



WASFR NEWS

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Morning Everyone. Now that Summer is almost upon us, I am hoping that we can experience a lessening of this Coronavirus problem that has been with us for the past 8 months. Whether it is a fact or not, it does seem that this virus prefers a colder climate and does not do as well in warmer weather - a bit like the influenza problems that we have every year. I note that our regular 'flu problem has not been as prevalent this year as it has in the past - perhaps we have learnt something about social distancing and washing our hands ?

As most of you know, WASFR is back in action and we have had 4 very interesting meetings since we were obliged to cease doing so back in March. It was great to see that we had 24 visitors (plus 45 members), to the July meeting who all came along to listen to Kevin Smythe speak about the Catalina Flying Boats on the Swan River from 1942 to 1944. The following meetings were also well attended - Erika Jellis (A Sneak Peek at the new Museum) in August, Iris Thomas (Scams) in September and Amanda Liston spoke about Elder Abuse and Enduring Powers of Attorney etc. in October. We don't have a guest speaker scheduled for the Xmas Party on 13th November but we are expecting the Federal Member for Curtin (Celia Hammond), to be with us in February (no meetings in December and January).

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As all of you know, the Reserve Bank has just announced a drop in the Cash Rate from 0.25% down to 0.10%. This is extremely low and it will be interesting to see what actions the government takes in order to ensure that the community benefits from this decision as much as is possible. One of the first steps we will be taking is to push strongly for a reduction in the Deeming rates used in the calculations for the Age pension (also used for the Disability Support Pension and Carer Payment, Home Care Packages, Residential Means Tested Care Fee and income support allowances). This subject of Deeming rates features highly in our Federal Pre-Budget submissions and is yet to achieve a level that we are satisfied with. National Seniors, COTA, A.I.R. and the Alliance for a Fairer Retirement System (AFRS) are all in accord with pushing the government to lower the upper level (2.25%) down to a more realistic level (we/WASFR are pushing to have this lowered down to 1%).



The 2021/22 Federal Pre-Budget submission (that we share with the Superannuated Commonwealth Officers' Assn. (WA) Inc.), is almost finished and we expect to send this off to Canberra before the end of this month. You may ask why so soon (??) but we need to have this on the desks of federal politicians after their Christmas break so that we can visit them in January/ February. The federal budget is due to be announced in May 2021 (Note: this can always change !) and it is recognised that most decisions have all been "set in concrete" by the end of March - not much to be gained in talking to politicians in April/May.

Many organisations, such as ours, are becoming somewhat frustrated that the final report from the Review into Retirement Incomes has still not been released to the public. This report is said to contain 600 pages and was presented to the government at the end of July. I was involved in a ZOOM meeting last month with the Asst. Minister for Superannuation, Financial Services and Financial Technology, Senator Jane Hume, who reminded us that this report does not contain any recommendations - just "*observations*". One wonders what might be the future of this report if the government is not bound by formal recommendations. There are several other organisations e.g. COTA, A.I.R. and National Seniors who have expressed their desire to examine the report in order to formulate their future activities. We can only hope that this will happen soon.

The Alliance for a Fairer Retirement System (AFRS) is still in operation but does seem to have tapered off over the past few months. Apparently they were waiting for the release of the Review into Retirement Incomes report before getting back into the saddle, and were also waiting for the federal Budget on 6th October. Perhaps now that the Budget did not bring any nasty surprises it is possible that everyone is breathing a sigh of relief (there could have been some unpleasant changes to superannuation, capital gains tax and franking credits). Of course, the huge debt that Australia is facing (?? \$1 trillion in 2023/4), is a major concern to many of us (although some observers have said that, in the circumstances, there was no real alternative).

The Royal Commission into Aged Care and Safety is drawing to a close. The Counsel assisting has presented a report that contains 124 proposed recommendations and an annexure on the timing of implementation of these proposed recommendations. Comments have been made that most of these recommendations are worthy of support, however, there is a level of criticism regarding

- No increase in the inadequate Cwlt. Rent Assistance maximum rate for pensioners and JobSeekers;
- No announcement on a permanent increase to the woeful \$40 a day rate of JobSeeker;
- Older unemployed people will still have their savings plundered by the Liquid Assets Test (at the very time they should have retirement savings protected);
- No dedicated program to help older unemployed workers get back into the workforce.

