

WESTERN AUSTRALIA SELF FUNDED RETIREES INC.

State and Federal Advocates for Fully and Partly Self Funded Retirees



WASFR NEWS

VOLUME 5 ISSUE 2 AUTUMN 2016

PRESIDENT'S REPORT

Well, here we are again. It has been quite some time since we last got together but, I have to say, the time has just flown. Who can believe that summer has already been and gone? Perhaps I am just getting older (too quickly, if I may say so).

Anyway, the most interesting issue that has occurred over the past few months is that we, finally, had a small victory concerning the State Government subsidy on Council rates. After almost eight months of corresponding with several Western Australian Government Ministers we finally achieved a small increase in the amount of the concession that we will receive from the State Government—\$750 instead of \$550. We had asked for an increase in the subsidy to \$1,000 for both Council AND Water Rates, but we only got a \$200 increase for Council rates—nothing for Water rates. Some may say that this is just a token increase considering that the State election is only twelve months away. I won't argue against such a thought.

However, we must also accept that the Western Australian Government and the Federal Government do face serious financial problems—a lack of funding is one—so perhaps we should be looking at the broader picture. In the current financial scenario, any increase in payments/concessions to seniors/retirees must be considered as a plus.

I should point out that we had support from Retirees WA, the RSL, Superannuated Commonwealth Officers Association and National Seniors in our approaches to the Government. It must be accepted that ALL retiree organisations need to pull together when we are seeking any sort of concessions/benefits from Governments. There is much to be gained if we all put forward a united front.

Last week I attended a short seminar organised by COTA (Council on the Ageing) covering pending changes to Aged Care.

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PRESIDENT'S REPORT (Continued from Page 1)

The main topic was 'Consumer Directed Care' which, basically, covers assistance to sick people allowing them to continue living in their own homes, as opposed to occupying hospital beds.

The main thing I took away from the seminar was that:

- (a) it is well intended;
- (b) It is extremely complex;
- (c) It is possibly under-funded; and
- (d) It seems to be a potential financial burden on most of us.

The answer is: *Don't get sick!!*

Seriously, I learned that further changes are due to happen in the next twelve months or so, and there is no certainty as to what they might be. We have arranged for a qualified speaker to talk to us at our meeting on 10 June, so I urge any of you who might be candidates for government assistance to make the effort to come along and ask your questions. As we get older, this is a very important subject.

This evening I have been watching the television news where the Prime Minister's idea of allowing the States to raise a small percentage of income tax in order to fund hospitals etc. has fallen into a big hole. Not surprised. The Western Australian Premier seemed to support the concept, but none of the other States/Territories did. The Queensland Premier was quite explicit when she said that there were no reports/papers etc. available to the Premiers before they were asked to debate the matter. This is mind-boggling! The Victorian Premier summed it up when he said that there would be no increases in taxation, but 'everyone is supposed to be better off'. As the months go by I am beginning to wonder just where all this will end.

You are all aware of the pending changes to the Assets Test on 1 January 2017, so I won't go into any detail about that. Quite a number of seniors/retirees are going to lose a portion of any Age Pension they might have, and many will lose it altogether. The saving grace is that a Commonwealth Seniors Health Card will be available to those who lose their entitlements to the Age Pension.

In my last report I mentioned that the Committee for Economic Development of Australia had advocated for

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YOUR COMMITTEE**President:**

Ron de Gruchy: Ph. 9447.1313

Vice-President

Bob Dewar

Secretary:

Position vacant.

Treasurer and Editor:

Margaret Harris: Ph. 9381.5303

Committee:

Colin Atkinson

Sharon Goodchild

Joe McPhail

Ian Moller

Vera Payne (Membership and Speaker
Liaison)

Rosemary Stevenson

John Yeatman

Meetings:

Meetings start at 10.00 am and are held at Cambridge Bowling Club, Floreat Sporting Precinct, Floreat on the Second Friday of each month excluding December and January.

WASFR NEWS

Material for inclusion in the Newsletter should be sent to:

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the inclusion of the family home in the Assets Test for a part Age Pension. Nothing further has been seen on this subject. However, might it be one of the surprises in the May Federal Budget? We assume it would only apply to residences over a certain limit—say \$1 million.

