

TRUST DEEDS

In order to preserve assets intact for generations, and for other reasons, some businesses use a Trust. You will remember that the survival of News Limited was not at risk on the divorce of Anna and Rupert Murdoch. Their family shares were held in trust.

The Trustee is the legal owner of all assets. However, they manage those assets for the benefit of others (the beneficiaries) and not themselves.

The Trust Deed governing the powers and discretion of the Trustee must be carefully drafted to ensure it achieves the desired objectives.

WHAT IS THE PROCESS OF NEGOTIATION OF THE ABOVE TYPES OF AGREEMENTS?

The usual procedure is:

- Professional advice on structure, taking into account the relationships involved, the business plan, preferred and possible agreements, and financial and tax consequences.

- Discussion with family members at a preliminary meeting. This should have an agenda provided in advance,

time slots allocated for individual points of view on particular subjects (e.g. 5-10 minutes), discussion and socialising afterwards.

- The preliminary meeting may be followed by communication via email, phone or in person, for clarification of various matters, separate advice, or research.

- At the next structured meeting, decision-making and commitments are the priority.

- One person should be nominated to take formal notes at meetings and summarise for other parties after the meeting.

- Individuals can be asked to present a topic of interest from time to time to encourage participation, e.g. new crops, what the neighbours/competitors are doing, hedging commodity prices, a brand to register as a Trademark.

- This process should occur at least once a year for review and ongoing items; ideally, more often.

**Maureen Noonan's, Women's Business: Managing the Law in your Small Business, is available from Longueville Media at: www.longmedia.com.au*

MARIE RUSSELL, TILPA

Marie has lived and worked in the Western Division (WD) for over 25 years living on her husband's family property 'Budda' at Tilpa on the Darling River. Marie owns and manages 'Old Budda' Station, also on the Darling River, in partnership with her sons. She has been involved in many organisations over the years and her current representation includes the Centre of Rural and Remote Mental Health, a Director on the Cobar Rural Lands Protection Board (RLPB), one of two representatives from the WD elected to the State Council of the RLPB in 2003 and Chairperson of the Upper Darling NSW Parks & Wildlife Community Advisory Committee.

WHAT MOTIVATED YOU TO BECOME INVOLVED?

I am passionate about the WD and amazed at how resilient and tough the people of the WD are in adverse times. In the 1994 drought there was a real need for financial/emotional assistance. I became involved in lobbying State and Federal Governments and was instrumental in getting Exceptional Circumstances assistance for farmers in the region. This was the catalyst that motivated me to become more involved. In 1997 I stood for the Cobar RLPB and was successful and things evolved from there.

WHAT DO YOU GET OUT OF BEING INVOLVED?

I have met many interesting people learning a lot about their issues and concerns. The value of networking

and the appreciation of the contribution and dedication of my diverse colleagues and community members are always inspiring and motivate me to stay involved. It has been an opportunity to learn, understand and respect the needs of other people while working to making a difference.

HAVE YOU EXPERIENCED ANY OBSTACLES? WHAT IS ONE OBSTACLE YOU HAVE OVERCOME?

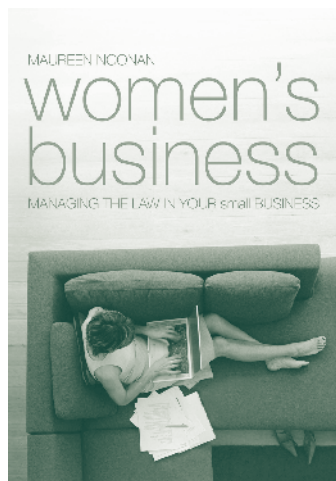
Inadequate consultation with community through some organisations at times in the past has created differing points of view and some obstacles. When you represent community you can sometimes bear the brunt of this. I have learnt to overcome this through communication, negotiation and listening.

WHERE DO YOU GET YOUR SUPPORT?