Some of the recommendations include

- A new Aged Care Act updated to provide high quality, safe and timely support to older people who need aged care services
- Registration of all personal care workers by 1 July 2021
- Establishment of an independent aged care commission which would regulate the entire sector
- Nursing homes will have minimum staffing time standards
- Integrated long-term support and care for older people
- Establishment of an Australian Aged Care Pricing Authority to determine all funding for specific aged care services
- Implementation of an Inspector-General of Aged Care to monitor and report on the administration and governance of the aged care system
- Amalgamation of the Commonwealth Home Support Programme, Home Care Packages program and Residential Aged Care program
- The Aged Care Assessment Team/Service (ACAT/S) and Regional Assessment Service (RAS) to be replaced with a single assessment process
- Urgent review of the Aged Care Quality Standards
- Develop stronger aged care services for Aboriginal and Torres Strait Islander people.

Obviously, there are other recommendations but we will only learn what the 2 Commissioners have agreed to when their final report is presented in February next year. It will be interesting to see whether the States assume full responsibility for Aged Care, or whether we will continue to have this mix of State and Commonwealth Departments.

The WA Seniors Alliance (WASA) has almost completed the 2021 State submission. There has been one additional item in this submission - Dental Health for seniors. This topic has been around for some time but it is only now that we are actually including it in a formal submission. Dental services are an important issue for older people and there is a concern about what happens after the State Oral Health Plan 2016-20 expires. Poor oral health is also linked to chronic diseases, including stroke and cardiovascular disease together with coronary heart risk and rheumatoid arthritis. The WASA has also upped pressure on the government for continually delaying action on ensuring that every Aged Care facility has a properly functioning, automatic fire sprinkler system. The WASA have been pursuing this for over 2 ½ years, yet we continue to get answers from the government saying that "*we are working on it*", "*we will resume work on the review during the second quarter of 2021*" etc. etc. This is not good enough. One would think that with all this publicity surrounding the Royal Commission into Aged Care Quality and Safety that any government would do what they could to avoid any additional adverse publicity. We have the support of several State politicians (in Opposition) and are hopeful of something definite happening soon.

Finally, may I, on behalf of all Committee members, wish you all a Merry Christmas and a Bright & Prosperous New Year. It is no secret that, as we get older, time seems to pass ever so quickly - we need to ensure that we enjoy every day and make the most of everything we do.

Ron de Gruchy

SCAMS

Edward Goodchild

Iris Thomas, from the WA Government Department of Mines, Industry Regulation and Safety — Consumer Protection, gave a very informative talk about scams: what they are, how they work, how to recognise them and how to avoid them.

First, she introduced WA ScamNet which is part of the Consumer Protection section at the Department. The ScamNet team researches scams, monitors trends, provides advice to consumers about avoiding scams and assistance to those who have been caught up in one. Relevant websites are: consumerprotection.wa.gov.au and scamnet.wa.gov.au. Consumer Protection can also be found on Facebook and Twitter. One can sign up to receive free Consumer Protection alerts via the ScamNet website and report scams via the website, or via email at consumer@dmirs.wa.gov.au or on 1300 30 40 54.

Iris emphasised that anyone can fall victim to scams as shown by the scale of financial losses to scams. Total reported losses from scams in WA amounted to \$13.6 million in 2019, which can be broken down into: investment scams, offering the opportunity to invest in something with high potential returns and little apparent risk (\$6 million), dating and romance scams (\$3.8 million), and hacking (\$1.1 million).

Modern technology, such as the internet, email and VOIP (internet telephony, have made it easier, cheaper and more anonymous to run scams, often from overseas where legal recourse is weak or non-existent.

The Hot Deal

This category can be described as “*if it seems too good to be true, it probably is*”, and includes:

- Financial windfalls, including notification that one is the beneficiary of an unexpected inheritance, unexpected tax rebate, a surprise win on the lottery or a lucky charm offer. The scammer will then ask for your personal and identity details, bank account details “to verify that you are the lucky recipient”. They will also claim up-front payment for fees and taxes before they can release your windfall... Of course, knowledge of your personal details allows the scammer to steal your identity to obtain loans or finance for purchases in your name.
- Online bargains — offering a very good deal on something (rental accommodation, cars or other desirable items) which, after payment, turn out to be non-existent.
- Investment scams, including attractive offers of “binary options” (effectively betting on future movement of currencies) and cryptocurrencies (Bitcoin, for example).
- Door-to-door scammers — for example offering to resurface one’s driveway on the cheap with material “left over from another job”. There is also the reverse of this where a genuine door-to-door salesman can be threatened with fake evidence of overpayment and forced to “repay” the difference.



