

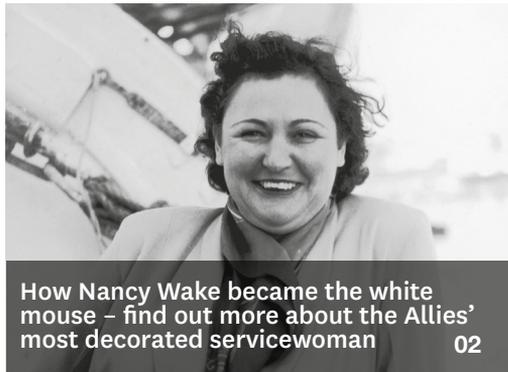
# Advantage

News from Heartland Seniors Finance – The Home Equity Release Specialist

## What's inside?



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IMPORTANT: Every effort has been made to ensure the accuracy of this newsletter. It is provided on the basis that the items are necessarily generalised and are not a substitute for commercial judgement or professional advice. Readers are urged: 1. to seek specific advice on any particular matter from a qualified professional person; and 2. not rely solely on this text.

## Favourable feedback for Heartland Seniors Finance!

I hope that this newsletter finds you and your loved ones happy and healthy.

I am very pleased to announce that, once again, our Reverse Mortgage has been voted by Money Magazine as the 'Best of the Best' for 2016. Our focus has always been to provide excellent customer service. We are very proud to have been recognised, by the experts, as the best reverse mortgage provider for the sixth consecutive year.

More importantly, I would like to thank all of you who took the time to complete our Customer Service Survey, the results of which I am also very proud. We had 98% of respondents confirm that they were "very satisfied" with our overall product and customer service. This was an increase of 4% from our last survey. Rest assured, we will not rest on our laurels; we will continually strive to meet, and hopefully surpass, your expectations.

Regrettably, after more than 11 years with the organisation, I will be leaving Heartland Seniors Finance in March. I cannot express how much I have enjoyed my time with ASF/HSF and, throughout my journey, I've taken great pleasure in meeting and speaking to many of our wonderful customers. Please accept my sincere gratitude for the support you have shown the company over the years. I pass on my best wishes to you and your family for the future. The memories I take with me will last a lifetime.

I hope that you find the newsletter of interest, and invite you to contact us on 1300 889 338 with any feedback or questions you may have.

Best regards,  
**Julie Campbell**  
 Chief Executive Officer



## The power to choose

*Losing the ability to make your own decisions is an unnerving prospect, but being prepared for a worst-case scenario can provide some peace of mind*

Allowing someone to make decisions for you is a big responsibility, which is why there are a number of aspects to consider before appointing someone to do so.

Powers of Attorney (POA) are legal documents that allow someone else to make decisions for you. They are designed to give you choice and control over how your affairs are handled.

Under the current law, an enduring power of attorney (financial) is a legal document that appoints a person or persons to make financial decisions for you. Unlike a general power of attorney, it continues to be legal even if you are unable to make these decisions yourself. This means that someone you choose can take control of your financial affairs, if you ever lose the capacity to make those decisions yourself.

### RECENT CHANGES

Changes to the law relating to powers of attorney came into effect on 1 September 2015, with commencement of the Powers of Attorney Act 2014 (POAs Act). Changes include:

1. The enduring power of attorney (financial) and enduring power of guardianship will be consolidated, so that one form can be used to manage your financial and/or personal matters.
2. The POAs Act clearly sets out the responsibilities and duties of an attorney and limits on their powers.
3. New safeguards have been introduced to increase the protection of people designating enduring powers of attorney.

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# The Mighty White Mouse

You may have heard of *The White Mouse*, aka *Nancy Wake*. Born in Wellington and raised in Sydney, she became the Allies' most decorated servicewoman of World War II. Here is her incredible story.



There were already five children in the Wake family when Nancy arrived on 30 August, 1912. Her handsome English father, Charles Augustus, was a charismatic journalist, who would later abandon the family to fend for itself. Her strictly religious mother, Ella Rosieur Wake, had mixed French, English and Maori heritage.

In April 1914, the family moved to Neutral Bay in Sydney. Much younger than her siblings, Nancy was fiercely independent and quickly became known for her fearlessness. "I was a loner and I had a good imagination," she once said. She was also reportedly something of a rebel. She firmly rejected her mother's religious beliefs and, when she turned 16, ran away from home to become a nurse (at a hospital near Mudgee, 261km north-west of Sydney).

## SENSE OF ADVENTURE

When an aunt sent her the considerable sum of \$200, Nancy headed further afield – setting off for London via North America. She then travelled around Europe as a freelance journalist, and witnessed firsthand the rise of Nazism in the 1930s, including brutal anti-Semitic scenes in Vienna. This cemented her determination to bring down the Nazis, and influenced her decision to join the French Resistance.

In France, she met wealthy industrialist Henri Fiocca, whom Nancy described as "the love of my life". They married in 1939, enjoying the cosmopolitan high life, but six months later Germany invaded France. By 1940, the newlyweds were involved with the Resistance movement, helping escaped prisoners of war

and downed Allied airmen flee into Spain.

