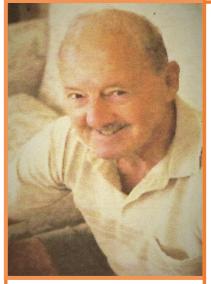
WESTERN AUSTRALIA SELF FUNDED RETIREES Inc.

State and Federal Advocates for Fully and Partly Self Funded Retirees



WASFR NEWS

Volume: 10 issue: 3 August 2025 Page: 1



In this issue:

President's report 1 - 2

Support at Home 3 - 4

Dept of Fire & Emergency Services **5 - 6**

Emergency cervices & &

Birds of Perth Hills 7 - 8

Humour 9

Minutes 10 - 11

Committee & 12
Contact details

I'M NOT OLD I WOKE UP, I LIFTED MY ARMS, I MOVED MY KNEES; I TURNED MY NECK...



EVERYTHING MADE THE SAME NOISE:
GRRRRRRRRRRRAAAAAAAAAACCCCK!
... I CAME TO A CONCLUSION:
I'M NOT OLD, I AM CRISPY!

PRESIDENT'S REPORT

Morning everyone. This cold weather doesn't do a lot towards a happy existence. I know we need the rain, but couldn't that still happen without getting down to zero degrees? Federal Parliament has now been back at work and we all are hoping for some good things to happen. A 20% reduction in University fees would be welcome by almost everyone, as will action being taken on climate change and reducing the cost of prescriptions.

Dental Care: One matter that has occupied our time recently has been trying to get the government to take action on a Seniors Dental Benefits Scheme. This matter has been on the government's agenda for some time but all we ever seem to get is comments from the Minister for Health that the government is committed to "the long-term goal of expanding Medicare to dental health services." As we all know, any expansion of Medicare is going to cost quite a bit, and we don't know just where the extra funding is going to come from. When asked about a Seniors Dental Benefits Scheme the response was "At present the Government is not considering a specific senior dental scheme".

We have been in touch with an experienced Dental Health person in Queensland who has been very helpful in suggesting possible future actions. We have contacted the Australian Dental Association here in WA and are currently waiting for their response. The suggestion was made that we should try and get some united action from several different retiree organisations and, so far, we have expressions of support from Aged Care Reform Now (ACRN), Australian Independent Retirees (AIR), Australian Council of Public Service Retiree Organisations (ACPSRO), National Seniors Australia (NSA), Older Persons Advocacy Network (OPAN), Seniors Dental Care Australia (SDC) and Superannuated Commonwealth Officers' Assn. (WA) (SCOAWA). We feel confident that COTA Australia will also join up with the others - yet to receive confirmation.

The idea is that a joint submission is drawn up and signed by all parties asking that immediate consideration be given to establishing a Seniors Dental Benefits Scheme for those aged over 60. We considered inviting ACOSS but are concerned that it might be adding to the difficulty of getting a consensus of opinion from such a diverse list of organisations. The actual draft of such a letter has started, however, we need further details of up-to-date statistics (the ones we have are 2 years out of date). At this stage, we are hoping that AIR will take on the responsibility of finalising the draft letter - then it is just a matter of signatures. Some "less-than-enthusiastic" people may say that even such a concerted submission will not make any changes to the government's agenda - and they could be right. Nevertheless, we have to try.

One bright note is that we learnt that Senator Jordan Steele-John (from WA), made an 8 minute speech in the Senate on 24th July asking that Dental Health be included in Medicare, and that the government should establish a Seniors Dental Benefits Scheme asap. Senator Steele-John is with the Greens so does not have the benefit of numbers. Even so, we can only hope that other federal politicians will see the need for such a change and vote accordingly.

The Treasurer, Dr. Jim Chalmers, has scheduled a meeting of several business representatives in August to discuss Tax Reform. The topics are uncertain, but income tax and business taxes are expected to be discussed. Superannuation will obviously get a mention and the proposed Division 296 tax will, almost certainly, be featured. There has been a lot of publicity over this Division 296, including taxation of unrealised capital gains (and no indexation), and all we can do now is to wait to see what develops. Some financial advisers have already indicated ways of avoiding the unrealised capital gains issue so the increase in revenue may not be as great as the government is anticipating. The Treasurer has encouraged anyone to suggest topics for discussion, however, he has nominated 3 conditions - the first one is "ideas should be put forward in the national interest, not through the prism of sectoral, state or vested interests". The second condition refers to being "budget neutral at a minimum but preferably budget positive overall, taking into account the necessary trade offs." And the third condition calls for "specific and practical not abstract or unrealistic." WASFR will not be lodging any submissions.