My support base includes the Rural Women's Network, my family, friends, colleagues and community members.

WHAT IS YOUR FINAL MESSAGE TO OTHER WOMEN WANTING TO BE MORE INVOLVED IN DECISION MAKING?

Women usually get involved in organisations to bring to the table issues that concern them, their families, business and community. Don't be afraid to put your hand up and have a go. Women don't do it better, they just do it differently. Be a good networker, listener and communicator and take others along with you. Enjoy what you're doing and never underestimate yourself and what you can achieve.



FREE BOOK GIVE-AWAY

To be in the running to win a free copy of Women's Business, simply write to us and tell us in 25 words or less why you want the book.

Entries must be received by 5pm Friday 5 January 2007. See page 2 for Competition Terms & Conditions.

Grants for drought-affected families

As part of the Australian Government's new drought package to assist farmers in areas severely affected by the drought, the Country Women's Association will distribute \$4 million in emergency aid grants over two years to drought-affected communities. The grants may be used to meet the immediate household needs of rural families and to fund community-based activities.

INDIVIDUAL GRANTS

Individual grants of up to \$2000 per household are available to drought affected families in rural communities: this includes farmers, farming-dependent contractors, service providers and local rural businesses. The grants are available to help meet essential household expenses and other basic necessities such as food, clothing, fuel, emergency medical and dental costs, rates, electricity and telephone expenses. Applications may apply more than once, provided that they have not already received the maximum under the 2006-08 funding. Applicants must also show that their primary source of income has suffered as a direct result of the drought. Rural families in receipt of other drought assistance are not excluded from applying for emergency help through the Country Women's Association grants.

COMMUNITY GRANTS

Community grants of up to \$3 000 are available to community groups, schools and not-for-profit organisations to help meet the costs of holding events and providing support to drought-affected communities. Examples include community events, excursions or information sessions. Grants can also be used to fund support packs, such as food hampers or clothing packs or to maintain community facilities where there is a wide benefit to the community and the upkeep is usually dependent on fundraising.

MORE INFORMATION

For more information Ph: 02 9358 2923, Fax: 02 9357 4570, Email: drought@cwaofnsw.org.au or go to: www.cwaofnsw.org.au

Learning for a future in the rangelands

- Considering further study?
- Seeking solutions to current and emerging issues?
- Looking for relevant, practical and up-to-date courses?
- Want to study from home, guided by experienced facilitators and stimulated by interactions with people in different parts of Australia's rangelands?

Contact Rangelands Australia to find out about...

- Getting into further study, including recognition of prior learning and new pathways for entry
- New, rangeland-specific short courses and postgraduate courses
- Qualifications from The University of Queensland

To find out more phone (07) 5460 1660,
email rangelands@uqg.uq.edu.au or visit
www.rangelands-australia.com.au

ENROLMENTS FOR SEMESTER 1, 2007 CLOSE 31 JANUARY 2007.



RANGELANDS AUSTRALIA

Proudly sponsored by:



Australian Government
Department of Agriculture,
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National Landcare Programme



THE UNIVERSITY
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AUSTRALIA



Up with the sunrise to
tightly shut windows
Trap in the night air
before the hot wind
blows
Lock out the dust, the
heat and the flies
And the umbrella grasses
that wait near fence
wires.

Because Summer's arrived
on our dusty, burnt plains
She teases with promise
of monsoon rains
She dares me to leave and
taunts me to change
'Cause she knows I was
born with bush blood in
my veins.

Her fingers of heat whip
up the dirt road
And it's on my verandah
that she dumps her load
Her breath blows the
rollies across the black
plains
They get bogged in the
water and block up the
drains.

She's cruel and vindictive
and she shows no guilt
As I pull cattle out from
the death traps of silt
It's a battle of wills and a
matter of pride
Hers is to defeat and
mine's to survive.

