

WESTERN AUSTRALIA SELF FUNDED RETIREES INC.

State and Federal Advocates for Fully and Partly Self Funded Retirees



WASFR NEWS

VOLUME 4 ISSUE 1 SPRING 2014

PRESIDENT'S REPORT

Presented to the Annual General Meeting held on 11 July 2014.

Our organisation is now reaching into its 5th year and all of us on your Committee are confidently expecting many more years of activity to continue.

There are a number of issues that we continue to be pursuing with both State and Federal governments. However, in the current financial climate, we do need to accept that it is very much an uphill battle to gain any true benefits whilst this situation continues.

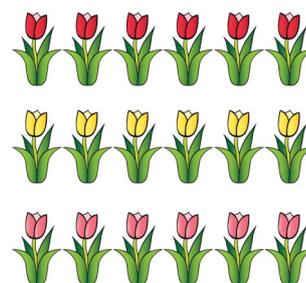
One of the recent decisions of the Federal government regarding funding to all States has seen the WA Government take immediate action to reduce by 50% the Cost of Living rebate paid to seniors living in WA. To some of you this may not be much of a hardship, but we do need to bear in mind that not all seniors are living in comfortable circumstances. It is our belief that those really in need should not be disadvantaged—whilst those who may not be so hard-up may be able to do without. It is reported that the WA Government is to set up an enquiry to recommend necessary action enabling the government to manage this shortfall in Federal funding. This may very well result in means testing to be introduced in a number of areas—to which we would find it difficult to fight against. There is also the possibility of raising the age of eligibility for the WA Seniors Card from 60 to 65. You will be interested to know that we have written to the WA Premier and the Minister for Seniors, as well as to the Leader of the Opposition, asking that the decision to halve the Cost of Living rebate be rescinded until the results of this enquiry are published.

We are also currently finalising a course of action regarding the introduction of an additional 0.5% Medicare levy being introduced solely to partly fund the new National Disability Insurance Scheme (NDIS). Some of you might think that 0.5% is a small amount, but it can represent an additional \$200 to \$400 or \$500 additional payment each year—even more for some members). The problem we face is that the NDIS does not cover any person who contracts a recognised disability after reaching the age of 65 years.

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PRESIDENT'S REPORT *Continued from Page 1*

There are many amongst us who feel that we should be exempt from paying any additional levy if this new legislation is not going to cover us. We have tried to have the NDIS extended to cover those over the age of 65 but have been strongly advised that this will not happen. The next step is then to have those over 65 excluded from paying this levy. Whilst this may seem to be an obvious step to take, there are many who do believe that all tax-paying Australian citizens should accept their responsibility to pay for the maintenance and upkeep of our less fortunate cousins.

Another area of great interest to many of us is the new provisions pertaining to aged care. New guidelines came into operation on 1 July and there are other new provisions coming into operation on 1 July 2015. Several Committee members attended a public seminar conducted by the Department of Social Services in Perth on 18 June which provided an overview of what these changes mean. It is fair to say that the many changes are quite complex and depend, to a large degree, on each person's particular circumstances. Accommodation Bonds have gone and are replaced by RADs (Refundable Accommodation Deposits—nominal cap of \$550,000), which are fully refundable when “that time comes”. There is now no distinction between “Low Care” and “High Care” - RADs are applicable to everyone. There are several ways to pay these RADs but I do not intend to attempt to fully cover them in this report. In addition to RADs there are “Basic fees”, “Means Tested Fees”, Accommodation Payments” plus fees for “Additional Optional Services” - which are, of course, optional. There are many facets to this legislation which revolves around the concept that those who can afford to pay more will do so. One encouraging fact is that there are annual caps regarding payment, plus there is a lifetime cap of \$60,000 for Income Tested fees—clients may still have to pay any relevant “basic fees” plus any “accommodation costs” in residential care. The change that comes into operation next year involves “Home Care” packages that will convert to CDCs (Consumer Directed Care) packages. There is a website www.myagedcare.gov.au and a phone number 1800 200 422 and those interested are encouraged to make contact before the time comes for these complex decisions.