From a personal point of view I have always thought that the fact that big companies can export their profits to overseas tax havens is something that should be stopped. Not sure just how this can be implemented as this appears to be a world-wide issue, however, surely something can be done to minimise the effect on the Australian economy. Just how much influence should the big companies have on our economic future?

Aged Care: As you all know, implementation of the new Aged Care Act has been postponed to 1 November 2025. We are told that this is to allow the Aged Care establishments more time to undertake the necessary training of staff and to give them more time to organise their office systems. Most people seem to accept this as being reasonable and there are some benefits - gives more time to allow people to take advantage of the current system before being caught up with the new legislation. We had a speaker from *Dovida* (a Home Care Package provider), at our meeting in May. Kathryn gave a full, and detailed, presentation on the issues surrounding applying for a Home Care Package (HCP), together with an indication of the costs and benefits involved. All this will change on 1 November when the HCP will be amalgamated with the Short-term Restorative Care (STRC) program and become known as the new Support at Home (SAH) program. The current 4 levels of financial support will change to 8 levels with level 8 providing around \$78,000. This may seem great, however, the costs that people will contribute towards the cost of providing services are higher - up to 80% for some "everyday living" expenses.

Residential Care: At our September meeting we have a speaker, who is an Aged Care Placement Consultant, to talk on the new rules, and the new funding, for Residential Care. This will be something that all of us, at some stage, will need to know. The nominal maximum amount for a RAD has already increased from \$550,000 to \$750,000 (as from 1 January 2025). Note that this is a <u>nominal maximum and providers can always approach the government and request that they be allowed to charge a higher amount - some are already over \$1 million. Another change is that providers can now charge 2% per year (maximum 5 years), as a deduction from the RAD. This subject is very important and we are expecting a good attendance on 12th September.</u>

Advocare (WA Seniors Peak Body): There is still some way to go here. After 13 months we are still not sure of just where this is going to finish up. I attended a meeting on 4th June where 25 different Seniors organisations discussed areas that are of concern to the elderly. Some issues raised included Housing, Transportation, Staying in Place, Care & Support, Volunteering, Advocacy, Wellbeing, Representation, Safety, Health Services, Communication, Employment, Respect & Social Inclusion - quite a lot! I was anticipating discussion on the creation of a Seniors Reference Group and a Seniors Sector Leaders Group, but that didn't happen. I had a personal meeting on 20th June with the CEO who said that Advocare were reviewing any commitment towards a Seniors Reference Group and a Seniors Sector Leaders Group. I was also advised that COTA WA are to become a "Secretariat" for Advocare in a few weeks time. Once that has happened then the CEO will be in a better position to discuss any further developments. We still don't know what the future holds for the WA Seniors Alliance. We have a meeting arranged with the new Minister for Seniors, Simone McGurk, on 18th September.

Investment Group: The last meeting was on 4th July with 20 members attending. The speaker was M/s Sarah Wells who spoke on varied financial issues. No date has been set for another meeting. P. Farr indicated that he will not be continuing as the facilitator after Christmas. Anyone who may be interested in taking over from Peter is urged to put their hand up.

Our next meeting is on **Friday 8th August** - commencing at 10am. This is also our AGM. The speaker will be the well-known Richard Offen. Richard will be talking about "Heroes, Villains and Vagabonds - the people who made Perth what it is today." Look forward to seeing you on **Friday the 8th.**

Ron de Gruchy

SUPPORT AT HOME

Margaret Harris

Government Funding reforms for Australian Home Care 2025

Our Guest Speaker on 9 May was Kathryn Ewen from care provider DOVIDA, previously called Support at Home. Dovida provides a range of services, including companionship, domestic assistance, personal care, meal preparation, transport to appointments, shopping and social outings for its clients.

A Royal Commission into Aged Care Quality and Safety has resulted in the introduction of Support at Home and a new Aged Care Act. This was to come into effect on 1 July 2025. On 9 June, just a month after Kathryn spoke to us, changes to the aged care system were put on hold and will not now commence until 1 November 2025. This delay provides families with an opportunity to take advantage of the currently more favourable rules.

