

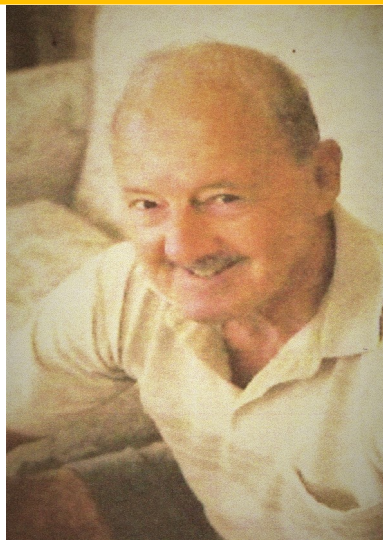


# WASFR NEWS

**Volume: 8 issue: 4**

**November 2023**

**Page: 1**



## PRESIDENT'S REPORT

Morning Everyone. Despite all the troubles in this World - Russia/Ukraine, Hamas/Israel (plus Lebanon, Syria and Iran), we need to maintain a level of optimism. "The Voice" Referendum is now history and this country now needs to get back on track and start (a) looking after people and (b) looking after the economy - including the huge amount of debt that continues to escalate.

The Share Market is not looking that flash at the moment, but as we all know, it will bounce back - the problem is when !

As you all know, we had the privilege of having the WA Minister for Regional Development; Disability Services; Fisheries; Seniors and Ageing; Volunteering (Don Punch), as the guest speaker at our September meeting. A series of 12 questions had been sent to the Minister's office 2 weeks prior to the meeting to allow some time for proper research before delivery. Don was able to respond to most of the questions - a few topics needed to be sent to other Ministers for their input (still waiting).

### In this issue:

President's report	1 - 2
Switzerland	3 - 4
WA Seniors Minister	5 - 8
Humour	9
Minutes	10 -11
Committee & Contact details	12

Unfortunately, we can't say that any of the responses were what we could describe as "encouraging". One example was the request for the current concession on Local Government Council Rates to be increased to a maximum of \$1,000 from the current limit of \$750. This \$750 limit has not been changed since its inception 7 years ago. As you may recall, prior to 2016, there was no fixed limit - just the 50% discount, but the Barnett government chose to cut it back to a maximum of \$750 (of course, only available to holders of a Centrelink Age pension card, or the CSHC). The Minister's response merely pointed out that WA, when compared to the other States, enjoyed the highest level of seniors concessions from his government - and left it at that.

The long-standing issue regarding Stamp Duty concessions for Seniors when downsizing/moving to an alternative residence, was raised but there is no Interest being shown by this government to consider providing such a benefit. There is support from the Real Estate people, plus from other organisations, for this concession to be considered, but the official response is that this is a source of government revenue and no changes are intending to be made.



*Merry Christmas!*



Oral Health for Seniors is a very important issue but, once again, there was no indication that the government would take this on board. The Minister's comment was that this is a joint Commonwealth/State problem and there is little that can be done from this side of the rabbit-proof fence. Whilst this may be true, it would have been encouraging to hear of some effort being made to rectify a very poor situation. Some of the statistics regarding Oral Health are quite concerning e.g. the average wait time for the recall wait list (as of June 2023) was 21.7 months. The General wait list had 13,931 people waiting for treatment and the Recall wait list comprised 41,268 people. The Australian government is supposed to be considering this problem - they have stated that a recommendation "requires further consideration".

Further details of questions asked, together with the Minister's responses, are on pages 5 – 8.

Aged Care continues to be at the forefront of government activities. The Council of Elders is approaching the end of their 2 year term of duty and nominations are being called for the next 2 years. The Council has been meeting 9 – 10 times per year and the Minutes of the meetings can be obtained at [Aged Care Council of Elders | Australian Government Department of Health and Aged Care](#).

The Aged Care Taskforce is due to produce their interim report by the end of October, but indications are that this report will not be available to the public - will be mainly for advice to the government. A few rumours have been circulating - one of which is that consideration (only) is being given to the abolition of the Refundable Accommodation Deposit (RAD). In my humble opinion this would not be welcomed by many retired folk - the alternative (a Daily Accommodation Payment), is not refundable and, at the moment, carries a maximum permissible interest rate (MPIR) of 8.15%.

