wide Grant Thornton accounting and consulting firm.

The program is designed to assist small to medium sized businesses to meet their full potential and to enable principals to plan for a long and enjoyable retirement. The program has been made available through a number of Industry Associations as part of their education services to members and it is pleasing to note that some of these associations have managed to obtain government grants to facilitate the delivery of the program.

We look forward to continued success in 2008.

As always, I thank you for your continued support and I welcome your comments and suggestions.

Lachlan Baird CEO, Prime Super
Editor, Prime Tribune

* based on the SuperRatings Fund Crediting Survey 30 June 2007

Submitting Letters to the Editor

To write letters to the Editor, or to publicise coming events send to:

Level 15, 190 Queen Street, Melbourne VIC 3000
OR by email: editor@primesuper.com.au

DIABETES: ARE YOU AT RISK?

Nearly one in four Australians has diabetes or is at risk of developing it. Fortunately, you can take steps to avoid becoming one of the statistics.

Diabetes is the sixth highest cause of death in Australia: and it's on the rise. The 2001 Australian Diabetes, Obesity and Life Study (AusDiab) reveals that 520,000 Australians have diabetes, a three-fold increase since 1981.

Each week in Australia, some 1048 people are diagnosed with the disease, that's 150 people every day or one person every 10 minutes. Even more staggering is the fact that for every person that's diagnosed (520,000), there's somebody else walking around who doesn't yet know they have the disease. By 2010, Diabetes Australia expects numbers to hit the 1.7 million mark.

Okay, so the numbers are nothing to be proud of, but what does it all mean?

WHAT IS DIABETES?

Diabetes is a condition characterised by high levels of blood glucose caused by insufficient production of or resistance to insulin. Insulin is a hormone produced by the pancreas for transporting glucose into the body's cells where it's converted to energy.

Diabetes has two main forms: type 1 and type 2. Type 1 diabetes occurs when the pancreas stops producing insulin and usually affects children or young adults. It accounts for 10 to 15 per cent of all cases of diabetes.

Type 1 diabetes comes on suddenly and its symptoms include excessive thirst, frequent urination, unexplained weight loss, weakness, fatigue and irritability.

Type 2 diabetes is the most common form of the disease, representing 85 to 90 per cent of all cases. In type 2 diabetes, the pancreas does not produce enough insulin or the hormone is not working effectively. Type 2 diabetes develops gradually with symptoms often going unnoticed. Symptoms may

THIS THE SEASON TO BE PICKING

Prime Super recently sponsored three seminars for growers in the North East of Victoria where Fiona Clarke from the Commonwealth Department of Immigration & Citizenship provided attendees with details of the new rules regarding visa requirements for overseas workers.

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Throughout Australia from January through to December, about 130,000 seasonal workers travel the nation working to harvest Australia's fruit and vegetable crop and even helping with the wool clip.

Many of these workers are backpackers (now known as working holiday makers), some are the so-called "grey nomads" but for many harvesting the crop is their chosen occupation.

Growers rely heavily on this vast labour force to harvest their crops in peak condition. Finding, training and supervising a workforce of casuals is always a worrisome task for growers and is often made more difficult by the need to ensure that overseas workers comply with the necessary visa and work permit requirements.



"Fiona Clarke from the Commonwealth Department of Immigration & Citizenship"

Ms Clarke gave details of the Government's Working Holiday Program and the Government's visa requirements for overseas workers. She stressed that the onus was on employers to check that overseas workers had been granted necessary permits before they employed them.

Organised by Liz Blandammer of the Horticulture division of the Victorian Farmer's Federation, the seminar, one of a series that Prime has sponsored for the group, was attended by over 200 members and guests.

Employers of seasonal workers may find the following links useful:

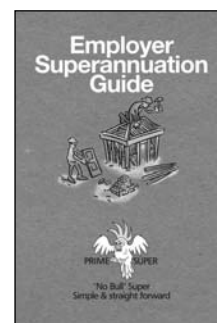
<http://www.immi.gov.au/media/fact-sheets/49whm.htm>

<http://www.immi.gov.au/media/fact-sheets/49awhp.htm>

<http://www.immi.gov.au/managing-australias-borders/compliance/working-legally/index.htm>

Superannuation can be a difficult area for employers as they must pay superannuation guarantee contributions for all workers under age 70 who earn \$450, or more, in any month.