The Urgent Threat

This category introduces the element of urgency or an undesirable outcome should the victim not pay up. Examples include:

- A threat of legal action against you for some (fictitious) issue — for example telephone calls claiming to be from the Australian Taxation Office regarding an arrest warrant issued for you due to an outstanding tax debt.
- A call for help — usually via email or social media channels — from someone purporting to be a close friend or family member who is ill or in trouble and requires immediate funds to extricate themselves. Such calls may also be part of an on-line romance scam where the other party claims to have a medical emergency and requires immediate funds for treatment. Such calls are made to seem genuine and credible being based on information obtained from hacked email/social media accounts.
- A call from someone posing as being from the police asking for “*help to catch a scammer*”. This includes sending money via, for instance, a Western Union to serve as a “trap” for the scammer, often repeated after reported “near misses”. Of course, the scammer simply pockets the cash and plays the victim until the latter stops paying.

To avoid being caught in such scams, one needs to be alert and suspicious of any such calls or emails. Even if they seem to be credible, do not act immediately but first check the facts through independent means first. Never click on a link in a suspicious email, instead look up the website details using a reliable search engine or some genuine correspondence from the organisation in question.

Remote Access Scams

Remote Access scams are attempts to gain remote access to your computer (and thus a lot of your sensitive data) via the internet. They start with a telephone call from someone purporting to be from the technical support group in a large (and, therefore, credible) computer or software company such as MicroSoft. They claim to have detected a virus on your computer and offer to remove it. They ask for remote access to your computer, requiring your passwords and access permissions. They then make it look as though they are working to remove the problem but, in actual fact, they are probably copying your sensitive information and, possibly, introducing a real virus of some description. At some point, they will claim to have found the virus and offer to remove it for a fee. They may even ask you for your bank account details and passwords “as it is easier for them to log in and take the fee”. Of course, if they get this information, they will empty the account.

The defence against this type of scam is the knowledge that Microsoft and other major computer companies are extremely unlikely to know that you have a problem with your computer before you do, and will never cold call with an offer to fix it.

Another remote access problem involves the camera fitted to many computers and laptops. A hacker with remote access credentials can activate it without the owner knowing — thus allowing the hacker to view and record the video feed at any time. The remedy is simply to block the camera lens physically with paper or sticky tape whenever it isn't being used legitimately.



Tragedy Charity Scams

Emails or phone calls purporting to be from a charity providing support to the victims of a disaster (tsunami, bushfires, earthquakes and even Covid-19). Of course, the charity does not exist, and all donated funds go directly to the scammer.

Phishing Scams

Phishing scams are aimed at obtaining your personal information — for example, credit card or bank details, passwords, the answers to security questions. With this information, the scammers can make purchases with your cards, borrow money in your name, hack your bank accounts or even worse. The only real defence against a phishing attack is vigilance, caution and learning to spot the telltale signs of phishing. The main types of attack include:

- Computer spyware downloaded by:
 - ⇒ a scammer having been given remote access to your computer, allowing him to install the spyware.
 - ⇒ your having clicked on a malicious link in an email, for example offering a software upgrade or a pop-up prize, leading to the spyware being downloaded and installed on your computer.
 - ⇒ your having clicked on a link in an email that leads to a fake website which appears to be genuine but again offering a software upgrade or tempting software offer.

The defences against such attacks are: **NEVER** allow a stranger to gain remote access to your computer, to be very cautious about clicking on links in emails and, if you do, always check that the website is genuine.



- Emails purporting to be from a bank, government institution or similar claiming that your account has been blocked for some legitimate-sounding reason and asking you to confirm your personal details and security credentials. “For your convenience” the scammers provide a link to form on what appears to be the bank’s or other institution’s website with all the right formatting, colour scheme and logos. Identity, account details and login credentials entered into this form go directly to the scammer. Be aware that genuine emails from such institutions NEVER ask you for such details or to click on links in the email.