For existing Home Care Package (HCP) recipients this is what you will need to know:

- HCPs will be replaced by Support at Home (SAH)
- Individuals will be given a SAH budget equivalent to their current (or approved) HCP budget
- Individuals can keep any unspent funds they may have accumulated under HCP
- A "No worse off" principle applies for HCP recipients who on 12 September 2024 were either receiving a home care package or were on a waiting list for their approved package to be assigned
- There will be 8 levels of funding, replacing the current 4
- "Clients" will now be called "Participants"

Current home care packages have four funding levels based on clients' needs from \$10,687.20 for Level 1 to \$62,013.50 for Level 4. Under the new system the budget will be managed quarterly (change from annually), and any surplus will be capped at \$1,000 a quarter or 10% of the quarterly budget (currently surpluses are uncapped).

The program will have a service list which specifies the services available, as under:

How much participants will contribute will be based on their income and assets. Under each category the percentage contributions are expected to be as under:

CLINICAL	INDEPENDENCE	EVERYDAY LIVING
Nursing care	Personal Care	Domestic Assistance
Occupational Therapy	Social support	Meals
Physiotherapy	Respite	Gardening
Podiatry	Community Engagement & Transport	Home Maintenance & Repairs

	Clinical Support	Independence	Everyday living	П
Full Pensioner	0%	5%	17.5%	
Part Pensioner/ Self Funded Retiree holding a CSHC	0%	See Note 1	See Note 2	
Self Funded Retiree Not holding a CSHC	0%	50%	80%	

Note 1: Will pay between 5% and 50% based on an assessment of their income and assets.

Note 2: Will pay between 17.5% and 80% based on an assessment of income and assets.

However, it is believed that part-pensioners and CSHC holders will pay the same as pensioners.

Providers currently charging Package Management Fees will no longer be able to do so. However, they can charge a fee for care management, to a maximum of 10%.

Here are the dollar amounts of funding for each category. Note the powers-that-be have worked it out to the last cent!

Classification	Annual amount	Classifacation	Annual Amount
1	\$10,697.72	5	\$39,535.04
2	\$15,981.68	6	\$47,957.41
3	\$21, 919.77	7	\$58,122.13
4	\$29,545.33	8	\$77,709.00

Under the new system participants will have upfront access to assistive technology and home modifications through a separately funded scheme. People will no longer have to save their package funds for these supports. There will be a defined list of the assistive technology and home modifications that can be funded.

The new Restorative Care Pathway will improve on the current program by more than doubling the number of places, increasing the duration of support, and providing access to participants with less complex needs. Participants assessed as likely to benefit from this program can receive up to 12 weeks of support, up from the current 8 weeks.

People with less than 3 months to live and who wish to stay at home will be given priority access to the program's dedicated highest funding classification for additional home care services (\$25,000 for 12 weeks). Under the old system, if you were making a contribution towards your home care package, you were paying for every day that you had the package, regardless of how many times a week people were coming. Under the new Support at Home, if someone is coming say, only 3 days a week, you only pay for those three days.

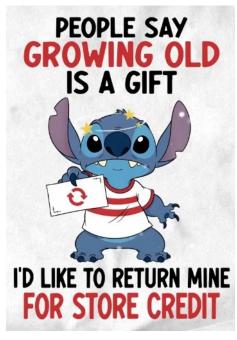
Kathryn's Hints to make things easier when applying for Support at Home:

- Before speaking to My Aged Care, write EVERYTHING down, no matter how trivial. It is easier to provide more information than to realise later that you have omitted to tell them something important. If you don't communicate properly you could have a funding shortfall and not be able to access the services needed.
- If, when you phone My Aged Care for the first time, you cannot make yourself understood, or you cannot understand the person on the other end of the phone, hang up and dial again. You will get a different person
- After your first contact with My Aged Care you will be notified that someone will call you back in a few weeks. A contact number will be given to you; make a note of this number and be sure to answer the call when it comes. Otherwise you could be dropped off the list and have to start again.

Condensing everything Kathryn told us into two pages has been difficult. There is a website that may be of further assistance if you need it: *health.gov.au/support-at-home*. A lot of the information is for care providers, but there are snippets of information for participants or anyone contemplating Support at Home.



Many thanks to Kathryn and her support team for a very comprehensive coverage of a difficult subject. Navigating Aged Care is not for the fainthearted.