The method of assessment of Council and Water rates is a subject that we have been interested in for some time. As you know, there is a Gross Rental Value (GRV) figure allocated to your family residence and your local Council uses this as the basis to calculate the amount of Council rates that you must pay. The same applies for Water rates. This is a big topic—too big for me to elaborate on here—but you might like to know that we are looking at what might be achieved if we chose to embark on a project to attempt to get this changed. I was invited to talk to the WA Seniors Ministerial Advisory Council (known as SMAC) a few weeks ago on a possible alternative method. They had many questions and suggested that I would need to talk to the WA Local Government Association and the Minister for Local Government if this was going to go any further.

Your Committee is always interested in receiving any suggestions regarding Guest Speakers. Most of the meetings for the remainder of this year have been covered (we could have a vacancy for October), so if anyone has something/someone they would like to hear then please get in touch with any of the Committee members.

Finally, I cannot leave without giving my sincere thanks to all the Committee members. Possibly a few might do more than their share, but we cannot do without any of them. More volunteers would be welcomed with open arms.

Keep smiling!

Ron de Gruchy,
President.



Editorial

Easter celebrations are over for this year and surely it will not be long before the Christmas decorations appear in the shops. We know this because Hot Cross Buns are on sale from Boxing Day onwards.

Where has our four day Easter holiday gone? When our generation was growing up this four day 'long weekend' was a certainty. We planned for it. Shopping for necessities was accomplished by close of business on the Thursday. Now Good Friday is just a 'holiday', and shopping hours on Saturday and Sunday are like any other weekend.

In our day (and this dates me!) we did not have freezers in which to store perishables, and I can remember when my parents bought their first refrigerator. Before that it was the 'ice chest' and the 'Coolgardie Safe'. But we managed, and our mothers never even thought about a shop being open for business during those four days. Now families can barely cope when the shops are closed on Good Friday and Christmas Day.

I grew up in a 'corner store' and our Easter break was sacred, in more ways than one. We went to church on Friday and had Hot Cross Buns and on Sunday, church again and Easter eggs; the rest of the time was for family.

What really irked me this year and prompted the subject of this Editorial was FOOTBALL on Good Friday. Why then do we celebrate Easter at all? Make all days the same and sell Hot Cross Buns and chocolate eggs all year round!

There are those who argue that shops must be open at weekends for people who can't shop during the week because of their work commitments. If that is the case then why aren't banks and Government offices open for business at weekends. Now that would make sense!

There! I've got that off my chest. If anyone would like to comment write a letter to this Editor.

Margaret Harris
Editor



VALE

Margaret Parkinson

It is with great sadness that we report the death recently of our member, Margaret Parkinson. She was a lovely lady and will be missed at our meetings.

GUEST SPEAKERS

9 OCTOBER 2015

DR SANDRA NASR & MELISSA PARKE MP

PALESTINE

President Ron, in introducing Sandra and Melissa, said that they had been invited at the request of members who, about a year ago, had listened to Bob Kucera speak to us from the Israeli viewpoint. It is only right that we be given the opportunity to hear the Palestinian side of what is happening in that troubled part of the world.

Sandra commenced by stating that they were not flying the 'pro-Palestinian' flag, but they were passionately 'pro-Human Rights'.

She then proceeded to acknowledge the traditional owners of our land.

Palestine was the name used until 1948 to describe the geographic region between the Mediterranean Sea and the Jordan River. In its history, the Assyrian, Babylonian, Roman, Byzantine and Ottoman empires have controlled Palestine at one time or another.

After WWI Palestine was administered by the United Kingdom under a mandate issued in 1922 from the League of Nations. The modern history of Palestine begins with the termination of the British mandate, the partition of Palestine and the creation of Israel, and the ensuing Israeli-Palestinian conflict. In 1947 the United Nations recommended the partition of Palestine into two states, one Jewish and one Arab, with the Jerusalem-Bethlehem area protected and administered by the United Nations.

The partition plan was accepted by the Jewish leaders but the Arabs rejected it. Israel then declared its independence within the borders of the Jewish state as set out in the partition plan, The Arab countries declared war on the State of Israel, beginning the 1948 Arab-Israeli War. After the war Israel controlled some areas designated for the Arab state, Jordan controlled the West Bank and Egypt controlled the Gaza Strip.