There is an issue that has only recently arisen and that is the subject of Public Liability Insurance. Up until now we have been under the impression that the insurance held by the Cambridge Bowling Club has covered anyone attending one of our monthly general meetings (including the committee meetings). A recent email from an Eastern States organisation started deeper enquiries as to the extent of insurance coverage we might expect if an incident happened to occur at one of our meetings. At the time of writing, we have not completed our enquiries - we are in contact with several Insurance Brokers and have yet to make any decision. If any one of you have any experience in this field we would certainly appreciate hearing from you.

We all are aware of the potential changes in superannuation that are projected to occur in July 2025 - mainly the \$3 million limit on tax free superannuation. Apart from no level of indexation, there has been some concerns expressed that inclusion of unrealised capital gains is not acceptable. Various groups have expressed their feelings and, in my opinion, have put forward good grounds that warrant a re-think on this unpopular feature. With another federal election due before this is due to be introduced, it is quite possible that some changes might take place - if nothing else, it could be deferred to a later date.

Two weeks ago the Minister for Seniors announced the creation of a "*Seniors Peak Body*" and invited expressions of interest/tenders from interested groups (deadline of 14 November 2023). It is claimed that this "*Peak Body*" is one result from the WA Seniors Strategy that was launched in April this year. We have made a few tentative enquiries regarding nominating for this initiative but are now wondering what exactly is being proposed. It seems that the government is hoping to appoint one group/organisation who can "*represent older people in WA and will work collaboratively with the State Government to drive positive outcomes.*" On the face of it, this seems reasonable, however, we now discover that the Minister wants a single point of contact that, hopefully, will represent the thoughts/wishes etc. of "community sector organisations". Again, this looks to be OK, but past experience has shown that some organisations that might qualify for this initiative have not shown a willingness to meet, and discuss such matters, with other groups. The guidelines indicate that a small not-for-profit business, with less than 20 people, is required to operate as a commercial business with an annual budget of no more than \$250,000 pa. It will be interesting to see (a) how many organisations nominate, and (b) who will be successful.

As a general comment, the WA Seniors Alliance (WASA), representing 7 different retiree organisations, has been in existence since August 2008, but this government seems to want something a bit more. It must be conceded that WASA is, primarily, concerned with getting better conditions for retirees - and has not become involved with activities such as Men's Sheds, Aboriginal and Torres Strait seniors, seniors from LGBTQ+ backgrounds or from a Cultural and Linguistically background nor seniors at risk of elder abuse.

On 26th September I was invited to appear before a Senate Committee Hearing (in Perth), on the Cost of Living. I was one of 4 participants - the others represented A.I.R., Volunteering WA and Grandparents raising Grandchildren. All of us were able to give short comments on how the current rate of inflation was affecting the community. One of the Senators spoke to me after formalities had been completed and I was asked to provide further information on the disparity between the indexation of the Age pension and indexation of pensions received by ex-Commonwealth employees.

Our next meeting is on **Friday 10th November** where we will be entertained by the Band "*Fragments*" - they are the same Band we enjoyed last year. There will be some Xmas raffles plus the usual tasty light lunch that does seem to be popular. There is no guest speaker. Look forward to seeing you there.

Ron de Gruchy

## ***If Switzerland Ran Australia***

E. Goodchild

Our Speaker for August was one of our own members, Ian Stann, who gave a very thought-provoking (and entertaining), talk on the deficiencies of the Australian form of government, contrasting it (somewhat tongue-in-cheek) with the Swiss form of government.

His list of deficiencies in our government and economy (with most of which, I suspect, we can all agree) include:

- \* The high proportion of casual and part-time jobs (the gig economy) — around 25% of the workforce,
- \* The high proportion of people working for the government (~25%) and for large (non-manufacturing) corporations (~25%) — most of which could be classified as non-productive work,
- \* The apparently low proportion of people over 65 paying taxes,
- \* No significant manufacturing industry,
- \* Over-reliance on mineral exports to sustain the economy with some 70% of our exports being iron ore, coal and gas whilst most of our processed oil (petrol, lubricants etc.) is imported from Singapore. All of which means that the economy is based not on wealth creation but rather on selling dirt. Ian pointed out that we export iron ore at around \$100/tonne and then re-import it in the form of cars etc. at between \$20,000 and \$100,000 per tonne. All the added value is created in China, Japan South Korea and Germany — he likened it to selling the family silver to live on.