We continue to pursue the once only abolition of stamp duty when a retiree moved into more appropriate accommodation, in addition to the provision of hearing aids to those retirees who are not in possession of a Pensioner Concession Card, but do have a Commonwealth Seniors Health Card—we may have to wait until the State's finances take a turn for the better before expecting success with this matter.

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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

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:

Address:

Margaret Harris

201 Bagot Road, Subiaco, 6008

Phone: 9381.5303

Email: marg39201@optusnet.com.au

PRESIDENT'S REPORT *Continued from Page 1*

Our website (WASFR.org.au) is up and running and I urge you all to take a look at it and let us know if you think any additional information should be included. We try to continue to obtain interesting guest speakers but if anyone knows of an entertaining person or subject then please let us know and we will do our best to contact them.

Financially, we don't appear to have any problems. Our overheads are not large and we continue to keep our membership fees down to a very modest level.

Finally, I would, once again, like to thank all of the current committee members, and also those not actually on the committee but who still assist with certain activities and research etc. for their input over the past year. Without such support it would be almost impossible to continue as we have. We still have a few openings for additional committee members—this doesn't necessarily involve a lot of your time.

Thanks to all of you for continuing to support our endeavours.

Ron de Gruchy

6 July 2014/

**VALE**

It is with great sadness that we report the recent deaths of our good friends and long-time members of WASFR:

KEVIN LAMB

MAY McLUCKIE

BRIAN WORTHINGTON

We will remember them.

Editorial

I go to Queensland regularly, but seldom spend any time in Brisbane. This year, however, I spent a few days actually in the City. I was amazed by all the development going on and how user-friendly the city was. Last week I walked through Perth's Northbridge and central city. How grubby and unkempt it looked compared with Brisbane. It made me think about, among other things, road development and traffic flow.

The suggestions that Perth's new road infrastructure be paid for by applying tolls has been greeted by howls of protest. Five major link roads in Brisbane are tolled: the Gateway Bridge and motorway to the airport; The Logan Motorway to the Gold Coast; the under-city Tunnel; the Airport Link; and the Go Between (linking the city to South Brisbane). Their road system is amazing. Payment of tolls is automatic: you simply put credit on a card which is linked to your vehicle registration plate.

For interest, I Googled "Toll Bar Road" which was the section of the now Warrego Highway up the Great Dividing Range to Toowoomba. When that road was first opened in 1855 a toll of two shillings a vehicle was imposed. This was a lot of money at the time. This lasted until 1867 when the toll was removed after the railway up the range was completed.

The famous Hornibrook Highway Bridge linking the Redcliffe peninsular with Brisbane was commenced in 1932 and completed and opened in 1935. The money required to build it was raised by the formation of a private company. It was cheaply built (timber) and was reputed to be the second longest bridge in the world at the time. A one-shilling toll applied for cars. A toll was payable until the bridge closed in 1979 and a new bridge was built.

Having now re-acquainted myself with some of the history of my native State, I believe Western Australians (which I now consider myself one) should be prepared to pay for the road infrastructure we all demand. Perhaps only then will public transport come into its own. As they say at Nike, "Just do it!"

Margaret Harris

Editor



WASFR PROPOSED BY-LAWS

Below is a draft of By-Laws proposed to be introduced to our organization. Our Constitution sets out our legal requirements under the Association Incorporations Act. However, By-Laws are a break-down of the Rules laid down in the Constitution for a committee to follow. Members attending our 10 October 2014 meeting will be asked to approve these By-Laws.

Rules for establishing, amending and using WASFR By-Laws:

1.1 By-Laws may be established, amended or cancelled by simple majority vote by a quorum of financial members present at an ordinary general meeting following a Notice of Motion tabled at least one meeting prior to the meeting at which the Notice is to be put forward.

1.2 The By-Law number and date of establishment, amendment or cancellation shall be recorded in accordance with By-Law 2.0.

1.3 The By-Laws may cover areas not specific in the Constitution providing such By-Laws do not conflict with the Constitution.

