



WASFR NEWS

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February 2021

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PRESIDENT'S REPORT

Morning Everyone. Isn't it great that we are now in a position where we, finally, seem to be making some headway against this Coronavirus. Vaccinations have started in most States of Australia and we are even producing further supplies of these 2 vaccines in the Eastern States. Personally, I have taken a degree of interest in the comparison between the 2 vaccines and I have to say that I do have a preference for one of them - but won't say which one. The government is saying that both are acceptable, and, more to the point, we don't have a choice of which one we get - I wonder if this could change in 6 - 7 months time ?

For those of you who are not aware, we commenced our regular monthly meetings on 12th February - the Federal Member for Curtin, M/s Celia Hammond, was our guest speaker. Although we had 16 visitors, the number of members was lower than what we usually get - we assumed that this was due to a level of concern about the Coronavirus, or maybe it was that some of you just got out of the habit of coming along on the 2nd Friday of each month ? Our next meeting is on Friday **12th March** and we would dearly love to have you come along and support our organisation.

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Since the last edition (November) of *WASFR News* we have been able to meet with a number of State and Federal politicians. The State and Federal Pre-Budget submissions were distributed before Christmas and the first politician we were able to meet up with was our very own local Member for Curtin - M/s Celia Hammond. As we expected, M/s Hammond was very interested to discuss each of the 9 issues in the submission and asked a number of questions. She reminded us that she is just one of 227 federal politicians and that it will take a lot of work to get our message across to the majority. Nevertheless, M/s Hammond promised to do what she could to get our points across to as many of her colleagues as possible. Note: The list of items in the current federal submission is on page 3.

The second meeting was with the Asst. Minister to the Prime Minister and Cabinet, and Asst. Minister to the Minister for the Public Service, Ben Morton. It is fair to say that getting a meeting with such a busy politician was a feather in our cap. Ben has always been approachable, however, due to his ever-increasing workload it has not been easy to get to meet with him. There was good discussion on every item in our submission, and, in most cases, an acceptance that they were logical, reasonable and worthy of consideration. To be honest, the item that deals with granting those over 65 access to the NDIS did seem unlikely to get wide approval - maybe it is the costs involved (or some other feature ?), but there was less support than we would have liked. There was, also, a defence of the government's attitude towards Deeming Rates - although we still maintained that they need to be lowered. Ben did mention that, as he now has a responsibility for the Public Service, he would need to become better informed on the issue of taxation of pensions payable to ex-Commonwealth employees.



A few days after meeting with Ben Morton we had a lengthy meeting with Senator Dean Smith. We have met with Senator Smith previously and are pleased that he was able to welcome us to his new office in Greenwood. Senator Smith has a reputation for being hard-working and keen to help out people - such as retirees. There was much detailed discussion and we feel confident that he will do what he can in an effort to address some of the matters raised in our submission. Senator Smith produced a response from the Minister for Superannuation where he had asked for consideration to be given to the issue of taxation of pensions payable to ex-Commonwealth employees. This matter is ongoing and we feel confident that we are beginning to get some traction on this issue.

We had a meeting with the Federal Member for Fremantle, Josh Wilson, on 9th February. Although Josh is in the Labor Opposition, we still feel that there is value in making them aware of what sorts of issues that are important to retirees. The subject of Deeming Rates received a good hearing and it was not difficult to explain to Mr. Wilson that there is a strong case for change. There were no adverse comments made on any of the 9 items - we can only hope that Mr. Wilson will be able to discuss some of these issues with his colleagues in Canberra with a supportive attitude.

We have requests out to several other federal politicians and can only hope that we are able to get to speak with some of them.

On the WA State level, we met with the Leader of the Opposition, Zak Kirkup, on 11th January (also in attendance was the Shadow Minister for Seniors & Ageing, Kryan O'Donnell). As one would expect, we received an enthusiastic reception from both gentlemen. Note: The list of items in the State submission is on page 4.

