

Digital TV — what you need to know

Between 2010 and 2013, Australia is switching off the analog TV signals and converting to digital TV.

What is digital TV?

Currently in Australia, TV is broadcast in both digital and analog signals. However, the analog signals will be gradually phased out and Australian TV will become digital only.

Why is Australia going digital?

With digital television most people will enjoy better picture and improved sound, together with more channels from which to choose. Many countries have already switched to digital TV. By going digital we will ensure that Australia keeps pace with the rest of the world and continues to have access to the latest programming.

How do I switch to digital TV?

To keep receiving free-to-air TV after the digital switchover in your area, you'll need a television that is capable of receiving digital signals. You can do this by either converting your analog TV with a set top box or digital recording device, or purchasing a TV with a built-in digital tuner. The Australian Government has also introduced a labeling scheme to help people identify digital-ready products.

For the vast majority of people, switching over to digital TV will be a relatively straight-

forward and inexpensive exercise. Set-top boxes are widely and inexpensively available at a large number of retail outlets, including large grocery stores. A standard definition set-top box can be purchased for as little as \$30 and approximately \$50 to \$100 for a high definition set-top box.

What is the Household Assistance Scheme?

The Australian Government understands that some people may require practical assistance to switch over to digital TV. That's why the government has introduced the Digital Switchover Household Assistance Scheme.

Since January 2010, the scheme has been assisting eligible households in the Mildura TV licence areas to switch to digital TV. The scheme will be rolled out in regional South Australia and Broken Hill TV licence areas in the second half of 2010; the regional Victoria TV licence areas in the first half of 2011; and regional Queensland TV licence areas in the second half of 2011. Following the switchover of these regions, the scheme will be reviewed to consider its broader roll-out across the rest of Australia.

The scheme will—at no cost to eligible

households—supply, install and demonstrate a high definition set-top box and conduct any cabling and antenna work where necessary. The upgrading of external antennas or cabling can only be undertaken if the eligible person owns their place of residence and does not live in a multi-dwelling unit.

What about people living in nursing homes and public housing?

Eligible customers living in nursing homes or social housing facilities will be able to receive assistance. However, the property owner is responsible for upgrading any external antenna and cabling work that is required.

Who is eligible?

A household is eligible for assistance if they own a functioning TV, do not already have access to digital TV and where at least one resident is receiving the maximum rate of one of the following payments:

- Age Pension
- Disability Support Pension
- Carer Payment
- Department of Veterans' Affairs Service Pension
- Department of Veterans' Affairs Income Support Supplement.

You must also live in an area undergoing switchover to digital TV.

How do I apply?

Centrelink is assisting with the delivery of the scheme to all eligible households, including eligible Veterans' Affairs customers. Centrelink will send potentially eligible households a letter approximately six months before their region is due to switch over, inviting them to participate in the scheme.

When can I apply?

The Household Assistance Scheme is available six months before and one month after the switch to digital in your region. If you live in or around the Mildura region, you should opt into the scheme as soon as possible.

Residents in the Mildura region who have not been contacted by Centrelink and believe they may be eligible for the scheme should call 1800 556 443 now.

If you live in or around the Broken Hill area or the regional South Australia TV licence areas (including Renmark, Loxton, Mt Gambier, Naracoorte, Bordertown, Port Lincoln, Whyalla and Port Augusta), Centrelink will send you a letter in July 2010 inviting you to opt into the scheme.

Where can I find out more?

To find out more about the switch to digital TV, including when your area switches over, visit www.australia.gov.au/digitalready.

The Government's Digital Ready Information Line is (free call) 1800 201 013.

LOOKING AHEAD TO THE ANZAC CENTENARY

During the First World War, Australia, united by Federation, first felt the profound shock and loss of war. Beginning at Gallipoli and continuing throughout the war, Australians demonstrated the courage, endurance and mateship that are valued elements of our national identity.

Between 2014 and 2018 we will have the opportunity to commemorate our involvement in the First World War, and the enduring service of men and women since. Of particular significance will be the centenary of Anzac Day on 25 April 2015 and the centenary of Remembrance Day on 11 November 2018.

As we approach the Anzac Centenary it is important

to think about how we can commemorate this significant milestone in history, and honour those who have given so much in service to this country – on the home front and abroad.