1.4 The interpretation of WASFR By-Laws shall be by the Committee whose decision shall, until set aside by an ordinary general meeting, be binding upon all members.

1.5 In order that ordinary members of WASFR are kept informed, the details of any use of a By-Law shall be advised at the next ordinary general meeting after the By-Law was used.

1.6 A copy of any single or complete set of current By-Laws shall upon request be made available to a current financial member of WASFR.

1.7 For ready reference, a copy of all current By-Laws as amended shall be kept and available at all meetings of members of WASFR.

2.0 Record of establishment and amendments:

2.1 The original copy of WASFR By-Laws shall be kept with the official DOCEP registered copy of the WASFR Inc. Constitution generally in accordance with Constitution Rule 14.1 WASFR Records.

2.2 A record of establishment, amendment to or cancellation of these By-Laws showing By-Law number and date shall be made on Appendix "A" of these By-Laws then for safe keeping and ready reference the original kept in the same location as the official DOCEP registered WASFR Inc. Constitution as described in My -Laws clause 2.1.

3.0 By-Laws

3.1 Qualifications and procedure for Honorary Life Membership

In determining who is eligible to receive the prestigious award of Honorary Life Membership of WASFR the following criteria should form part of the basis of selection

- *The nominee must have rendered outstanding and distinguished service to WASFR Inc. for at least four years;*
- *Must have continuous financial membership of WASFR.*

The details of the nominee to be presented at the Annual General Meeting for approval.

The AGM Notice Agenda should show "Election of Honorary Life Member" and not the name of the person recommended, so as to preserve the pleasant surprise factor for the recipient.

The maximum number of Honorary Life Memberships at any one time be limited to five. That means once five is reached then no more can be nominated until one holder dies or resigns from WASFR.

Successful Honorary Life Members to be awarded a Certificate of Honorary Life Membership suitably framed and signed by the President of the day.

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GUEST SPEAKERS

MEETING : 13 JUNE 2014

**DR JUDY EDWARDS: ALZHEIMER'S
DISEASE RESEARCH**

Former ALP Member for Maylands, retired from State Parliament after 18 years in 2008, Dr Judy Edwards has been the Executive Manager at the McCusker Alzheimer's Research Foundation which is tackling the "disease of the century".

Judy's boss is Professor Ralph Martins, who was to be our speaker on Friday 13th, but instead had to be in other company, lobbying for some of the \$200 million allocated in the Federal Budget for Alzheimer's research, to come to WA. Judy proved to be a scintillating substitute.

Professor Martins and the McCusker Foundation came together in the 1980's. Lady McCusker, mother of our recently retired Western Australian Governor, Malcolm McCusker, suffered from Alzheimer's Disease and the Foundation was set up by her husband, Sir James McCusker. Their son, Malcolm, is Patron of the body, which comprises: A Human Studies laboratory in Stirling Highway, Nedlands, a PET (brain scan—Positron Emission Tomography) Alzheimer Tracer Studies programme at Sir Charles Gairdner Hospital—a large donation enabling the purchase of the state-of-the-art PET camera—and a Co-operative Research Centre for Mental Health at Edith Cowan University, Joondalup. Professor Martins was the Foundation Professor of the Chair of Ageing and Alzheimer's Research at the Joondalup campus. There is very significant national and international work and cooperation on this disease.

Professor Martins was born in Goa, India, where he has set up a clinic, and where numbers of vascular dementia are higher than those of Alzheimers. Australian numbers of Alzheimers will increase because diagnosis is constantly improving. European numbers are predicted to remain the same, while African and Asian numbers will get worse as their people adapt to a more Western lifestyle. At the moment, in parts of sub-Saharan Africa, the rates are very low.

Over 350,000 Australians are affected by Alzheimers

Disease today. By 2030 that number will rise to over half a million, and by 2050 it will be over a million. It was the third leading cause of death in 2011 (Australian Bureau of Statistics) and age is the greatest risk factor. Sad as they are, the statistics do not show the enormous impact on the victim and the wider family.