The matter of Stamp Duty concessions when a retiree moves to more "suitable accommodation" (often referred to as *downsizing*), received full support - this is evident when, a few weeks later, this became a part of the Liberal Party's agenda. It was also pleasing to see the favourable reaction to the matter of aggregation of land values when calculating Land Tax on investment properties. One might say that it is easy for those in Opposition to agree with the issues in our submission, however, we should not forget that it does us good to get these issues "out in the open" and, who knows, the current WA Labor government might just realise that they need to do something for us retirees. Although we were unable to speak with the Minister for Seniors, Mick Murray, and the Minister for Transport & Planning, Rita Saffioti, we did get to speak with the Chiefs of Staff for both Ministers. Once again, we received a friendly and interested reception from both. There was no real criticism of the items in our submission, however, it remains to be seen what the government will do once this election is over.

The Review into Retirement Incomes report was released to the public late last year. So far, there has been little praise for it's findings - together with the fact that there are no recommendations (just "*observations*"). COTA Australia will/did hold/have a National Policy Forum on 26th February which will include a keynote address by the Treasurer, Josh Frydenberg. There will also be a lunchtime debate between the Minister for Superannuation, Senator Jane Hume, and the Shadow Minister, Stephen Jones. It will be interesting to see what will be the eventual outcome of this important review. Note: We still have memories of the Trevor Matthews report (2008), and the Ken Henry report in 2009 (plus a few others) - these reports are still gathering dust (very little has been done).

Another important report that will shortly be finalised is the Royal Commission into Aged Care Quality and Safety which was established on 8 October 2018 - and due to report on 26th February. With an early federal election supposedly happening late in 2021 (???), it will be interesting to see what comes out of this review.

Finally, may I, once again remind everyone that we are in need of more Committee members. The November 2019 issue of *WASFR News* contained a half-page article from our founder, Bob Arnold, setting out in great detail that this organisation, in order to continue doing the work that we do, needs to have a regular supply of members who are able to spare a small amount of their time as a Committee member of this organisation. WASFR/Perth Branch of A.I.R., is approaching it's 25th anniversary. That says something for our members over the years, and the level of persistence demonstrated by everyone. I can still recall the 10th anniversary of the then Perth Branch of A.I.R. - quite a memorable occasion. Let's look forward to the next 10 years.

Stay safe.

Ron de Gruchy

Summary of Recommendations

Following is a summary of the recommendations included in this submission from Superannuated Commonwealth Officers' Association (WA) Inc. and Western Australia Self Funded Retirees Inc. We sincerely request that your full consideration be given to each of the issues raised.

Recommendation 1:

That the upper Deeming Rate be reduced to 1% for balances over the current levels of \$53,000 and \$88,000 (couple).

Recommendation 2:

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

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 the pre 1 July 1988 Taxation arrangements for the 1922/PNG/CSS/PSS Comsuper pensions be treated in the same manner as all other superannuation schemes.

Recommendation 5:

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.

Recommendation 6:

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 7:

That the SAPTO Tax Offsets (currently \$2,230 for singles), be adjusted annually to account for increases in the cost of living, and that the SAPTO Rebate "shade out" income thresholds should be increased immediately so as to be equal to the Medicare Levy low income threshold. They should then be reviewed annually so as to always be equal to the Medicare Levy low income thresholds.

Recommendation 8:

That the interest rate of 4.10% currently being charged for non-payment of a Refundable Accommodation Deposit (RAD), be reviewed with the intention of bringing it more into line with the interest rates offered by major banks for term deposits.

Recommendation 9:

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.

WA SENIORS ALLIANCE

SUMMARY OF RECOMMENDATIONS

A summary of the recommendations in this submission from the WA Seniors' Alliance is set out below. We ask for your support in consideration of these issues.

RECOMMENDATION No. 1

That consideration be given to the (once only), conditional waiver of Stamp Duty on the purchase of a place of residence by a Senior, who has reached pensionable age, and is in possession of either one of the Pensioner Concession Cards, a WA State Seniors Card, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card.

RECOMMENDATION No. 2

That additional funding be provided for extending the Oral Health program for seniors in possession of a WA State Seniors Card, providing comprehensive services on a regular basis. Such additional funding should also recognise the problems faced by seniors living in regional and remote Western Australia.

RECOMMENDATION No. 3

That all existing Aged Care facilities be fitted with automatic fire sprinklers before 2022. In order to facilitate this request a low interest loan should be made available where required.