She's thrown down the
gauntlet, I've picked up
the glove
I won't let her drive me
from the land that I love
She dares me to leave and
taunts me to change
Yes she knows I was born
with bush blood in my
veins.

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COONAMBLE

Country education foundation

"To foster the further education, career and personal development opportunities of rural youth, through community based encouragement and financial assistance"

By Nik Fominas, Chief Executive, Country Education Foundation of Australia Limited

The Country Education Foundation of Australia (CEFA) was established to assist rural towns throughout Australia to encourage young school leavers within their community to widen their horizons and to show that the community is supportive of them taking their education and career further. The CEFA does this by helping each community to establish their own Education Foundation and assists with funding over the first three years as well as providing ongoing support in various ways.

The community-based Education Foundations are each tailored to their particular needs and aim primarily to assist young members of their community who would otherwise not be able to pursue their tertiary or apprenticeship goals due to financial or geographic restrictions. Under the program, these young people are assisted through the provision of modest financial support to help them get started with some form of further skills-based training or tertiary study. From \$250 to \$2,500 may be provided to the selected candidates to help cover the costs involved in their chosen educational or skills based pursuit.

The CEFA is supported entirely by philanthropic individuals and organisations and is independent of any government funding. It aims to match local funds raised by

each community's Education Foundation on a sliding scale over the first three years of operation. Ultimately, the program is community based and each year relies on the generosity of local people, through their continued membership of their Education Foundation, to provide funds for assistance.

The CEFA has evolved steadily over the past 12 years based on the concept of previously successful Education Foundation models and undergone three phases of carefully managed development. It is a public company limited by guarantee and is a Deductible Gift Recipient.

Presently it has some 17 regional foundations under its umbrella with several new foundations under development. Geographically, there are 14 foundations spread across New South Wales, one in Victoria, one in South Australia and one in Queensland. To date, through the CEFA's existing regional foundations, it has assisted nearly 700 young Australians to further their education and personal development.

The CEFA has now embarked on the fourth phase of its development with the appointment of a full-time Chief Executive and a Strategic Plan to broaden the operation and take the vision and proven program benefits to regional

communities across Australia. Under the new structure, phase four will see continued growth in all Australian States and Territories, achieved by promotion, careful community engagement, dissemination of quality information and motivation.

The CEFA's growth plan provides for the establishment of 10 new regional foundations in 2007, with the growth rate increasing annually, resulting in the CEFA having established 100 operating regional foundations by 2012. Based on the average growth in the number of young people assisted each year through the existing foundations, the projections related to the establishment of new regional foundations indicate that 3,500 young Australians will have been assisted through the program by 2012.

The CEFA is continuously seeking the participation of towns in regional Australia and assisting them to establish their own Education Foundation.

If you are interested in establishing a regional foundation, please contact the Chief Executive on 1300 652 144 to discuss how the CEFA may assist you. The CEFA will provide advice, support and a host of resources to help you reach your objective. Information is also available from our website at: www.cef.org.au

Changes to Assets Tests for rural homeowners

In the May 2006 Budget the Government announced an increase in the size of a home property that may be exempted from the assets test. Subject to the passage of legislation the changes will apply from 1 January 2007. It will affect Age Pensioners, Carer Payment recipients of age pension age, and qualifying Service Pensioners who have been living on farms and rural residential blocks for a long period of time.

Many older Australians on farms and larger rural residential blocks have assets but limited income for retirement. This change may benefit them by enabling existing customers to access more pension, or enabling new customers to access the pension for the first time.

New rules for land under 2 hectares

From 1 January 2007, the principal home and adjacent land, of up to 2 hectares, must be on a single title block to be exempt from the assets test. People who currently have an exemption on adjacent land that is on a separate title will continue to be assessed as they have always been, provided they remain on payment.