His premise that we are badly governed (many might agree!) is supported by the following (amongst many others) signs:

- \* Numerous Royal Commissions into problems that should be addressed as a matter of course,
- \* Corruption and malfeasance in high places (the banking scandals, Robodebt etc.),
- \* Much-touted free trade agreements that amount to nothing (with China, for example, where things will always be in China's favour and used to exert political pressure),
- \* Reliance on multi-national consultancies such as PricewaterhouseCoopers and Ernst & Young to advise government rather than the Commonwealth civil service,
- \* Housing prices out of control,
- \* Very low taxation of mining and LNG companies compared with other countries,
- \* Privatisation of government functions and businesses (personally, I disagree that all privatisation is a bad thing, nevertheless, some government functions can only operate successfully under full government control).

Ian then described how the Swiss do things and contrasted this with the way Australia, UK (and others) do them.

### **The Political System**

The Swiss political system is largely unique. It is based on a proportional representation model whereby the number of parliamentary seats allocated to each party is (approximately), in proportion to their share of the national votes (there is no pretence of local representation as we have here and in the UK). Of itself, this is not unique, the Australian Senate, New Zealand, and several European countries use a similar model.

Where the Swiss system differs is that it attempts to achieve results consensually rather than adversarially — *“let's cooperate to sort this (whatever this happens to be) out for our mutual benefit and for the benefit of Switzerland”*. In contrast, our adversarial systems (political, legal and industrial), operates on a *“fight for what you want”* basis and has devolved in recent years into outright unreasonably antagonistic opposition. He argues that this is wasteful of resources and, at the political level, could be ameliorated by proportional representation (PR) whereby the parties are represented in Parliament in strict proportion to the proportion of the vote they get (over the whole country).



Of course, this means that one would no longer have a local member to represent the constituency views to the parliament but, he argues, in fact, most MP's represent their party above their constituency.

As with other systems, a majority of the available seats is required to form a stable government; in most cases this would require the formation of a coalition on two or more parties to make up the 50+% of seats. This contrasts with Australia where most governments are formed with one party having a majority in the House achieved with less than 50% of the total vote.

The Swiss PR system is unique in that the Cabinet membership is drawn from all the parties in proportion to their proportion of the vote (obviously rounded to prevent the need for fractional membership) and no party is counted unless it achieves at least 5% of the vote. Each member runs a section of the government — ideally with a portfolio that aligns with their (or their party's) priorities and there is a rotating chancellorship (not limited to the largest party). Another unique aspect is that politicians are only paid half time and are expected to have a job outside politics — intended to keep them in touch with the community.

Where the Parties cannot reach a consensus on an issue, it is put to the people in a referendum — typically, they hold three referenda each year. Furthermore, the people can propose new laws, or changes to existing ones by a petition by 100,000 voters or more — the Parliament must then debate the issue and, if necessary, call a referendum using the wording of the original petition.

Ian also suggested that the powers and responsibilities of State governments should be reduced to make them more like local government (albeit on a grander scale), which would further unify the country.

I suspect that we can all think of things which should be under central, unified control — my first suggestions would be vehicle and driver licensing and road rules!

### **Business and Trade**

This is another area of major difference between Australia and Switzerland. Australia subscribes to the free market model to develop and sustain our industries and trade, depending largely on ineffective “free-trade” agreements with countries like China, India, the US and the EU. It is notable that those countries/blocs all support their own industries, either overtly (China, India) or more covertly (the US and the EU). This, together with more favourable tax regimes in some of these places, ensures that they, not Australia, host big industries. The net result is that Australia has a systemic and inevitable trade deficit. Ian pointed to a report written in 1955 stated that Australia could choose either the High Road or the Low Road for industrial development — Australia has clearly chosen the Low Road (or as Keating put it, the route to a Banana Republic). China, by contrast, has chosen the High Road (as have Japan, South Korea, Taiwan, Germany and, of course, Switzerland). All have healthy wealth-creating industries and run a trade surplus.

Ian suggested that the way to correct this is for government to be more active in picking and supporting winners from the Big Five industry groups — Information Technology, Medical and Pharmaceuticals, Machinery (electrical and mechanical), Transportation and Fine Chemicals. These groups are research-intensive and employ large numbers of highly trained and well-paid people. Australia has none of these — even CSL, an Australian company, set up production in Switzerland because of the favourable tax (and probably social) conditions there. In Australia, the bulk of jobs are in low-technology or service industries and we currently sit between Peru and Kazakhstan in industrial development.

### **Other Government Departments**

Ian talked briefly about the differences in some other government responsibilities, including taxation, defence, education, social security and immigration. Here, Ian admitted, the comparisons need to be viewed in the context of the very different situations the countries find themselves in. Nevertheless, he contrasted the complexity and ineffectiveness of Australian government with the Swiss — to our disadvantage.