DEPARTMENT OF FIRE & EMERGENCY SERVICES

Margaret Harris

And All The Good Things They Do

Our Guest Speaker at our June meeting was Jon Broomhall from the Department of Fire & Emergency Services (DFES). Jon's parents are Andrew and Margaret Broomhall, and are well known to many of us at WASFR as long-time members. Unfortunately, recently Andrew's health has forced their retirement from WASFR.

Jon has risen up the ranks from a career firefighter to Assistant Commissioner Future Capability for 35 years (he doesn't look old enough!!).

DFES is a government department responsible for fire and emergency services in WA. It is responsible for the management, training and funding of career and volunteer services including:

- Career Fire & Rescue Service
- **Bushfire Service**
- State Emergency Service
- Volunteer Fire & Emergency Services
- Marine Rescue Service
- Public Service Officers and Technicians

OVER 26,000 VOLUNTEERS 1,600 + STAFF MEMBERS 2.5M SQ KM SERVICED

About 29,000 volunteers and 1,250 career firefighters look after a 10,200 km coastline, and 2.5 sq.kms land mass, with a population of 2.8 million. Cocos and Christmas Islands also come under the jurisdiction of DFES

Every year emergency services respond to a range of hazardous incidents. These can be: Fire, Hazmat (gas leaks etc.), Flood, Cyclones, Storms, Earthquakes, Land and Building Collapse. A new threat to our safety which now must be handled by DFES is possible emissions from nuclear submarines. Across our very large State DFES supports and oversees firefighters in 25 metropolitan stations and 4 country stations, Albany, Bunbury, Geraldton and Kalgoorlie. There are also about 550 bush fire brigades across the State, manned by an astonishing 20,000-odd volunteers. The State Emergency Service (SES) also comes under the umbrella of DFES. This is a volunteer service which attends land searches for missing people, storm damage, natural disasters, road crashes and many other roles. They also manage the canine unit (K9) and a mounted unit for land searches. And our 10,200 km coastline is watched over by the Marine Rescue Service which searches

for missing people and vessels, assisting disabled vessels and rescues in water around the State.







Our DFES personnel at work around Western Australia.





Jon said DFES attends around 35,000 incidents each year across the State. They are called out to about 6,000 bushfires, 3,500 road accidents, and, amazingly there are about 9,000 false alarm calls. Accidents happen, many could perhaps have been prevented, but Jon says, unfortunately, you can't prevent stupidity!

WA has joined the other States to deliver nationally consistent emergency information through the Australian Warning System:



A fire has started. No immediate threat. Be aware.



Possible threat. Leave or get ready to defend.



There is a threat. You are in danger. Take immediate action.

DFES has an app. to provide access to quick, reliable and relevant emergency information. The free app. delivers instant notifications to your mobile phone about warnings, fire bans and danger ratings. You can create up to 10 watch zones of interest to you.

Looking towards the future, Jon says DFES's fleet of diesel-powered vehicles will eventually be replaced by electric vehicles. He showed us a slide of an amazing electric fire engine being used in Singapore. It was made in Germany, is very expensive, but it is the future. I can't show you the slide of the Singapore engine, but here is another German-made engine in use in Canada.

Also, when the AUKUS nuclear submarines are commissioned, hopefully in 2032, DFES must be prepared for any incidents that may occur with these subs in port. A new container port south of Fremantle is being planned to be operational in 2035. Therefore new fire stations are being planned south of Fremantle.

Jon is active on the committee overseeing these changes.

When we get our Council rate notices each year, which includes the Emergency Services Levy, don't complain, just think what every Western Australian gets for the rather insignificant amount we pay:



- 000 Service
- Emergency vehicles, including ambulances, fire engines, marine rescue vehicles, fire and rescue helicopters*
- Training for emergency personnel
- Education of public, including visiting schools
- Support personnel for all the emergency services
- Bushfire mitigation
- * The aerial fleet is leased, not owned by DFES. RACWA owns three rescue helicopters

Australia is noted for its floods and fire. Thankfully, we don't experience the famine Dorothea MacKellar recorded in her poem, My Country.





Thankyou, Jon Broomhall, for a most interesting thought provoking talk. We have so much to be thankful for.

