

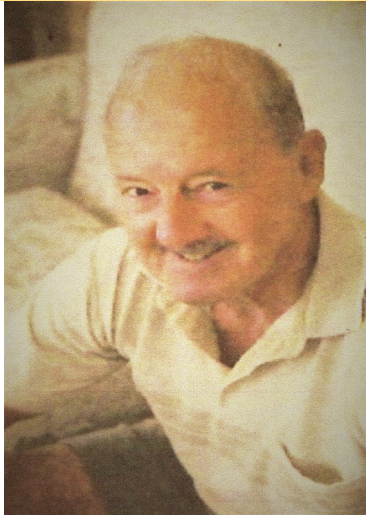


# WASFR NEWS

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Page: 1



## PRESIDENT'S REPORT

Morning everyone. At the time of writing neither the State, nor the Federal Budgets have been announced. The State Budget is due to be released on Thursday 9th May - the day before our next General meeting, and the Federal Budget the following week (14th May). I seem to recall that, at some time in the past, the State Budget was usually released the week after the Federal Budget - maybe there is a reason for changing this procedure? Anyhow, it is no secret that several topics have already been released so there will not be the same degree of surprise when it actually happens.

The changes to the Stage 3 Tax Cuts have been well and truly discussed by many organisations, and will, most probably, be accepted by the majority of people. Of course, there will always be some members of the Opposition that will try to maximise any level of political advantage they can get by claiming the "broken promise" element, however, may I suggest that most of us have already moved on from that point. There is one issue that is of concern to many of us and that is the cost to the government over the next 5 - 10 - 20 years. To be honest, we really can't afford to go any further into debt. Like many others, I happen to be one of those people that doesn't like to grow up incurring large debts. I know that housing debts are a part of life (as are motor vehicle debts), however let's try hard to pay them down as quickly as possible.

There are several issues that have been "leaked" regarding the budgets i.e. improving the housing supply, domestic violence and immigration detention, "clean energy", inflation and a new policy labelled "*Future Made in Australia*" - could be interesting! The important issue for us "oldies" is what is the government doing about improving Aged Care? As you know, the Royal Commission into Aged Care Quality and Safety completed its final report on 1 March 2021 - over 3 years ago. The government created the Council of Elders later that year, and they completed their 2 year term in December 2023 (another Council of Elders started in January 2024 with another 2 year term). It is easy to ask "**when do we get to see some decisions being made?**"

The Aged Care Taskforce was created primarily to examine/recommend the economics and just how the new Aged Care Act was to be funded. Their report was released on 12th March and contained 23 recommendations. We don't know a lot about the future of Aged Care as the government is still "considering" all the recommendations that have been made. We do know that a suggested increase in the Medicare levy will not happen (there is an election next year), and that the future of Refundable Accommodation Deposits (RADs) could be shortened. One unfortunate aspect is that the government has postponed the commencement of the new Aged Care Act and it will now not be operative as from 1 July 2024. The proposed amalgamation of the Commonwealth Home Support Programme (CHSP) and Home Care Packages (HCP) was supposed to happen in late 2024, now we are being told that it will not happen prior to July 2027 - is the government trying to save some money?

### In this issue:

President's report	1 - 2
Aged Care	3 - 4
Historic Gardens	5 - 7
Why Men Go To War	8
Humour	9
Minutes	10 - 11
Committee & Contact details	12



**Insurance:** The subject of Public Liability Insurance has been on our agenda for the past 6 – 7 months. Up until the present, we thought that the Insurance policy of the Cambridge Bowling Club provided any necessary protection. We now have been advised that, in most cases, there is no coverage for those who are not members of the Bowling Club. Whilst there has not been any instance where Insurance cover has been necessary for the past 15 – 20 years there is no guarantee that something couldn't happen tomorrow. We have sounded out several companies (more complex than we thought), and have narrowed it down to a quote of \$650 - with an excess of \$1,000. Note: We are aware that, in the current financial climate, there is no guarantee that the \$650 will remain at that level. The Committee is divided on whether we should proceed with taking out a policy - or just believe that nothing will happen and that it is an unnecessary expense (which could escalate). This matter was briefly discussed at the last General meeting but no actual decision was reached. At that time I said that we would give members more time to think about this and we would try to reach a decision at the meeting in May.

