

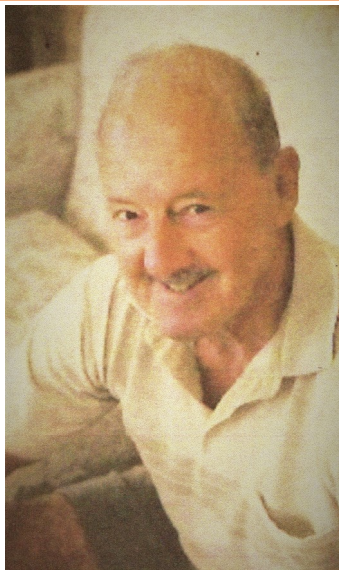


WASFR NEWS

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Happy Mothers day



PRESIDENT'S REPORT

Morning Everyone. At the time of writing the Federal Budget is still one week away. There is always a sense of hope that the government will recognise some of the many issues that we, the public, want to see activated. This year is no exception. However, most of us realise that the unfortunate financial position this country is experiencing will mean that most of what we are wishing for, may not happen. There is a very strong opinion that the unemployed, the disabled, single parents, aged care, and several other disadvantaged groups really do need to be looked after. Yes, us retired folk would like some concessions to be thrown our way, but that may not happen - if it does, then, Whoopee !!

There is no argument that the Medicare, and associated health issues, do need attention. The problems regarding bulk-billing are well known and there definitely needs to be an increase in the amount paid by the government. If this means an increase in the Medicare levy, then so be it. Although, due to the tax concessions on superannuation, many retirees do not pay a Medicare levy and such an increase would not affect those people - some sources have questioned whether such a generous concession can continue to be allowed.

As previously advised, the LMITO (Low & Middle Income Tax Offset) cut out at the end of June last year. This was worth up to \$1,500 in less tax being payable and it would certainly be appreciated if it could be re-instated for the current financial year - possibly a slim chance ? On a similar note, the SAPTO (Seniors & Pensioners Tax Offset) has remained at the same level for the past **23** years - no increases at all !! This is definitely not an example of good government (both Parties are guilty of this). The very least that should be considered is to start indexing the amounts each year.

Another subject that is very important to all of us are the many problems with Aged Care. The much-talked about *Royal Commission into Aged Care, Quality and Safety* was established in October 2018 with their final report being presented in February 2021 - 2 years ago. There are a total of 148 recommendations. As you will understand, it is not possible for the government to implement every one of these recommendations in a short space of time. One that is relevant at the moment is for every Aged Care establishment, as from 1 July 2023, to have a registered Nurse on duty 24 hours a day 7 days a week. With the current shortage of trained Nurses this is just not possible. Several Aged Care establishments have indicated that they will have to close down if this requirement continues to be mandatory - already the PM is considering if this can be delayed (we think it will have to be).

Other issues involve the various costs involved in Residential Aged Care. It is not possible for me to list every single detail involving costs - it takes a qualified professional to be able to advise on this subject. However, we do know that the RADs (Refundable Accommodation Deposits) continue to be (nominally) limited to \$550,000 - but this can be extended to more than \$1 million if an application to the government is approved. Not having the capacity to pay this amount up front means that the alternative is a DAP (Daily Accommodation Payment) - where the interest payable is currently 7.46%. On \$550,000 this amounts to a daily payment of \$112 a day - \$41,030 a year. In addition, there is a basic daily payment of \$59 a day (\$21,528 a year). On top of all this there is a "*means tested*" fee (based on your assets & income) of up to \$358 a day - but capped at \$31,707 a year, and \$76,097 over your lifetime.

Of course there can be additional discretionary charges if you, the resident, wish to enjoy a few "luxury" extras such as wine, clothing, medication, entertainment etc. All these costs do seem to be very high to the average person. One alternative is to try to stay in your own home for as long as is possible - and your children, friends, relatives etc. can put up with you ! Home Care packages are available but, once again, there are rules/requirements involved before you are accepted into this scheme. At the moment I am reading a book written by a lady who has had over 30 years experience in Health and Aged Care, including 9 years as an Assessor with the Aged Care Assessment Team (ACAT), and has also been employed as a Clinical Nurse Consultant (older persons).