Dementia (from the Latin: Loss of mind) is the overarching term; Alzheimer's accounts for 50% of all forms. It occurs when the amyloid protein which we all have, builds up in the brain, causing cells to die off, especially in the frontal and temporal lobes, where decisions are made. There are other causes and types of dementia, including vascular dementia and a hallucinating form. Only after death can a definite determination be made, and then with difficulty. All types are disempowering.

Lorinda Klaric, from Kalgoorlie, married with three children, realized at age 33 that she had probably inherited the same debilitating form of dementia which had taken her late mother at the early age of 40. Lorinda became very involved with the McCusker Foundation, generously giving Professor Martins any help she could until she passed away in 2013 aged 35. Several family members had had the disease, and all three of her little girls have a 50% chance of inheriting it, the Presenilin form of Alzheimer's, which is caused by inherited gene mutations and, starting as early as age 30 is an aggressive type, quickly ravaging both mind and body.

The McCusker Alzheimer's Foundation looks at the *causes, prevention* and, hopefully, eventually *cure* of this most prevalent form of neurodegenerative disease.

One of the *causes* may be genetic, as we have seen above. Interestingly, the small common aquaria freshwater zebrafish, originating in India, possess most of the same genes as do humans. They and their embryos are being studied at the University of Adelaide research laboratory to investigate the molecular mechanisms underlying the disease, particularly mutations in the two presenilin genes.

Prevention includes paying attention to lifestyle, especially to diet and exercise.

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DR JUDY EDWARDS: ALZHEIMER'S DISEASE RESEARCH (cont.)

A Mediterranean diet is widely acknowledged a healthy one—lots of vegetables, fruits, nuts, fish, olive oil, a little red wine. Lipids are known to be harmful, and antioxidants to be beneficial. Green tea is good, but a huge amount would need to be drunk, so capsules are available instead. Cholesterol levels should be kept down. B-vitamins are significant. Turmeric, of which curcumin is the most significant component, is beneficial, as is fish oil. Whatever is good for the heart, is also good for the brain.

Walking briskly three times a week significantly improves the memory, which, together with visuo-spatial functions is strongly impacted by Alzheimer's. Studies show that both physical activity and cognitive stimulation stave off dementia. Socialising is one of the best things we can do for ourselves and our brains.

Cure: Thousands of dollars have been spent so far, but no cure has yet been found. However, the search is unceasing. Professor Martins works closely with Dr Roger Clarnette, who is head of the "Tomorrow Trail", a double blind experiment which is looking at genetic markers. 5,800 cognitively normal volunteers, aged 67—82, assessed as low-risk individuals by looking at their genes and clinical profiles, from around the world and in Australia, which has the greatest number of participants, and including Perth (at least two guinea pigs are from WASFR) have been assigned either a very low dose of a diabetes medication. Alzheimer's is sometimes called Type 3 Diabetes—or a placebo. The study will be completed when 410 cases of MCI (mild cognitive impairment) due to Alzheimer's disease are uncovered; this is expected to take about 5 years. The volunteers are unpaid, but even so the experiment is expensive to run, said Judy.

Advances in retinal imaging in recent decades may make it possible to track the disease simply by having an optometry test. There seems to be a correlation between the Alzheimer brain and retinal diseases, i.e. there are common degenerative mechanisms. Eye tests could detect Alzheimer's up to 20 years before symptoms develop. There are also clinical trials on the value of biocurcumax (the active ingredient in turmeric) and amlamax

(a potent wild Indian gooseberry extract), as well as on testosterone (does it flush amyloid protein out of the body? 3,000 men are participating in an experiment) and fish oil.

Additionally, great progress has been made in brain imaging in just the last four years.

"Understanding Alzheimer's" by Professor Martins consists of a series of articles written as an "easy read", with chapters on prevention, diagnosis, research, treatment, legal issues, impact on loved ones and more. In addition to information, each chapter contains a case study.

"These detailed accounts provide a personal and heartfelt perspective on the disease". Half the proceeds of the book sales go to the McCusker Alzheimer's Foundation. \$800,000 per annum is spent at the Joondalup ECU Campus facility. It is a lean organization of mostly part-timers, trials-volunteers and supporters. Another general research donation has been given by the Sarich family; in 2008 it donated \$20 million to a neuroscience facility.