**Membership Fees:** As you all know, our membership fees have not changed since we started as WA Self Funded Retirees in 2010. They have remained at \$30 for a couple and \$20 for a single person. So far, this has not been a problem, however, if we do not proceed with taking out an Insurance policy then we do need to consider matters a bit more carefully. At the last Committee meeting it was agreed that we would increase our membership fees by \$5 per person - \$25 for singles and \$40 for couples. This increase is to take effect as from 1 July 2024. If we do decide to take out a Public Liability Insurance policy then this increase will offset the cost of the premium. If anyone has strong thoughts about taking out Insurance then please contact one of the Committee members and relay your feelings.

**Objective of Superannuation:** In the last issue of *WASFR News* we said that we had submitted our recommendation to the government that the objective of superannuation should be *"The objective of superannuation is to preserve and grow savings, and to deliver income and access to their capital during a person's retirement from paid work."* The government received 28 submissions from various groups that seemed to have differing views on this subject. As one example National Seniors preferred *"The objective of superannuation is to encourage people to accumulate adequate savings, which helps them achieve a comfortable standard of living in later life."* In our opinion the words "adequate", "comfortable" and "later life" are all open to differing interpretations and may (??) cause problems if they ever get challenged. At this point we have not received any information as to what the government will eventually decide upon.

**COTA WA:** We have previously spoken about COTA WA having a new CEO (Mark Kinsela), and that we had a brief meeting with him before Christmas. We met up again on 9th April and I am pleased to say that we appear to be on the same wavelength regarding conditions/concessions for the elderly. We extended an invitation for COTA WA to again become part of the WA Seniors Alliance (WASA) - that is now a possibility. We recently received an invitation from Mark Kinsela to attend Parliament House on 15th May to *"meet up with the members of the 41st Parliament to share in our joint passion for advocating for the rights, well-being, and dignity of older people in our community."* This date is the week following the State Budget, and the day after the Federal Budget - should be interesting !

**WA Seniors Strategy 2023 – 2033:** As you know, this 10 year "Strategy" was launched in April 2023 and last November the government invited applications for a *"Seniors Peak Body"*. So far, our enquiries have indicated that no actual decision has yet been made as to which organisation will be the beneficiary of a \$250,000 pa allowance. It is quite possible that COTA WA will be the one that is given the responsibility of *"representing the interests of more than 427,000 seniors who make up a vital part of WA to help ensure they are supported, connected and heard - it will also support seniors and take steps to address and combat elder abuse."* We understand that a decision should be made before 30 June 2024.

**Deeming Rates:** Following on from comments in the previous *WASFR News* we can only report that, as yet, no decision has been made as to what the new Deeming Rates will be after 1 July 2024. With the recent publicity given to the RBA Cash Rate remaining at 4.35% for a few months (or more ?), it is very likely that there will be an increase in the current 0.25% and 2.25% levels come 1 July. However, with an election due before May next year it is quite likely that any increase will be fairly low (in some circumstances, the election could be delayed till September 2025).

Our next meeting is on **Friday 10th May** where our guest speaker will be Jordan Bishop who will be speaking about our ability to hear what others are saying. As we get older there is an inevitable loss of hearing that often results in having to obtain a hearing aid. These can be expensive, so it is preferable to do whatever we can to ensure that we don't fall victim to this possibility. At the June meeting we will have a speaker discussing Incontinence, and all its problems. About 5 – 6 years ago we had a speaker on Incontinence and I have to say it was very well received - we had 23 visitors (a record). Hope to see you on Friday.

Ron de Gruchy

## AGED CARE — HOME CARE PACKAGES

*E. Goodchild*

Our first meeting of 2024 was very well attended with 38 Members and 25 Visitors coming to hear Andreas and Linda Walewski, owners of CPE Group, talk about government-funded home care support and, in particular, Home Care Packages (HCP). CPE Group is a family-owned business based in Perth, which has been providing healthcare services since 1998 and home care services since 2017. Three additional members of the CPE Group team — Petrine Beeton, Tania Trengrove and Hannah Kehoe — also attended to provide one-on-one discussions after the meeting.