In conclusion, Ian feels passionately that “things could be done better” (albeit not necessarily in exactly the Swiss way), but that nothing will improve until we, as a nation, recognise that there is a problem with our government system and that something needs to be done about it.

*Editor's note: Switzerland is a very much smaller country than Australia with a smaller population (around 8.8 million people), and no compulsory voting - so it is much easier to have referendums (when deemed to be necessary).*

## Don Punch, WA Minister for Seniors

E. Goodchild

Our guest speaker at the September meeting was Don Punch, WA Minister for Regional Development; Disability Services; Fisheries; Seniors and Ageing; Volunteering. Don gave a short opening talk covering firstly his background, growing up in regional WA, his career both in the private and public sector, the portfolios he has held as a Minister in the state government and his qualifications to speak about seniors, and then moving on to the WA Seniors Strategy.

He introduced this topic by commenting on the prevalence of ageism and being defined by one's age rather than who one is and what one can do — recommending that one should not allow age alone to dictate one's actions or ambitions “... *if you want to drive a race car round and round a race track at top speed, go and do it*”. (Referring to his wife's taking up autocross at age 71).

Prior to the development of the WA government's Seniors Strategy, it was running a number of disparate and unco-ordinated programmes to help seniors. The purpose of the Seniors Strategy is to focus the government's efforts on what seniors, themselves, feel they need to live a happy, fulfilling and engaged life (rather than what the government thinks they need). It started with a survey of seniors sampled from all areas of the state on what their two or three main priorities were. Top of the list, unsurprisingly, was health and wellbeing, followed by social connection and engagement (and not becoming increasingly invisible as one ages). Other priorities include: community accessibility (not only physical but also being part of, rather than being segregated from, the community), and being heard, rather than being ignored, on issues not only pertaining to seniors but also on wider issues. An important principle that emerged while developing the strategy was that government should seek input from, and engage with, older people on all its activities. The Seniors Strategy enjoys support from other government agencies, with commitments to work together in this respect.

A five-year action plan has been developed, setting out the actions each agency can take to address the issues identified in the consultation. Funding was identified in the last budget to give seniors a voice through a “peak body” structure and grants have been made available to local government to “build connection” and enhance accessibility for seniors. A campaign to raise awareness of ageism is being funded — increasingly important as the population ages. Funding has also been provided for legal aid to help combat “elder-abuse”. The strategy also includes supporting organisations that provide opportunities for seniors to remain engaged and working with other organisations to become more attractive to seniors.

The existing Senior's Card programme and the Safety and Security rebate scheme continue alongside the Strategy initiatives. Following this, Don responded to the 12 questions forwarded to his office by WASFR and then to some additional ones from the audience. The questions (summarised for brevity), and summaries of the Minister's responses are given below:

**WASFR:** Will the Minister consider raising the cap on **Local Government Council Rates Concessions** from \$750 to \$1,000 for those Seniors in receipt of a Centrelink Age Pension or a Commonwealth Seniors Health Card? This cap has not changed for the 7 years since its inception.

**Reply:** He pointed out that in WA we have the most generous local government seniors' rebates of all the states (e.g. \$250 in NSW, \$253 in Victoria). Nevertheless, he recognises that inflation is affecting many people at present and will raise it with the Finance Minister, Sue Ellery, who has responsibility for this matter.

**WASFR:** Will the Minister consider providing the same value of **Stamp Duty concession** to Seniors who are downsizing their place of residence to those receiving the First Homeowners Stamp Duty concession (a “once only” concession)?

**Reply:** This falls under the Treasurer's responsibility and the answer is “No” for a number of reasons — mainly due to stamp duty (along with land tax) being critical sources of state government revenue. Mr Punch assured the meeting that a lot of work goes into managing the state's finances! In addition, experience has shown that reducing the cost of property transactions in one area (such as stamp duty) merely allows the price to rise in other areas in compensation with little or no net benefit.

**WASFR:** Will the Minister give a commitment to support increased funding for extending the **Oral Health programme for Seniors** and reducing wait lists for Seniors in possession of a WA State Government Seniors card? Secondly, can the Minister give an update on the number of Seniors in WA waiting for oral health first appointments, and follow-up appointments?