Then came the Six Day War in June 1967, with Israel seizing control of the Gaza Strip and the Sinai from Egypt, the West Bank from Jordan and the Golan Heights from Syria.

In October 1973 war broke out again between Israel and Egypt in the Sinai and Israel and Syria in the Golan Heights. United Nations peacekeeping forces moved in are still deployed in the Golan Heights.

There was a Palestinian uprising in the West Bank, Gaza and Jerusalem from 1987 to 1993.

From that day to this there have been various peace summits and proposals, with no success. Palestinian lands have diminished, with Israel now dominating most of the land that was Palestine before 1947. (see map below).

This is the background to the present day problems in Israel and Palestine. Sandra stressed that the problem is not religion although that does play a part. It is, basically, about geography and politics. Two peoples fighting over one very small piece of land.

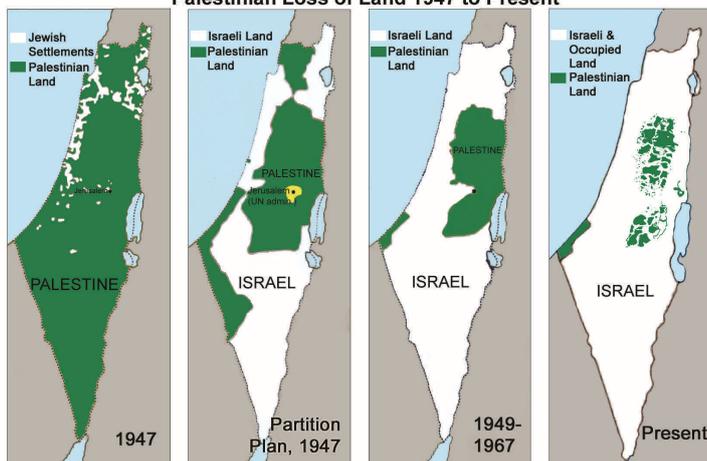
The current combined population of Israel and Palestine is approximately:

- Muslim 1,658,000
- Jews 6,042,000
- Christian/Other 318,000

Sandra used some very graphic slides to demonstrate the difference in the living conditions of the Palestinians and Israeli settlements; water, for example, is severely restricted to the Palestinians, while 'on the other side of the hill' Israelis are living in a delightful green paradise.

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Palestinian Loss of Land 1947 to Present



DR SANDRA NASR & MELISSA PARKE MP**PALESTINE (cont.)**

Water supply in the West Bank area is controlled by an Israeli company and Israeli settlements are allocated many times the amount of water supplied to the Palestinian villages. In times of drought the water supply is cut off to these villages to maintain the water supply to the Israelis. Sandra drew a parallel with how we in Western Australia would feel if water was not distributed evenly in our hot, dry land.

In the early 1950s when the United Nations realized the refugee crisis was not going to be resolved, they purchased small blocks of land in various settlements. Sandra had pictures of one camp on a one square kilometre block of land near the West Bank town of Nablus. This pitifully overcrowded settlement cannot be expanded outwards to accommodate increasing numbers of refugees. Instead it has gone upwards and buildings are so close together it is almost impossible to move between them.

The Palestinians live with the inconvenience of barriers to prevent them from moving about the country freely. Checkpoints can be erected anywhere at any time. There are fixed checkpoints and there are 'flying' checkpoints. Residents are prevented from going to work, to the markets, and children from going to school. They are even prevented from getting to hospitals for medical attention.

In drawing her talk to a close, Sandra said that the current situation is not what was envisaged when Palestine was divided and the State of Israel was formed to provide the Jewish race with their Promised Land. Most of the world agrees that what is happening now is against International Law and the Occupation by Israel of Palestinian land is unlawful.

When it came to Question Time, Sandra handed over the mike to Melissa. She spent eight years working for the United Nations before entering Parliament.

She witnessed the destruction of Bosnia, and has seen that suffering repeated in Palestine.

The question was asked: where does Israel get the money from to inflict all this devastation on the Palestinian people?

Answer: The USA has given over \$4 billion per annum plus military might to the Israelis over a number of years.

Much of this money has been used to build a very modern State and facilities for scientific research which is the envy of the rest of the world. This begs a further question: If \$4 billion had been given by America to the Palestinians, what would the situation be now?

What constitutes a 'Palestinian'?