Birds of the Perth Hills





Our Guest Speaker in July was Talitha Huston, who grew up (and still lives) in the Perth hills where she developed her interests in the local wildlife. She also became interested in photography and, later, video with the local wildlife as her prime subjects. At the age of 17, having noted that there were plenty of books about Australian and Western Australian birds, but none specifically covering those found in the Perth hills, she published a book on the birds of this region. She designed, produced, marketed and distributed the book herself — all the photographs in it are hers and she also coloured in her own distribution maps. She developed a

skittishness rating based on how shy different species are. This talk was produced, initially, to help publicise and sell her book — indeed, it seems to have worked as I believe she sold several copies of the book to members of the audience after our meeting!

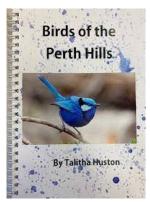
After some time out during her late teens doing the lap of Australia, surfing off Byron Bay and hiking in Central and South America, she returned to her family home in the Perth Hills where she still lives. In 2022, she won a number of community and conservation awards, notably: Young Community Citizen of the Year, Australia Wildlife Society Duke Award, and was a semifinalist in Seven's new Young Achievers Business Award.

Talitha's talk was somewhat autobiographical, explaining how she developed her interest in wildlife and how she came to write her book on Birds of the Perth Hills. Her interest in photography started early, being given her first camera when she was three. Being an only child, she treated her camera as a sibling and took it wherever she went, photographing anything and everything — especially plants and animals. By the time she was five, she had filled two terabytes of photos (that is a lot of photos!). She got her first "proper" camera — a Nikon Coolpix B700 — when she was 14. With its 60X zoom lens (giving a 35mm equivalent focal length



range of 24mm to 1440mm), this was not only much better for photographing birds, but also versatile enough for many subjects. It also introduced her to the possibilities of videography which she illustrated with a time-lapse sequence of the moon moving across the sky and zoomed-in videos of a whale in the Great Australian Bight and lizards fighting. Later, she expanded her interest to include underwater videography (illustrated by several sequences of marine wildlife), and then aerial videos using a drone (also illustrated with a video sequence).

From her interest in wildlife and, in particular, birds, Talitha noticed that there were no books devoted to the birds in her local area — there are plenty covering the whole of Australia and also plenty covering WA birds, but none devoted solely to those of the Perth Hills. She decided, therefore, to rectify this by writing one, using her own photos as illustrations, doing her own research and publishing it herself. She also wanted to make the book accessible and so avoided scientific detail and specialist jargon. Initially, she only had 200 copies printed and gave her first talk about it in a market stall in Mundaring. All 200 copies sold within a week. Since then, she has given this talk many times in various venues and has sold over 10,000 copies! She donates 10% of the proceeds to the Kenyans Wildlife Rehabilitation Centre (some \$3,000 to date).



Since the book is based on her own experience in photographing birds, she included a section called "Tips" which gives (as the title suggests), some tips on how to obtain good photographs of birds. Apart from general photography advice about lighting etc. she mentioned the following, more specifically about photographing birds: her first tip is to have patience; take your time either following (she, inadvisedly used the word "chasing") or waiting for them to appear. She assigned a "skittishness rating" to the birds in the book, reflecting how shy or otherwise individual species are around humans — in other words, how difficult they are to approach and photograph. Shy birds, such as the western spinebill, are assigned low ratings whereas confident birds such as fantails and Australian magpies get high ratings try not to frighten the birds; blend into the background, keep still and quiet (she advocates bare feet), and breathe softly. If you have to move to get the photo, do so slowly.



Shy birds, such as the western spinebill, are assigned low ratings whereas confident birds such as fantails and Australian magpies get high ratings try not to frighten the birds; blend into the background, keep still and quiet (she advocates bare feet), and breathe softly. If you have to move to get the photo, do so slowly.



Let the birds come to you and not you to them. If you move towards birds, they may not fly off, but will generally move away so as to maintain a safe distance, however, if you keep still, they may not see you as a threat and may well approach you as they feed. Have your camera up and ready as moving the camera may be enough to frighten them away.

Try and choose a background which will show the bird clearly. Shooting against a very pale or bright background (like the sky, for instance), will silhouette the bird, obscuring much of



its detail. Shooting against a busy background with lots of detail will also obscure the bird. Of course, there are techniques one can use to minimise or overcome these problems, for instance, using exposure compensation and wide apertures but, in general, it is better to plan ahead and seek a more suitable backdrop.

Learn about the bird's habits so that you can anticipate where and when you might see it (and choose a suitable background to spot it against). Well positioned birdbaths with nearby perches and cover are a good way to attract birds into your garden where you can plan your photos more easily.