RECOMMENDATION No. 4

That a review of Land Tax collections in WA be carried out with the intention being to abolish the policy of aggregation of the values of different parcels of land when calculating the rate of Land Tax that is to be paid. Such review to be limited to those WA residents in possession of a WA State Seniors Card, one of the Pensioner Concession Cards, a Commonwealth Seniors Health Card or a Department of Veterans Affairs Gold Card.

RECOMMENDATION No. 5

That the WA State Government extend the times for free travel on public transport, for WA Seniors, Aged and Disability Support Pension cardholders, Monday to Friday, to commence at 8.30am for zones 5 to 9, in lieu of commencing at 9am (as at present).

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NAVIGATING THE PARLIAMENTARY WORLD A BEGINNER'S REFLECTION

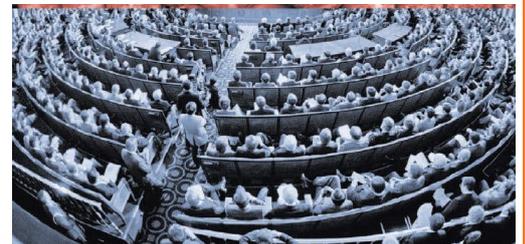
Celia Hammond gave a very informative and entertaining talk, liberally interspersed with revealing and amusing anecdotes, on her experiences of entering the parliamentary world as a new MP. Celia started her talk with a quotation, usually (and almost certainly apocryphally) attributed to Otto von Bismarck "*Laws are like sausages — it is better not to see them being made*". She then proceeded to give us an insight into the lawmaking process and workings of parliament as seen through the eyes of a new MP.



Without a formal job description for MP's, she didn't really know what to expect from a parliamentary career. A three-day induction course for new MP's gave her a first glimpse of what an MP's role and responsibilities are, including the following core activities:

- Being a spokesperson for their local electorate interests,
- Being an ombudsman and facilitator to deal with concerns about government matters,
- Being a "lawmaker",
- Examining the work of government and how it spends the money it raises from taxpayers,
- Contributing to debates on national issues.

The lawmaking role is considered the most important role of an MP and is the most time consuming. Celia returned to the *sausage making* analogy in describing the lawmaking process to illustrate some of the ways in which the process of drafting and debating new legislation could be less than perfect — for example misplaced words which change the meaning of legislation and ill-researched debate which can obscure the intention of legislation. She emphasised that she would only speak in a debate if she felt comfortable, following research and verification, that what she said was true and accurate.



She went on to outline how policy and legislation is developed in the ministerial and executive levels of government (she described the Liberal Party process but believes that other parties follow a similar one) — backbenchers are not usually involved at this stage. Backbench committees then vet the proposals before they are presented to the party room. In turn, the party room has to endorse the proposals before they are presented to the House (or the Senate). This process is not without flaws.

Another part of an MP's job is to represent the parliament overseas. Although frequently described as "junkets", these trips by MP's can help form relationships with other countries and trading partners (and even within and between parties in the Parliament). On such occasions, a delegation presents a unified front to represent Australia with internal party differences being set aside.



The other major part of an MP’s job is representing their electorate in Parliament and making sure that the issues concerning their electorate are presented to the government. To this end, MP’s can get 90-second, three-minute and five minute speaking slots to raise these issues in the House. It took a long time to learn to condense an issue into, especially, a 90-second slot! It also took a while to learn how to get the government’s attention on electoral issues.

An MP gets an allocation of funding for four staff to help run an electorate office. This allows the MP to serve as ombudsman/facilitator on federal government issues for their electorate. Her office will also help on non-federal issues by either pointing one in the right direction or writing on their behalf to the appropriate local or state government department. This is a non-party-political role and serves everyone in the electorate whatever their political allegiance may be.

Backbench MP’s are put on committees — Celia was initially put on four committees (Education, Employment and Training, the Joint Standing Committee on Corporations and Financial Services, an Indigenous Committee, and the Human Rights committee). Since then, she has been put on three more committees: the Joint Standing committee on the National Redress Scheme, the House Committee for Economics and the Joint Standing committee for Intelligence and Security.



An MP who is a member of a party will also have a party role which gives them the opportunity to influence its policies and procedures from within.

She went on to describe the “Canberra Bubble” where MPs are, for the duration of a session, totally immersed in the Parliamentary system and can become somewhat detached from the outside world.