Answer: Palestine has been marked on maps for hundreds of years. The Arabs farmed the land and lived in small towns and villages. Many Jews believed that the land they were given was uninhabited and were surprised to find another culture living there. A bit like Australia, really. The Palestinians did not initially grasp the concept of a 'nation state' - until they felt under threat.

Question Time could have gone on for a lot longer, and both Sandra and Melissa said they could have spoken all day about the Human Rights, or lack thereof, of the Palestinian people, but our meeting had gone on well over our allotted time, and many questions were left unanswered.



Margaret Harris

13 NOVEMBER 2015**CHRISTMAS MEETING**

Our last meeting of the year was devoted to having a good time and cementing friendships.

After a quick general meeting, a fine repast was set out and enjoyed by all. Numerous raffles were drawn and bottles and boxes of Christmas Cheer were passed to the winners.

Our member, Gloria Lygne, entertained us on the piano with a selection of Christmas Carols. Thank you, Gloria. No-one started to sing, which was probably a blessing in itself.

It was a pity more members did not attend because you missed a jolly good function. Was this because we did not have a Guest Speaker? Therefore your Committee has decided that in 2016 we will have an 'entertaining' speaker. Consummate entertainer, Peter Harries, was approached and has accepted our invitation to provide some light entertainment on 11 November



12 FEBRUARY 2016

GEOFF CHANTLER: STEAM ENGINES

We started our new calendar year with a table loaded with miniature steam engines, the passion of our guest speaker, Geoff Chantler. It was a sight to delight all the grown men present who wished they were little boys again. And what is more, they were all working models. Some chugged away during the entire time of Geoff's fascinating talk. Periodically, Geoff would have to stop to tinker with one of the machines. He said they were like women—they liked to be handled properly, gently and regularly!

Thomas Newcomen was a British inventor who in 1712 came up with the idea of using a steam powered engine to pump water from mines. It was a Scot, James Watt, who expanded on Newcomen's invention by inventing an engine with a separate condenser. If steam was condensed in a separate vessel from the cylinder it would be possible to keep the condensing vessel cool and the cylinder hot at the same time. James Watt was not a businessman, but he joined forces with entrepreneur Matthew Boulton and together they produced steam engines that played a key role in the development of the modern world. The early engines were hand-operated.

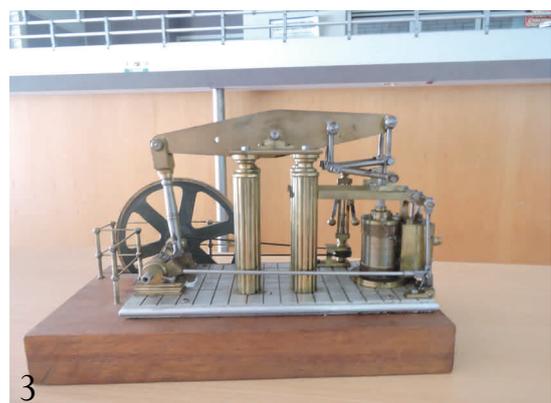
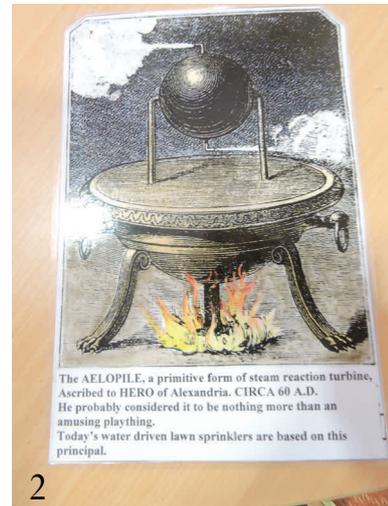
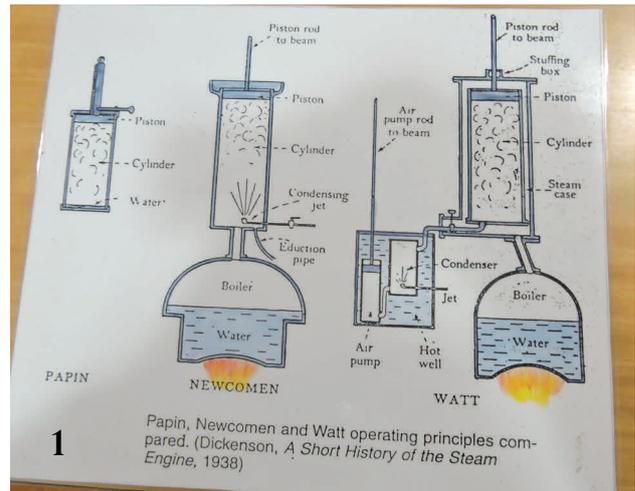
(Picture 1)