This book has over 200 pages and contains a number of worthwhile suggestions regarding which Aged Care systems should be carefully considered. There are several schemes involved - the Commonwealth Home Support Programme (CHSP), the Home Care Package Programme (HCP) and the Flexible Care Programme (FCP). Each of these programmes require a registration with My Aged Care - which can be quite a process ! Once past this initial stage the applicant will be referred to either a Regional Assessment Service (RAS), or an Aged Care Assessment Team (ACAT). In many cases it would be wise to consider engaging the services of someone who knows what it is all about. We understand that there is a potential merger of the CHSP, the Home Care Packages (HCP) and the Short Term Restorative Care (STRC) programmes due to commence on 1 July 2024 which should (??) simplify matters for most people. Further details will be available shortly.

We were invited to attend the launch of the 2023 – 2033 WA Seniors Strategy on 19th April. This initiative sets out the whole-of-government priorities and commitments over the next 10 years "*aimed at supporting older Western Australians to live in ways that are meaningful and important to them.*" There are 4 "pillars" identified where the Department says "*we have critical work to do to ensure WA is a place where everyone feels empowered and supported regardless of their age.*" This strategy is the result of extensive consultations that have taken place over the past 12 months with Seniors groups throughout the State - it is fair to say that some details still need to be explained but we can say that the overall concept is something that we all should support. It will be interesting to see what actual changes are made that will be beneficial to us "oldies".

The last meeting of the Investors Group was held on 13th April. The 2 speakers were Shirley Tascone and Emily Nixon who spent some time explaining the details in Enduring Powers of Attorney, Advanced Health Directives, Probate and Estate Planning. No firm date has yet been set for the next meeting but it is expected to take place towards the end of June. Members are encouraged to consider attending future events.

You may recall that we have previously referred to the possible Class Action being considered by MITRY Lawyers (located in NSW and Victoria), regarding the exclusion of those aged over 65 from the NDIS. The earlier information was that they had around 400 people who had volunteered to be a part of this Class Action, but the latest information we have is that that number has now grown to 800 ! If this continues then the prospect of this Class Action against the Federal government does have a better chance of going ahead. I wonder how Bill Shorten will react to it ?

The WA Seniors Alliance (WASA) actually commenced in August 2008 (under a different name), and we are still lodging joint submissions with the State government. Over the past few years it is fair to say we can't lay claim to many successes - but we continue to meet up with State politicians where we can. At the moment we only have 3 items in our latest State submission - most of the issues that are important to us are Federal matters, and you all appreciate the financial problems that the Federal government has to attend to !

We still need more volunteers to serve on the Committee. The 7 members that currently form our Committee might seem sufficient but we must take into account the occasions e.g. holidays, medical problems etc. etc. where not everyone is available. The "work" is not onerous - although possession of a computer does greatly assist in communications etc. Why not give it a try ?

Our next General meeting is on Friday **12th May** and the guest speaker will be Peter Alcock who will be talking on *Mawson and Wilkins* and their experiences in the Polar regions. Look forward to seeing you there.

Amazing WA — Fascinating and Fun Facts

E. Goodchild

We opened this year's programme with an entertaining talk by Lee Tate which could equally have been entitled "101 Things You Didn't Know about WA". Lee is a senior journalist, author and commentator who has worked across Australia and overseas for many years. He is a regular contributor to *Have a Go News* and can often be heard on Curtin Radio with Jenny Seaton. For several years, he has been compiling a compendium of interesting, generally little-known, and completely unrelated, facts about WA — and has published three books of them so far. His talk at the February meeting comprised a selection of these snippets. He spoke for around 45 minutes, keeping the audience enthralled.

His talk, comprising a series of stand-alone, largely unrelated, self-contained items, does not lend itself to a detailed summary so, instead, I will content myself with a few examples — a small selection provided by Lee, himself, and another small selection chosen by me. Enjoy...

