Top 10 destinations to visit in 2018

CAR COMPARISON:
SUVs under $20K

Fixing your most common car niggles
MEMBERS SAVE 6 cents per litre*
at NT United service stations

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COVER IMAGE
Sunset over Giants Causeway, Northern Ireland.
Image © iStock.

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Another year is coming to a close and it’s time to start making resolutions, plans and dreams for the New Year. If you’re one of those people who keeps putting off that dream holiday, you need to check out our list of the top destinations for 2018 on page 24 and get booking. Personally, I’m dreaming of escaping the warm weather in favour of the Austrian Alps pictured on the cover, and having a Sound of Music singalong (or 12).

If you’ve got your mind on more practical, everyday matters, flood protection is a big priority for many during the wet season. Head to page 8 for some tips on protecting your home before, during and after storms or floods. Alternatively, if you’re after some quick and easy fixes for niggling car problems, we’ve got some handy car hacks for you to try on page 6. I can tell you that the laundry basket trick is a real lifesaver!

As usual, we’ve got the answer to one of our most commonly asked car questions thanks to our Tech Advisory service. On page 21 you can find out whether or not it’s bad to let your car sit in the carport or garage for extended periods of time. We’ve changed up how we present our car reviews this edition, and going forward, we’ll focus on a different category of used cars each issue. This time, we’re looking at some of the most popular SUVs that you can nab for around $20K – head to page 10.

Happy reading!

Best,

Lauren Reid
Editor
Our recent AGM and Financial Reports within this issue of ntmotor contain many positive aspects for the Association moving forward. I am pleased to see members are taking advantage of available discounts in the retail shop, and more members are purchasing the discounted Woolworths vouchers, movie tickets and other products available. AANT membership does provide Territorians with financial savings, as well as their roadside assistance.

Another positive outcome from the AGM are the changes made to modernise the AANT Constitution and Rules of the Association. The new Constitution will reflect or adopt technological advances, legislative updates, and governance practices of the Association.

A big thank you is owed to the tireless committee members for their efforts in bringing the new constitution together, in particular Cassandra Emmett for her legal advice.

I would also like to take this opportunity to introduce Mr Anthony Hill as the new CEO of AANT. Anthony comes to us with a wealth of knowledge in roadside assistance and the car industry, having been the General Manager of Club Assist for more than seven years. Anthony is moving with his family from Adelaide to take up this challenging position and, while he is familiar with the NT having lived here previously, we would still like to welcome him to the tropical Northern Territory.

On behalf of the AANT Council and team, we wish you all a merry Christmas and happy New Year. If you are travelling on our roads over Christmas, please drive safely and look out for each other.

David Loy
AANT President

REMINDER
Have you checked your contact details with us lately? Make sure you keep up to date with all the latest news and offers from AANT, as well as important account notifications, by checking we've got your correct contact details on file. Give us a call on 8925 5901 or email info@aant.com.au and our friendly staff will happily assist you.

WIN A ROAD-TRIP PACK
Have you got all of the essentials covered for your next road trip? This edition, you could win SA and NT Handy Maps and UBD's Truckies Motoring Atlas of Australia to help you stay on route. This road trip pack includes a Go Travel Phone Holder so it'll be easier – and safer – to make hands-free calls on the road. For your chance to win, write your name, address and AANT membership number on the back of – or inside – an envelope and post it to:

WIN a road trip pack
Automobile Association of the NT Inc.
GPO Box 2584
Darwin NT 0801

Conditions: The competition commences 4 December 2017 and ends with the last mail on 2 February 2018. Total prize pool is valued at $67.80. Entry is open to all AANT Members. The first entry drawn that fulfils the competition criteria will win the prize. The draw will take place at AANT, 2/14 Knuckey Street, Darwin, at 2pm 7 February 2018. The winner will be notified by mail or phone within 14 days of the draw date. Prizes cannot be exchanged or redeemed for cash. Cannot be used in conjunction with any other offer or discount. The promoter is the Automobile Association of the Northern Territory Inc., 2/14 Knuckey Street, Darwin, NT 0800 ABN 13 431 478 529.
Shortcuts, life hacks, handy hints – whatever you call them, we’re all looking for answers to those little recurring annoyances in our lives. Here are our solutions to 10 common car-related niggles.

Illustrations: Pip Kruger

01. Under pressure
We open and close our car doors countless times, but how much attention do you actually pay? Did you know there’s a placard in the door frame telling you the recommended tyre pressure for your vehicle? Check these numbers closely, because there may be a difference between the front and rear tyres. Then it’s just a matter of matching the PSI (pounds per square inch) on the label to the PSI on the inflator at the service station. In some cars, this placard may be in the glove box instead. Check your owner’s manual if you’re still unsure.

02. Load up
We’ve all been there. You load your car up with groceries only to arrive home and find the contents of your shopping bags have been strewn through your boot en route. A simple way to keep everything together is to pop a laundry basket or two in there, so that your bags are packed together, nice and cosy, and on a flat surface. This also makes it easier to carry multiple bags inside at once. Also look for small hooks in the front passenger foot well or in the boot that you can loop bag handles around so they don’t slide.

