

Profile
Mark Smith

The Baby Scanner delivers infant joy

Sonographer Mark Smith uses cosmetic scans to catch the magic of infants for their expectant parents, writes Alex Tilbury

THERE'S no doubt Mark Smith can make the ladies cry.

The mums weep tears of joy and the dads often choke up around the "Baby Scanner" from the Sunshine Coast.

He's the one who can take a 3D photograph or even a DVD of your baby moving, stretching, waving and even sucking a thumb in the womb.

As the director of a new business called 3D Babies, based at Caloundra, Smith offers cosmetic scans so mothers-to-be can take a long and rare peek at their baby growing inside them.

With more than 12 years' experience as a radiographer and sonographer, Smith loves what he does and has a great passion for pregnancy ultrasounds.

"I've have seen babies sticking out their tongues, waving, smiling, yawning and pulling on the umbilical cord," he says.

"I had a big tough truckie shed a tear when he found out his wife was having a son after three girls."

Then he says there are the parents who have been on the IVF roller-coaster who are often so overwhelmed and overawed when they see their baby in 3D/4D.

"Some of the grandparents have never seen ultrasound before and they are just amazed," he says.

"I have also seen children as young as three recognise the baby in 3D/4D before the parents."

He knows of at least one baby named after him, in gratitude for saving the little one's life.

In the late 1990s, Smith was on call late one night at Kirwan Hospital in Townsville. He was leaving the emergency department after doing an X-ray when an ambulance pulled up with a woman who was 12 weeks' pregnant and was bleeding profusely.

"The doctor was about to take her to theatre as he thought that there was no chance for the baby as she was having a miscarriage," Smith recalls.

"The doctor saw me passing by and asked if I could do a quick ultrasound.

"As it turned out, one of her blood vessels had broken and the babies — yep, it was twins — were both fine. She was so



NICE one, baby ... Mark Smith.
Picture: Kevin Bull



lucky as if I had not been in the hall at that particular time she would have gone to theatre and lost both babies."

Smith saw the grateful mother several times during her pregnancy and then again the day after she gave birth to two boys.

"I was lost for words when she told me their names, as she had named one after me. That was pretty special."

Smith, who hails from South Australia, studied radiography and then a postgraduate degree in ultrasound while working in north Queensland.

He's always specialised in high-risk pregnancy ultrasounds, and at one stage saw all the very difficult pregnancy scans from Mackay to Thursday Island.

"The 3D/4D technology

now available provides for amazing images of in-utero babies. Most parents would love the opportunity to see their little one in this environment," he says.

"We see our business as totally separate from the diagnostic scans.

"It's more like a bonding experience for the parents who want to see their child in a non-clinical setting and at a time that everyone in the family can attend.

"We record the whole session and then select the best images for their album and gift cards.

"We provide a professionally made DVD of the best 3D/4D video, photos and have it set to music of their choice."

In Smith's day job he works for a very busy private practice in Caloundra, where many mothers have asked him about 3D/4D ultrasounds.

"However, many sonographers do not like doing 3D/4D scanning as they can be quite difficult and time-consuming," he says.

"During a medical diagnostic appoint-

ment there is insufficient time to get good 3D/4D images as the sonographer is pushed for time.

"So we wanted to create a relaxing, no-stress environment, where we could focus on getting the best images of baby and give the parents a unique experience to spend time seeing their growing baby move in the womb."

3D Babies operates weeknights from 5pm to 7pm, and on Saturdays.

Smith will only perform elective non-diagnostic scans and all mothers must have had their routine 18- to 20-week diagnostic scan first.

There's no denying 3D Babies offers scans purely for pleasure, sometimes dubbed entertainment scans. But the technology exists and it's affordable for most people.

It's a sneak peek before the big birth day, a time you can never get back once the window has closed. "Lots of women cry, it's very emotional," Smith says.

Go to www.3dbabies.com.au for more details.

Q I am 56 and was retrenched three years ago. Since then I have been living largely on the interest, but also some of the principal, of my redundancy payout plus savings in an online savings account and term deposit. I intend to continue this until I am 60 and can access my super tax-free. I own my house outright and have no debts. I have no dependants, and I understand that the taxable component of super left to non-dependants attracts a 15 per cent death tax. Is there any way I can avoid or reduce this tax? I have \$720,000 in super, with taxable component (taxed) of \$460,000.

A As you are 56, you can access the first \$145,000 of the taxable portion of your super tax-free, and as you are effectively retired, you have

Q&A
Noel Whittaker

access to all your superannuation. Therefore it may be worthwhile taking advice about placing part of the money you have into super as a non-concessional contribution. There will be no entry tax on this and you will be moving it to a low-tax environment. Of course if you are not paying tax now, there is no point in moving additional monies to super. The 16.5 per cent death tax applies only to the taxable component of your super and a good way to reduce it, once you reach 60, is to make tax-free withdrawals and then re-contribute them as non-concessional contributions, because they are tax-free on death.

Q I am a UK national in Australia on a four-year visa and I am earning \$101,000 working at a university. I enrolled in the uni super fund as I was advised it was compulsory to join a super fund. I have discovered that on returning to the UK I can request the repayment of the super I have paid, but the Australian Government will levy a 40 per cent tax on the lump sum. Is there any way I can avoid this? Much as I like the Australian people I object to having to pay even more tax once I leave.

A People who have been in Australia on an "eligible class" of temporary visa that has since expired may access their preserved benefits when they permanently depart Australia. The rates of tax are as follows:

Tax-free component: 0 per cent; taxable component-untaxed element: 40 per cent; and taxable component-taxed element: 30 per cent.

These rates aim to recover the concessions provided to your superannuation benefits on the understanding they were for retirement, and is approximate to the tax that would have been paid if the money had been received as ordinary income and taxed at your marginal tax rate. Your superannuation fund will withhold tax when making their payment to you and then remit the tax to the Tax Office. Accessing superannuation benefits in accordance with this initiative is voluntary for temporary residents. You can preserve your benefits until you reach retirement age.

Q Is it worth keeping funds in a mortgage offset account or using them instead to pay off credit card debt?

A The mortgage account will be paying no more than the rate charged on your housing loan, and it is likely that the credit card rate will be much higher than that. Therefore, it makes sense to use the money to pay off the credit card unless you are trying to keep the mortgage on the property high to maximise tax benefits if it was rented out.

Noel Whittaker is a director of Whittaker Macnaught, a division of HBOS Australia. This advice is general and readers should seek their own expert opinion before making financial decisions. Email: noelwhit@gmail.com