Conclusion: There will be tsunamis of Alzheimer's around the world as we age. Some keys are emerging, though as yet no cure. Successful experiments have been carried out in lab-work to prevent further build-up of the amyloid protein, but the best product for this also kills off the lab-animals, so it cannot be trialled on humans. People with Type 2 diabetes have an increased risk of Alzheimer's but medication, good diet and exercise give benefits against both. More is still unknown than known about Alzheimer's. More women than men get it; it may be because women live longer, but there is probably a hormonal cause too. Head injury is a risk. Aboriginal people are somewhat more disposed to getting it.

Donations of all brains (after entry to heaven, of course) gratefully accepted, said Judy, after answering many questions from appreciative members and visitors.

(Dr Alois Alzheimer was a Bavarian pathologist, who in 1906 noticed and diarised brain changes in a woman who had died of an unusual mental illness. Her symptoms included memory loss, language problems and unpredictable behaviour. The abnormal clumps he found are now called amyloid plaques, which together with neurofibrillary tangles and neuron loss are the main features of Alzheimer's Disease.)

Vera Payne



MEETING : 11 JULY 2014**LEN RATHMAN : SENIORS CARD CENTRE
/ COTA**

Our Guest Speaker on 11 July was Len Rathman from COTA (Council on the Ageing). Len introduced himself and advised he was no longer employed by the State Government—the Seniors Card Centre is now run through COTA. COTA is financed by the Department of Local Government and Communities. He would talk to us today purely about State matters—he admitted he was not an expert on Pension Cards, War Veterans' Cards, or the Commonwealth Seniors Health Cards (CSHC). He does however keep track of what is happening at a Federal level to be aware of how all cards work together.

He asked the most common rhetorical question: "I have a pension card. Why should I bother with any other? Why should I have a Seniors Card? I have THE CARD." Even CSHC holders should have a Seniors Card.

Len arrived bearing gifts—A "Show Bag" courtesy of the State Government which contained, among other things, contact details of 116 different service organizations, details about COTA, an application form to join COTA, a Seniors Card application form, a pen and a magnifier to read the telephone book (much laughter!!)

The WA Seniors Card was the first to be issued in Australia to citizens over the age of 60 years 26 years ago. All other States and Territories have now followed in WA's footsteps. But WA is still streets ahead of all other States by virtue of concessions and rebates available to seniors. All States meet annually to compare ideas. The eligibility for a Seniors Card in some States is 62, in others it is 65. WA remains at 60. Individual States decide what they can support from State funds. We are very fortunate here in the west. Len said that to the best of his knowledge there will never be a "National Seniors Card".

We have been told often enough that our population is aging. According to the Bureau of Statistics the life expectancy of females is now 86 years and males are catching up with their life expectancy now 84 years.

At the beginning of this year 350,000 Western Australians had a Seniors Card, and 120 new applications are processed every working day.

Our Seniors Card has no renewal or expiry date. One third of us will live to be 100. (Gasps from the audience!!). Our card will deteriorate faster than we will. New cards are available free of charge, just by completing Part 2 of the Application Form. Any dollar balance on the travel section of the card will be transferred automatically to a new card.

As we all now know, the State Government has halved the Cost of Living rebate. Everyone who is entitled to receive the payment should have received the latest payment by the end of August. Len said many seniors had not yet applied for this rebate: some believe it is automatic, and others may be suspicious about making their bank details available, **BUT NO PAYMENTS WILL BE MADE IN ANY WAY OTHER THAN THROUGH A BANK ACCOUNT.**

What other cuts will the Government make? Nobody knows at this stage, but we can be sure there will be some. Other Seniors Card concessions and rebates will remain the same for the 2014/15 year, and will be reviewed for 2015/16 onwards. In what way and in what areas we don't know.