However, there is evidence that an *Aelopile*, a primitive form of steam reaction turbine, ascribed to Hero of Alexandria, was in existence circa 60AD. He probably considered it to be nothing more than an amusing plaything. Today's water-driven lawn sprinklers are based on this principle. Geoff made a model of this one once, but it blew up and he hasn't got around to making another. (Picture 2)

In Sydney's Powerhouse Museum is a Boulton & Watt steam engine built for Whitbread's Brewery in London in 1785 and was used there for 102 years powering equipment for grinding, stirring and pumping water and beer. It replaced 24 working horses. A trustee of the Sydney Museum was in London when the engine was being removed from service and asked for it to be donated to Sydney. It arrived in Sydney in 1888 and is still in perfect working order.

In the Goulburn (NSW) Waterworks Museum is the only surviving Appleby Beam Engine made in 1883 to pump water for the town of Goulburn. It is over 130 years old and is still in the original building and is in full working order.

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GEOFF CHANTLER: STEAM ENGINES (cont.)

Geoff made the model from photographs and admits it is not to scale. (Picture 3)

Leaving the Industrial Revolution era behind, we moved forward to 1816 and the invention by Robert Stirling of the Stirling engine. This engine is a little bit like a steam engine but uses no steam. Instead it heats, cools and recycles the same air over and over again to produce power that can drive an engine. Picture 4 shows a miniature Stirling engine running from hot water in a coffee mug. It really did work! This technology is now used in the production of solar panels and the Japanese have been looking at this technology for motor vehicles.

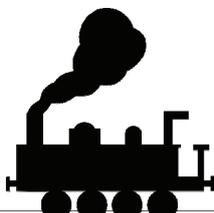
Geoff had two (almost) identical tin Carousel toys. There was a long story about searching in Germany for Bing toys operated by steam. He bought one and his wife the other; they are both operated by clockwork. (Picture 5) He is allowed to tinker with his, but not with hers! He later found in Adelaide another one which was steam operated—made in China—but it doesn't work! He is trying to convert his clockwork one to steam—with a steam engine to one side which will operate the mechanism. Good luck!

Picture 6 is another engine made by Geoff about 25 years ago. He says the most interesting part of it is that the boiler is made from a 40mm cannon shell he 'borrowed' from the Navy in 1955; 2,500 were fired that day and 2,499 went overboard and he found this one under a locker on the ship. A very enterprising man ever looking for opportunities.

Geoff demonstrated the workings of quite a few more of his small models. Picture 7 is an exquisite little steam-driven cart which chugged up and down the table.

This was certainly a meeting with a difference. Many thanks to the member who suggested we invite Geoff Chantler to share his fascinating hobby with us. It was a great start to a new year.

Margaret Harris



11 MARCH 2016 SUZIE MAY: FLOURISHING WITH ARTHRITIS

Suzie Edward May is a Health Advocate and Educator, as well as a qualified Lawyer and Welfare Officer. We were privileged to have her share with us her courageous story of living with the musculoskeletal disease, Rheumatoid Arthritis. Suzie's youthful beauty belies the daily battle she in fact has to wage, to 'make lemonade from lemons'. After her talk we understood better the severity, prevalence and impact of this disease.

Arthritis is an umbrella term embracing 100+ musculoskeletal conditions which cause pain, stiffness, inflammation and damage to joints and cartilage. It is a major cause of pain and disability in Australia—3.85 million people live with it and the cost of medical care, loss of earnings and lost production is more than \$23.9 million annually. It is estimated that by 2050, 7 million of us will have some form of arthritis.

A show of hands confirmed that many of our members and visitors had been diagnosed with the condition in their fifties, one in the 40s and one in the 30s, which would suggest that arthritis comes with age. In fact 6,000 Australian children including toddlers and even babies have the disease, as do teenagers and adults of all ages. 2.4 million Australians with arthritis are of 'working age', i.e. under 60.