**Reply:** This is a joint federal and state funding responsibility. Discussions with the Minister for Health and the Commonwealth are taking place on funding options for such a move. Mr Punch agreed wholeheartedly that oral health is very important to overall physical and mental health and supports this idea. Mr Punch did not actually comment on the second part of the question.

**WASFR: Emergency Service Levy (ESL):** Will the Minister commit to a review of how the ESL is calculated so that all residents in Western Australia are charged the same rate in the dollar no matter where they live?

**Reply:** This has been discussed with the Emergency Services Minister. The ESL is calculated in relation to the level of services provided in an area, basically on the distance to the nearest Fire station. He gave his opinion that it would be unreasonable for someone living in an area with little or no emergency service provision to pay the same as someone living close to such amenities.

**NOTE: WASFR believes that proximity to a Fire station should NOT be the criteria for charging much higher rates of the ESL - fires in country areas are much more expensive to control. Also, in addition to fighting fires, the ESL covers**

- road crashes, and accidents, on roads all over the State
- hazardous and toxic spills
- storms, cyclones, tsunamis
- floods, earthquakes
- searches for missing persons
- cliff and cave rescues
- possibility of terrorist attacks (e.g. airports, train stations, sports ovals)
- civil disturbances - including domestic and public riots.

There are concessions available for the ESL (see Concessions WA) including 50% rebates for Commonwealth Seniors Health Card and Pensioner Concession Card holders. He was unsure what else may be available — he will clarify this in a written response to WASFR in the near future.

**WASFR Riposte:** During questions, R de Gruchy (WASFR) disputed the logic behind differentiating the ESL by location (see above). If the government is not willing to set a single unified ESL rate for everyone, how about creating a separate (lesser) rate for seniors?

**Reply:** Mr Punch undertook to pass R de Gruchy's notes on this matter on to the Emergency Services Minister and obtain a full explanation of the rationale behind the existing system.

**WASFR:** Can the Minister provide an update on the aims and achievements of the **Positive Ageing Alliance** since its inception in March 2021? Does this Alliance have a completion date, or is it open-ended? Secondly, can the Minister provide a list of the current organisations, and the names of those who represent these organisations?

**Reply:** The Alliance is a group formed through COTA WA which meets with the Governor (Chris Dawson) but, since they have not interacted with Mr Punch or his agency, he has little other information about them or their meetings. He is aware that it is chaired by Carmen Lawrence (former politician and State premier), hosted by the Governor and Mrs Dawson, and comprises representatives of businesses which provide services to the elderly, but knows little else. He referred WASFR to COTA WA for more information.

**WASFR:** Can the Minister outline what is being done to improve **transport options** (including the issue of Taxi vouchers) so that Seniors can more easily attend medical appointments and social functions, especially in the outer suburbs where the use of public transport may not be feasible?

**Reply:** Older people with a disability which prevents them using public transport may be eligible under the Taxi User subsidy Scheme run by the Department of Transport. Those without are not eligible. However, he noted that new public transport infrastructure, such as Metronet, will incorporate senior-friendly features.

**WASFR:** Will the Minister commit to a review of the manner in which **Land tax** is calculated, with the intention of abolishing the aggregation of property values across multiple properties for those Seniors in possession of a senior's or pensioner's concession card?

**Reply:** This is the responsibility of the Minister for Finance who, on being consulted, answered "No". The reasons given as to why not are complex but include:

- aggregation is a means to prevent tax avoidance by separating parcels of land into different ownerships.
- it ensures equity between different landowners, e.g. an owner with a single plot worth \$X pays the same tax as another with several less valuable plots whose combined value totals the same amount.

**WASFR:** Will the Minister consider extending the times for **free travel** on public transport for WA Seniors, Aged and Disability Support Pension cardholders, to commence at 8.30am for zones 5 to 9, in lieu of commencing at 9 am?

**Reply:** The current restrictions on free travel during peak hours is to help with the management of the load on the public transport system and assumes that there is less need for seniors to travel during these periods. He suggested that there was scope for further discussion on the subject with the Minister for Transport (though he did not appear to commit himself to holding those discussions).

**WASFR:** What is the WA Government doing to promote "suitable **small-scale housing** for seniors" — i.e. not high-rise apartments and not expensive?

**Reply:** The government's current focus is on "social housing" to address the problem of homelessness. He mentioned the 1,500 social dwellings rolled out in the last 18 months and the \$2.7billion commitment to producing social and affordable housing, which will include small units suitable for seniors. He noted that there is a shortage of suitable housing for many groups, not just seniors, and especially in regional areas where he blamed "*market failures for the shortage of suitable housing*". The government is looking at ways to finance affordable housing for seniors in regional WA to avoid the necessity to move to the metro area. He added that supply-chain constraints are limiting the ability to construct new housing.