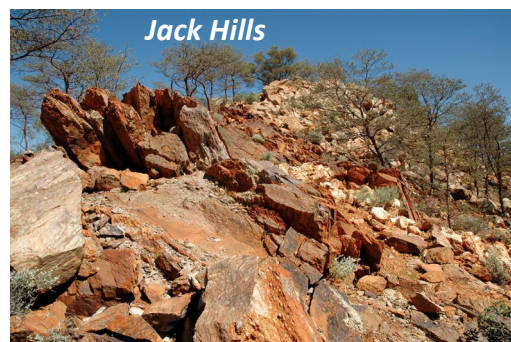
Lee's selected examples:

- a. **More than 500 children and pets were rescued from WA cars in 2021. Many kids had been given car keys to play with and had locked themselves in. Pets inside cars stepped on locks. Around Australia, about 5,000 children had to be rescued — three quarters of whom were under four.**
- b. **WA produces 46 percent of Australia's exports. 75 percent of Australia's 750 tonnes of gold a year is extracted in WA (WA has the largest gold deposits in the world). WA bauxite, processed into aluminium at four refineries, provides 20 percent of the world's total production.**
- c. **A WA black Angus bull was sold to a Lake Grace beef farmer for a State record \$72,000 in 2022. Two months later, a 90-year-old Cranbrook farmer paid a record \$82,000 for a Simmental bull.**
- d. **Tiny WA baby, Bow-dee Na-jar, (Bodhi Najjar) was born at Murdoch's St John of God Hospital at 22 seconds past 2.22pm on 22/02/2022. Bodhi's doctor confessed that the baby's delivery was delayed briefly to have a clean-sweep of twos.**
- e. **Corrigin, two hours east of Perth, pioneered the dog cemetery and holds the world record for the most dogs in a ute — 1,527 — in 2002.**



My selection is:

- a. **Western Australia doesn't really have a proper name, just a geographical description — the western bit of somewhere else! James Stirling wanted to call it Hesperia (meaning the Land Looking West), but this name was not accepted by British officials.**
- b. **The Nullarbor plain is the world's largest single piece of limestone at over 250,000 square kms.**
- c. **The Federal electoral constituency of Durac, at 1.6 million square kms is the largest in Australia and comprises 1/3 of Western Australia. If it was an independent state, it would be the 19th largest country in the world.**
- d. **The world's oldest section of Earth's crust, at 4.3 billion years old, is in WA (at Jack Hills, 800 km north of Perth).**
- e. **Marble Bar set a world heatwave record in 1924 when maximum temperatures over 100o Fahrenheit (37.8o Celcius) persisted for 161 days.**
- f. **The shire of East Pilbara has three towns in its area of 380,000 square km and is Australia's largest shire (Peppermint Grove, at 1.1 square km, is Australia's smallest).**
- g. **Maps made by Chinese sailors dating from 1420 appear to show part of the WA coast, long before the Portuguese started mapping the north coast of WA in 1522.**



These, and many more, are contained in Lee Tate's books.; *Fascinating Fun Facts, WA & the World and Awesome WA*, which are available from *Have a Go News*, Ph: 9227 8283

A Selective History of Sea Rescue

E. Goodchild

As a long-time member of the UK's Royal National Lifeboat Institution (RNLI), I was keen to hear this month's talk by Bob Jacobs, Commander of Marine Rescue, Whitfords and was not disappointed. Bob is also a senior skipper and senior radio operator with the organisation.

Bob presented a selective history of the development of the various measures that we take for granted today and that have made ocean travel safe. All of these safety measures have come together in the formation of the worldwide **Safety Of Lives At Sea (SOLAS)** Convention that applies to every vessel and every master of a vessel afloat anywhere in the world.

He started by giving us a short background of how seafaring developed around the world through the ages, and how fragile seagoing craft were and how vulnerable they were to loss due to poor mapping, bad navigation, bad weather, poor ship design and/or construction and even piracy or war — especially in the days of sail, when voyages could take weeks or months. He cited a number of examples, highlighting

- The capsizing of the *Mary Rose* in the Solent in 1545, with all 400 to 500 people on board lost.
- HMS Royal George* which capsized and sank while being careened off Spithead (Portsmouth) in 1782 with over 800 of the estimated 1200 people aboard lost.
- HMS Gloucester* which, in 1682, ran aground on a sandbank and subsequently sank less than 30 miles from the Norfolk coast. James, Duke of York, and many of his courtiers and other passengers were rescued in the ship's boats and boats from the accompanying fleet, but an unknown number (estimated to be between 130 and 250) of the crew and passengers were lost.