After briefly talking about CPE and its approach to age care, Andreas opened with the government's premise that it was better for older people to continue to live at home for as long as they could — a cynic might argue that financial considerations might dominate a government's motivation but, in general, the elderly also benefit by remaining in their own surroundings and community. He then illustrated how Home Care Packages (HCP) fit into the spectrum of government-subsidised age care support — between the rather basic Commonwealth Home Support Programme (CHSP) and full residential age care — and the different operating funding models applying to CHSP and HCP. In short:

- \* the CHSP subsidises small amounts of care to help out at home. The care provider is selected by the government and reimbursed directly (in full or in part), from the CHSP subsidy fund. Where the CHSP subsidy does not cover the full amount, the care recipient will be invoiced for the difference by the provider.
- \* the HCP system operates somewhat differently and is aimed at people requiring more or different assistance than would be covered by the CHSP. With a HCP, the recipient can choose their preferred (government-approved), care provider and has more flexibility in selecting the amount and type of care or assistance needed — albeit constrained by the budget available at one's assessed care level. The HCP budget comprises two parts, a government contribution and a recipient contribution, the split being determined by a means test on the recipient's income.



To obtain assistance under either scheme, one must be assessed through the government My Aged Care organisation to determine eligibility, level of need and amount of any recipient co-payment required.

Linda then took over to describe Home Care Packages, fees and what to look for when selecting care providers.

### **Home Care Packages**

As is fairly well known, there are four levels of HCP: Level 1 — Basic Care, Level 2 — Low Care, Level 3 — Intermediate Care and Level 4 High Care. The budgets allocated to each level of HCP are shown on the My Aged Care website. The definitions of care associated with each level are flexible within the allowable parameters, depending on an individual's particular needs.



This budget must be spent on care and connectivity services (no holiday trips!) but, within some reasonably sensible guidelines, can be spent more or less as one wishes to make one's life at home easier (or possible). There are some services for which HCP funding **cannot** be spent — mainly those services which are either covered or subsidised by Medicare or would form part one's normal day-to-day expenditure (general living expenses and normal home maintenance, for example).

Services which are neither specifically allowed or specifically barred may be provided by one's provider if a good case can be made but, should the government disagree about the justification, then the care provider stands at risk of not being reimbursed for these services. As a result, many organisations refuse out-of-hand to provide any such services (Linda assured us that CPE took a more flexible approach to the provision of such services and would work with individual recipients to determine whether such services could be considered as reasonable in allowing them to continue living at home safely and comfortably).



To be eligible for an HCP, one needs to be 65 or older (50+ for Aboriginal and Torres Strait Islanders), live at home in a private residence, and have a need for assistance with everyday activities. If eligible, one can apply for assessment for a HCP through one's GP or via My Aged Care, who will determine whether one is, in fact, eligible and what sort of assistance one needs. My Aged Care will then arrange for a home visit by an assessor, who will determine one's needs in more detail. It is advisable to have someone to support you at this meeting. Some time later, one will be notified whether one has been awarded a HCP and, if so, at what level and with what priority. Certain funding supplements for specific needs may also be awarded. Depending upon the assessed HCP level, there will be a delay of some months before the funding is actually available, during which time one will have to fund any care services privately.



The user contribution to one's HCP budget — the “income-assessed care fee” — will be determined before the funding is made available. This portion must be used up before any government funds are accessed. It will be collected by one's care provider, who will invoice one monthly for their fees and services up to this amount.

There are annual and lifetime caps on the income-assessed care fee. One need not spend all of the HCP budget each month — under current legislation, one can accrue unspent parts of the budget indefinitely until the plan ends, allowing for future, large, one-off expenses. Any unused government-funded part of the budget remaining when the plan ends will revert to the government.

The new Aged Care Act, coming into force in (?) 2025, will change the care provision and funding models substantially, with the former possibly becoming somewhat more flexible and the latter, probably, less so — particularly in respect of accruing unused amounts over time which are likely to become very much more restrictive. However, details of the proposed changes are scanty at present. Only time will tell whether the new act will be an improvement on the current situation; Andreas seemed somewhat dubious about this!