03. Know your distance
Many modern car bonnets fall away on a steeper angle than they used to, making it hard to judge how much further you can edge into your garage. There are a few potential solutions to this – and they’re a whole lot cheaper than buying yourself a set of sensors and a stop light (though you can do that, too). 1. Hang a tennis ball from the ceiling so that when it comes to rest against your windscreen, you know you’ve driven in far enough; 2. Put a piece of tape on the right-hand wall to line up with the driver; or 3. Put a little woodblock just in front of where your tyres will need to end up.

04. Point it out
This one seems too simple to be true – but it is. In many cars, the little arrow next to the bowser symbol on the dashboard tells you what side your fuel filler is on.
05. Ease a tight squeeze

Do you end up having to suck your stomach in and wriggle out of your car to avoid your door hitting the garage wall? The answer may be simpler than you think – enter the humble pool noodle. Just chop it in half and secure it to your garage wall at the height where your door would usually hit.

06. Not just for painting

Cars are full of hard-to-reach nooks and crannies that can collect dust and dirt. You could buy specialised cleaning tools – or you could buy an ordinary paintbrush to do the job. Just make sure the bristles are the right size for where you need to clean, and you’re good to go.

07. Sticky situation

WD40 has a seemingly endless list of applications, but here’s our favourite: use it to soften the gum that attaches decals or bumper stickers to your car, so they peel off with ease.

08. Custom-speed wipers

We all know windscreen wipers have a few speed options, but did you know you could customise the wipe intervals within those options? Just pop them onto the intermittent setting, and twist the little dial on the same handle to speed up or slow down the intervals. Your car may only have a few speed options, or it may have a larger sliding scale. Some new cars even automatically adjust the speed based on how much rain hits the windscreen.

09. Secret message in your tyres

Driving with low tyre tread can be dangerous – not to mention illegal – so how do you check if you’re getting close to needing a replacement? Look inside the grooves of your tyre and you’ll find raised rubber bars (see picture) called tread wear indicators. If any part of your tyre has worn down to this level, your time is up. We recommend replacing them before they get to this point, and to check at least once a month – at the same time as you check your tyre pressure.

10. Not-so-keyless entry

A lot of newer cars have keyless entry, but what if you’re caught in a situation where that’s not working, and you find yourself longing for the simple days of keys and locks? Well, look inside your remote – there might just be a spare key hidden in the casing that you can use. Check for a button that releases the cap of the remote, or you may be able to slide it open. See your owner’s manual for direction if you’re unsure whether your keys have this feature.
How to deal with floods

Floods can often be some of the most damaging weather events in Australia, so what do you need to do to protect your home and possessions during the wet season?

BEFORE
Consider upgrading your drainage system so that water can leave your property in the event of a flood. Keep valuables in secure parts of the home, like in an upstairs bedroom rather than the basement. You’ll never want to do it, but cleaning out gutters is a simple way to allow rain to flow off your home, and away from your living room.
Think smaller too - it never hurts to have a change of clothes, a list of important phone numbers and money to last throughout the flood. Again, these should be kept in a secure part of your home.
While it’s also important to prepare for bigger floods, smaller amounts of water can cause just as much damage over the long-term. Fix leaks in your home as soon as you notice them, whether in the roof or walls, and think about upgrading your roof with rubber matting for extra protection.

DURING
If your home has been hit by a flood, you’ve got to think fast and put your and your family’s safety first. So, make sure everyone’s accounted for, move valuables upstairs as soon as possible and work with neighbours to keep the area safe. Turn off the electricity as soon as possible and cover doors with sandbags to stop more water entering the home.

AFTER
It’s time to now phone your insurance company and account for the damages. This can be a difficult process, but it’s important to be diligent and make sure you’ve taken note of all damaged objects. This doesn’t just mean the big stuff like furniture and appliances, but the food in your fridge and freezer. Food spoilage cover is part of most insurance policies, but make sure you refer to your provider and their Product Disclosure Statement (PDS) for specifics.
Now that the flooding has passed, you may also want to consider upgrades to protect against future floods. Think about retaining walls to divert water away from your property and add new drains underneath the house. If the damage is too severe, it may pay to rebuild the house above the flood water line to provide the best form of protection.
Floods can also damage your car, and might cost you a lot in repairs if the electronics, engine and interior are affected. The answer? A car insurance policy that includes flood cover.

For more information about insurance options from AANT, speak to a consultant on 8925 5901 or visit www.aant.com.au/insurance

This material is general information only about floods. Insurance is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE). The Automobile Association of the Northern Territory ABN [13 431 478 529] AR No. [433569] (AANT) is an authorised representative of QBE. Any advice given is general in nature and does not take into account your personal needs, objectives and financial circumstances. You should read the Product Disclosure Statement to see if the policy is right for you.
That’s my insurance.
That’s my AANT.

Insure your home and car with AANT. To find out more, visit aant.com.au, call 8925 5901 or visit us instore.