The chance of survival for those on board such ships was negligible unless the event took place close inshore in calm conditions and, even then, they weren't all that high, as shown by the examples above. Survival time once in the water can vary from seconds to a few days. Those lucky enough to escape in one of the ship's boats (NB: NOT, in those days, lifeboats) could survive a little longer — especially if provisioned with food and water — but still would be unlikely to be rescued.

The chances of survivors of a shipwreck out at sea being found and rescued was, until the invention of radio in 1895, remote as there was no way of letting anyone know that: (a) a ship was in trouble, and (b) where that ship was. The RMS Titanic was one of the first instances where nearby (in oceanic terms) ships could be alerted and given the location of the disaster in time to come to the rescue — even then most of the crew and many passengers were lost.

Insurance, to mitigate the financial risks caused by a lost ship, began in the 1680's in Lloyd's Coffee House in the City of London — a venue frequented by ship owners and officers. The association of underwriters, who became Lloyds of London, started formulating ship construction and loading rules to reduce the likelihood of ships being lost at sea.

Coastal Rescue:

Whilst many ships were lost well out to sea, beyond any hope of rescue, many more occurred close to shore and ports. Rescue for the crews and passengers of these latter was sometimes possible when local boatmen were able to get out to the sinking ships. Generally, this was only possible if the wreck occurred near a populated area of coast and in good weather, allowing open boats to be rowed out to the sinking vessel without, themselves, being swamped or overturned.



In 1785 Lionel Lukin designed “unimmergible” boats which used enclosed flotation compartments to prevent them sinking — boats to these designs were probably the first dedicated lifeboats, and were deployed at several locations. Other designs, suited to local conditions were also deployed. However they were still propelled by oars with speed and range limited by the strength and endurance of their crews. It was not until the early 20th century that petrol-driven motor lifeboats allowed rescues to be effected successfully faster and further offshore. Since then, lifeboat technology has advanced steadily, with greater speed, greater range, self-righting capability, radio communications, radar, satellite navigation etc.

The current fleet of RNLI lifeboats exhibit all these advances to give a coverage out to 250 nautical miles offshore with speeds of up to 25 knots. To illustrate the capabilities of modern lifeboats, Bob showed a short video of an RNLI Shannon Class lifeboat braving some extreme weather with steep, breaking waves nearly as tall as the boat is long. An exciting ride, during which it heeled over to more than 90 degrees on the side of a wave and righted itself without trouble. Fortunately, these boats are extremely strong and provide very good crew protection with hydraulic shock-absorbing seats and full harness seatbelts.



Rescue Out at Sea:

Up until about the end of the 18th century, ships only carried a few rowing (and, occasionally, sailing) boats for use in loading stores etc. These were not designed or equipped as lifeboats and nor would they have held the full complement of crew and passengers. With the advent of steamships, especially those designed to carry passengers, some attempt was made to provide lifeboats, although not usually sufficiently to hold all passengers and crew. Generally, these would have been open rowing/sailing boats with some storage for drinking water and provisions — allowing survival for several days or even weeks. However, these boats, themselves, remained vulnerable to capsize and swamping and there was no certainty that they would be found by another ship — Bob gave the example of one of the lifeboats from the Titanic which was only found a month later, capsized with some bodies trapped underneath some 350km from the wreck site. This disaster led to the adoption of the SOLAS convention.

Ships became provided with sufficient lifeboats to hold all people aboard which are boarded directly from the boat deck and then lowered into the water. Some container and bulk-carrier ships have lifeboats on a sloping ramp on the vessel's stern — they are launched by disconnecting a restraining link and allowing them to slide down the ramp and drop into the sea. Bob showed an amusing video demonstrating how to do this and how not to. In the latter case, the lifeboat dropped vertically, bow-first into the water, bounced back up out of the water and somersaulted once before settling right-side-up! This would not have been a comfortable ride in a real situation.