Free travel on public transport will continue and Len urged us to make sure we avail ourselves of this service. The free times are 9 a.m. to 3.30p.m. during the week and free at all times over the weekend. This applies to buses, trains and ferries. South Australia and the Northern Territory have followed WA's lead by providing this free transport, but the other States have yet to do so. Seniors with this wonderful card have reciprocal rights across Australia in all areas EXCEPT that visitors to WA do NOT get free travel on our public transport system, but they do get a 50% concession.

Last year TransPerth split their operations and TransWA was formed for country travel and all card holders get a 50% concession on TransWA routes.

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LEN RATHMAN : SENIORS CARD CENTRE / COTA (cont.)

Water Rates; Motor Vehicle Licences; Council Rates: Here Len reiterated the importance of having both a CSHC and Seniors Card. Age Pensioners get a 50% discount; CSHC holders only get a 25% discount, BUT if you have a CSHC AND a Seniors Card you get 50%. Why would you not have a Seniors Card?

Concessions of 50% are also available for fishing licences, and entry to National Parks and Museums.

Drivers Licences are free to everyone who has a CSHC AND a seniors card. (of all our concessions this one is envied more than any other by the unfortunates in the other States.

Electricity: Before the last election seniors living in their own homes received a \$147 cost-of-living concession which effectively negated the supply charge by Synergy. After the election seniors now receive a \$208 cost-of-living concession on their electricity supply charge, which is broken down over 12 months and credited on your Synergy account.

Before the election residents of retirement villages whose electricity provider was not Synergy did not receive this concession. This unfortunate position has now been rectified and all residents of retirement villages can receive the \$208 concession. However, it does not apply automatically, YOU MUST APPLY FOR IT. Village residents get the \$208 by way of a lump sum by direct credit into their nominated bank account .

Spectacles: With our Seniors Card we get an allowance of \$50 for new specs every two years.

Security and Safety: For the past four years a rebate of \$200 was allowed for each item purchased. Len said, surprisingly, 80% of seniors entitled to this rebate did not take advantage of it. He said he personally bought four fire extinguishers and the Government paid for the lot! This incentive ceased at the end of last December due to lack of interest! It has been substituted by a \$200 rebate for **personal** safety devices. Much publicity has been given to this incentive on radio and he recommends those of us living in private homes take advantage of the offer.

The particular item chosen must be purchased first, then complete and lodge the application form for the rebate.

Len recommended a visit to the Independent Living Centre of WA in Nedlands where an expert will show you all available items and help you choose the right one for you. Appointments are necessary. They do not sell the item but will tell you where to get it and its cost.

Seniors Directory: A new directory will be available soon. They are printed every two years. However, be aware it will be out of date when we receive it. (Much laughter!) Len, however, explained that the Directory is continually being updated.

Seniors discounts: Traders are not obliged to offer a discount: It is up to individuals to ask for it. If you ask nicely, most traders will oblige.

Contact details:

COTA Phone: 9321.2133 (between 9am and 3.30pm)

Websites: www.seniorscardwa.gov.au

www.cotawa.org.au

Independent Living Centre: Phone: 93810600

Margaret Harris



DON'T MESS WITH US OLDIES:

In a new shopping mall, two workers were sitting down for a break in their soon-to-be new shop. As yet, the shop wasn't ready, with only a few shelves set up.

One said to the other: "I bet any minute now some old dear is going to walk by, put her face to the window and ask what we're selling."

No sooner were the words out of his mouth when, sure enough, a curious old woman walked to the window, had a peek, and in a soft voice asked, "What are you selling here?"

One of the men replied sarcastically, "We're selling idiots."

Without skipping a beat, the old dear said, "Must be doing well.....only two left!"

MEETING: 8 AUGUST 2014
PAT O'LOUGHLIN (STANDING IN FOR BELYSSA) —BELLY DANCING

One week before the beautiful, talented and internationally peripatetic belly dancer, Belyssa, was to grace us with her presence, she advised that she had to fly to Egypt to perform at a Bedouin wedding which was to be on the same day as our meeting.

The two ladies who came in her stead, presenter Pat O'Loughlin (a financial planner in her other life!) and lovely Charmaine, did not disappoint.