Redirection Scams

Payment redirection scam, where a legitimate payment is diverted to the scammers account, are becoming increasingly common. The scammers, having hacked your computer, can use information from your emails to pose as, for example, one of your regular suppliers using stolen or copied letterheads, email formatting etc. They will give you some reason for their bank details to have changed, supply new account details and ask you to make all future payments to the new account. This may only be discovered when your supplier contacts you about missing payments.

Prepaid Gift Card Scams

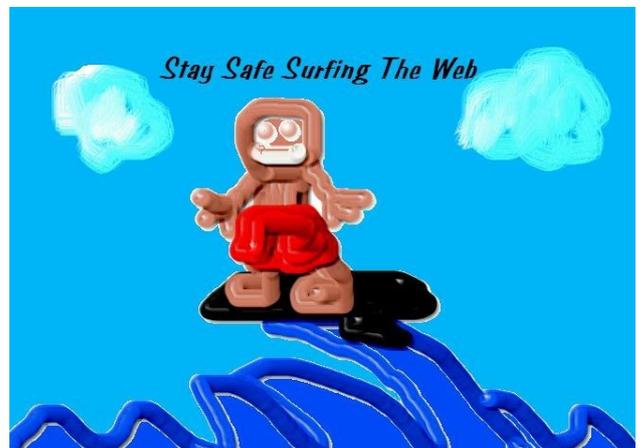
This form of scam is becoming increasing common and involves requests over the telephone to pay outstanding debts or tax bills or to request aid in catching a scammer by sending money in the form of prepaid gift or debit cards — typically Google Play or iTunes cards but others are also used. Another variant calls for wire transfers of money via Western Union or Moneygram. In fact, no responsible company and certainly no government agency, will ask for or accept payment in this way. One should end the conversation immediately on receipt of such a call.



Protecting Oneself from Scams

Safe Internet Surfing

- Use a good internet firewall and good antivirus or internet security software.
- Keep your computer software up to date but only download updates from the proper source, not from email offers or internet pop-up adverts.
- Don't do anything sensitive or financial when connected to public-access or unsecured wireless hot-spots in cafes, restaurants or the like.
- Don't click on links or open attachments in strange emails. Although the links may look legitimate, they can mask a completely different, nefarious link.
- When following a link, always check that the URL (shown at the top of the browser window) is genuine. Look carefully at the URL as the spoof address will be made to look so similar to the real thing that it looks correct at first glance using small tricks such as adding a dot into the URL or using “rn” instead of “m”.
- Only submit sensitive information (passwords, bank details, etc.) on websites that are secure — i.e. where:
 - ⇒ the URL starts with “https” and not just “http”. This means that information transmitted from our device to the web server is encrypted and can't be read by a scammer. Unlike the rest of the URL, this cannot be faked as it is certified independently and verified by the browser (and by internet security software, if installed)
 - ⇒ most of the main browser software colour-code the URL line in green to show that the website has security certification
 - ⇒ a padlock icon will appear on your browser (but outside the web page), often to the left of the URL or on an extension of the URL line alongside the website certification.



Passwords

- Don't use the same password for all your accounts and don't use simple, easy to guess passwords. Use a different password for each account and use a combination of upper and lower case letters, numbers and symbols.
- Don't record your passwords in some easy to find form. Special password management software available either through your computer operating system or on-line will store them securely so that you can access them when needed.
- Turn on Two-Factor Authentication for your on-line accounts whenever it is available.

Purchase Protection

It is advisable to use a credit card for goods and services purchases since the card providers will usually reverse a transaction if notified that there has been a problem with the purchase within a short time of the transaction date. This includes double-charged transactions, goods or services not supplied, faulty or substandard goods or unauthorised purchases. In such cases, you should notify your card provider immediately to claim a refund. Note that other forms of payment (debit card, bank transfer, cash etc.) do not offer this protection.

Protection from Telephone Scams

Sign up to the Do Not Call Register run by the Australian Media and Communication Authority and register your land-line and mobile phone and fax numbers. This prevents most Australia-based telemarketing organisation from contacting you on those numbers. There are some exempted organisations. Although scammers will ignore the register, you will know immediately that a telemarketing call is a scam.

Contact 1300 792 958 or visit www.donotcall.gov.au.



My Warning Tale of Telephone Scams
and Naivety
Don't let this happen to you!

Protection from Doorstep Selling Scams



By law, you can request door to door sellers to leave your premises immediately and they must do so. One can also get a "Do Not Knock" sticker issued by the Department of Mines, Industry Regulation and Safety which should prevent unsolicited sales people from even knocking. As further protection, there is a cooling-off period of ten business days during which you can cancel any contract made via door-to-door sales.