### Fees

Out of the total HCP Budget (comprising the government subsidy and the income-assessed care fee), care providers will charge some fees in addition to the service fees. These can amount to a significant portion of the overall budget — up to 30% or more with some providers. There are three main fees:

1. the Basic Daily Fee, which is set by the Australian Government for each package level and currently lies between \$11.22 for a level 1 package and \$12.53 for a level 4 package. Some 20% of providers charge this fee while the remainder waive it.
2. the Care Management Fee covering, as the name suggests, the ongoing monitoring of one's needs and management of one's care services. Under HCP rules, providers can charge up to 20% of the package value for this, with the median charge being around 15%.
3. the Package Management Fee which covers the establishment and running of the HCP, including looking after the finances, the arrangement of equipment and third-party service purchases, and dealing with compliance and paperwork issues. Providers are permitted to charge up to 15% of the package value for this, with the median charge being around 11.6%.

Some providers also charge a one-off set-up fee.

From this, it can be seen that a substantial portion of the budget can disappear before any services are provided. Whilst few organisations will charge the maximum (over 40% of the funding), many of the larger organisations charge around 30% — CPE charge around 21% for care and package management and do not charge a daily fee.

### Selecting a Care Provider

The HCP funding must go to an approved care provider organisation — it cannot be paid directly to an individual. One must notify My Aged Care of your choice of provider within one month of the release of the funding or risk the funding being withdrawn and having to rejoin the HCP allocation waiting list.

There are some 70 Registered HCP providers in WA so careful consideration should be given to selecting a suitable one. There are many criteria for this, the most important being:

- **The company and its team.** Having short-listed a few possible providers, it is worth asking them to visit you so that you can “interview” them. One must be comfortable with the way the company is going to manage your care, with the staff who will actually provide the services and whether you can change support workers if you don't get on with one. You can also ask about ongoing staff training and whether they all have police checks. Other important considerations include: whether one can choose one's carers and have the same carer every time and whether one can choose the time of service visits — not all providers operate in this way.
- **The services they provide.** Can they provide the range of services one needs.
- **Fees and Charges.** These include not only the fees outlined above, but also the charge rate for service provision (including any minimum time for a service and whether travel time is included or extra). Obviously, an organisation charging top-level fees, high hourly rates with a high minimum time per visit and which charges travel time separately is not going to be able to provide very much care within one's HCP budget. Conversely, a cut-price organisation may also provide a cut-price level of service. Beware of not-for-profit organisations — many of them are large organisations with high running costs. As a result, they are often at the more expensive and least flexible end of the spectrum.

Clearly, there is a balance to be struck between the provision of high-quality care with consistency of carers and the cost. Linda closed with a brief description of CPE's approach to the above criteria and referred to their brochure packs for distribution to attendees.

## HISTORIC GARDENS OF PERTH From European Settlement to Modernism

E. Goodchild

One does not automatically associate Perth with historic gardens — after all Perth is not fertile ground (pun intended) for gardening — but our March guest speaker, John Viska, showed that Perth has had many gardens through its 200+ year history. Sadly, many of these are now historic only, as infill development proceeds inexorably to overrun any open spaces. John is the founding president of the WA branch of the Australian Garden History Society and is an extremely enthusiastic and knowledgeable proponent of this aspect of WA heritage.



John Viska

The Australian Garden History Society was formed in 1980 with the purpose of researching, documenting and conserving Australia's garden heritage concentrating, at the time, on the more fertile Eastern States. The Society is concerned mainly with the heritage aspects of gardens — where and why they were created and by whom, how they fitted into contemporary society, their evolution over time and, if they still exist, what might remain of the original garden. It is much less concerned with horticulture except as it pertains the garden history. The society does not restrict its interest to large, expansive estates (of which there are few in WA), but covers all sorts of garden, from small domestic ones to larger public and institutional ones.

The WA branch formed in 1988 to extend the Society's work to the gardens of Western Australia, and of Perth in particular. During this time, they have presented their research widely, including three national conferences, two exhibitions and, most recently, a book entitled "*Historic Gardens of Perth — European Settlement to Modernism*" available from the Society.

John categorised gardens as either "productive" (i.e. intended for growing food and other essentials or for research), or "pleasure" (where their principal purpose is non-utilitarian), and based the remainder of his talk on a selection of interesting and/or important gardens drawn from the book:

**Government Gardens, Perth:** (NB not Government House gardens), is a small public space on the corner of Barrack Street and St George's Terrace. Later it was called Treasury Gardens and is now called Stirling Gardens. Originally it was used to grow plants that would do well in the Colony's poor soils and harsh climate for educational purposes. Its planting adopted what was called a "gardenesque" approach to reflect the view that a garden should be an interesting and diverse collection of plants (an approach deplored by modern landscape architects).