Lifeboats themselves became more sophisticated until, today, ships' lifeboats are fully enclosed, self-righting craft, equipped with radio and location beacons and provisioned for sufficient time to be rescued. Nevertheless, as late as 2007, when the MV Explorer was holed by some sea ice and sank off the tip of Antarctica¹, I did note that the lifeboats were all open — fortunately, the weather was calm.



WA Sea Rescue Services

As for all maritime nations, Australia is responsible for search and rescue in Australian waters, which for this purpose are deemed to cover around 10% of the world's surface! This is coordinated by the Australian Maritime Safety Agency (AMSA) which has some long-range S&R ships and aircraft, but is able to call on any vessels or aircraft for help if needed. Responsibility for coastal sea rescue in WA is delegated to WA police who, in turn, delegate much of the work to 39 volunteer organisations spread around the coast. He gave several examples of the assets called upon for some well-known rescues, including the navy and air force, police assets, dedicated marine rescue assets, civilian ships, and even a passing airliner.

...And Finally

Bob assured us that ocean travel is now one of the safest forms of travel and that, should anything go wrong to “hang on, help is on its way”.

¹ I noted this particularly because we were booked on the Explorer's very next voyage, due to start a couple of weeks later. We obtained a full refund and a significant discount on a similar voyage in 2010 — with fully enclosed lifeboats!

“My time as a new MP”

Summary of a talk by Kate Chaney MP

E. Goodchild

A smaller than expected number of members and visitors came to hear Kate Chaney MP, Federal member for Curtin, talk about her first year in the House of Representatives, her motivations for entering the political arena and what she hopes to achieve during her time in parliament.

As most WASFR members will know, Kate is one of the “independent” Teal candidates elected to the House of Representatives cross-benches last year — indeed, the first female independent Federal MP to be elected in WA.

Now to the talk...

Prior to the beginning of 2022, Kate said that she was not really involved in politics, thinking (along with many of us!) that it was all a pretty revolting business. Again, like many of us, she was not happy with the general direction which Australian politics seemed to be going, in particular the short-term approach that seems to pervade all politics. Then, in January last year, she was approached by Curtin Independent, a community group comprising people from across Curtin who were unhappy about the way they were being represented. After some initial hesitation, she accepted the nomination and ran her election campaign with the help of some 900 volunteers.



Before standing as an independent candidate, she had thought that change could only be affected through one of the major parties. However, on reflection, she felt that a broader cross bench could lead to one of three outcomes:

- pressure from the cross bench could lead to reforms within the major parties, leading to better representation of current community values,
- lead to short-term, issue-by-issue coalitions which could influence government policies,
- lead to the formation of new parties better representing the changing values in the community and which would overtake and oust existing long-standing parties.

She felt that none of these would be a negative outcome.

During her campaign, she noted a number of concerns which were raised by Curtin residents, in particular:

- climate change (and Australia’s record in this). There was a consensus that Australia needs to pull our weight internationally in “climate change action”. She takes a more positive view than many about the effects of doing so — looking for the opportunities to take bold measures and capitalise on climate change action rather than looking at the negatives (i.e. what are we going to lose by taking action?).



- integrity in government and declining trust in politicians (especially as shown in the Morrison government’s refusal to consider the formation of an Anti-Corruption Commission).

She feels that we need to hold politicians to a much higher standard to avoid the otherwise inevitable spiral decline where the widespread perception that politics and politicians are so unpleasant that good candidates just wouldn’t be attracted to the job. She said that this would, hopefully, lead to our getting the politicians that we deserve.

- inclusivity. She feels that current politics are driven by fear.

So, having decided to run, and winning the seat, she entered parliament with her sense of optimism intact. There she found that many of the “teals” appear to share similar characteristics: women who have had successful careers in other areas before having been asked to run by their local communities, being optimistic and driven more by evidence than ideology, looking to the long term, and supporting good ideas wherever they come from.