Although some legitimate businesses conduct door-to-door sales, if the seller cannot provide adequate identification or if they ask for payments exceeding \$100 during the cooling-off period, they are breaking the law and are, most probably, running a scam.

Summary

- Do not say yes or pay money to people you don't know.
- Do not let people rush you or pressure you into immediate action — take the time to consider whether you really want to proceed and whether it may be a scam.
- Verify that bills and charges are genuine before paying them. Don't use the contact details provided in suspicious communications, look them up in white pages or get email addresses from authentic sources to check them.
- Always read the terms and conditions, especially the fine print and exclusions. Even legitimate businesses sometimes sell services (e.g. travel insurance added onto a travel booking) that you cannot actually access for some reason.

NOTE: Most telephone calls are terminated only by the caller, not the receiver — i.e. hanging up on an unwanted call does not necessarily disconnect the caller. This means that the scammer can stay on the line to intercept any new call you make to check on their story. Indeed, some telephone scams explicitly invite you to hang up then ring the ATO/Software Company/Bank or whatever. The scammer then waits for you to dial, makes the appropriate telephone calling noises and then answers as if from that organisation to "verify" the story given in the first call.

GEORGE CARLIN (1937-2008)*Thanks to G C Retirees*

Isn't it amazing that George Carlin - comedian of the 70's and 80's - could write something so very eloquent...and so very appropriate.

A Message by George Carlin:

The paradox of our time in history is that we have taller buildings but shorter tempers, wider Freeways but narrower viewpoints. We spend more but have less, we buy more, but enjoy less. We have bigger houses and smaller families, more conveniences, but less time. We have more degrees but less sense, more knowledge, but less judgment, more experts, yet more problems, more medicine, but less wellness.

We drink too much, smoke too much, spend too recklessly, laugh too little, drive too fast, get too angry, stay up too late, get up too tired, read too little, watch TV too much, and pray too seldom.

We have multiplied our possessions but reduced our values. We talk too much, love too seldom, and hate too often.

We've learned how to make a living, but not a life. We've added years to life not life to years. We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbor. We conquered outer space but not inner space. We've done larger things, but not better things.

We've cleaned up the air but polluted the soul. We've conquered the atom, but not our prejudice. We write more but learn less. We plan more but accomplish less. We've learned to rush, but not to wait. We build more computers to hold more information, to produce more copies than ever, but we communicate less and less.

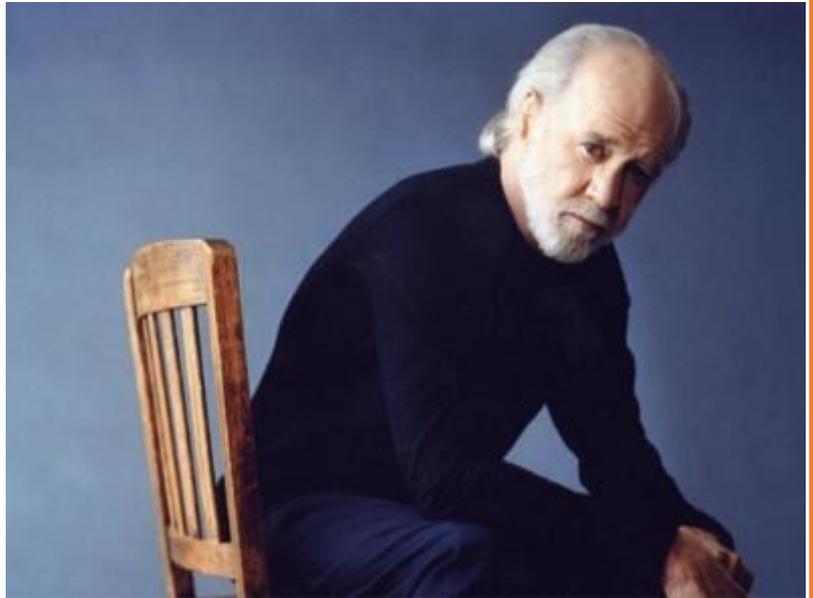
These are the times of fast foods and slow digestion, big men and small character, steep profits and shallow relationships. These are the days of two incomes but more divorce, fancier houses, but broken homes. These are days of quick trips, disposable diapers, throwaway morality, one-night stands, overweight bodies, and pills that do everything from cheer, to quiet, to kill. It is a time when there is much in the showroom window and nothing in the stockroom. A time when technology can bring this letter to you, and a time when you can choose either to share this insight, or to just hit delete...