Government Gardens Perth

**Government House Gardens:** These date from the early days of the colony and are another example of an amenity garden that, based on an 1860's photograph, originally comprised an interesting collection of contemporary climate and soil tolerant plants. Little of this planting remains — having been replaced by clipped hedges and parterres taken from modern design and style ideas.



Government House Gardens



**Alpha Cottage, St George's Terrace:** This cottage was one of the first to be built in St George's Terrace on a block typical of the early colony running all the way back to Hay Street. It was owned by the photographer who took the picture of Government House and its gardens referred to above. Being a prolific photographer, he also photographed his cottage — an 1860's image of it is reproduced in the book and in John's slides. He also produced a garden plan showing that it was (typical of early colonial gardens), very much a productive garden growing produce for the house — the plan shows vines, olives, potatoes, bananas, guavas, pomegranates, among other things. A few trees and banksia and other native plants are shown, as it is a very small ornamental garden patch.

**Queen's Gardens, East Perth:** By the late nineteenth century, Perth's economy was booming reducing the necessity for land (especially gardens), to be functional or productive. Pleasure gardens — i.e. those used for leisure and entertainment rather than productive purposes, were created in public open spaces. The Brickfields reserve (formerly the clay pits for brick making), was such a space. During the 1890's it was decided to beautify this hazards and ugly site to create a pleasure garden — Queen's Gardens — complete with ponds, bridges, rockeries and even an artificial grotto. The grotto was removed in 1929 to make way for the last authorised copy of the Peter Pan statue in Kensington Gardens, London.

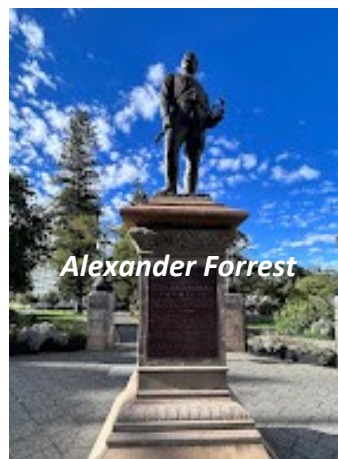


Hyde Park

**Hyde Park, North Perth:** This is another example of a public open space converted to a pleasure garden in the late 1890's. An elaborate concrete fountain was installed here in the early days, but it decayed badly due to concrete cancer and was removed in 1918.

**Wellington Nursery, Perth:** Wellington Nursery was started by convicts in the 1860's to compete with imports from the Eastern States, which were often of poor quality and diseased. The nursery, located

approximately where the Perth Arena is today, continued until the early 1900's, supplying fruit trees and, latterly, ornamental plants.



Alexander Forrest

**Mount Street Reserve, St George's Terrace:** A small triangular reserve on the corner of Mount Street which was beautified in the 1890's to serve the then-fashionable area. The Alexander Forrest Memorial statue was erected here. It still exists at the Florence Hummerston Reserve but only the two cotton palms from the original planting remain and the statue has been moved to Barrack Street.

**Knutsford, Claremont:** A large private garden near the river owned by the Sandover family (now the site of Christchurch Grammar School). It was a richly planted garden requiring constant maintenance and watering. The large plane

trees along Queenslea Drive are part of the original planting.

**Victoria Park, East Perth:** This was one of the first big public gardens but was so far out of town that it was little used and never really developed. By the 1880's, it was abandoned and used for other purposes, with the City of Perth starting the Trafalgar Road Nursery on part of the site.