Pat told us that Belyssa's life and soul is in her dancing; even her home is purpose built, the lounge being like a professional stage with mirrors and pillars. She especially loves performing in the Middle Eastern countries, where she brings a Western woman's point of view. In fact it is her wish to stop those Bedouin weddings where first cousins still marry, but where there is no means of looking after the disabled children who are often subsequently born. Because of their adherence to a tradition of thousands of years, the men don't want to hear Belyssa's reasoned explanations; they run when they see her coming, said Pat.

Belly dancing is performed in every country in the world. Nobody knows where it originated, but it was introduced many centuries ago into the harem. **It was actually a birthing exercise!** The tummy muscles have 3 sections, and the diva of belly dancing can move each independently of the other two.

In our Western belief system, we comprehend belly dancing as a bit of saucy entertainment. The strangest set of circumstances has evolved in Egypt, where the men are very lascivious and the standards insist that no respectable woman be allowed to dance—a dancer is worse than a prostitute, and she is not permitted to have children. And yet Egypt absolutely reveres its professional belly dancers.

There are two types of belly dancing. One is cabaret, which is mainly performed in the big hotels, but certainly not by Egyptian dancers. The true belly dancer in Egypt can be big, fat, unglamorous, but she must have heart. Women have traditionally been hidden away, yet in this genre "everything" has to be out there—but never tacky. The seduction is in the eyes, the posture, the head. (Um, I suspect a bit might come from the rest of the body too, if it is like Charmaine's.)



Pat, at 55, felt frailty creeping into her body, and when she did not follow through with several gym memberships someone suggested belly dancing. She had a totally wrong perception of what that was all about, but gave it a go, and something magic happened: Pat the woman disappeared and Pat the dancer emerged. Her first foray into public performance was when Belyssa persuaded her to take part in an Oz Concert at the Government House Gardens—in front of 6,000 people as it turned out! Belyssa's spontaneity and creativity goes to the core of being in everything she does, and in her philosophy, every woman is gorgeous. "You must free your heart when you dance; in the studio you are not a housewife, you are a dancer".

We were shown exquisite costumes from folkloric dancing, where clothes are not removed. The Libyan Bedouin, and Nubian costumes were quite heavy, completely unlike the diaphanous, spangled creations we associate with belly dancing, and in which Charmaine was clad. Pat wore a cabaret style dress, with a long, chiffon coat. She showed us a pair of "boobs and bottom front" coverings, which take 2 to 3 months to bead by hand. Costumes can be of diverse fabrics and with various decorations including sequins and other bling.

Belly dancing is widely affected by politics; the more fundamentalist a country, the less dancing there is. Where there is passion in you, how hard it must be when you are not permitted to express it, said Pat. In Egypt, men and women dance separately. Yet Belyssa gets invited to ceremonies of all kinds (e.g. Chinese New year, Weddings, Births)

Continued Page 10

all around the world. An invitation to the Annual General Dinner of the Arab Association (in Australia) means careful thought as to what may or may not be worn. Pat gave an example of Brazilian dancers being invited, only to cause great consternation and anger by upsetting protocol, simply by dressing as they normally would—with bare bottoms and feathers.

Charmaine produced a long, silver cane, an imitation which has evolved from the traditional plain piece of wood used by men in their dance. Men and women have separate celebrations at weddings in the Middle East, but the young men hope that the young women are watching them through the windows. In Turkey and Greece, the emphasis is on the groin. In folkloric styles a story is told. Charmaine lifted her knee to show how men could symbolise a horse simply with that movement. And each instrument signifies specific body movement, e.g. the violin and flute evoke arm movements.

And then the gorgeous Charmaine danced for us, including a whirling segment around and between our tables. Short, but very sweet. She commented that she becomes more confident with the years. Just move your body to music, which is magical, she advised. It is good for the mind and for the body. If you don't like dancing, try Tai Chi or Yoga.

We have some beautiful dancers here, added Pat. If the *Belly Dance Super Stars* come to Perth, buy a ticket. If you can attend a concert or buy a CD of Persian lady Tara Tiba, do so; "she will bring you to tears". A date for your diary perhaps: On Saturday 12 October at the Mosman Arts Centre we can be charmed by a presentation of *Belyssa's Wardrobe*.