She finds that being an independent makes her very busy, in particular, having to form a position on every issue and do what she feels is right as she has no “party line” to fall back on. In contrast to her previous roles where working quietly behind the scenes was often the most effective way to get things done, she is finding that it is sometimes more important to work more publicly.

After the first six months, where she was finding her feet and learning how to do the job, she was able to look at areas where she might have an impact. From this, her priorities are:

- to work on issues to which the major parties are not likely to pay attention to - perhaps because they may want to perpetuate the status quo ?
- climate - she worked on the safeguard mechanism to make sure that the industrial sector pulls its weight on decarbonising.
- the Environment Protection and Bio-diversity Conservation Act which will be reviewed this year.
- tax reform, although she is still discovering how best to approach this issue. One of the main issues she sees is that neither of the main parties seem willing to tackle some of the serious longer term issues - both parties are happy to talk about increased spending, but not about how we will pay for it. She feels that, given the electoral promises made by the Labor government, no major decisions are likely to happen during this term. However, she feels that it may be possible to get both the government and the opposition to start talking about the longer term reforms prior to the next election.
- having worked in Aboriginal affairs in several of her previous roles, she is a firm supporter of “The Voice” and will be campaigning to get it through parliament.



An offer was made to those present to contact the office in Floreat if any further questions arose in the future - every effort would be made to provide a satisfactory response.

The Consumer Price Index (CPI) rose 1.4% this quarter. Over the twelve months to the March 2023 quarter it rose 7.0% - compared against a 30 year high of 7.8% in 2022.

The most significant price rises were medical and hospital services (+4.2%), tertiary education (+9.7%), gas and other household fuels (+14.3%). Domestic holiday travel and accommodation increased by 4.7%.

Over the 12 months to March 2023 the highest CPI increase was Adelaide (7.9%) followed by Brisbane (7.4%), Sydney (7.3%), Melbourne (6.8%) with Perth coming in at 5.8%.



GEORGE CARLIN QUOTES

The reason I talk to myself is because I'm the only one whose answers I accept.

Fighting for peace is like screwing for virginity.

That's why they call it the American Dream because you have to be asleep to believe it.

Never underestimate the power of stupid people in large groups.

Religion is like a pair of shoes.....Find one that fits for you, but don't make me wear your shoes.

Men are from Earth, women are from Earth. Deal with it.

The planet is fine. The people are the problem.

Think of how stupid the average person is and realise half of them are more stupid than that.

Scratch any cynic and you will find a disappointed idealist.

I do this real moron thing, and it's called thinking. And apparently I'm not a very good American because I like to form my own opinions.

I don't have pet peeves - I have major psychotic f..... hatreds.

Tell people there's an invisible man in the sky who created the universe, and the vast majority will believe you. Tell them the paint is wet, and they have to touch it to be sure.

Political correctness is fascism pretending to be manners.

If it's true that our species is alone in the universe, then I'd have to say the universe aimed rather low and settled for very little.

How is it possible to have a civil war?

I have as much authority as the Pope. I just don't have as many people who believe it.

The caterpillar does all the work, but the butterfly gets all the publicity.

I often warn people: "Somewhere along the way, someone is going to tell you, 'There is no "I" in team.' What you should tell them is, 'Maybe not. But there is an "I" in independence, individuality and integrity.'

Life gets really simple once you cut out all the bullshit they teach you in school.

The word *bipartisan* usually means some larger-than-usual deception is being carried out.

When you're born into this world, you're given a ticket to the freak show. If you're born in America you get a front row seat.

A good motto to live by: 'Always try not to get killed'.

Some people have no idea what they're doing, and a lot of them are really good at it.

If your kid needs a role model and you ain't it, you're both f.....

It's important in life if you don't give a shit. It can help you a lot.

KEEPING THINGS IN PERSPECTIVE

It's a mess out there now. Hard to discern between what's a real threat and what is just simple panic and hysteria.

For a small amount of perspective at this moment, imagine you were born in 1900.