Insurance is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE). The Automobile Association of the Northern Territory ABN [13 431 478 529] AR No. [433569] (AANT) is an authorised representative of QBE. Read the Product Disclaimer Statement to see if policy is right for you.
If you think you’ve been seeing more and more SUVs on the road, you’d be right: high-riding vehicles have been gaining popularity over the past few years. So much so, that in the first six months of this year, they out-sold traditional passenger vehicles for the first time ever.

But, while you may like to have a shiny new SUV, the budget of the average young Aussie family often won’t stretch to the $40,000 needed. The good news is there are plenty of reliable options in the used-car market for about half the price and they’re only a few years old. So you get all the benefits, without pulling a financial hamstring.

For the $20,000 price tag, you’ll get the best value out of cars around five years old; these generally come with some cool tech and safety, and the engine is just loosening up.

Our car comparison series pits some of the most popular cars on the used-car market against one another to help you find the perfect fit for you. This edition, it’s the battle of the family SUVs priced around $20,000.
The Competitors

Kia Sportage AWD SLi 2012: Kia really came of age around 2012, where sleek design, world-class safety and solid engineering helped them shake the 'cheap and cheerful' reputation of yesteryear. And in this competitive space, car markers live and die by their reputations.

Mazda CX-5 Maxx Sport 2WD 2012: Mazda has found incredible success with the lauded CX-5 and finding a used one shouldn’t be hard given strong new-car sales at the time.

Subaru Forester XS AWD 2012: As one of the first SUVs to hit our market, the Forester was (and remains) a strong seller and there are plenty around to choose from.

Volkswagen Tiguan 132 TSI Pacific 2012: The Tiguan certainly appeals to those with an eye for German engineering and a European ride without the hefty price tag of a BMW, Audi or Mercedes equivalent. What does that mean for you? It means you’re in pole position to cherry-pick the right car for you and your family.
WHAT’S HOT
This really depends on what you’re looking for.

The CX-5 takes the cake in the styling stakes, and also has the best fuel economy of the bunch at a frugal 6.4L/100km. While the Tiguan does okay in this space, the other two are relative guzzlers, considering their size and power.

With the most power and torque of the four here, the Tiguan will tick the boxes for those seeking a bit more ‘oomph’, and it also happens to be the cheapest to run.

But despite its power, the Forester is probably a better option for families who like to go bush every now and then. That’s thanks to superior ground clearance and a great balance between off-road agility and on-road comfort. Having said that, the CX-5 is better for towing, with the highest braked towing capacity.

Where the Sportage shines is its five-year, unlimited-kilometre warranty, meaning you might just be able to find one that’s still covered.

WHAT’S... NOT
Servicing is a necessary cost for any car, but it’s harder to stomach when the outlays are more than you expected. For the Forester, the six-monthly or 12,500km servicing intervals are pricey and definitely the weakest point of Subaru’s offering. The same applies for the CX-5, which requires attention every six months or 10,000 kilometres.

On the topic of servicing: if you’re leaning towards the Tiguan, make sure it’s got a good service history. Maintenance and repairs can be costly for VWs – especially if they haven’t been looked after – and, as this model’s had some transmission shift issues, you should hunt one down that’s had any recalls addressed and software updates completed.
Fuel economy is definitely a pain point for both the Forester and Sportage, and the Kia falls slightly short in terms of rear visibility and space for adults.

Other bugbears include louder cabin noise in the CX-5, and a four-speed auto in the Forester, when it really calls for a five- or six-speed.

THE VALUE PACKAGE
Like most Kias, the Sportage excels in the value-for-money stakes. It had the lowest new-car price tag and is the cheapest now. It’s got a good list of features, topped off with capped-priced servicing for seven years – and servicing costs are very affordable.

The battle for second spot here was hotly contested by the Tiguan and the Forester, but the VW edged slightly ahead. The two are pretty close on price, but the Tiguan has a few more nifty gadgets, and is more fuel efficient – which your hip pocket will be pleased about.

Servicing for both these cars is dear, and the Tiguan also requires smaller – but costly – interventions, for elements like pollen filters.

Meanwhile, the CX-5 definitely has the longest list of standard features, but you’re also paying for the brand name which attracts a premium. The positive is this means stronger resale if you choose to upgrade down the track. Ongoing maintenance is a more palatable $300ish for a standard service.

Your most precious cargo – your passengers – are well looked after across the board; each car achieved a five-star ANCAP safety rating when new. Real-world crash stats for the Tiguan and Forester show they’ve maintained this rating in the used-car market too.

THE DRIVE
Only small differences separate the pack here, and it all comes down to personal preference and use.

The Forester has a slightly higher driving position for a better view of the road, but that might make it seem larger than it is in tight city confines.

Having said that, it definitely doesn’t look like a 4WD, but it’s stable off-road and has the ground clearance to support that.

Not so with the CX-5 – this is a city car through and through, with the lowest ground clearance. On bitumen it’s comfortable, safe and has great ergonomics, although nothing better than the rest.

That’s especially true when compared with the Sportage, which has benefited from Kia’s ex-Audi design expertise, resulting in superior practicality and layout.