On Anzac Day, the Prime Minister announced a National Commission to look at how Australia may commemorate 100 years of service. The Minister for Veterans' Affairs and Minister for Defence Personnel, Alan Griffin, is now working with the Commission on a way forward to the Anzac Centenary. The Commission will be seeking public submissions shortly, for ideas on how to mark the Anzac Centenary.

Equity Release loans

Equity release and reverse mortgage products are loans that are available to people aged 60 and over, who own their own home and who require access to the equity in their home. The reasons for needing to access home equity vary between individuals, but often include wanting to increase income levels, needing to pay for large expenses or wanting to make large purchases.

There are a number of variations and options which can make the equity release loans process complicated and (often) stressful for people wanting to access their home equity. For example, home owners need to choose whether they want to regularly drawdown on their equity or access the funds as a lump sum. Then there is the decision about choosing a fixed or variable interest rate as well as trying to understand all the conditions in the contract.

Although these types of products have been around for a number of years, many consumers don't know that they have access to free and independent information to ensure they fully understand these products. Studies over the past two years have shown that a large proportion of consumers who have taken out such loans do not fully understand the product or the consequences.

The National Information Centre on Retirement Investments (NICRI) is a free, independent, confidential service which aims to

improve the level and quality of investment information provided to people with modest savings who are investing for retirement or facing redundancy. NICRI is well known for providing consumers with information on investments, retirement income streams, superannuation and the financial planning process, and is also providing information to prospective equity release and reverse mortgage applicants. It is called the Equity Release/Reverse Mortgage Information Service.

This service is confidential, unbiased and exists solely to ensure consumers are fully aware of all aspects of the loan which they are considering. Consumers who are considering one of these loans can call NICRI and speak directly with an information officer about topics such as compound interest; drawdown features; lump sum or line of credit options; no negative equity guarantee; contract default clauses; social security consequences; and provider details.

The Equity Release/Reverse Mortgage Information Service also produce a free booklet and checklist for consumers. The service is available from 9am to 5pm, Monday to Friday. For more information on reverse mortgages and/or if you would like to obtain a copy of the reverse mortgage booklet and checklist, phone toll free 1800 615 676, email reversemortgage@nicri.org.au, access the website at www.reversemortgage.nicri.org.au or write to PO Box 1339, Fyshwick ACT 2609.

Factsheets—a one-stop-shop

DVA's online Factsheets provide a one-stop-shop for information on pensions, benefits and services available to the veteran community. Information covered includes:

- the May 2010 Budget changes on F-111 eligibility and other measures;
- pensions and allowances;
- an overview of health cards for veterans and their dependants;
- concessions available in states and territories; and
- how to claim for treatment and travel costs.

DVA Factsheets cover eligibility under the *Veterans Entitlements Act*, the *Safety Rehabilitation and Compensation Act*, and the *Military Rehabilitation and Compensation Act*.

Visit <http://factsheets.dva.gov.au> or click on the Quick Link on the DVA website. You can also phone DVA and ask for a Factsheet to be sent to you by email or in the post.

If you have an idea for a new Factsheet, or if you can not find what you are looking for in a Factsheet, send an email to Factsheets@dva.gov.au.

Timor-Leste Family Study

Military service, particularly deployment, has a profound effect not only on those who serve but also on their families. The Timor-Leste Family Study (TLFS) aims to determine what, if any, physical, mental or social health impacts there are on military families as a result of military service and of deployment, particularly to Timor-Leste. The study also aims to identify any potential risk or protective factors that influence the ability of Defence families to cope with deployments. The Centre for Military and Veterans' Health (CMVH) has been appointed to conduct this study as part of the larger Department of Veterans' Affairs Family Study.

CMVH has already developed a database of more than 20,000 ADF personnel who served in Timor-Leste from 1999 to 2005 as part of its work for Defence's Deployment Health

Surveillance Program. It is hoped that a number of the families of these veterans will also participate in the TLFS. The research includes information provided by the families of people who deployed to Timor-Leste or who were eligible to deploy to Timor-Leste but did not. These families may or may not have deployed on other operations.

The study will help DVA and Defence better understand the impact of deployment on Defence families and identify the kinds of support services that would best help these families prior to, during and after deployments.

You can contribute to the success of this research by telling your friends and family about this study and by participating in the study. Potential participants will be sent information packages explaining the research and inviting them to participate. To find out more, call 1800 708 335, email families@cmvh.org.au or visit www.cmvh.org.au.