On your 14th birthday, World War I starts, and ends on your 18th birthday. 22 million people perish in that war. Later in the year, a Spanish Flu epidemic hits the planet and runs until your 20th birthday. 50 million people die from it in those two years. Yes, 50 million.



On your 29th birthday, the Great Depression begins. Unemployment hits 25% and the World GDP drops 27%. That runs until you are 33. The country nearly collapses along with the world economy.



When you turn 39, World War II starts. You aren't even over the hill yet. Between your 39th and 45th birthday, 75 million people perish in the war.

Smallpox was epidemic until you were in your 40's. It killed 300 million people during your lifetime.

At 50, the Korean War starts. 5 million perish. From your birth, until you are 55 you dealt with the fear of Polio epidemics each summer. You experience friends and family contracting polio and being paralyzed and/or die.

At 55 the Vietnam War begins and doesn't end for 20 years. 4 million people perish in that conflict. During the Cold War, you lived each day with the fear of nuclear annihilation. On your 62nd birthday you have the Cuban Missile Crisis, a tipping point in the Cold War. Life on our planet, as we know it, almost ended. When you turn 75, the Vietnam War finally ends.

Think of everyone on the planet born in 1900. How did they endure all of that? When you were a kid in 1985 you didn't think your 85 year old grandparents understood how hard school was and how mean that kid in your class was. Yet they survived through everything listed above.

Your parents and/or grandparents endured all of the above – you are called to stay home and sit on your couch for a few weeks - big deal!

Perspective is an amazing art. Refined and enlightened as time goes on. Let's try and keep things in perspective.

Aldo Fomiatti



I've sure gotten old!

I've had two bypass surgeries, a hip replacement, new knees, fought prostate cancer and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to blackouts. I have bouts with dementia; I have poor circulation; hardly feel my hands and feet anymore. I can't remember if I'm 85 or 92. Have lost all my friends.

But, thank God, I still have my driver's license. .





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 **14 APRIL 2023**.

The President opened the meeting at 10.05am and welcomed the 28 members and 13 visitors present. He reminded everyone that we are privileged to have M/s Kate Chaney as our guest speaker today. We expect that there will be a number of questions and everyone is asked to keep the questions short, and relevant to the topic under discussion. Mention was made that the voluntary cash donations to cover the costs of providing tea/coffee and biscuits etc. were becoming smaller - possibly due to the fact that people are not now normally carrying much cash. Perhaps members might consider this in future. A reference was also made to Colin Atkinson reaching 84 today and Gloria Lygne who will be turning 98 next Tuesday. Best Wishes to both.

APOLOGIES:

V. Payne, R. & J. Dawson, B. Arnold, M. & K. Barker, J. McPhail, J. Yeatman, W. Court, B. Bartlett, T. Bailey, A. Schipp and Y. Butters.

CONFIRMATION OF MINUTES: Moved R. Wyatt, and seconded by R. Ellis, that the Minutes of the meeting held on 10 March 2023 be accepted as a true record. Carried.

BUSINESS ARISING:

Investment Group: The last meeting of the Investors group was held on 13 April (yesterday). There were 14 members in attendance to listen to **Shirley Tascone** and **Emily Nixon** discussing Enduring Powers of Attorney, Advanced Health Directives, Probate and Estate Planning. P. Farr commented that there were some important matters that, generally, are not widely understood, nor appreciated. One example in relation to the signing of a Will is that it is essential that the same pen be used by all signatories. The wording must be non-ambiguous and clearly set out the wishes of the person making the Will. In the possible event that one appointee may be unavailable when required to act, it is essential to have more than one person being appointed on an Enduring Power of Attorney (2 plus a "substitute" is common). Although no firm date has yet been set for the next meeting it is expected to take place in 2 months time.

WASFR web-site: Work on the overhaul, and update, of the WASFR web-site is almost completed. The web-site is now fully functional - members are encouraged to notify E. Goodchild if any problems crop up. A message has been received from iiNet that they will be withdrawing their email Hosted Exchange service as from 30 April 2023 - we have been aware of this happening and all necessary steps have been taken.