Celia finished by summarising her impressions of the parliamentary democratic system and party politics. Having now seen the whole “sausage-making process” from the inside, she

acknowledged that, while it had its flaws and could be improved in many ways, she had far greater confidence in it than she had before becoming an MP.



At the conclusion of her talk, Celia opened the floor for questions, to which she gave full and informative answers.



A MAN IS SUING SMART WATER FOR NOT MAKING HIM SMART, AND I’D LIKE TO FORMALLY ANNOUNCE MY LAWSUIT AGAINST THIN MINTS



WELCOME TO TOMORROW

We won't have to experience much of this.....but our children grandchildren certainly will.

This is extremely interesting. If you think the virus is going to make changes read this!

Guess we'll have to come back in-person to see if this forecast comes true. All of the following will likely become reality in the next 10-20 years. Many of us won't see the changes, but our kids and grandkids probably will.

1. Basic auto repair shops will disappear. Read on to know why.
2. A gas/diesel engine has 20,000 individual parts. An electrical motor has only 20 parts. Electric cars are sold with lifetime guarantees and are repaired only by dealers. It takes only 10 minutes to remove and replace an electric motor.
3. Faulty electric motors are not repaired in the dealership but are sent to a regional shop that repairs them with robots.
4. Your electric motor malfunction light goes on, and so you drive up to what looks like a car wash, and your car is towed through while you have a cup of coffee and out comes your car with a new electric motor!
5. Street corners will have meters that dispense electricity. Companies will install electrical recharging stations; in fact, they've already started in the developed world.
6. Coal industries will go away. Gasoline/oil companies will go away. Drilling for oil will stop. Say goodbye to OPEC! The middle east is in trouble.
7. Homes will produce and store more electrical energy during the day than they use, and will sell it back to the grid. The grid stores it and dispenses it to industries that are high electricity users. Has anybody seen the Tesla roof?
8. A baby of today will see personal cars only in museums. The FUTURE is approaching faster than we can handle.
9. In 1998, Kodak had 170,000 employees and sold 85% of all photo paper worldwide. Within just a few years, their business model disappeared and they went bankrupt. Who would have thought of that ever happening?
10. What happened to Kodak and Polaroid will happen in a lot of industries in the next 5-10 years ... and most of us didn't see it coming.
11. Did you think in 1998 that 3 years later you'd NEVER take pictures on film again? With today's smartphones, who even has a camera these days?
12. Yet digital cameras were invented in 1975. The first ones only had 10,000 pixels, but followed Moore's law – that technological capacity will DOUBLE every year. So as with all exponential technologies, it was a disappointment for a time, before it became 'way superior' and became mainstream in only a few short years.
13. It will now happen again (but much faster) with Artificial Intelligence (AI), health, autonomous and electric cars, education, 3D printing, agriculture and jobs.
14. Forget the book, "Future Shock"; welcome to the 4th Industrial Revolution.
15. Software has disrupted and will continue to disrupt most traditional industries in the next 5-10 years.
16. UBER is just a software tool; it doesn't own any cars, and is now the biggest taxi company in the world!
17. Airbnb is now the biggest hotel company in the world, although they don't own any properties.
18. Artificial Intelligence: Computers become exponentially better in understanding the world. This year, a computer beat the best Go player in the world, 10 years earlier than expected.
19. In the USA, young lawyers already don't get jobs. Because of computers, you can get legal advice (so far for right now, the basic stuff) within seconds, with 90% accuracy – compared with 70% accuracy when done by humans. So, if you study law, stop immediately. There will be 90% fewer lawyers in the future, (what a thought!).
20. Computer programs already help nurses diagnosing cancer, and the programs are 4 times more accurate than nurses.
21. Facebook now has pattern recognition software that can recognize faces better than humans. In 2030, computers will become more intelligent than humans...COMPUTERS CAN BE UNPLUGGED.....OR SHOT!!!!
22. Autonomous cars: In 2018 the first self-driving cars are already here. In the next 2 years, the entire industry will start to be disrupted. You won't WANT to own a car anymore as you will call a car with your phone, it will show up at your location and drive you to your destination.
23. You will not need to park it. You will pay only for the driven distance and you can be productive while driving.
24. This will change our cities because we will need 90-95% fewer cars. We can transform former parking lots into parks.
25. About 1.2 million people die each year in car accidents worldwide including distracted or drunk driving. We now have one accident every 60,000 miles. With autonomous driving that will drop to 1 accident in 6 million miles. That will save more than a million lives worldwide each year.
26. Some traditional car companies will doubtless go bankrupt. They will try the evolutionary approach and just build a better car, while tech companies (Tesla, Apple etc.) will do the revolutionary approach and build a computer on wheels.
27. Look at what Volvo is doing right now; no more internal combustion engines in their vehicles starting this year – with the 2019 models using all-electric or hybrid only, with the intent of phasing out the hybrid models.
28. Many engineers from Volkswagen and Audi are completely terrified of Tesla – and they should be. Look at all the companies offering all-electric vehicles. That was unheard of only a few years ago.
29. Insurance companies will have massive trouble because, without accidents, the costs will become cheaper.
30. Real estate will change. If you can work from home (or from literally anywhere), people will abandon their towers to move far away to more beautiful affordable locations..
31. Electric cars will become mainstream about 2030. Cities will be less noisy because all new cars will run on electricity.
32. Electricity will become incredibly cheap and clean.
33. Solar production has been on an exponential curve for 30 years, but you can now see the burgeoning impact.
34. Fossil energy companies are desperately trying to limit access to the grid to prevent competition from home solar installations; but, that simply cannot continue - technology will take care of that strategy.
35. Health: "Tricorder X" will be announced this year. There are companies which will build a medical device (called the Tricorder from Star Trek) that works with your phone – taking your retina scan, your blood sample, and you breathe into it. It then analyses 54 bio-markers that will identify nearly any disease.