New rules for land over 2 hectares

From 1 January 2007, if your home and adjacent land is on a single title block, larger than two hectares, the whole property may be exempt from the Assets Test. To be eligible:

- you must be of Age Pension age, qualify and be payable for the Age Pension or a Carer Payment; or qualify and be payable for a Service Pension
- you must have had a long term (20-year) continuous

attachment to the land and the principal home, and

- you must be making effective use of productive land to generate an income, given your capacity.

What you can do

During December 2006 Centrelink and Department of Veterans' Affairs (DVA) will write to all current Age Pensioners and Carer Payment customers of Age Pension age who have an asset value assessed for their home property. This letter will provide information about the new measure and contact details if you wish to apply for reassessment.

If you do not currently receive a Centrelink or Department of Veterans' Affairs payment, you should contact Centrelink or DVA from 1 January 2007 to see if you can gain access to

the concession. Call DVA on 1800 555 254.

Claims lodged with Centrelink and DVA from 1 January 2007 to 31 March 2007 can be backdated to 1 January 2007. In some special circumstances the time to lodge the claim may be extended until 30 June 2007.

Any questions?

Call the Centrelink Retirement Line on 13 23 00, visit your local Centrelink Customer service Centre or go to:

www.centrelink.gov.au for the Assets Tests for Homeowners – rural and rural residential areas factsheet. For information in languages other than English, speak to Centrelink's Multilingual Service on 13 12 02. If your personal record is accessed, you may request a receipt number as a record of your call.

Article supplied courtesy of Centrelink

DEADLINE LOOMING FOR PERPETUAL LEASEHOLDERS

Solicitor Tammy Holzheimer from the Coolamon office of Commins Hendriks Solicitors is urging all landholders of perpetual leasehold lands to get advice in relation to the conversion of your leasehold lands to freehold and the purchase of them as soon as possible.

All holders of a Perpetual Lease have until 10 September 2007 to lodge an Application for the purchase of land held under the Lease (Form CL20) with the Department of Lands to convert from Perpetual Lease to freehold. The Application Fee is \$398.

The advantage of lodging the application prior to the deadline is that the purchase price for applications to convert lodged prior to the deadline will be the lesser of the following:

1. Notified capital value as recorded by the Department; or
2. Three per cent of land value as recorded in the Register of Land Values.

If an application to convert and purchase is not lodged by the deadline, the following will occur:

1. For leasehold lands where no application has been lodged, market rental will be payable in relation to the continued

leasing of the lands. This is likely to result in significant increase in rent payable.

2. You may lose the chance to purchase the land for a price of 3 per cent of its value.

Tammy recommends that you consider lodging an application as soon as possible as the processing of applications can be delayed if the land is environmentally sensitive such as near a waterway and heavily treed.

Do not be discouraged from lodging an application for fear that your application will be knocked back or if an application has been knocked

back previously. The mere lodging of an application would ensure that the rental payable would not be more than the minimum rental which is currently \$350. If an application has been knocked back previously and no new application has been submitted since 10 September 2004, market rental would be payable for lease of the lands after the deadline. If a new application is now lodged and the application to convert was still refused, rental would then be set at the minimum rental of \$350 a year.

The State Advisory Committee (SAC) is the RWN's advisory team. It is made up of women from rural, regional, or remote communities, who come from diverse backgrounds and represent the many interests of rural women.

The primary purpose of the SAC is to provide independent advice and strategic direction to the RWN by:

- developing strategies to address priority issues specific to women living in rural, regional and remote communities within NSW;
- promoting and advocating RWN initiatives;
- providing feedback on the effectiveness of the RWN programs;
- being a consultative body for DPI providing feedback on the effectiveness of relevant programs and initiatives; and
- identifying hot and emerging issues for rural, regional and remote communities within NSW.

The SAC is currently Co-chaired by

- **Barry Buffier**
Director-General, NSW Department of Primary Industries; and
- **Margaret Francis**
Rural Lands Protection Board

The RWN and SAC invite you to contact them at any time with your views, ideas and questions.