Learn to recognise bird calls — this can tell you what's around and roughly where, coupled to knowledge of the bird's habits and some patience, can let you plan for photographing it.

Accept that you aren't always going to get the photo you want — the bird you are looking for either doesn't turn up or it appears in the wrong place or too fleetingly to capture the shot. Use each photographic outing as a learning experience; even a failed attempt can indicate what not to do next time.

Often, birds of different species, tend to stay in close proximity to each other for mutual protection and threat warning. Thus, while watching a bird of one species, you may get the opportunity to spot one of another species nearby. It is worth learning which species are gregarious and which aren't.

Generally, the best time for photographing birds is in the early morning or in the evening when they are most active and visible. These times also generally produce the best lighting for good pictures.

To help identify less familiar birds or those easily confused with other species, she recommends using a phone app which not only shows male and female plumage but also reproduces their calls — she uses The Guide to Birds of Australia by Morecambe and Stewart.

Talitha finished by showing some examples of species which are easily confused with each other, especially the females and males in their everyday (non-mating season) plumage. She also listed a number of introduced species, and spoke briefly about how they compete with native species. She also mentioned the damage that cats can do to native animal populations.



A woman walked into the kitchen to find her husband stalking around with a fly swatter. "What are you doing?" she asked

"Hunting flies," he replied. Oh, killed any?" she asked.

"Yep! 3 males and 2 females," came the answer.

Intrigued, the wife asked, "How can you tell them apart?" Husband: "Three were on a beer can and two were on the phone."

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

I ASKED MY GRANDPA, "AFTER
65 YEARS, YOU STILL CALL
GRANDMA DARLING, BEAUTIFUL,
AND HONEY. WHAT'S THE
SECRET?" HE SAID, "I FORGOT
HER NAME 5 YEARS AGO AND
I'M SCARED TO ASK HER."



Just before the funeral services, the undertaker came up to the very elderly widow and asked,

'How old was your husband?'

'98,' she replied.... 'Two years older than me'.

'So you're 96,' the undertaker commented..

She responded, 'Hardly worth going home, is it?'

THE SENILITY PRAYER:

Grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to tell the difference.

Dave and Jim were a couple of drinking buddies who worked as aircraft mechanics in Melbourne. One day the airport was fogged in and they were stuck in the hangar with nothing to do.

Dave said, 'Man, I wish we had something to drink!'

Jim says, 'Me too. Y'know, I've heard you can drink jet fuel and get a buzz. You wanna try it?' So they pour themselves a couple of glasses of high octane booze and get completely smashed. The next morning Dave wakes up and is surprised at how good he feels.

In fact he feels GREAT! NO hangover! NO bad side effects. Nothing!

Then the phone rings. It's Jim. Jim says, 'Hey, how do you feel this morning?'

Dave says, 'I feel great, how about you?'

Jim says, 'I feel great, too. You don't have a hangover?'

Dave says, 'No that jet fuel is great stuff -- no hangover, nothing. We ought to do this more often..'

' Yeah, well there's just one thing.'

'What's that?'

'Have you farted yet?'

'No.

'Well, DON'T - cause I'm in New Zealand '

Volume: 10 issue: 3 August 2025 Page: 10



WESTERN AUSTRALIA SELF FUNDED RETIREES Inc.

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MINUTES

Minutes of the General meeting of WASFR Inc. held at the Cambridge Bowling Club, Howtree Place, Floreat, on Friday **11 JULY 2025.**

The President opened the meeting at 10.05am and welcomed the 19 members and 8 visitors present. A warm welcome was also extended to Mr. J. Huston who is the WA Member for Nedlands. Before continuing the President invited M/s Margo Ewers to speak about a survey that the Town of Cambridge is conducting. The Cambridge Senior Services section offers a range of activities that people can enjoy and the survey is simply to invite suggestions regarding any other activities that can be added to the list. Survey forms can be obtained from M/s Ewers.

APOLOGIES:

V. Payne, R. & J. Dawson, G. & J. Howard, R. & H. Ellis

CONFIRMATION OF MINUTES: Moved J. Yeatman, and seconded by I. Moller, that the Minutes of the meeting held on 13 June 2025 be accepted as a true record. Carried.