WELCOME TO TOMORROW! – some of it actually arrived a few years ago.



WESTERN AUSTRALIA SELF FUNDED RETIREES Inc.

www.wasfr.org.au

MINUTES

Minutes of the General Meeting of WASFR Inc. held at the Cambridge Bowling Club, Howtree Place, Floreat, on Friday **12 FEBRUARY 2021**.

The President opened the meeting at 10.05am welcoming the 28 members and 16 visitors. He reminded those present that we were in the last 2 days of the current Covid-19 restrictions and that we need to (a) continue to wear a mask, (b) abide by the 4sqm rule and (c) are restricted to 65 people in this room. Our guest speaker today is the Federal Member for Curtin, M/s Celia Hammond.

APOLOGIES:

V. Payne, B. Bartlett, R. & J. Dawson

CONFIRMATION OF MINUTES: Moved by B. Chapman, seconded R. Wyatt, that the Minutes of the meeting held 13 November 2020 be accepted as a true record. Carried.

BUSINESS ARISING:

WA Seniors Alliance (WASA): The President summarised the history of the WA Seniors Alliance - originally formed in 2008 as the WA Seniors Consultative Forum. The 2021 State submission had been finalised and distributed to many State politicians. The President repeated the problem with getting the State government to focus on the matter of automatic fire sprinkler systems in Aged Care facilities. Despite many emails, and phone calls, the Department of Mines, Industry Regulation and Safety can only say that they *"will resume work on the review before the end of 2020"*. The President reiterated that, at the moment, all that is being sought is the number of Aged Care facilities, in WA, that are not fitted with automatic fire sprinkler systems. Another approach will be made to this department next week. Meetings have been held with the Leader of the Opposition (Z. Kirkup), K. O'Donnell, P. Katsambanis together with the CoS for M. Murray and the Premier. A meeting is scheduled with the CoS for R. Saffioti next week.

The recent announcement by the Leader of the Opposition regarding concessions on Stamp Duty for Seniors when "downsizing" is a welcome decision - it is just possible that our meeting with Z. Kirkup on 11 January could have had some influence on this matter.

Alliance for a Fairer Retirement System (AFRS): Mainly for the benefit of visitors, the President summarised the history of the Alliance for a Fairer Retirement System (AFRS), prior to the last federal election. Originally there were 11 different organisations involved in the AFRS, but this has now reduced to about 7. There has not been much recent activity - apart from some comments regarding the Review into Retirement Incomes enquiry report that was released to the public late last year. Perhaps there will be some interest when the Review into Aged Care and Safety report is finalised ?