Suzie's personal journey of pain began at age 27, in the final year of her LL.B which was the intended prelude to her becoming a Human Rights Lawyer. She awoke one morning with pain in her feet which became excruciating when she put them on the ground, that movement also causing pain in her hands and knees. The pain persisted and at 28 she was diagnosed with Rheumatoid Arthritis (R.A.) OK, she thought, there must be a magic pill for this. Alas, no. Her specialist confirmed that there was significant deterioration in her toes and that in fact every joint in her body was already affected. A very rapid onset of a particularly aggressive form of R.A. had set in and it would only get worse. Added to the bad news was the admonition that she should never have a baby.

Dreams of becoming a Human Rights Lawyer were shattered. Suzie had to accept and learn to live with her condition. Her body became exhausted simply from the journey to work, but her brain was fine so she gave her body the massive rest it needed and simply worked, when she could, from her bed.

Some days were (and are) worse than others. The disease is unpredictable; flare-ups are common and because it is a systemic disease, not only the joints but also the organs of the body can be affected. Medications are a necessary blessing; because of the new 'Biologics' medication for treating R.A. Suzie's hands show no deformity despite her pain, a contrast to earlier days when misshapen fingers and knuckles were the norm for sufferers.

Suzie has had to cope with the ignorance and abuse of people who see a seemingly healthy young woman parking in an ACROD bay; how quick we are to judge others before we have walked in their moccasins. She was in fact extremely unwell during those early years in her late 20s and early 30s; Suzie is blessed with a very supportive partner—she spoke to us on their 10th Wedding anniversary. Partners, she said, have a lot to deal with due to emotional as well as physical flare-ups. Happily these no longer dominate her life as they used to. Although we observed nothing out of the ordinary on the day she spoke to us, Suzie was in fact suffering constant hip pain.

She has always wanted children, so the next step after accepting the necessity of a career change was to plan a baby. Suzie needs masses of medication just to be able to pick up a glass of water, let alone walk. Medications and babies are not a good mix and at the time she was taking 4 drugs. She stopped the drugs and started a baby. But the pain was going up, up, up. Still, the birth of a little boy was worth it. So she and her man embarked on a second pregnancy, during which the agony was so great that Suzie had to have many, many *cortisone injections* into the joints of her hands, shoulders, elbows, hips and more—which all resulted in borderline Addison's Disease as well as in reducing her bone density by 20% so that she suffers osteoporosis also. Home and community services should have been available but because of her youth, they were not. She received a little help from Red Cross and the rest came from partner, family and friends. Two beautiful children, a boy now 8 and a girl now 6, were obviously worth it, though of course only time will tell what the long term effects of the cortisone and the other drugs will be. She breast-fed the first baby for 10 months and the second one for 6 months—after which her Rheumatologist *ordered* her to stop breast feeding and get back on to her medications.

Arthritis has been a curved ball which changed her life. Suzie's motto "If not me, who? If not now, when?"

SUZIE MAY: FLOURISHING WITH ARTHRITIS (cont.)

has stood her in good stead. She could no longer be a Human Rights Lawyer, but she could be useful in a very personal way. She decided to connect with other women who were having the same problem of pregnancy with arthritis. So she did, with women all over the world. They opened their hearts to her, each one thinking that she was the only one with such a problem—not just a debilitating disease but a very isolating one as well. Suzie's book, *Arthritis, Pregnancy and the Path to Parenthood*, which went to print on the day her daughter was born, has sold in 14 countries. And since then university research on pregnancy and arthritis has been carried out.

Suzie is a State Consumer Advocate to *Arthritis and Osteoporosis WA*, and a National Consumer Advocate to *Arthritis Australia*. She gives support and mentoring to people newly diagnosed and to women with R.A. wanting to have a child. She has a website, www.givingvoice.com.au where you can share your own experiences. You can also Google *Women's Insights into Rheumatoid Arthritis* which tells the story of 12 Australian women parliamentarians matched with 12 Australian women living with R.A. Men suffering with arthritis also consult her.