John Yeatman thanked the two ladies. He later wrote: *Most interesting and informative presentation—they were wonderful.* Indeed they were; they did Belyssa, and us, proud.

Vera Payne.



Proposed By-Laws (cont.)

3.2 Bereavement Notices

When notification is received that a financial member of WASFR has died, one of the following actions should be implemented.

At the discretion of the President a Death Notice may be placed in The West Australian newspaper or other appropriate newspaper.

In all other cases a bereavement card should be posted to the family postal address.

3.3 Meetings

Committee meetings will be held at the Cambridge Bowling Club, Floreat on the first Friday of each month (except January and December) commencing at 9.30 a.m.

General Meetings will be held at the Cambridge Bowling Club, Floreat on the second Friday of each month (except January and December) commencing at 10 a.m.

The Annual General Meeting will be held at the Cambridge Bowling Club, Floreat on the second Friday of July commencing at 10 a.m.

Appendix "A"

Record of establishment and amendments to WASFR Inc. By-Laws:

(Here list By-Law numbers and dates of ordinary general meetings at which the By-Laws were established or amended.)

BE SURE TO BRING YOUR IDEAS AND SUGGESTIONS FOR ANY FURTHER ITEMS OR AMENDMENTS TO OUR MEETING ON 10 OCTOBER 2014 WHEN THESE PROPOSED BY-LAWS WILL BE DISCUSSED AND IMPLEMENTED.

ON THE LIGHTER SIDE

WHY MEN ARE JUST HAPPIER PEOPLE:


- Your last name stays put;
- Wedding plans take care of themselves;
- Wedding dress \$5,000; Tux rental \$100;
- You can do Christmas shopping for 25 relatives on 24 December in 25 minutes;
- Car mechanics tell you the truth;
- New shoes don't cut, blister, or mangle your feet;
- A five-day holiday requires only one suitcase;
- Your underwear costs \$8.95 for a three-pack;
- Three pairs of shoes are more than enough;
- The same hairstyle lasts for years, even decades;
- You can play with toys all your life;
- One wallet, one pair of shoes—one colour for all seasons;
- You can 'do' your nails with a pocket knife;

THOUGHTS FOR THE DAY:

A married man can forget his mistakes. There's no use in two people remembering the same thing!

A man will pay \$2 for a \$1 item he needs;

A woman will pay \$1 for a \$2 item she doesn't need but it's on sale!

SOME GREAT ONE-LINERS:


- When a clock is hungry it does back for seconds;
- A will is a dead giveaway;
- A boiled egg is hard to beat
- Those who get too big for their pants will be exposed in the end;
- When you've seen one shopping centre you've seen a mall.

OUR PARENTS' WORDS STILL RINGING IN OUR EARS!


Most of our generation was **HOME SCHOOLED** in many ways:

- My mother taught me to appreciate a job well done:
"If you're going to kill each other do it outside. I've just finished cleaning the house"
- My mother taught me religion:
"You'd better pray THAT will come out of the carpet"
- My father taught me about time travel:
"if you don't straighten up I'm going to knock you into the middle of next week"
- My father taught me irony:
"Keep crying and I'll give you something to cry about"
- My mother taught me about the science of osmosis:
"Shut your mouth and eat your dinner"
- My mother taught me about stamina:
"You'll sit there until all that spinach is eaten"
- My mother taught me about hypocrisy:
"If I've told you once, I've told you a million times. Don't exaggerate!"
- My mother taught me about anticipation:
"Just wait until we get home!"
- My mother taught me about receiving:
"You are going to get it from your father when you get home"

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

12 September:

Hon. Bob Kucera : Israel and Palestine

10 October:

Paul Turner and Nuala Betts: Wealthwise

14 November:

End of year meeting. No Guest Speaker.
Come along to a social occasion with
good companionship and food.

There will be no meetings in December and January.

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

Is printed by
MICHAEL KEENAN
MP for Stirling

As a Community Service