Nancy's efforts didn't go unnoticed. The Gestapo spied on her, but she was so good at evading them that she earned the nickname 'White Mouse'. By 1943, she was top of the Gestapo's most wanted list, with a five million-franc price on her head. She had to get out of France.

## CHURCHILL'S SECRET ARMY

After several failed attempts to cross the Spanish border across the Pyrenees, including escaping from a train while being shot at, Nancy reached England in 1943. There, she completed training with the Special Operations Executive (known as Churchill's Secret Army), and was commissioned into the First Aid Nursing Yeomanry (FANY) – an organisation founded in 1907 as a first aid link between the front lines and field hospitals.

Nancy was one of 50 intelligence agents using FANY as cover. She was deployed back to France in April 1944, where she built up a number of guerilla-style fighting forces known as Maquis. At their peak, her Maquis numbered more than 7,000.

She performed countless courageous acts, is credited with saving hundreds of lives of hundreds, and is famed for killing an SS trooper with her bare hands to stop him raising the alarm during a raid. When asked what her greatest contribution was, Nancy cites a 500km, 72-hour bicycle ride she made through German-held territory to re-establish communications with London, following an attack on her Maquis by 10,000 German soldiers.

"When I got off that damned bike, I felt I had a fire between my legs. I couldn't stand up, I couldn't sit down, I couldn't walk. When I'm asked what I'm most proud of during the war, I say 'the bike ride'."

## AFTER THE WAR

At the end of the war, Nancy discovered that her husband had been tortured and killed by German forces. She worked in intelligence for five more years, before returning to Sydney in 1949. She twice stood for Federal Parliament as a Liberal, coming within a few hundred votes in 1951 of ousting deputy Labour leader Dr HV Evatt.

Nancy married RAF officer John Forward in England in 1957, returning to Australia to settle in Port Macquarie together, where they lived for 16 years. John died in 1997, and four years later



Portrait of Nancy Wake by Melissa Beowulf at the National Portrait Gallery, Canberra

Nancy retired to England, becoming a fixture at the Stafford Hotel bar in St James' Place, Piccadilly. The hotel absorbed most of the cost of her stay, aided by anonymous donors said to have included Prince Charles.

Nancy died on 7 August, 2011, at the grand age of 98. Her ashes were scattered close to the village of Verneix in central France. Her many medals are on display in the Australian War Memorial Museum in Canberra, and a 'heritage pylon' paying tribute to her is on Wellington's Oriental Parade, near her place of birth.

"Somebody once asked me, 'Have you ever been afraid?' Hah! I've never been afraid in my life!" said Nancy when interviewed at the age of 89. That was the courage of the White Mouse.

## Nancy Wake's honours list

Description	Issuing authority
Companion of the Order of Australia	Commonwealth of Australia
Badge in Gold	New Zealand
George Medal	United Kingdom
Defence Medal	United Kingdom
War Medal 1939-45	United Kingdom
1939-1945 Star	Commonwealth of Nations
France and Germany Star	Commonwealth of Nations
Chevalier of the Legion of Honour	French Republic
Officer of the Legion of Honour	French Republic
Cross of War	French Republic
Resistance Medal	French Republic
Medal of Freedom	United States of America

# Get paid doing what you love

**Are you one of the many older Australians looking for ways to subsidise your retirement? Or are you looking to save some extra bucks to get you closer to your dream holiday destination? Either way, finding gainful employment in the later stages of life can be rewarding – both in terms of enjoyment and income.**

However, a number of seniors have told us that finding employment at their age is a daunting process. So, what if we told you that you could make money from your hobbies?

## ART AND CRAFT

Are you handy with a paintbrush or pencil? Do you know your way around graphic design software? Here are some ways you can profit from your artsy craftiness:

- Teach art classes at home, a local art store, or a school.
- Sell your work at retail outlets, markets, art and craft shows, school fetes or online.
- Speak to your local gallery to see if you could sell your work.
- Take custom commissions online or at designer markets.
- Design and submit projects to craft, fashion, and design publications.
- Enter your work in competitions.
- Do freelance graphic design work.
- Design and create 'seasonal' crafts and decorations for local retail outlets.

## PHOTOGRAPHY

After all your years of taking family portraits and landscape photographs, you may find you have a very good eye for photography. So good, in fact, that you may actually be able to sell your skills by the following methods:

- Submit images to news outlets, magazines and other online publications.
- Sell your work as photo stock to photo libraries such as shutterstock, istock,

cooee picture library, getty images or thinkstock.

- Teach photography classes at your local community or adult education centre.
- Turn your images into postcards, greeting cards or souvenirs.

## SPORT

Are you handy with a whistle and still fit enough to run around? Local clubs are always looking for umpires and refs, and are happy to pay a fee for your services. Clubs are often on the lookout for:

- Umpires/referees.
- Coaches.
- Scorekeepers.
- Statisticians.
- Caddies.
- Fishing, hiking or river guides.