Suzie finished her presentation with 5 secrets to flourishing with Arthritis. They are:

1. Don't let it stop you achieving. At first you need to survive and then you need to flourish. "Living with a chronic illness is a marathon, not a sprint." There are 4 elements: Self care—look as good as you can, not as a fashion statement but to make yourself feel good; respond to what your body and mind need; move when you can, rest when you need to; learn to say no—including to social events if your body needs to rest.
2. Self educate. Take back control; there will always be a level of unpredictability. Keep informed and up to date. Be active in the management of your own health, not just a passive patient, i.e. take responsibility for your diet, exercise, movement. Choose to be empowered, not a victim to your health challenges. Suzie has found that for her sugar is a huge no-no—a Brownie can make her bedridden for 4 days, but then perhaps

2. occasionally she might choose a Brownie *and* the inflammation. She also chooses to be alcohol-free. She gets infections very easily and must have antibiotics several times a year—the side effects, alas, also bad for her body.
3. Become your biggest fan. Ask: *What do I want to achieve? And What needs to happen for me to achieve this?* Advocate strongly, purposefully, intelligently. Do not be afraid to 'Doctor-shop'. When her much loved specialist of 9 years left the State Suzie had to find a new one and she struck gold on the 4th 'interview'.
4. Create your team. You are the centre of your team, to which you need to add a healthcare team—perhaps a personal movement therapist, occupational therapist, podiatrist as well as G.P. Add family and friends, support organisations (like *Arthritis and Osteoporosis WA*) and support groups online.
5. Find meaning. Look beyond your pain, disability and limitations. Find purpose—family, friendships, social groups, travel, volunteer work. Above all, **do more of what makes you happy**. Be empowered, not a victim.

The above is excellent advice also for non-arthritis sufferers. Suzie teaches her children to deal with life as it comes. We all have challenges which can be good lessons. She has to inject medication into her tummy weekly; so be it. Her son had life-threatening food allergies (he has just grown out of them all!); they coped. Such is life, so choose empowerment over victimhood. And finally, use your experience to enrich the lives of others.

If life gives you lemons, make lemonade

Vera Payne



GET WELL MESSAGE

To **Heather Yeatman** who became very ill while on a wonderful cruise with husband John.

Everyone wishes you a speedy recovery, Heather.

FEDERAL PRE-BUDGET SUBMISSION

Every year our Organisation prepares a Pre-Budget Submission to the Federal Government. Next month (May) the Federal Treasurer, Scott Morrison, and Prime Minister, Malcolm Turnbull, will present their first Budget since the Government reshuffle.

In our current Submission forwarded to the Government late last year, our President Ron in his preamble, stated:

“Self Funded Retirees are proud of their ability to provide for their advancing years, with some assistance from Government. However, many who strive to remain outside the aged pension system often experience reduced financial capabilities to fund their retirement. A greater level of Government assistance is required to help maintain their independence from the Centrelink Aged Pension.”

Below is a summary of our eight recommendations. The rationale behind these recommendations can be obtained from President Ron or any member of the Committee on request:

Recommendation 1:

That the upper income thresholds for the Commonwealth Seniors Health Card (CSHC):

- (a) be immediately increased to \$62,273 for a single person, and to \$93,636 for a couple, and
- (b) That these amounts are then automatically increased, on an annual basis, by the same method as is used for the indexation of the Centrelink Aged Pension.

Recommendation 2:

That the Medicare and Pharmaceutical Benefits Scheme Safety Net thresholds for single retirees be restructured so that access for them becomes available at 65% of the levels applicable to couples/families.

Recommendation 3:

That retirees be enabled to transfer funds into superannuation, at the prescribed contribution levels, without having to meet any ‘work test’.

Recommendation 4:

That retirees be enabled to transfer funds into superannuation, at the prescribed contribution levels, irrespective of their age.

Recommendation 5:

That all Commonwealth superannuation pensions be indexed consistently using the same formula as is used to adjust the Centrelink Aged Pension.

Recommendation 6:

That the components of a retiree’s income derived from an untaxed superannuation scheme, and from other sources, be assessed separately for taxation purposes as is the case with a retiree who derives an income from a taxed superannuation scheme.

Recommendation 7:

That the interest rate of 6.14% currently being charged for the non-payment of a Refundable Accommodation Deposit (RAD) be reviewed with the intention of bringing it more into line with either the Reserve Bank’s cash rate or the Consumer Price Index (CPI).