2021/22 Federal Pre-Budget submission: The President said the submission had been distributed to many government politicians (including the Federal Treasury), and meetings had been held with Ben Morton, Senator Dean Smith and the Member for Fremantle, Josh Wilson. Each of these 3 meetings were well received and there may be some hope that the May Budget could produce some benefits ? In particular, the matter of Deeming Rates did seem to strike a sympathetic note with all 3. The President is waiting for a response from several other federal politicians.

CORRESPONDENCE:

- Emails from the Royal Commission into Aged Care
- Emails from Town of Cambridge
- Emails re release of report - Review into Retirement Income

CORRESPONDENCE: cont.

- Emails re 2021/22 Federal Pre-Budget submission - copies to PM and others (also visits)
- Emails re 2021/22 State WASA submission - including visits etc.
- Emails re guest speakers
- Email re a Universal Basic Income
- Email from Tim Wilson - Franking Credits
- Emails from Rice Warner (9)
- Letter/email from Christian Porter
- A.I.R. (WA) November 2020 & February 2021 newsletters
- Gold Coast Retirees Inc. newsletters - December 2020 & February 2021
- ACOSS media releases (19)
- COTA WA Connections - November & December 2020, January & February 2021
 - also re Policy Forum 26 February 2021
- CPSA *The Voice* - 18th, 25th November, 2nd, 9th, 16th December, 3rd & 10th February
- SMSF Weekly News Digests (15)
- Super Guide - December and January

FINANCE: The Treasurer, M. Harris, said that the funds available to WASFR as at 5 February 2021 totalled \$7,744.49 with \$246.75 in outstanding accounts still to be paid. Most of the outstanding accounts related to Xmas expenses (cards, stamps and gift hampers for 2 politicians). Other expenses were the cost of wine etc. for guest speakers plus postage stamps for *WASFR News*. No questions from members.

GENERAL BUSINESS:

Other: The benefits of connecting a person’s Medicare details with the MyGov web-site was raised. When a visit is made to an Aged Care establishment almost every establishment will require the visitor to produce proof of vaccination - otherwise entry will be refused. This is one way of ensuring that the safety and well-being of the inhabitants of the Aged Care facility are protected as much as can be. If a visitor cannot produce a vaccination certificate then the next option is to show details of the vaccination on that person’s MyGov site - as time passes this will become more of a “normal” procedure.

After the morning tea break (and the drawing of the 3 raffles), M/s Celia Hammond was invited to talk to members about her introduction to the world of federal politics. M/s Hammond won the seat of Curtin in the 2019 election after spending over 12 years as the Vice Chancellor of the Notre Dame University. Prior to this time she lectured in Law at UWA and at Notre Dame. Celia mentioned many issues including learning how to handle the 90-second, 3 minute and 5 minute speaking slots that limits the time allowed to speak to the House, and the difficulty involved in getting the required attention on electoral matters. There were many questions from members and visitors - which resulted in Celia staying behind after the meeting was officially closed. A small presentation was made to M/s Hammond as a “thank you”.

Speakers for the following months are as follows

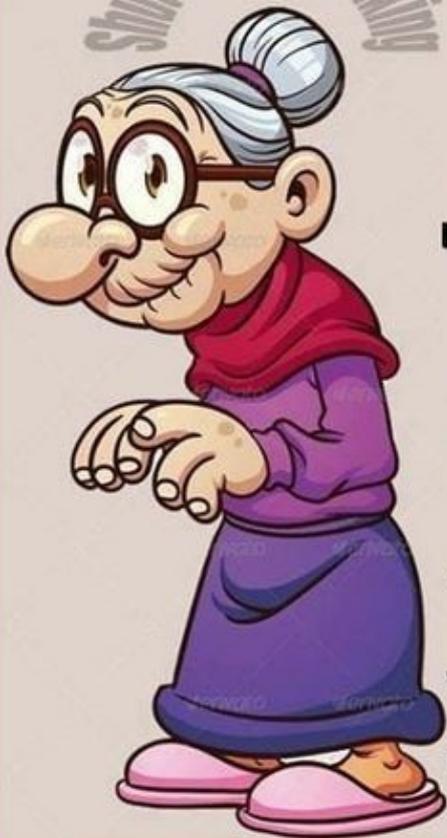
12 March	Douglas Crockett	“How to Stay Longer and Safer in Your Own Home.”
9 April	Rowan Jones	“The Financial Implications of Coronavirus One Year on.”
14 May	Tony McGrath	“The History of Aviation in Western Australia.”