Compared with the others, the Sportage has Aussie roads in mind the most; however, the engine isn’t as powerful as the others, so it needs a bit more on the pedal when going uphill or off-road.

Somewhere in between is the Tiguan, which is a pleasure to drive in any conditions or speeds. With six gears, there’s no excessive revving and gear changes are smooth.

THE FINAL WORD
It’s really a tight race. When it comes to price and affordability, the Kia Sportage is head and shoulders above its competitors and really suits a broad range of needs.

However, the Forester is probably the best all-rounder and the go-to for people who take the path less travelled every now and then.

For the city-slickers though, you’ll get style and function out of the CX-5 and Tiguan, both which have much more appealing price tags five years on. When it comes to resale however, the sheer popularity and demand for Mazdas will probably see it hold its value.
A concerted effort over the last year in delivering new products to Market, including a strategic partnership with QBE Insurance to deliver AANT Insurance products and an agreement with Club Assist to secure an improved roadside service delivery model for Territory residents has seen positive revenue and operational efficiencies.

As a result, AANT produced a modest operating profit this year and which is forecast for continued growth as the Insurance book matures. AANT continues to maintain a robust financial position with $3.02m in total equity.

Councillors this year have remained stable with one resignation tendered, Grant Fenton (Vice President) who returned to Victoria. By rotation, the three retiring councillors, Trevor Cox, Quentin Killian and Suzanne Morgan offered themselves for re-election. On behalf of the members, I extend thanks to all members of the council for your considerable contribution to the Association, in a purely voluntary capacity.

The AANT Council has also moved to present members at the 54th AGM of the association a contemporary Constitution which will modernise the current Rules of the Association. The new Constitution will reflect or adopt technological advances, legislative updates, and governance practices of the Association.

In 2017 the AANT council reviewed its Strategic Plan to ensure all activity remains focused on four key pillars: Building the Brand, Improving Member Experience, Being More Sustainable, Being More Connected. The AANT is committed to the ongoing delivery of high level services relevant to Territorians, road safety and revenue growth to deliver increasing value for all members.

Our staff have been outstanding throughout the year embracing the challenges associated with innovation and real-time customer service, their tireless commitment to diversifying their skills and product knowledge and exceeding members’ needs and expectations is deeply appreciated. On behalf of the Council, I record our pride and gratitude to the dedicated AANT team and the roadside contractor network for their commitment to maintaining quality services to members.
COUNCIL’S REPORT
Your council members submit the financial statements of The Automobile Association of the Northern Territory Incorporated ("the Association") for the financial year ended 30 June 2017.

COUNCIL MEMBERS
The names of council members during the financial year are as follows:
- Mr David Loy (President)
- Mr Grant Fenton (resigned 04/04/2017)
- Mr Douglas Phillips (Acting Vice President – effective April 2017)
- Mr Graeme Buckley
- Ms Suzanne Morgan
- Mr Quentin Kilian
- Mr Trevor Cox
- Mr Mark Olivetta
- Ms Cassandra Emmett

PRINCIPAL ACTIVITY
The principal activity of the Association during the financial year was the provision of roadside assistance services and other motoring/touring related services to Members of the Association. There is no change in the principal activity since last financial year.

OPERATING RESULT
The net current year profit was $19,538 (2016: -$475,309).

COUNCIL’S STATEMENT
In our opinion:-
(a) the accompanying Statement of Comprehensive Income presents fairly the performance of the Association for the year ended 30 June 2017;
(b) the accompanying Statement of Financial Position presents fairly the financial position of the Association as at 30 June 2017.
(c) the accounts of the Association have been properly prepared and are in accordance with the books of account of the Association; and
(d) there are reasonable grounds to believe that the Association will be able to pay its debts as and when they fall due.

Signed in accordance with a resolution of the Council Members.

Date: 3 October 2017
Darwin

David Loy
President

Douglas Phillips
Vice President

www.aant.com.au
INDEPENDENT AUDITOR’S REPORT
To members of the Automobile Association of the Northern Territory Incorporated.

We have audited the accompanying financial report of Automobile Association of the Northern Territory Incorporated, which comprises the statement of financial position as at 30 June 2017, the statement of comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and council members’ declaration.

COUNCIL MEMBERS’ RESPONSIBILITY FOR THE FINANCIAL REPORT
Council members are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards and the Northern Territory of Australia Associations Act, and for such internal control as the council members determine is necessary to enable the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error.

AUDITOR’S RESPONSIBILITY
Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance about whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor’s judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity’s preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by council members, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENCE
In conducting our audit, we have complied with the independence requirements of the Australian professional accounting bodies.

AUDITOR’S OPINION
In our opinion, the financial report presents fairly, in all material respects, the financial position of Automobile Association of the Northern Territory Incorporated as at 30 June 2017, and its financial performance and cash flows for the year then ended in accordance with Australian Accounting Standards and the Northern Territory of Australia Associations Act.