**WASFR:** Can the Minister outline what is being done to provide a more friendly and accessible range of **social activities** for seniors, especially in the outlying suburbs? Examples might include Mens Sheds, Libraries, Senior Citizens meeting places etc.

**Reply:** This subject came up as part of the Seniors Strategy — connection and engagement. There is no defined programme covering this topic; rather it is a combined responsibility of government, local government and communities, themselves with a strong connection to volunteering. Improving access to such activities by seniors is being considered on a case-by-case basis with local government.

**WASFR:** Can the Minister outline what is being done to improve the availability, reliability and cost efficiency of **maintenance services** such as: general handyman assistance, gardening, window and gutter cleaning etc. so that Seniors can safely remain in their homes for longer?

**Reply:** Mr Punch appeared to avoid the actual question but advised on how to deal with substandard service from such people — if the service was provided under an Aged Care package, one needs to seek redress through the care package provider. If the substandard service was provided outside a care package by a tradesperson or handy-person then one can complain to the Department of Commerce who will take it up as a consumer complaint. Under the safety and Security Rebate scheme, where the work must be carried out by qualified and registered tradespeople, someone doing substandard work will be removed from the register of approved suppliers.

**WASFR:** What support can the Minister give to Seniors in lowering the **mandatory draw down percentages** of superannuation funds applicable to people over the age of 60 ?

**Reply:** This is a federal government responsibility and not something which comes under Mr Punch's, or even the state government's remit. However, Mr Punch is happy to provide feedback from this forum to the relevant federal government minister.

### Questions from the Floor of the meeting

**Q1:** What is your view on a **different housing model** [for residential Aged Care] given that the hotel-style multi-storey model is not effective? Smaller facilities have proved very successful overseas (in Scandinavia and The Netherlands).



**Reply:** Mr Punch's immediate response was that his aim was to keep people out of residential care as far as possible. However, the Aged Care system in Australia is "institutional" with all its difficulties. He concurred that small-scale care [facilities] are better than large-scale ones, which tend to be impersonal and isolating. A sense of ownership and belonging and direct input from relatives is important for both physical and mental health. Funding is a problem with many care facilities reporting marginal financial viability.

**Q2:** Would you consider **funding for WALSA** (WA Limb Service for Amputees) to cover not only the provision of prostheses for lower-limb amputations (as at present), but also, in cases of single-leg amputations, to provide medical support for the rest of the body which will suffer additional stress and wear and tear as a result of the amputation and prosthetic limb. At present, no such support is available in WA.

**Reply:** Mr Punch had not come across this issue before but understood the concern expressed and will follow this concern with WALSA.

**Q3:** The rules concerning **Powers of Attorney, Powers of Guardianship etc.** and supported decision making vary from state to state. Is the Minister prepared to approach the federal government to get the rules aligned Australia-wide?

**Reply:** The WA Attorney General is in discussion with the Federal Attorney and his counterparts in the other states on this issue. The results of these discussions will translate into future state and federal legislation, which should lead to a more unified set of rules. Mr Punch will seek an update from the Attorney General and feed this back to WASFR.

**Q4:** Is anything being done about the horrific **abuse perpetrated by the Public Trustee** against elderly and disabled clients?

**Reply:** This is another topic that the WA Attorney General is dealing with. Mr Punch will again seek an update from him on what steps are being taken to sort out the funding.

**Q5:** Why do we not select and adopt **models of government services** from countries other than the US and Canada i.e. such as the Netherlands and Scandinavia?

**Reply:** Mr Punch replied that his department was actively looking at national and global trends in various policies applicable to seniors.

**Q6:** We constantly hear about **Aged Care** being a big problem and there is a need to raise taxes/levies to pay for it. The questioner felt that many people could afford age care privately.

**COMMENT:** *Maybe many people can, however, not everyone can.*

**Reply:** Mr Punch commented that **Aged Care**, like the NDIS, is actually an investment in people's quality of life and that it should not be seen as a cost. However, there is a problem of variable quality and some can be very institutional - which is harmful to both physical and mental health. The need is to ensure a good quality of care and that no-one is either isolated or excluded.

**Q7:** The **funding for Carers WA**, who from the questioners' experience provide a wonderful service under the Aged Care system, is very tenuous. Their funding model should be more certain so that they can continue to provide such good care services.