Confirmed

Date

NEXT GENERAL MEETING: FRIDAY 12 MARCH 2021

***WASFR Inc. does not give advice on any personal, or financial, matters.
Nothing written or spoken in the course of WASFR meetings, talks or publication is to be construed as advice given to members.***



**When I was in my younger days,
 I weighed a few pounds less,
 I needn't hold my tummy in
 to wear a belted dress.
 But now that I am older,
 I've set my body free;
 There's the comfort of elastic
 Where once my waist would be.
 Inventor of those high-heeled shoes
 My feet have not forgiven;
 I have to wear a nine now,
 But used to wear a seven.
 And how about those pantyhose-
 They're sized by weight, you see,
 So how come when I put them on
 The crotch is at my knee?
 I need to wear these glasses
 As the print's been getting smaller;
 And it wasn't very long ago
 I know that I was taller.
 Though my hair has turned to gray
 and my skin no longer fits,
 On the inside, I'm the same old me.
 It's the outside's changed a bit.**

Just be careful!! Because people are going crazy from being in lock down! Actually I've just been talking about this with the microwave and toaster while drinking coffee and we all agreed that things are getting bad. I didn't mention anything to the washing machine as she puts a different spin on everything. Certainly not to the fridge as he is acting cold and distant. In the end the iron straightened me out as she said everything will be fine, no situation is too pressing. The vacuum was very unsympathetic... told me to just suck it up, but the fan was more optimistic and hoped it would all soon blow over! The toilet looked a bit flushed when I asked its opinion and didn't say anything but the door knob told me to get a grip. The front door said I was unhinged and so the curtains told me toyes, you Just be careful!!

Jokes Only

You'll love this one!! An out-of-towner drove his car into a ditch in a desolated area. Luckily, a local farmer came to help with his big strong horse named Buddy. He hitched Buddy up to the car and yelled, "Pull, Nellie, pull!" Buddy didn't move. Then the farmer hollered, "Pull, Buster, pull!" Buddy didn't respond.

Once more the farmer commanded, "Pull, Coco, pull!" Nothing. Then the farmer nonchalantly said, "Pull, Buddy, pull!" And the horse easily dragged the car out of the ditch. The motorist was most appreciative and very curious. He asked the farmer why he called his horse by the wrong name three times. The farmer said, "Oh, Buddy is blind and if he thought he was the only one pulling, he wouldn't even try!"

A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. 'Careful,' he said, 'CAREFUL! Put in some more butter! Oh my gosh! You're cooking too many at once. TOO MANY! Turn them! TURN THEM NOW! We need more butter. Oh my gosh! WHERE are we going to get MORE BUTTER? They're going to STICK! Careful. CAREFUL! I said be CAREFUL! You NEVER listen to me when you're cooking! Never! Turn them! Hurry up! Are you CRAZY? Have you LOST your mind? Don't forget to salt them. You know you always forget to salt them. Use the salt. USE THE SALT! THE SALT!'

The wife stared at him. 'What in the world is wrong with you? You think I don't know how to fry a couple of eggs?' The husband calmly replied, 'I just wanted to show you what it feels like when I'm driving.'



"I only nag you when you're lost.
The problem is, you're always lost."

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

Email: littlejim2@optusnet.com.au

YOUR COMMITTEE

Web site: www.wasfr.org.au

President:

Ron de Gruchy 9447 1313

Vice-President:

Position vacant

Secretary:

Sharon Goodchild 0452 580 753

Treasurer:

Margaret Harris: 0417 991 947

Committee:

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Joe McPhail 9446 7376

Peter Farr 0419 905 864

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.

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.

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Federal MP for Curtin

As a Community Service



YOUR COMMITTEE NEEDS YOU.

HELP US TO FILL THESE CHAIRS.

TALK TO RON, SHARON OR MARGARET

IF YOU WISH TO GET INVOLVED.