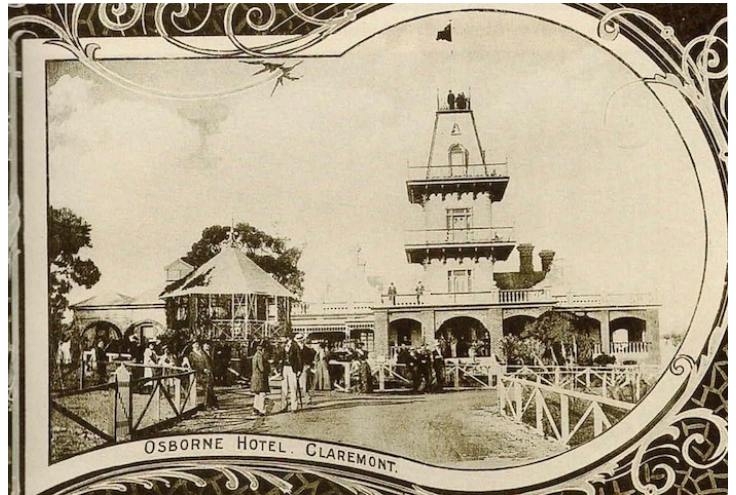
**Trafalgar Road Nursery, East Perth:** This nursery was intended to seed a nascent silk industry in Perth to bring money into the colony in the 1870's. A mulberry plantation was created for this purpose, but the endeavour failed for various reasons and the plantation disappeared soon afterwards.



Knutsford, Claremont



**Osborne Hotel, Claremont:** This was probably the largest garden in Claremont and was developed in 1895 as a pleasure garden to attract prosperous people from the city and goldfields to the hotel. Water on site allowed irrigation of its extensive lawns and plantings, including a large fern house. The water also supported a number of fountains through the garden. Due to financial difficulties, the hotel was sold in 1901 to the Catholic church and converted to the Loreto boarding school. This closed in around 1997 and has been converted to housing.



*Rankin Gardens,*



**Rankin Gardens, Subiaco:** This was typical of many small public parks and gardens, having a small rotunda for bands and concerts. Rankin Gardens still exists but little remains of the original apart from the Norfolk Island pines which have grown enormous.



**Unalla, Peppermint Grove:** A large private garden laid out by the Rischbieth family which was typical of its kind, including tennis courts, lawns and tough plants and water tanks for domestic use and irrigation. The garden survived substantially in its original form until about 20 years ago, when a garden designer was brought in to redo it in modern style.

**Cottesloe Civic Centre:** This is probably the best heritage garden to which the public have access. The garden was laid out in the 1990's in a federation style complete with tennis courts, vegetable gardens etc.

It was sold in the 1930's to a wealthy mining family who remodelled the house in a Spanish mission style and added the western terrace and moorish pond. Today, the hard landscaping remains and the then -modest Norfolk Island pines are huge, but the tennis courts and vegetable gardens are gone. The balustrades and terraces were restored in the recent past using heritage funding.

At the conclusion of the talk, the floor was opened to questions and the sharing of personal memories of gardens in Perth. John's talk gave us an outline history of just a few of the gardens in the book which contains more detail on these and a number of other gardens in and around Perth. He brought a number of copies with him, which appeared to be selling well as the meeting closed.





## Why Men Go To War

*E. Goodchild*

Why do men go to war? A highly philosophical question posed by Ron Banks, our great speaker at the April meeting. Actually, far too large a question to tackle in a talk such as this and Ron, wisely, did not try. Instead, he based his talk on his research into the experiences of people, including his father, who joined up to fight in WW2.



Ron Banks

A retired journalist, historian, art critic and writer on many topics, Ron has drawn on his own family's records and from newspaper accounts at the time to write a book entitled "*Dad's Army*" covering not only the reasons why young men joined up to fight, but also wider issues including the complexities of supplying troops while keeping the economy running, the emergence of opportunities for women and also reasons why some men did not join up. Ron is also familiar to many of our members as the leader of the band, *Fragments*, who have played at the last few WASFR Christmas Parties and are booked to play at the next one in November.

Unfortunately, an IT incompatibility issue prevented Ron from going through his pre-planned talk. Instead, he drew from his book to recount, briefly, his father's and some other young men's experiences during the war, including their reluctance to talk about it in later life, and then invited the audience to relate their own or their families' experiences in WW2, the Korean War or the Australian participation in the Viet Nam war. It transpired that no-one present had anything to say about the Korean War, but many people contributed stories about their parents' involvement in WW2 and a few talked about Viet Nam. For the latter, no-one in the audience had served during that time but there was some discussion about conscription and the reasons for exemption therefrom (including medical, full-time education and conscientious objection). A few also recounted accounts of their grandparents' experiences in WW1.

Although no real conclusions were reached about the reasons why men went to fight in WW2, some common themes emerged — patriotism, a sense of duty, a lack of other opportunities and poverty (service in the armed forces offered security and a regular wage), and even excitement — and, of course, conscription.