BDO Audit (NT)
C J Sciacca
Audit Partner
Darwin: 1 October 2017
## Profit or loss and other comprehensive income for the year ended 30 June 2017

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>4,894,695</td>
<td>4,398,532</td>
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<tr>
<td>Member services expenses</td>
<td>(2,819,879)</td>
<td>(2,675,078)</td>
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<tr>
<td>Administration fees</td>
<td>(287,177)</td>
<td>(616,289)</td>
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<tr>
<td>Employee benefits</td>
<td>(983,992)</td>
<td>(893,898)</td>
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<tr>
<td>Other expenses</td>
<td>(918,281)</td>
<td>(813,229)</td>
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<tr>
<td>Operating profit/(loss) before income tax</td>
<td>33,816</td>
<td>(476,880)</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>(14,278)</td>
<td>1,571</td>
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<tr>
<td><strong>Total comprehensive income/(loss) for the year</strong></td>
<td>15,686</td>
<td>(468,647)</td>
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</tbody>
</table>

## Financial position statement as at 30 June 2016

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>2,423,741</td>
<td>3,320,432</td>
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<tr>
<td>Trade and other receivables</td>
<td>192,802</td>
<td>113,526</td>
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<tr>
<td>Financial assets</td>
<td>1,952,909</td>
<td>998,074</td>
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<tr>
<td>Inventories</td>
<td>49,663</td>
<td>67,291</td>
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<tr>
<td><strong>Total current assets</strong></td>
<td>4,619,115</td>
<td>4,499,323</td>
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<tr>
<td><strong>Non-current assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plant and equipment</td>
<td>246,989</td>
<td>361,130</td>
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<tr>
<td>Intangibles</td>
<td>593,718</td>
<td>594,977</td>
</tr>
<tr>
<td>Deferred tax asset</td>
<td>16,487</td>
<td>16,876</td>
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<tr>
<td><strong>Total non-current assets</strong></td>
<td>857,194</td>
<td>972,983</td>
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<tr>
<td><strong>Total assets</strong></td>
<td>5,476,309</td>
<td>5,472,306</td>
</tr>
<tr>
<td><strong>Current liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subscriptions and income in advance</td>
<td>1,344,798</td>
<td>1,303,566</td>
</tr>
<tr>
<td>Trade and other payables</td>
<td>614,553</td>
<td>507,764</td>
</tr>
<tr>
<td>Provisions</td>
<td>103,984</td>
<td>115,946</td>
</tr>
<tr>
<td>Loans and borrowings</td>
<td>158,400</td>
<td>158,400</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>2,221,735</td>
<td>2,085,676</td>
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<tr>
<td><strong>Non-current liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provisions</td>
<td>11,952</td>
<td>13,393</td>
</tr>
<tr>
<td>Deferred tax liability</td>
<td>21,284</td>
<td>9,184</td>
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<tr>
<td>Loans and borrowings</td>
<td>198,000</td>
<td>356,400</td>
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<tr>
<td><strong>Total non-current liabilities</strong></td>
<td>231,236</td>
<td>378,977</td>
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<tr>
<td><strong>Total liabilities</strong></td>
<td>2,452,971</td>
<td>2,464,653</td>
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<tr>
<td><strong>Net assets</strong></td>
<td>3,023,338</td>
<td>3,007,653</td>
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<tr>
<td><strong>Equity</strong></td>
<td></td>
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<tr>
<td>Retained earnings</td>
<td>3,020,529</td>
<td>3,000,991</td>
</tr>
<tr>
<td>Reserves</td>
<td>2,809</td>
<td>6,662</td>
</tr>
<tr>
<td><strong>Total equity</strong></td>
<td>3,023,338</td>
<td>3,007,653</td>
</tr>
</tbody>
</table>
### Cash flow statement for the year ended 30 June 2017

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash flows from operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receipts from members and customers</td>
<td>4,588,418</td>
<td>4,293,244</td>
</tr>
<tr>
<td>Payments to suppliers and employees</td>
<td>(4,883,746)</td>
<td>(5,211,136)</td>
</tr>
<tr>
<td>Interest received</td>
<td>146,191</td>
<td>122,120</td>
</tr>
<tr>
<td>Commissions received</td>
<td>229,261</td>
<td>154,708</td>
</tr>
<tr>
<td><strong>Net cash provided by / (used in) investing activities</strong></td>
<td>80,124</td>
<td>(641,064)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash flows from investing activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Movement in term deposit investments</td>
<td>-</td>
<td>3,860,487</td>
</tr>
<tr>
<td>Proceeds from sale of financial assets</td>
<td>1,222,948</td>
<td>-</td>
</tr>
<tr>
<td>Payments for purchase of financial assets</td>
<td>(2,183,424)</td>
<td>(988,557)</td>
</tr>
<tr>
<td>Purchase of fixed assets and intangibles</td>
<td>(16,339)</td>
<td>(71,096)</td>
</tr>
<tr>
<td><strong>Net cash flows used in investing activities</strong></td>
<td>(976,815)</td>
<td>2,800,834</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net increase/(decrease) in cash and cash equivalents</strong></td>
<td>(896,691)</td>
<td>2,159,769</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and cash equivalents at beginning of financial year</strong></td>
<td>3,320,432</td>
<td>1,160,663</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and cash equivalents at end of financial year</strong></td>
<td>2,423,741</td>
<td>3,320,432</td>
</tr>
</tbody>
</table>
TERMS AND CONDITIONS