Remember; spend some time with your loved ones, because they are not going to be around forever.

Remember, say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side..

Remember, to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent..

Remember, to say, 'I love you' to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you.



Remember to hold hands and cherish the moment for someday that person will not be there again. Give time to love, give time to speak! And give time to share the precious thoughts in your mind.
AND ALWAYS REMEMBER

Life is not measured by the number of breaths we take, but by the moments that take our breath away.

Elder Abuse

(Financial and Legal Abuse of Elderly and Vulnerable People)

Edward Goodchild

We are often told that, in addition to making a Will, one should also appoint attorneys and guardians (via Enduring Powers of Attorney and Guardianship) so that the appointees can deal with one's legal, financial, health and lifestyle affairs if one loses the capability to deal with them oneself. Our guest speaker this month was Amanda Liston who is a solicitor specialising in this area. Her talk was centred on the legal ramifications of such appointments and how they can expose vulnerable (usually elderly) people to the risk of exploitation. She also touched upon other ways in which people with diminishing capabilities can be **exploited financially**.

ABUSE OF POWERS

The main ways in which elderly people with diminishing capacity can be exploited include:

- The abuse of powers granted under an Enduring Power of Attorney (EPA) or Enduring Power of Guardianship (EPG). This can include, for example, an attorney taking the principal's money for their own benefit or a guardian making life decisions on behalf of the principal but to the advantage of the guardian.
- The exploitation of vulnerable people with diminishing capability. This can be done by anybody, not solely a guardian or attorney.
- The addition of, for example, a "granny flat" to a son or daughter's home, funded by the elderly parent who may expect to live there for as long as they wish. Whilst this arrangement may suit both parties, it can leave the elderly parent exposed to the risk of the loss of their investment in the flat or, even, homelessness should the home have to be sold for any reason, or should the son or daughter lose their rights to the home (e.g. through divorce), or should the son or daughter just decide to evict their parent from the flat. Conferring legal title to the flat to the parent or having a written agreement of, say, life tenure would avoid this situation but may not be either legally possible or financially undesirable in other ways.
- An elderly person providing financial assistance to their adult children with no guarantee that they would get anything back (include care) should the need arise.

LEGAL DOCUMENTS

The four relevant legal documents are, as mentioned above, the Will, the EPA, the EPG and the Advance Health Directive (AHD). All four documents are entirely separate from, and independent of, each other.

Will: The Will only comes into effect on your death, at which point it supersedes and nullifies any powers granted under an EPA or EPG. The Will appoints one or more executors to manage your estate. This includes the payment of any outstanding taxes and debts and the distribution of your money and assets according to your wishes as expressing in the Will.

One's Will is a sensitive document and should, under normal circumstances, be kept private. It should also be kept somewhere safe but accessible on one's death— often with a lawyer with safe-custody arrangements or with a close relative — only to be released on your death or on your written instructions. It cannot otherwise be released prior to one's death, even by court order (in WA).

Enduring Power of Attorney: An EPA appoints someone (an attorney), to deal with one's legal and financial affairs under a defined set of circumstances — typically when a loss of capability makes it inconvenient or impossible for one to deal with them oneself. Up to two attorneys can be appointed and substitutes can also be nominated for situations where the appointed attorney(s) may not be able to deal with your affairs themselves.

An EPA can be "immediate" or activated by an Order from the State Administrative Tribunal on medical evidence of incapacity — in the latter case, the status and powers of the attorney(s) while the SAT is considering the case is unclear. One can activate an immediate EPA temporarily to cover a period during which it may be difficult to deal with one's affairs oneself, for example when ill or travelling overseas.

It is sometimes advantageous that one's attorneys are aware of the contents of one's Will so that their actions can be guided (though not limited) by your estate planning. There is, however, a conflict between this and the confidential nature of the Will — careful consideration needs to be given to the benefits of providing guidance to the attorney before revealing this information.