**Reply:** Mr Punch meets with Carers WA a couple of times a year and the funding issue has not been mentioned - nor has Minister Winton (Minister for Community Services), spoken of it. Don said that he is a strong supporter of Carers WA and will talk to the Minister about this,

**Q8:** A non-relevant question was asked about why some MPs assume the title "**Honourable**" on being elected.

**Reply:** Mr Punch responded that that title reflects the office as a representative of the Crown - rather than the individual who holds that position.

**NOTE:** *This summary is of the discussions taken during the meeting. The supplementary written responses to these questions provided by Mr Punch on 5th October are quite separate and are not referenced herein. WASFR expects to receive further information once details have been received from relevant Ministers.*



Senior citizens are constantly being criticised for every conceivable deficiency of the modern world, real or imaginary. We know we take responsibility for all we have done, and do not try to blame others.

**HOWEVER**, upon reflection, we would like to point out that it was **NOT** senior citizens who took:

The melody out of music,  
The pride out of appearance,  
The courtesy out of driving,  
The romance out of love,  
The commitment out of marriage,  
The responsibility out of parenthood,  
The togetherness out of the family,  
The learning out of education,  
The Golden Rule from rulers,  
The nativity scene out of cities,  
The civility out of behaviour,  
The refinement out of language,  
The dedication out of employment,  
The prudence out of spending,  
The ambition out of achievement.

We certainly are **NOT** the ones who eliminated **patience** and **tolerance** from personal relationships and **interactions** with others!

We **DO** understand the meaning of patriotism and remember those who have fought and died for our country.

### YES, I'M A SENIOR CITIZEN!

I'm the life of the party.....even if it lasts until 8 p.m.  
I'm very good at opening childproof caps.....with a hammer.  
I'm awake many hours before my body allows me to get up.  
I'm smiling all the time because I can't hear a thing you're saying.  
I'm sure everything I can't find is in a safe secure place, somewhere.  
I'm wrinkled, saggy, lumpy, and that's just my left leg.  
I'm beginning to realise that ageing is not for wimps.  
Yes, I'm a SENIOR CITIZEN and I think I am having the time of my life!





## 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 **13th OCTOBER 2023**.

The President opened the meeting at 10.05am and extended a warm welcome to the 29 members and 8 visitors.

#### APOLOGIES:

V. Payne, T. Bailey and E. Goodchild.

**CONFIRMATION OF MINUTES:** Moved J. Howard, and seconded by R. Wyatt, that the Minutes of the meeting held on 7th September 2023 be accepted as a true record. Carried.

#### BUSINESS ARISING:

**Investment Group:** P. Farr confirmed that the next meeting is on Thursday 19th October starting at 9.50am. Chris Young from CY Financial Advice will be the guest speaker.

**Aged Care:** The President repeated previous advice that the Council of Elders are calling for volunteers once the current group completes their 2 year term in December. The President commented that he had heard disappointing news that the Aged Care Task Force were considering abolishing the Refundable Accommodation Deposit (RAD) when a person enters an Aged Care facility. He invited M. Walsh (who is a member of both the Council of Elders, and the Aged Care Task Force), to offer any relevant comments. M. Walsh proceeded to outline some of her experiences over the past year. She commented that the Council of Elders now had a new Chairperson and that the Aged Care Task Force was due to present an interim report in the next few weeks. This report will not be available to the public - it is intended to provide advice, and assistance, to the government. Their final report is due at the end of the year. Problems relating to the poor comparison between Aged Care funding, and funding of the NDIS, is one of the items that the Aged Care Task Force is looking at.

**WA Minister for Seniors:** The President referred to last month's guest speaker - WA Minister Don Punch. He briefly ran through the responses from the Minister to the 12 questions sent to the Minister's office 2 weeks prior. Although time did not allow a lengthy discussion on any one particular issue, the President did elaborate on the matter of reviewing the rates applicable to the Emergency Services Levy (ESL). There was, also, mention made of abolishing Stamp Duty for seniors when "downsizing/rightsizing" their principal place of residence (a "once-only" concession).