Recommendation 8

That consideration be given to widening the scope of the NDIS/Disability Care Australia parameters so as to include all Australian citizens, including those over the age of 65 years.



INTERESTING INFORMATION ABOUT**WATER:**

(Thanks to Margaret Walsh for this information which might be news for many of us.)

When I was a relative youngster in Queensland many, many years ago, I had a neighbour who, with great pride, said she never drank water unless it had whisky in it. As nearly everyone used tank water in that country town in those days maybe the whisky was a good idea to disguise the taste of the unmentionable additives to tank water. Anyway, I have always been a great water drinker, with or without the whisky, and was unaware of the good it was doing.

I now quote Margaret Walsh's email:

"How many people do you know who say they don't want to drink anything before going to bed because they'll have to get up during the night? I asked my doctor why do people need to urinate so much at night time?

Answer:

Gravity holds water in the lower part of your body when you are upright (legs swell). When you lie down and the lower body (legs etc.) are level with the kidneys, it is then that the kidneys remove the water because it is easier. I knew that you need to take water to help flush the toxins out of our bodies, but this was news to me.

Correct time to drink water: (From a Cardiac specialist)

2 Glasses of water after waking up—helps activate internal organs;

1 Glass of water 30 minutes before a meal—helps digestion;

1 Glass of water before taking a bath—helps lower blood pressure;

1 Glass of water before going to bed—helps avoid stroke or heart attack;

Also: water at bed time will also help prevent night time leg cramps. Your leg muscles are seeking hydration when they cramp and wake you up."

Remember: "Life is a one time gift"

Question: Do two glasses of wine before bed count?

UNDENIABLE FACTS OF LIFE:

- Whether we carry a \$300 or a \$30 handbagthe amount of money inside is the same.
- Whether you wear a \$300 or a \$30 watchthey both tell the same time.
- Whether you fly First, Business or Economy Class If the plane goes down you go down with it.
- Whether you drink a \$50 or a \$10 bottle of wine the hangover is the same.

MAINTAIN A HEALTHY LEVEL OF INSANITY:

- At lunch time sit in your parked car with sunglasses on and point a hair dryer at passing cars. See if they slow down.
- On all your cheque stubs, write 'For Marijuana'.
- Skip down the street rather than walk and see how many looks you get.
- Sing along at the Opera.
- When the money comes out of the ATM, Scream 'I won! I won!'
- When leaving the zoo, start running towards the car park, yelling 'Run for your lives! They're loose!'
- Tell your children over dinner, 'Due to the economy, we are going to have to let one of you go'.



I'm getting so old that all my friends in heaven will think I didn't make it

APPLICATION FOR MEMBERSHIP

Name/s:
.....

Address:
.....
.....

Telephone:
.....

Pre-retirement Occupation/Interests
(optional)
.....

Annual Subscription: Couple \$30.00
Single \$20.00

Please forward application and subscription
to:

The Treasurer
Margaret Harris
WA Self Funded Retirees Inc.
201 Bagot Road
Subiaco WA 6008

GUEST SPEAKERS

- 13 May: Etta Palumbo, Public Trustee's Office:
Wills and Estate Planning
- 10 June: Maria Davison, General Manager Home
Care and Housing: Aged Care
- 8 July: Deborah Gordon, Contenance Advisory
Service
- 12 August: Annual General Meeting; and
Gordon Hudson, Wheelchairs for Kids

It is our aim to present guest speakers whose topics are pertinent to our members, i.e. people who are ageing gracefully, keen on preserving or enhancing their income and of quick wit and high intellect.

So, please let us know whom you would like to hear or the topics which interest you most. And as many of our members belong to more than one organisation it will be helpful if you can nominate a speaker whom you have heard and whose presentation was impressive and interesting, to a group such as ours.

Our Guest Speaker coordinator is Vera Payne and Vera can be found at most meetings, but if she is not present on the day that you plan nominating a speaker, any committee member will be happy to receive your suggestion.

DISCLAIMER

Please note that nothing written or spoken in the course of WASFR meetings, talks given, or in any publication is to be construed as advice to members or visitors.

THANKS

To the Cambridge Bowling Club for extending the use of their facilities to us for our Committee meetings, at no extra cost.

WASFR NEWS

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MP for Stirling

As a Community Service