COMMUNICATIONS:

- Email to Don Punch (Minister for Seniors)
- Emails re guest speakers
- Email to Treasury - Objective of Superannuation (copies sent to several other organisations)
- Email re WASA meeting - Sue Ellery 27th April, Donna Faragher & Steve Thomas 15th May
- Emails from Town of Cambridge
- Emails from National Seniors - inc. *NSA Connect* 11th, 17th, 24th & 31st March, 7th April plus "Our Generation" 11th March, media releases 16th & 22nd March and "Objective of Superannuation"
- Emails re Investors meetings
- Email to ABC - 2023/24 Federal Pre-Budget submission
- Emails re the NDIS - possible Legal Class Action
- Email from Bunbury - shortage of executive
- Email from Kate Chaney - March newsletter
- Email re Hansard 9th March - I. Goodenough
- Emails re possible meeting with new CEO of COTA Australia (?? April)

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COMMUNICATIONS: cont.

- Email re Hansard 9th March - I. Goodenough
- Emails re possible meeting with new CEO of COTA Australia (?? April)
- Emails re WA Seniors Strategy - Launch of *WA Seniors Strategy 2023–2033* on 19th April
 - R. de Gruchy will attend
- Email from Gold Coast Retirees - Investor group
- COTA Australia - survey (Digital technologies for Health, Medicare Online, My Health Record etc.)
- COTA WA *Connections* - March & April newsletters
- ACROSS media releases (7) plus copy of their 2023/24 Federal Pre-Budget submission (71 pages)
- *SuperGuide* - March newsletter
- SMSF Weekly News Digests (6)
- Brisbane North Retirees - April newsletter

FINANCE: The Treasurer, M. Harris, invited members to look at the monthly financial statement printed on the reverse of today's Agenda. Funds available as at 6 April were \$5,780.66 with outstanding accounts totalling \$50.00. No questions from members.

GENERAL BUSINESS:

Legislation of the Objective of Superannuation: The President had previously spoken about the proposal to legislate the objective of superannuation and that WASFR had lodged a submission. Copies of this submission have been placed on tables - members were invited to comment. Discussion followed that included references to submissions lodged by other retiree organisations. It may be some time before the final wording is approved by the Federal Parliament.

Home Care packages: The Older Persons Advocacy Network (OPAN) is holding a webinar for older people, their families and carers on Tuesday 18 April (next week). Topics will include recent changes, what is included and what is excluded plus where to go for information and support. The webinar will be followed by a live Q&A session.

After morning tea the President introduced the Federal Member for Curtin, M/s Kate Chaney. Kate began by speaking about the time prior to the last election where she finally decided to run for Parliament. Prior to this decision Kate had enjoyed various levels of employment - including 7 years at Wesfarmers, 4 years at Anglicare as a Director and time at Perth Airport as the General Manager, Business Development. Kate is a qualified Lawyer and has worked as an independent consultant. She received a number of questions from members, and visitors, and was able to pass on her experiences as an independent member of Parliament. A sincere vote of thanks was given to Kate at the conclusion of her presentation.

Speakers for the following months are as follows

12 May	Peter Alcock	<i>Mawson and Wilkins - Poles Apart</i>
9 June	Merinda Willis	<i>Cyber Attacks and Scams (Dept. of MIR&S)</i>
14 July	Ian Kemp	<i>Australia: Radio-active for decades to come - the new dawn of radio astronomy and the SKA</i>

Confirmed

Date

NEXT GENERAL MEETING: **FRIDAY 12 MAY 2023**

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.

State & Federal Advocates for Fully and Partly Self Funded Retirees

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
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201 Bagot Road
Subiaco WA 6008

Email: littlejim2@optusnet.com.au

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Ron de Gruchy 9447 1313

Vice-President:

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Treasurer:

Margaret Harris: 0417 991 947

Committee:

Margaret Cresswell 0499 968 411

Joe McPhail 9446 7376

Peter Farr 0419 905 864

Robert Ellis 0458 953 805

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.

WASFR NEWS

Is printed by

Kate Chaney
Member for Curtin



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TALK TO RON, SHARON OR MARGARET
IF YOU WISH TO GET INVOLVED.



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Searching for
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