Prime Super has established systems and procedures to cater for seasonal workers and to make the task of enrolling large numbers of workers and paying contributions for them easier for the grower.



Procedures and payments can be carried out simply, on line, with a minimum of fuss. Prime does not have a minimum contribution requirement and the fund is therefore suitable for all casual employees.

An employer guide, describing the simple enrolment and payment procedures is available, free of

charge by contacting Prime's customer service centre on 1800 675 839 or by calling your local Prime manager:

Victoria & South Australia - Rod Stewart 0428 558 158

Victoria & Tasmania - David Leishman 0448 330 110

Western Australia - Pat Breuer - 0429 410 426

New South Wales - Angela Walcott - 0428 288 554

Northern Queensland - Ashley Graham - 0409 030 722

Southern Queensland - Wayne Wright - 0407 777 449

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include those listed above, as well as blurred vision, skin infections, slow healing, tingling and numbness of the feet. Sometimes there are no symptoms.

The usual culprits - obesity, poor diet and lack of exercise - are implicated in type 2 diabetes, which traditionally affected middle-aged people. Increasingly it's surfacing in young people. In the past 10 years Sydney doctors have seen a 16-fold rise in the number of adolescents diagnosed with type 2 diabetes. And what's the one thing these kids have in common? Obesity. With 30 per cent of Australian children either overweight or obese, this spells a major health problem for the future. Not least because as time goes by, these kids risk developing a host of complications.

A third form of the disease, gestational diabetes, occurs in nine per cent of pregnancies, but usually disappears after birth.

DIABETIC COMPLICATIONS

Diabetics are subject to developing a number of complications including:

- Heart disease and stroke since diabetes often goes hand in hand with high blood pressure and raised blood levels of fat and cholesterol.
- Eye complications - diabetic retinopathy is the leading cause of blindness in Australians aged under 60.
- Leg ulcers and foot problems which may lead to gangrene and amputation.
- Impotence in men.
- Complications in pregnancy.
- Kidney disease.

PREVENTION: THE ONLY CURE

There is no cure for diabetes. Control of the condition calls for a combination of diet and lifestyle modification, tablets or lifelong insulin injections.

The good news is that type 2 diabetes - 85 to 90 per cent of all cases - can be avoided to some extent. According to Diabetes Australia the key to prevention is early detection of pre-diabetes. Pre-diabetes is a condition where people's blood glucose levels are

MORE THAN YOU THOUGHT!

The Fund's Annual Report and annual statements for the period to 30 June 2007 were mailed to members in September.

After the reports had been sent we received some late investment returns that belonged to the 2006/07 year and we credited them to member's accounts.

The good news is that investment earnings for some of the investment options quoted in the annual report and

annual statements are actually higher than those stated.

Many members have therefore received a higher investment return to June 30 than they think.

The table below shows the Original Rates, Amended Rates and the difference.

Nearly all members have gained from the changes and no one has lost - So congratulations on the windfall!

These returns have changed:

For the Super Fund

	Amended Rates	Original Rates	Difference
Managed Growth	15.94%	15.62%	+0.32%
Balanced (Choice & Hort)	11.25%	11.05%	+0.20%
Capital stable	6.63%	6.54%	+0.09%
International Eq.	14.05%	12.78%	+1.27%

For the Income Streams

	Amended Rates	Original Rates	Difference
Managed Growth	17.95%	17.58%	+0.37%
Balanced	12.69%	12.45%	+0.24%
Capital stable	7.52%	7.42%	+0.10%
International Eq.	16.33%	14.84%	+1.49%

raised, but are still too low for a diagnosis of diabetes. Diabetes Australia estimates that two million Australians have pre-diabetes and that without intervention, they may go on to develop type 2 diabetes within five to 10 years.

Fortunately, you can reduce the risk of developing type 2 diabetes by 60 per cent simply by adopting healthy eating habits, increasing activity levels and maintaining a normal weight.