It is very important to consider carefully who to appoint as attorney. It must be someone whom you trust completely to manage your financial and legal affairs in your best interests and someone who is able and prepared to take on this responsibility. Your attorney is given considerable powers to act in your place and such powers are, of course, open to abuse. At worst, the attorney could drain your finances, take monies out of family trusts and superannuation funds for themselves and sell your assets (including your house), and use the proceeds for their own purposes. Although detection of such a gross fraud is possible (even likely) the chances of recovering the funds or assets are remote. Less overt forms of fraud may never even be detected.

Enduring Power of Guardianship: An EPG appoints one or more guardians to make lifestyle and healthcare decisions on one's behalf should one become incapable of making them oneself. For example, arranging the necessary support, care and access to medical treatment to allow one to remain in one's own home for as long as possible. One's guardians are expected to act in your best interests and follow your wishes as if you were managing your affairs yourself. They should be aware of the contents of any Advanced Health Directive that you have made.

Although not open to financial fraud to the same extent as the powers granted under an EPA, a guardian's powers are still open to abuse. The guardian, for example, may include items for themselves when making purchases on your behalf or may arrange your lifestyle and care more to suit themselves than to suit you. The choice of guardian is, thus, as important as the choice of attorney — they must be someone you trust fully to act according to your wishes and in your interest and must be someone who is prepared to take on the role and who is willing and able to carry out the duties properly.

Advanced Health Directive: An AHD expresses one's wishes in regard to healthcare, life support and palliative care to guide the decisions made on one's behalf by one's guardians, carers and medical staff when one becomes unable to express these wishes oneself (for example due to advanced dementia or being in a persistent vegetative state). Typically, it would provide instructions for:

- Which (if any) life support treatments should be used to prolong one's life and when and under what circumstances to terminate life support.
- Whether palliative care only should be given with no life support treatment.

LEGAL ADVICE

It is advisable to take legal advice in making these documents for a number of reasons:

- i. The solicitor will explain the legal ramifications of making these documents and the powers conferred on attorneys and guardians. They can also advise on suitable people to act as attorneys and guardians taking into account one's individual circumstances, family and family relationships.
- ii. The solicitor can assess one's mental capacity to make these documents by asking some potentially very personal questions. This may seem intrusive but does give evidence of capacity should the validity of the documents or their contents ever be questioned.
- iii. The solicitor will help one determine whether EPA's and EPG's should be "immediate" or activated only on incapacity.
- iv. Many legal practices will offer safekeeping for these documents so that their confidentiality can be preserved and they aren't susceptible to being lost or destroyed.

It is also advisable for the attorney(s) and guardian(s) to seek legal advice as to their duties and responsibilities in undertaking these roles. In particular both are to act in the best interests of the principle, neither are to benefit personally from the arrangement, they should avoid conflicts of interest and they should keep accounts records of their actions.

THE ROLE OF THE STATE ADMINISTRATIVE TRIBUNAL

The State Administrative Tribunal (SAT) is the government body that oversees these matters. Its role is to:

- Activate EAP's and EPG's when medical advice indicates that one no longer has the capacity to act
- Appoint attorneys and guardians in the absence of EPA's and EPG's.
- Resolve disagreements between one's attorneys (if two are appointed) over a particular course of action.
- Revoke an EPA or EPG if there is evidence of abuse.
- Adjudicate and make directions on matters relating EPA's and EPG's and AHD's where it sees fit in order to safeguard the principal.

Although the turnaround time for applications to the SAT is typically several weeks, it is possible to apply for emergency orders where abuse is suspected. Emergency orders and decisions would normally be made within 24 hours, often less.

RELEVANT WEBSITES -For more information, visit the following WA government websites:

- The Public Trustee for matters relating to EPA's and attorneys:
<https://www.wa.gov.au/organisation/departments-of-justice/trust-management-public-trustee>
- The Public Advocate for matters relating to EPG's and guardians: <https://www.publicadvocate.wa.gov.au>



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 **9 OCTOBER 2020**.

The President opened the meeting at 10.05am welcoming the 46 members and 11 visitors. He reminded those present that we were still expected to abide by the social distancing requirement - especially during the morning tea break.

APOLOGIES:

V. Payne, B. & S. Dewar, D. Melsom, W. Cann and P. Turner.

CONFIRMATION OF MINUTES:

R. Wyatt suggested that the Minutes of the last meeting be amended to show details of the link whereby SCAMS can be reported e.g. "this link can be accessed by using abuse@..... (using your own ISP e.g. abuse@inet, abuse@telstra, abuse@optusnet)." The President agreed to amend the Minutes and it was then moved by T. Bailey, seconded R. Wyatt, that the Minutes of the meeting held 11 September 2020 be accepted as a true record. Carried.