To obtain the benefits under the AANT Show Your Card & Save program, members must show their membership card in a participating retail outlet, or quote their member number if transacting via phone or internet, at the point of payment to the relevant benefit provider for goods or services provided. It is the responsibility of the member to ask for the Show Your Card & Save benefit at the point of payment. The AANT gives no warranty in relation to any goods, services, or information provided by Retail Partners participating in the program. Participation in the AANT Show Your Card & Save program is subject to the full Terms and Conditions of the program, which can be obtained from the AANT Shop, 2/14 Knuckey Street, Darwin, NT 0800. Any offers extended under the program are subject to availability and subject to the Terms and Conditions imposed by Show Your Card & Save Partners and will not be redeemable for cash or kind. Any benefits provided to the member cannot be transferred, assigned, sold or otherwise retained. For AANT Show Your Card & Save enquiries, phone 08 8925 5901 or visit www.aant.com.au
Cheap fuel a click away

Territorians can now shop around online for the cheapest fuel before heading to the bowser, thanks to the new MyFuel NT website. Launched on 1 November, the NT Consumer Affairs online portal lists in real-time fuel prices at service stations across the Territory – and even gives motorists directions on how to get there.

All NT fuel retailers are now required to immediately report any changes to their prices via MyFuel NT.

To find the cheapest fuel near you, head to www.myfuelnt.nt.gov.au, turn on the location services on your smartphone or laptop and enter your postcode, plus the type of fuel your tank needs.

Safe cars key to surviving a crash

The latest Used Car Safety Ratings reveal just how much difference your car can make to your chance of surviving a crash. They show you’re 10 times more likely to be killed or seriously injured if you’re in one of the worst-rated vehicles, compared to if you were driving a ‘safe pick’, explains motoring expert Mark Borlace, from our sister club RAA.

‘The study looked at more than 380 vehicles made from 1982 to 2015 and identified which ones offer better protection in a crash,’ he explains.

‘The results emphasise just how important it is to buy a safe car.’

The good news is, 36 vehicles earned the coveted ‘safe pick’ rating, including many that cost under $10,000 (often in the price range of young first-time drivers, so it’s important they look at the list before they buy).

‘If you’re in the market for a second-hand car, you shouldn’t have to settle for second-rate safety, even if you’re on a tight budget,’ Mr Borlace adds.

The annual study is commissioned by the nations’ motoring clubs, including AANT, and is run by the Monash University Accident Research Centre.

ANCAP safety app

Car buyers can now check vehicle safety information on the go thanks to a new app from ANCAP (the Australian New Car Assessment Program), available for iOS and Android. The free app allows users to easily search for and compare the safety ratings of new vehicles, as well as store their own notes and access the latest news from ANCAP to stay informed post-purchase.
“Am I damaging my car by not driving regularly?”

If you don’t use your car often, the battery could go flat. While modern technology has improved the average lifespan of car batteries, there are still some factors that may limit how long a battery can last. When a car’s driven regularly, its charging system maintains a good level of charge in the battery, but when the car’s not used much, the battery will gradually discharge until it loses its ability to start the vehicle.

That’s why, ideally, it’s best to drive at least twice a week to reduce the chance of your battery going dead faster than it should. Idling for 20 minutes or making 1km trips won’t do much, as the battery doesn’t have enough time to fully charge and could mean you’ll get a flat battery sooner. Extreme weather can also affect your battery just as much. In fact, flat batteries are particularly common in high temperatures.

Most batteries these days are maintenance-free, but it’s a good idea to have your battery and alternator charge rate tested by an AANT Approved Repairer from time to time. Cars with newer batteries can generally sit parked for a month or two, but if it’s an older battery, or if you won’t be using your car for a long time, keep it on charge using a modern, fully automated, multi-stage smart charger. Follow the charger’s instruction manual to correctly connect the cables to the battery and leave it for weeks or even months. Some chargers come with easy, quick connect leads, making the process much simpler.