A thief broke into my house last night....He started searching for money so I woke up and searched with him.

A Polish man married an American girl, and though his English wasn't very good, they got along very well. One day he rushes into a lawyer's office and asks him to arrange a divorce for him.

The lawyer says that getting a divorce would depend on the circumstances, and asks him the following questions:

Lawyer. "Have you any grounds?"

Polish man. "Yes, an acre and a half and a nice little home."

Lawyer. "No, I mean what is the foundation of this case?"

Polish man. "It's made of concrete."

Lawyer. "I don't think you understand. Does either of you have a real grudge?"

Polish man. "No, we have carport, and not need one."

Lawyer. "I mean what are your relations like?"

Polish man. "All my relations still in Poland."

Lawyer. "Is there any infidelity in your marriage?"

Polish man. "We have hi-fidelity stereo and good DVD player."

Lawyer. "Does your wife beat you up?"

Polish man. "No, I always up before her."

Lawyer. "Why do you want this divorce?"

Polish man. "She going to kill me."

Lawyer. "What makes you think that?"

Polish man "I got proof."

Lawyer. "What kind of proof?"

Polish man "She going to poison me. She buy a bottle at drugstore and put on shelf in bathroom. I can read English pretty good, and it say: POLISH REMOVER."



## WESTERN AUSTRALIA SELF FUNDED RETIREES Inc.

www.wasfr.org.au

### MINUTES

Minutes of the General Meeting of WASFR Inc. held at the Cambridge Bowling Club, Howtree Place, Floreat, on Friday **12 APRIL 2024**.

The President opened the meeting at 10am and extended a warm welcome to the 25 members and 11 visitors.

**APOLOGIES:** V. Payne, R. & J. Dawson, G. & J. Howard, W. Court.

**CONFIRMATION OF MINUTES:** Moved R. Wyatt and seconded by G. English, that the Minutes of the meeting held on 8 March 2024 be accepted as a true record. Carried.

#### BUSINESS ARISING:

**Investment Group:** P. Farr announced that the next meeting will be on Thursday 18th April commencing at 9.50am. The guest speaker will be Brendan Bate from HLB Mann Judd and his topic will be *The Family Conference*. This talk will cover many of the practical issues that all of us should discuss with our families prior to anyone passing away e.g. what type of funeral you want, where are all your important documents kept (Will, Enduring Power of Attorney, Title Deeds, various passwords, details of Bank accounts etc. etc.). This subject is one that will be of interest to everyone.

**Aged Care:** There is still a lack of detail available to the general public concerning recommendations from the Aged Care Taskforce and the government's position regarding the proposed new Aged Care Act. It was announced yesterday that the new Aged Care Act would now not be commencing on 1 July 2024, but is being postponed to some later date (unknown at this stage). Although the Federal Budget is not till next month we believe that there will not be any increase in the Medicare levy to help with the funding of Aged Care. Details surrounding the future of Refundable Accommodation Deposits (RADs) is not clear but there is a fairly strong feeling that they could be phased out over a period of (??) 5 – 10 years. Submissions are still being forwarded to the government from many sources - including COTA and OPAN (149 recommendations in their joint submission).

**Emergency Services Levy (ESL):** The President encouraged members to look at the summary of the ESL that is available at the main table. He reiterated that it was not acceptable for the ESL to be calculated mainly on how close someone lived to a Fire Station. Of the 4 residential levels comprised in the ESL, category 1 is twice as expensive as category 3 - yet both levels apply to properties in the metropolitan area. The cost involved in fighting the several thousand fires located in the country is vastly more expensive than fighting a fire in a suburban property. Note that the ESL also covers storms, cyclones, floods, road crashes, searching for missing persons etc. together with any other emergencies on land and at sea. The President continues to seek a personal meeting with the Minister for Emergency Services.