Current members are:

- **Booral:** Margaret Francis
Rural Lands Protection Board
Ph: 02 4994 9208, Fax: 02 4994 9195
- **Bourke:** Patricia Bates-Canty
Aboriginal women's interests
Ph: 02 6872 3021, Fax: 02 6870 8892
Email: pcanty@gwahs.nsw.gov.au
- **Bourke:** Denise Turnbull
Far Western representative
Ph: 02 6874 7330, Fax: 02 6874 7330
Email: will10@bigpond.com
- **Coonamble:** Susan Ainge McLeish
NSW Farmers' Association
Ph: 02 6824 2091, Fax: 02 6824 2408
Email: mcleishs@nswfarmers.org.au
- **Gleniffer:** Julie Woodroffe
Natural Resource Management
Ph: 02 6655 1420, Fax: 02 6655 0864
- **Mandurama:** Sally Green
Minister for Primary Industries' Representative
Ph: 02 6366 7209, Fax: 02 6366 7256
- **Sydney:** Dr Frances Parker
Academia/Research Interests
Ph: 02 4736 0049
- **Wagga Wagga:** Elaine Armstrong
Country Women's Association of NSW
Ph: 02 6931 7639, Fax: 02 6391 7639
Email: ear86878@bigpond.net.au

State Advisory Committee welcomes newest member

FRANCES PARKER, SYDNEY

I grew up in Kellyville on the outskirts of Sydney where we grew vegetables and raised poultry. This area has now been 'developed' with what are called 'McMansions'.

My initial academic experience was in agriculture, graduating in agricultural science from Sydney University, then working for 2 years with NSW Agriculture as a soil microbiologist, and then I completed a PhD at the University of NSW on the use of irradiated peat as a carrier for legume inoculants.

I was appointed as a lecturer at the then Hawkesbury Agricultural College in 1974, only 2 years after the first women were permitted to be enrolled in agriculture. For many years I was the only female member of academic staff.

I was always interested in the welfare of students, and developed courses and workshops on Women in Agriculture, and Gender and Development, and often acted as an advocate for female students. My academic direction then changed, and Hawkesbury Agriculture College evolved into the University of Western Sydney. My research now focused on Women in Agriculture in rural areas, both in Australia and overseas, particularly Indonesia and Bangladesh.

In Indonesia, together with Rahmi Sofiarani, we developed a project working with landless rural women to establish income generation, health care, and improve links between rural women, non-government organisations and government services. I also worked with Thelma Paris, the gender specialist from the international Rice Research Institute (RRI) whose PhD examined the importance of incorporating gender into research programs at IRRI.

My passion over the last twenty years has been working with farmers from Culturally and Linguistically Diverse backgrounds in the Sydney Basin. These farmers have been 'Invisible' despite producing 90 per cent of Sydney's perishable vegetables, 40 per cent of poultry etc. They have had limited access to government services and are under increasing pressure from urbanisation and market forces.

The farms are small intensive, highly productive family farms, with many young farmers. I have worked with farmers from many backgrounds including Maltese, Italians, Chinese, Arabic speaking (mainly Lebanese), Vietnamese, and Cambodians. I have worked at two levels – 'on the ground', to facilitate community development, and at a policy level to increase their access to government resources.

I feel privileged to have had the opportunity to work with many women from these farms, who are often the 'lynch pin' in keeping things together. In partnership with many agencies we have developed training courses in the safe use of pesticides, English language classes, course in business and computer skills, OHS etc.

It is not generally recognised that people from different cultural backgrounds comprise 30 per cent of the horticultural industry. As a member of the RWN I would like to highlight their role in the Sydney Basin, and in NSW as a whole, as well as in rural communities. In addition, I have a broad background in the role of women in agriculture and rural communities, and education and training, and hope that these skills can be used by the RWN. I am excited by the opportunities that the RWN provides and welcome anyone contacting me (see contact details opposite).