BUSINESS ARISING:

Investment Group: P. Farr said that the meeting held on 4th July with M/s Sarah Wells as the guest speaker was well received by the 20 members attending. No firm date has yet been set for the next meeting. Peter said that he has several other responsibilities and feels that he will not be able to continue on as the facilitator for this group after the end of the year. Anyone who may be interested in taking over from Peter is urged to "put their hand up".

WA Seniors Peak Body/Advocare: Advocare was appointed as WA's Seniors Peak Body as from 1 July 2024. Staffing issues have been responsible for delays in setting up several groups (a Seniors Reference Group and a Seniors Sector Leaders Group), that were intended to play a large part in future activities. The President attended a meeting on 4th June involving representatives from 25 different organisations, but little time was spent on discussing these 2 new groups. In order to clarify matters the President met with the CEO on 20th June and was advised that these 2 groups may not now eventuate. Discussions have been held with COTA WA and it now transpires that COTA WA will become a "Secretariat" for Advocare with responsibilities of expanding Advocare's activities regarding the elderly. Until details are worked out with COTA WA it is uncertain exactly what the outcome will be. The President was advised that matters should be finalised by the end of July and he will then be invited to comment. The existence of the WA Seniors Alliance (WASA) was also discussed but no firm commitments were given.

COMMUNICATIONS:

- Emails re Investors Group meeting
- Emails from A.I.R. Division News plus June edition of AIR Active
- Emails to/from Advocare meeting with CEO on 20th June
- Emails re guest speakers
- Emails from OPAN incl. June edition of "The National Advocate" (also webinar 22nd July)
- Emails re meeting with Tom French on 1st July (new Federal Member for Moore)
 - a brief meeting that did not allow time to fully discuss the Federal submission
 - it is hoped to get a further meeting with Mr. French at a later date
- Emails re Ageing Well Expo 11th to 12th July
 - members were encouraged to attend
- Email from COTA Australia
- Emails re 2025/26 State submission

Volume: 10 issue: 3 August 2025 Page: 11

COMMUNICATIONS: cont.

- Email from Kate Chaney June newsletter
- Emails from National Seniors inc. *NSA Connect* 13th, 20th, 27th June and 4th July plus Winter edition of "Our Generation"
- Email from Town of Cambridge July edition plus notice of HLTSS event on 17th July
 - 2025 Healthy Lifestyles Tech Savvy Seniors Event (free entrance and open to anyone)
- Email from Australian Seniors July/August edition of "DARE"
- Email from Dept. of Energy, Mines, Industry Regulation and Safety Information Statement
- Emails from CHOICE 19th, 26th June and 3rd July
- Email from CPSA June edition
- Brisbane North Retirees July newsletter
- Emails from ACOSS (8)
- SMSF Weekly News Digests (7)

FINANCE: The Treasurer invited members to look at the monthly financial statement on the back of today's Agenda. Funds available as at 7th July were \$5,872.94 with no outstanding accounts. Moved by M. Harris, seconded by R. Wyatt, that the financial statement be accepted. Carried. No questions from members.

GENERAL BUSINESS:

Other: The President reminded members that our AGM is next month and we are encouraging members to nominate for a position on the Committee. There is not a lot of work involved and the more we have on the Committee the easier it is to share the load.

No further general business.

After the morning tea break the President welcomed M/s Talitha Huston who then proceeded to speak on the subject of "Birds in the Perth Hills". Talitha is an only child who was brought up in the hills surrounding Perth and who developed a passionate interest in wildlife in the hills. At the age of 17 she wrote a book titled "Birds in the Perth Hills" which has proved popular reading for many people. Talitha used a power-point presentation to illustrate the many different types of birds that exist in WA. There were many questions from members.

At the conclusion of the talk the President made a small presentation to Talitha thanking her for an interesting and informative presentation.

Speakers for the following months are as follows

8 August	Richard Offen	Heroes, Villians and Vagabonds - the people who made Perth what it is today
12 September 10 October	Vanessa Fitzgerald Anita Clayton	Residential Aged Care - Exploring the changes re funding etc. Living well with Arthritis
Confirmed		
Date		

NEXT GENERAL MEETING (and AGM) FRIDAY 8 AUGUST 2025

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Volume: 10 issue: 3 August 2025 Page: 12

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

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YOUR COMMITTEE

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President:

Ron de Gruchy 9447 1313 email: 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

MEETINGS:

Meetings start at 10.00 am and are held at Cambridge Bowling Club, Floreat Sporting Precinct, Floreat, on the second Friday of each month, excluding December and January.

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INVOLVED.