BUSINESS ARISING:

WA Seniors Alliance (WASA): At the meeting held on 17 September the positions of Chair and Secretary were approved - R. de Gruchy to continue as Chair, and M. Cain to continue as Secretary. The items for the 2021/22 State submission were discussed - proposed to add an item on Dental Health for Seniors/ Retirees. The next meeting is scheduled for Thursday 29 October where this submission should be finalised. Some discussion on the situation regarding fire sprinkler systems in Aged Care facilities and the correspondence sent to the Minister for Commerce - it is expected that questions will be asked in the State Parliament seeking details of those facilities that are not fitted with automatic sprinkler systems.

Alliance for a Fairer Retirement System (AFRS): Still no activity since the meeting in June. Contact was made with the spokesperson for the AFRS and it was agreed that a meeting would be called after the Federal Budget on 6th October. The report from the Review into Retirement Incomes enquiry has still not been made public - we have been told that it will not contain any recommendations (simply "facts" on the current situation). We continue to press for the public release of this report.

CORRESPONDENCE:

- Emails from the Royal Commission into Aged Care
- Emails re fire sprinklers - J. Quigley, T. Krsticevic, P. Katsambanis, P. Collier
- Email from I. Goodenough - Morning tea (15 October)
- Email to CPSA re use of articles
- Emails from Town of Cambridge (incl. Digital inclusion)
- Email from Rotary Cambridge - Lions Clinic update
- Emails from COTA Australia - Royal Commission/Home Care & "Older Persons"
- Emails re AFRS next meeting
- Emails from National Seniors (2020/21 Federal submission & warning re web-site)
- Email re 2020 Intergenerational Report (after Federal Budget)
- Emails re Local Government Council Rates
- Letters from Greg Hunt & C. Hammond - PBS thresholds
- ACOSS media releases (10)

...../2

CORRESPONDENCE Cont.

- COTA WA Connections - September 2020
- COTA Australia - September newsletter (plus a Budget summary)
- CPSA *The Voice* - 16th, 23rd, 30th September and 7th October
- SMSF Weekly News Digest
- Gold Coast Retirees - October newsletter

FINANCE: M. Harris invited members to look at the financial statement located on the reverse of today's Agenda. Total funds as at 2 October amounted to \$9,253.45 with \$64.00 in outstanding accounts still to be paid. No questions from members.

GENERAL BUSINESS:

Other: Comment was sought on the Federal Budget announced on 6th October. No major issues of strong concern to members - some relief that concessions on superannuation etc. were not attacked.

General discussion on the amount of debt involved and that future generations will suffer the consequences for many years to come (most people agreed that there was no real alternative available).

The President again reminded members that consideration for the Federal Pre-Budget submission for 2021/22 is due to begin shortly and encouraged members to offer suggestions for any additional items they feel might be appropriate. A comment was made that consideration might be given to seeking a reduction in the interest rate paid on the Pensions Loans Scheme (PLS) currently 4.50%.

The November meeting will be our usual Xmas Party and asked members (for catering purposes), to indicate whether they intend to come along - lists are available on all tables. There will be no guest speaker in November.

After the morning tea break, Amanda Liston from Amanda Liston Legal spoke about the various forms of Elder Abuse and what we all need to look out for. Amanda has a wealth of knowledge in Estate Planning, Wills and Enduring Powers of Attorney/Guardianship. In addition to serving on the Committee of the Law Society's Elder Law and Successions Committee, she also serves on the pro bono panel of the State Administrative Tribunal. The power-point presentation was well received and generated many questions from members.

Speakers for the following months are as follows:

13 November	Xmas Party	No guest speaker
12 February 2021	Celia Hammond	Member for Curtin (tentative booking)
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 13 NOVEMBER 2020

***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.***

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

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Ron de Gruchy 9447 1313

Vice-President:

Position vacant

Secretary:

Sharon Goodchild 9386 5875

Treasurer:

Margaret Harris: 9381 5303

Committee:

Margaret Cresswell 0499 968 411

Joe McPhail 9446 7376

Peter Farr 9341 3726

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.

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WASFR NEWS

Is printed by

Celia Hammond

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.