#### COMMUNICATIONS:

- Email re COTA/OPAN on-line sessions (Aged Care) - 1300 AEDT 24th October 2023
- Email re Insurance at Bowling Club - seems as if WASFR members may not be covered (?) WASFR may need to consider taking out Liability Insurance etc. for members
- Emails re circulation of Minutes to members - several members believed this was worthwhile
- Emails to/from Trevor Bath
- Emails re appearance at Senate Committee on Cost of Living (26th September) the President elaborated on his attendance at this Senate Committee hearing
- Email from Perth A.I.R. - September newsletter plus A.I.R. Active - September issue
- Emails from/to Minister Don Punch's office (responses to questions) the President said that a full explanation should be in the next issue of WASFR News
- Emails from National Seniors - inc. NSA Connect 7th, 14th, 21st, 28th September, 5th & 12th October plus Media releases 14th, 20th, 25th September, 9th and 10th October
- Emails to National Seniors concerning a change in the "Let Pensioners Work" campaign the President expressed concern that NSA had chosen to depart from their original policy of abolishing the 50 cents reduction altogether, to just reducing it to 32.5 cents (for each \$1)

**COMMUNICATIONS:** cont.

- Emails to National Seniors concerning a change in the “*Let Pensioners Work*” campaign the President expressed concern that NSA had chosen to depart from their original policy of abolishing the 50 cents reduction altogether, to just reducing it to 32.5 cents (for each \$1)
- Emails from National Seniors - *Our Generation* (Spring edition) plus Travel Insurance
- Email from Aged Care *Reform Now* - International Day of Older Persons (3rd October)
- Email from AKANNA re Concert to be held on 21st October (Lloyd Webber)
- Email re Seniors Week - 12th to 19th November
- Emails from Kate Chaney - September and October newsletters
- Emails from Town of Cambridge
- Email from Dept. Health - *Engaged* September newsletter
- Email re International Day of People with Disability (3rd December)
- Email from Seniors United Party of Australia (re General meetings)
- Email from Curtin Radio - \$88 account
- COTA Australia - Support for the “Yes” campaign
- COTA WA - October newsletter - they have moved to West Perth and have a new CEO
- Brisbane North Retirees - October newsletter
- SSF Weekly News Digests (7)
- CPSA News (7) - 5 Free Health “ZOOM” sessions are available (13th to 30th October 2023).

**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 6th October were \$7,143.94 - no outstanding accounts. No questions from members. M. Harris reminded members to record their names if they intend to come to the Xmas Party next month. The usual cost of \$10 ea. will apply.

**GENERAL BUSINESS:**

**Other:** The President drew attention to a recent media release from National Seniors where comments were being made about the government’s review of the “*Objective of Superannuation*”. It seems that this matter is still being “thrown around” - NSA have come up with another suggested possibility i.e. “*The objective of superannuation is to encourage people to accumulate adequate savings, which helps them achieve a comfortable standard of living in later life*”. Comment: Even this suggestion is open to interpretation.

The President reminded members that a new Shingles vaccination (“Shingrix”), will be available to all those aged over 65 after 1st November 2023 (need two doses).

After morning tea the President introduced Deborah Searle who is the Senior Sales Manager for Keyton at Parklands Villas in Woodlands. After working in real estate for 20 years (Australia and the UK), Deborah moved into retirement living. She was awarded the Lendlease Village Manager of the Year in 2015, and was the Runner Up for Property Council Village Manager of the Year in 2016. Awarded Property Council Sales Manager of the Year for WA in 2020. Deborah presented a power-point presentation of the issues/costs etc. that people should be aware of before committing to life in a retirement village. Many questions from members. Deborah announced that her company would give a \$500 Gift Card to WASFR as a goodwill gesture. A small gift was presented to Deborah for sharing her valuable time with us.

Speakers for the following months are as follows

10 November	Xmas Party	Featuring the Band “ <i>Fragments</i> ”
9 February	Andreas Walewski	Home Care Packages/ My Aged Care/ACAT etc.

Confirmed .....

Date .....

NEXT GENERAL MEETING: **FRIDAY 10th NOVEMBER 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  
WA Self Funded Retirees Inc.  
201 Bagot Road  
Subiaco WA 6008

Email: littlejim2@optusnet.com.au

**YOUR COMMITTEE**Web site: [www.wasfr.org.au](http://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:**

Margaret Cresswell 0499 968 411

Joe McPhail 9446 7376

Peter Farr 0419 905 864

Robert Ellis 0458 953 805

Ian Stann 0477 788 031

**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***



**We're**  
**Searching for**  
**Volunteers**

***YOUR COMMITTEE NEEDS YOU .***  
***TALK TO RON, SHARON OR MARGARET***  
***IF YOU WISH TO GET INVOLVED.***