- Answers:
1. Mt. Kosciuszko
 2. Australian Capital Territory
 3. Great Dividing Range
 4. The landing of the first fleet
 5. John Macarthur
 6. William Farrer
 7. The Eureka Stockade
 8. Sir Charles Kingsford Smith
 9. Evonne Cawley (Goolagong)
 10. Henry Lawson
 11. The Nullarbor Plain
 12. Torres Strait
 13. Tweed, Richmond, Clarence, Macleay
 14. Sir Donald Bradman
 15. 26th January

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To make healthy food choices, the International Diabetes Institute (www.diabetes.com.au) recommends:

- Basing meals around carbohydrates (breads, cereals, pasta, rice, grains, legumes, fruit and vegetables), including at least one food with a low glycemic index (GI) such as grainy breads or oats. GI is a way of ranking carbohydrates according to their effect on blood glucose. For more information about GI, visit www.glycemicindex.com.
- Eating moderate amounts of protein. Aim for one to two small serves of lean meat, chicken (without the skin!), fish, seafood or eggs per day. A serve equals 85g. Also include three helpings of low-fat dairy food, such as milk (250ml), yoghurt (200g) and cheese (40g).
- Going easy on foods that are high in saturated fats, sugar and salt such as cakes, biscuits, fatty meats like salami, fried food, chocolate, lollies, soft drinks and alcohol.

In addition to modifying your diet, aim to get in 30 minutes of moderate exercise every day. Walking, swimming, dancing, cycling, gardening - it's all good, the key is to find something you enjoy doing. Once your fitness improves, give new activities a go to keep things interesting.

Some risk factors (see box) cannot be changed, but we can all work at maintaining a normal weight, blood pressure and cholesterol level, choosing healthy foods and getting more active.

DIABETES DETECTION

So how do you find out if you have pre-diabetes? A simple blood test from your GP to determine your blood glucose level (BGL) is all that's required. Along with having your doctor regularly check your blood pressure and cholesterol levels, it's a good idea to have your BGL tested, particularly if you're at risk of developing diabetes (see box).

For more information about diabetes, visit www.diabetesaustralia.com.au.

RISK FACTORS

According to Diabetes Australia, you risk developing type 2 diabetes if you:

- Have high blood pressure and are over 45 years old.
- Are overweight and over 45 years old.
- Have a family history of the disease and are over 45 years old.
- Are over 55 years old.
- Have heart disease or have had a heart attack.
- Have had high blood sugar levels during pregnancy (gestational diabetes).
- Have polycystic ovary syndrome and are overweight.
- Are over 35 years old and an Aboriginal or Torres Strait Islander, Pacific Islander, Indian or Chinese.

Manchester Unity helps keep you fit

For over 160 years, Manchester Unity has been caring for Australians with a range of value for money health cover options designed to help you get fit and stay fit. By joining a hospital and extras cover through Manchester Unity you will be eligible for a range of benefits aimed at keeping members fit and healthy including access to our KeepFit and Lifeguard Fitness2Live programs.

KeepFit allows members to claim for a range of approved health and weight-loss programs that your doctor would recommend to improve your health. This includes benefits for gym memberships and WeightWatchers. This can really help with the budget. Plus, members can do a whole range of things to help improve their wellbeing including planning a healthy eating and an exercise regime of their very own, using our free online service, Lifeguard Fitness2Live. It is just like your own personal health coach, online!

Keep fit with Manchester Unity health cover.

Call 1800 622 559

Or visit www.manchesterunity.com.au

SOUTH AFRICAN LAMB RECIPE

Frikadelen (Meatballs) and Vegetables

Ingredients

- 1/2 pound ground lamb, 1 slice white bread, crust removed, soaked in 1/4 cup milk, 1 large egg, 1 tbspn finely grated onion, 1 tspn salt, 1 tspn freshly ground black pepper, 1/4 tspn ground coriander, 1/8 tspn ground nutmeg, 1 tspn caraway seeds, 1 tbspn fresh dill, finely chopped, 1/2 cup flour, 1 1/2 pounds lean lamb stew meat cut into bite size pieces, 3 tbspsns vegetable oil, 2 cups unsalted chicken stock, 6 small onions, peeled and halved, 2 medium carrots peeled and cut into 1 inch strips, 1 large green bell pepper, cut into 1/2 inch strips, 2 celery sticks, sliced and Salt to taste.