#### COMMUNICATIONS:

- Emails re Aged Care Taskforce - incl. ACRN Media Release (and Dental Services)
- Emails from COTA & OPAN re Aged Care (149 recommendations)
- Emails re 2024/25 Federal Pre-Budget submission & State submission  
copies have been distributed and we are in the process of visiting politicians
- Emails re Public Liability Insurance  
the President outlined the efforts expended in obtaining details re Public Liability Insurance and that discussion at last week's Committee meeting resulted in a decision that this would be raised at today's General meeting. S. Goodchild spoke about the results received from various Insurers and that the best quote was \$650 pa (with an excess of \$1,000). P. Farr spoke against any decision to obtain Insurance saying that the chances of a claim being involved was minimal. I. Stann agreed with this concept. Several other members voiced their opinion that Insurance was a necessary expense and the chances of someone having a fall and lodging a claim was always present. The President stated that he was in favour of spending the \$650 on insurance but would be guided on what the Committee decides after members at next month's meeting are able to voice their opinion. The comment was made that, in the event of no decision, the Committee would consider canvassing every member of WASFR - either by email or a hard copy in the mail.
- Email from NAB - Bank details OK
- Emails re COTA/OPAN (Aged Care) - incl. "The National Advocate" from OPAN (March edition)



**COMMUNICATIONS** cont.

- Emails re OPAN Webinar 27 March 2024 also OPAN *Age With Rights Rally* (9th April)
- Email re Stamp Duty (Residential)
- Emails from A.I.R. - Perth newsletter plus *AIR ACTIVE* (March)
- Emails re recruitment
  - the President has been in touch with the Social Convenor from the Ocean Gardens Retirement Village but has not yet been successful in obtaining agreement to having a representative from WASFR visit their establishment and discuss some of the issues that we are pursuing.
- Email from Kate Chaney - March newsletter
- Emails (44 total) re meeting of WA Seniors Alliance (concerning make up of the 2024/25 submission)
- Emails from National Seniors - inc. *NSA Connect* 7th, 14th, 21st, 28th March and 3rd April also Autumn edition of *OUR GENERATION* and 4 emails re Car Insurance, Aged Care decisions, Umbrellas & Roadside assistance
- Emails to COTA WA re meeting with new CEO - the President met with the new CEO on 9 April
- Email from Town of Cambridge
- Email from Dept. Health - *Engaged* March edition
- Letter from Bank of Queensland - Term Deposit matures 11 April 2024
- Brisbane North Retirees - April newsletter
- Emails from ACOSS (2)
  - suggestions surrounding Tax reforms to fund essential services etc. may not be popular with everyone
- SMSF Weekly News Digests (6)

**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 5th April were down to \$6,156.67 with no outstanding accounts. The Treasurer announced that the Committee had agreed to increase membership fees by \$5 per person commencing as from 1 July 2024. This is the first increase since we started 14 years ago and brings the fees to \$25 for singles and \$40 for couples. A comment was made that if WASFR goes ahead with a Public Liability Insurance policy then an increase in fees seems justified. No further questions from members.

**GENERAL BUSINESS:**

**Other:** The President reminded members that next month's meeting will involve a mobile van for conducting hearing tests for anyone who wishes to be involved. Those interested should give their names to S. Goodchild as soon as possible. Note: If there are no members interested in taking a test then the mobile van will be cancelled.

After the morning tea break the President introduced Ron Banks who presented his thoughts on "*Why Men go to War*". Ron is a retired journalist, a historian and an author who has written several books on a variety of topics - he is also the leader of the Band *Fragments* who have played their brand of music at our last 2 Christmas functions. Ron's presentation was well received and encouraged a number of members to speak about their memories of family members who had been involved in past World Wars.

A small presentation was made by the President to Ron for his interesting presentation.

Speakers for the following months are as follows

10 May	Jordan Bishop	<i>Lions – Lets Talk Hearing</i>
14 June	Odetta Gaynor	<i>Incontinence - it is not Taboo to talk about the Loo</i>
12 July	Professor Dr. Don McFarlane	<i>The importance of Urbane Wet Lands - the Perry Lakes Revival Project</i>

Confirmed .....

Date .....

**NEXT GENERAL MEETING: FRIDAY 10 MAY 2024**

*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 \$40.00, Single \$25.00**

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](mailto:littlejim2@optusnet.com.au)

**YOUR COMMITTEE**

Web site: [www.wasfr.org.au](http://www.wasfr.org.au)

**President:**

Ron de Gruchy 9447 1313

email: [rdegruchy@bigpond.com](mailto:rdegruchy@bigpond.com)

**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***



***YOUR COMMITTEE NEEDS YOU .***

***TALK TO RON***

***SHARON OR MARGARET***

***IF YOU WISH TO GET***

***INVOLVED.***