## LOOKING AFTER ANIMALS

The pet industry is one of the fastest-growing industries in the country. These days, our pets are as much a part of the family as the kids. And with

the need for young families to work in order to keep a happy home, often it's the pets that can be overlooked. Here's a list of ways in which you can help bridge the gap and put some pennies in your purse:

- Dog walking.
- Pet-sitting.
- Doggy day care.
- Grooming, including washing and clipping (you will need some training in this).
- Feeding whilst owners are on holidays.

## MAKING MUSIC

Maybe you thought those piano lessons you had as a kid were a waste of time, but they could be put to good use. Here's how you can make money from music:

- Offer private lessons.
- Perform at bars, restaurants, weddings, etc.
- Sell sample jingles online (see shutterstock music).



## The power to choose

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4. The POAs Act includes a new definition of 'decision-making capacity' and makes clear that a person is presumed to have decision-making capacity, unless otherwise evidenced.
5. The introduction of a new form of attorney – the supportive attorney – who cannot make decisions for the person appointing them but can assist the person to make or give effect to their own decisions.

It is important to remember, however, that enduring powers of attorney (financial) and enduring powers of guardianship made before 1 September 2015 will remain valid after the new legislation commences. It is also possible to make an enduring power of attorney regarding medical treatment decisions, as the new POAs Act does not affect medical enduring powers of attorney.

Protect yourself in the future by taking care of your affairs now – consider carefully who you

would give a power of attorney.

## HOW TO CHOOSE

Whether they are to have ordinary power of attorney or enduring power of attorney, your attorney's responsibilities are:

- To act in your best interests at all times and not abuse the trust you place in them
- To involve you in any decision-making – they have to consult you, and you should try to make decisions for yourself

Their specific responsibilities depend on whether they will have ordinary power of attorney, or enduring power of attorney (and, with the latter, what type of enduring power of attorney). You can require your attorney to consult with people named in your agreement, and you can specify people you do not want to look after you.

- When choosing an attorney, you should

pick someone:

- Whom you trust and who will act in your best interests.
- At least 20 years old.
- Who is not bankrupt or subject to a personal or property order (for an enduring power of attorney).
- Who understands their role as an attorney, and agrees to it.

## FURTHER QUESTIONS

If you have further questions about powers of attorney for financial, personal and medical treatment decisions, or have not arranged your powers of attorney, contact the Office of Public Advocate Advice Service on 1300 309 337 or visit [publicadvocate.vic.gov.au](http://publicadvocate.vic.gov.au).

You can also check the Seniors Card Discount Directory for professional services from lawyers and financial advisors.



## Delicious lemon meringue pie

### Ingredients

22 biscuits - a mix of 7 'Nice'  
& 15 'Milk Coffee' biscuits  
125g melted butter  
1 tin sweetened condensed milk  
2 egg yolks  
2 egg whites  
Rind of a small lemon  
½ cup lemon juice  
4 tablespoons sugar  
¼ teaspoon cream of tartar

*While lemon-flavoured custards, puddings and pies have been enjoyed since the medieval times, meringue was only perfected in the 17th century. Philadelphian Elizabeth Coane Goodfellow, a pastry chef, businesswoman, and cooking school founder, who arrived in Philadelphia in 1806, expanded on lemon custard and invented lemon meringue pie.*

*Bursting with fresh lemon taste and a sweet, creamy meringue topping, this pie is sure to delight the taste buds of anyone lucky enough to try some!*

#### FOR THE BASE

Crush the biscuits and mix with melted butter. Line a pie dish with the biscuit mix.

#### FOR THE LEMON FILLING

Using an electronic mixer, beat the condensed milk and egg yolks to form a thick, pale mixture. Add the lemon rind and lemon juice and beat for a few more minutes. Pour on top of biscuit base.

#### FOR THE MERINGUE TOPPING

Beat the egg whites, adding sugar and cream of tartar a little at a time. Keep beating until stiff and shiny and then spoon the mixture on top of the filling. Make peaks with a fork for presentation.

Preheat oven to 200°C and bake for 8-10 minutes, checking after 8 minutes that meringue peaks are not burning. Allow to cool for at least one hour. Refrigerate or serve at room temperature.

### Did you know?

- 15 August is National Lemon Meringue Pie Day in the United States.
- Lemon trees produce fruit year-round. A fully grown tree can produce almost 300kgs of lemons per year.
- The lemon tree is native to Asia, around India, Burma, and China.
- Christopher Columbus introduced lemon seeds to North America in 1493.
- High in vitamin C, lemons prevent scurvy. In the past, the British Navy required ships to carry enough lemons so that every sailor could have one ounce of juice a day.
- Due to its high acidic nature, lemon juice can be used for cleaning. Lemon halves dipped in salt or baking powder can be used to brighten up copper and clean kitchenware.
- Attaching electrodes to a lemon can create a battery, several of which can power a small digital watch.



### Contact us

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**Important Notice** - Applications for a Lifetime Loan are subject to Heartland Seniors Finance Pty Ltd's (ACN 108 875 636/ Australian Credit Licence No.386760) loan approval criteria. Terms and conditions will be included in any loan offer. Fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780/ Australian Credit Licence No.386781). Any advice given does not take into account your objectives, financial situation or personal needs so please consider whether it is appropriate for you.