Directions

1. Mix the ground lamb well with the squeezed-out bread, egg, grated onion, 1/2 tsp salt, 1/2 tsp pepper, coriander, nutmeg, caraway seeds and chopped dill. Beat until fluffy.
2. Wetting your fingers often, shape the mixture into balls approximately 3/4 inches in diameter. Dredge them well in flour, brushing off and saving the excess. Place them in layers on waxed paper. Refrigerate while doing the next two steps.
3. Sprinkle the remaining 1/2 tsp of salt and pepper and the remaining flour over the lamb pieces, patting it well into the meat.
4. Heat the oil over medium heat in a Dutch kettle, and cook the meat in batches until quite brown. Remove and set aside.
5. Brown the meatballs evenly, remove, and discard the fat.
6. Add the stock and deglaze the pot. Add the meatballs, browned lamb, onions, carrots, celery and green pepper. Cover the Dutch kettle and simmer gently until the lamb is fork tender. Salt to taste.

Note: This stew matures well overnight in the refrigerator. Smaller meatballs taste better.

AUSTRALIAN TRIVIAL PURSUIT

Questions:

1. What is Australia's highest mountain?
2. What do the initials ACT stand for?
3. What is the name of the mountain range running along the East Coast of Australia?
4. When we celebrate Australia Day, what are we celebrating exactly?
5. Who came to Australia as an army officer in 1790 and succeeded in breeding sheep for wool?
6. Who bred varieties of wheat that could resist diseases? His most famous wheat was "Federation?"
7. What am I? I am an event where gold miners fought the police because of the high costs for mining licences.
8. Who was the first person to fly across the Pacific Ocean in 1928 in a plane called the "Southern Cross?"
9. Which female aboriginal tennis player won two Wimbledon tennis titles?
10. Which Australian poet and short story writer is on our \$10 note?
11. Name the largest plain in South and Western Australia. It's name means "no trees"
12. What is the body of water separating Australia and Papua New Guinea?
13. Name four major rivers in northern New South Wales.
14. Which cricketer was a champion batsman in the 1930's and 1940's?
15. What date is Australia Day?

Answers on page 3

BENEFITS OF HEALTH COVER AT 30

Suddenly 30? Consider this

For many of us, when it comes to our health and well being, we are surprisingly reluctant to take out health insurance. So why make it a priority? Even though you may feel well, the habits you follow in your 30's can have a direct impact on your future. Now is the time to focus on preventative health care so you can build the foundation for good health for many years to come.

Covering your health gives you the security and peace of mind of knowing you are covered, whatever comes your way. Private health cover can offer great benefits for things like dentistry, physiotherapy, optical, natural therapies and other preventative services to help you maintain good health.

As you move through different life stages, your health needs and priorities change dramatically. In your 30's you are more likely to be using health services on a more regular basis, especially those related to obstetrics and pregnancy.

Cover for two

The focus of your 30's may be bringing up a family. As well as obstetrician and birth costs, preparing for your children's good health is an expensive exercise. Private health cover is an important safeguard which can end up saving you hundreds of dollars, as well as providing you with the security of knowing that you have your family covered.

With Manchester Unity, you and your baby are in good hands. Manchester Unity offers a Lifeguard Baby Program, which is run by coordinators and experienced midwives and registered nurses who can answer your questions and help with information concerning pregnancy, diet, exercise and baby care. The program is provided at no extra cost to eligible Manchester Unity members.

Never a better time to join

The chance of you going to hospital increases after you turn 30 so now is a good time to consider private hospital cover. As a reward for purchasing hospital cover at a young age you will lock in your Lifetime Health Cover (LHC) loading at 0% if you join a hospital cover before your 31st birthday.

The LHC loading was introduced by the Federal Government to encourage Australian's to take out hospital cover earlier in life. This means that for every year that you don't have hospital cover after the age of 30 you will pay a 2% loading on your membership fees for 10 years, up to a maximum of 70%.

You may also be entitled to significant tax benefits if you take out private hospital cover. If you are single with a taxable income of over \$50,000 (or a couple earning over \$100,000), you'll be charged the Federal Government's additional 1% Medicare levy. Instead of paying this money in tax, why not enjoy the benefits of Manchester Unity private health insurance?

Why Manchester Unity?

For over 160 years, Manchester Unity has been caring for Australians with a range of value for money cover options to suit you at every stage of life. Manchester Unity don't just offer value for money health cover and great member benefits, they also offer a level of personal care rarely found. Their quantified health cover advisors are available to match your needs to their range of health covers, ensuring that you have the right health cover for wherever you are in life.

Find out why their members, stay members.

Call 1800 622 559

Or visit www.manchesterunity.com.au

Prime Super has established an alliance with Manchester Unity, one of Australia's oldest and most respected Health Insurance providers.