Find out more by calling AANT’s Technical Advisory Service on 1300 661 466

Visit the AANT Shop

Member Price

Baby Love
Rock a Baby Rocker

Member Price

Inbox Mini 8
Camera

Member Price

Monopoly
Grab & Go

Member Price

Darwin & Central
Australia Street
Directory UBD

Member Price

AANT Umbrella

Member Price

Battleship
Grab & Go

Member Price

Master Lock
Wall Mount

Member Price

Antler Prism Hi-Shine 3 piece set
Purple

Member Price

Korjo
Travel Socks

Member Price

HEMA
Map Wallet

Member Price

Little Beetle
Flower
Backpack

Member Price

HEMA 4WD
Map Pack

Member Price

Blackwolf
Backpack

Member Price

Antler
Business 200
Landscape

Member Price

22 Dec 2017
Antler Prism Hi-Shine 3 piece set
Purple

Member Price
$589.00
RRP $669.00

Antler Business 200 Landscape
Member Price
$209.00
RRP $239.00

Battleship
Grab & Go
Member Price
$13.95
RRP $17.95

Baby Love
Rock a Baby Rocker
Also sold separately

Instax Mini 8
Camera
Member Price
$89.00
RRP $99.00

Master Lock
Wall Mount
Member Price
$54.95
RRP $69.95

Monopoly
Grab & Go
Member Price
$13.95
RRP $17.95

Darwin & Central Australia Street
Directory UBD
Member Price
$16.15
RRP $17.95

AANT Umbrella
Member Price
$24.95
RRP $29.95

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Visit the AANT Shop, Corner of Knuckey and Smith Street, or order over the phone on (08) 8925 5901.

Catalogue offers valid from 15 December 2017 to 14 March 2017 or until stocks last.
Prices are correct at the time of print.
Here are our top 10 destinations to visit in 2018.

**Porto, Portugal**
Portugal is like Spain’s cool little sister, and it only takes one glance at their famous blue painted tiles (Azulejos) to see why. You can see them for free at the Capela das Almas de Santa Catarina. Porto is also known — funnily enough — for its port, so it’s well worth trying a couple of the port wine caves along the riverfront while you’re there. Livraria Lello bookstore is a delight for literature and architecture-lovers alike, but the lines can be crazy, so you might want to fuel up on a Francesinha (a giant layered sandwich/doorstop hybrid) to tide you over.

**Gansu Province, China**
Gansu is the perfect place to visit if you’re looking to immerse yourself in Chinese culture but get off the beaten track of Beijing or Shanghai. It’s home to the biggest indoor sleeping Buddha in China, which you can find at Dafo Temple. There’s also a lot of contrasting scenery in this area of China, from grasslands to gorges, to caves and mountains. Chinese visa requirements can be confusing and the process can be lengthy. Tourists sometimes fear getting around China beyond the big cities. However, it’s well worth the extra planning, so ask your travel consultant for their top tips.

**Yosemite National Park, USA**
Yosemite (pictured over page) is perfect for lovers of the great outdoors, no matter how young or old. It’s not just for hikers, either. Take an open-air tram tour, have a leisurely picnic, go for a bike ride, take an art workshop at the Yosemite Art Centre, or stop in at one of the many visitor centres to learn about the flora and fauna of the park. Even though spring is considered the best time to catch Yosemite in all its glory, it’s worth considering a winter visit if you’re a keen skier or snowboarder.

**Honolulu, Hawaii**
Hawaii’s always popular with sun-seeking families, and now’s a great time to visit thanks to regular cheap flight deals. Waikiki Beach is a classic, and it’s certainly worth doing the Waikiki Trolley tour and hitting up the Cheesecake Factory while you’re there, but head to the island of Maui if you’re after relaxation time. Adventure tours, hiking or snorkelling with turtles are great fun for all, but also leave time to shop up a storm — especially on cheap clothes and cosmetics. Don’t forget to ask your travel consultant about ESTA visas, as Hawaii is part of the USA, and avoid visiting in July — that’s summer break for Americans so it’s super busy.
Salzburg, Austria

There’s more to Salzburg than The Sound of Music, but you can cover that off while you’re there, too. The Old Town and Castle make you feel like you’re in a fairytale, so leave yourself plenty of time to explore them, but the tourist loop buses are also pretty good for getting a sense of the city’s history if you’re short on time. If you’re visiting Salzburg in winter, it’s great fun to head off on an authentic sleigh ride through the Alps.

Buenos Aires & Iguazu Falls, Argentina

It’s hard to pick just one spot to visit in South America, so why not try two? Buenos Aires – Argentina’s vibrant capital – is the home of tango so make sure you pack some comfy footwear for dancing. Browse the craft markets for a unique souvenir, and take some snaps of the stunning European-influenced architecture. The La Boca area, with its brightly painted buildings, is great for ticking off food, music and markets, so don’t miss it. And then there’s Iguazu. Stay on the Argentinian side to avoid needing another visa, and give yourself a full day (or two) to explore. Some of the best views are from the crest and also the amazing ‘Devil’s Throat’.
Northern Ireland might’ve had a reputation for being a bit rough around the edges, but it’s having a real renaissance at the moment. Belfast contrasts grand Victorian architecture with a vibrant music scene and Michelin-starred restaurants – and is only a stone’s throw from some of the most gorgeous scenery in the UK, too. The Giant’s Causeway nearby is a tourist must-see – and for good reason – so pull yourself away from that pint of Guinness and make sure your camera batteries are charged.

Kangaroo Island
The ferry is a handy way to get to KI, as it means you can take your own car with you – great for navigating the surprisingly large island. There are heaps of opportunities to get out in the great outdoors, so make sure you pack for the weather. Sandboarding, pelican feeding, sheepdog farm tours – and of course meeting the local seals – are some of the best family activities, but there’s plenty for grown-ups too. Try Clifffords Honey Farm, KI Oyster Farm and Island Pure sheep dairy, and maybe even KI spirits or Dudley wines for a delicious tipple.

Siem Reap, Cambodia
Siem Reap has become better known by travellers in recent years, but there’s still plenty more to discover – whether you’re after a high-adrenalin adventure or something more relaxing. Within Siem Reap, tuk tuk is the easiest (and most fun) form of transport, but it’s worth venturing out on a quad bike tour (or just on an ordinary bicycle) to see the countryside, nearby towns and rice fields too. As cliché as it may sound (or look on Instagram), it really is worth getting up early to catch a sunrise at Angkor Wat temple.

Dubai, UAE
Dubai is so much more than just a stopover! Some absolute must-dos are heading out on a dune safari and taking a walk through the spice and gold souks – the colours, sounds and aromas are like nothing else. If you’ve got kids – or are just a big kid at heart – there are plenty of theme parks to visit. Atlantis Aquaventure, Wild Wadi Water Park and LEGOLAND® are just a few to try. Of course, the shopping and restaurants are also world class, so it’s a great spot for foodies or shopaholics too.
**12 DECEMBER**

**The Polar Express in 3D**  
Darwin Entertainment Centre  
Don’t miss this festive, family favourite screening in 3D! The Polar Express is about a young boy named Billy who is at the age where he’s beginning to doubt Santa exists until he embarks on an epic journey to the North Pole to see the big man himself.  
www.yourcentre.com.au

**28 FEBRUARY–1 MARCH**

**Queen’s Baton Relay**  
Alice Springs  
Don’t miss the Commonwealth Games 2018 Queen’s Baton Relay as it makes its way through Alice Springs. The baton will arrive in Australia on Christmas Eve and travel around Australia for 100 days, headed towards the Gold Coast for the highly anticipated sporting event.  
www.alicesprings.nt.gov.au/events

**4 MARCH**

**Clean Up Australia Day**  
Nation-wide  
From the dry rugged terrain of the Red Centre to the wetlands in the Top End, the NT has one of the most captivating natural landscapes in the world. That’s why it’s important to do our bit for the environment this Clean Up Australia Day by picking up after ourselves.  
www.cleanupaustraliaday.org.au

**16–17 DECEMBER**

**The 12 Notes of Christmas**  
CDU Theatre and Palmerston Senior College  
Inspired by the 12 days of Christmas jingle, Darwin Symphony Orchestra’s concertmaster, Monica Naselos, has written a new version of this much-loved Christmas carol for you to sing along to with other festive delights from around the world.  
www.dso.org.au

**13–14 JANUARY**

**Big Bash League**  
Traeger Park, Alice Springs  
Watch the Adelaide Strikers and the Perth Scorchers battle it out at TIO Traeger Park on Saturday 13th. And don’t miss the clubs’ women’s teams either – they’re playing across both days, so get out and support them.  
www.bigbash.com.au

**3 FEBRUARY**

**Deadly 60 Downunder**  
Darwin Convention Centre  
It’s not often you’re metres away from some of Australia’s deadliest animals. Now you can watch in suspense as they take to the stage with Steve Backshall, the star of the hit TV show Deadly 60, in his brand new show, Deadly 60 Downunder.  
www.deadly60liveonstage.com

**3–12 FEBRUARY**

**Imparja Cup & National Indigenous Cricket Carnival**  
Cricket grounds around Alice Springs  
See the best aspiring Indigenous cricketers compete at the Imparja Cup and National Indigenous Cricket Carnival. The carnival is back for its 25th year, incorporating One Day and Twenty20 matches – as well as an indoor cricket division too.  
www.ntcricket.com.au

**31 DECEMBER**

**New Year’s Eve**  
Darwin Waterfront  
Ring in the New Year waterside with family and friends, food stalls and, of course, fireworks. Just a five-minute walk from the city centre, Darwin’s stunning Waterfront precinct is the perfect place to countdown the end of 2017.  
www.waterfront.nt.gov.au

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Darwin Convention Centre  
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www.deadly60liveonstage.com

**WIN**

A $50 MOVIE GIFT CARD

Stay dry this wet season by heading to the cinemas. This edition, you could win a $50 BCC and Event Cinemas movie gift card to see any of the upcoming flicks, like Peter Rabbit, Gnomeo and Juliet: Sherlock Gnomes, the latest addition to the Tomb Raider series, and more. For your chance to win, write your name, address and AANT membership number on the back of – or inside – an envelope and post it to:

**WIN a $50 movie gift card**  
Automobile Association of the NT Inc.  
GPO Box 2584  
Darwin NT 0801

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At this time of year, there’s nothing more fun than a getaway in the sun, and with Thrifty you can get yours for less. As an AANT member, you’ll enjoy 15% off the best rental rates of the day across Australia and NZ, $5 per day off protection options and 30% off GPS hire, plus add an additional driver free of charge.

aant.com.au/thrifty or 08 8925 5901
AANT Darwin Office

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