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 **12 SEPTEMBER 2025**.

The President opened the meeting at 10.05am and welcomed the 25 members and the 18 visitors. A warm welcome was also extended to Mr. J. Huston who is the WA Member for Nedlands. Later on during the meeting Mr. Huston offered for his office to cover the cost of posting out copies of WASFR News.

APOLOGIES:

V. Payne, R. & J. Dawson and H. Ellis.

CONFIRMATION OF MINUTES: Moved J. Yeatman, and seconded by M. Collett, that the Minutes of the meeting held on 8 August 2025 be accepted as a true record. Carried.

BUSINESS ARISING:

Investment Group: P. Farr mentioned some interesting details concerning the installation of solar roof panels and whether batteries can be worthwhile. Government subsidies can apply in some cases and some thought should be given to the size of the battery - 15kwh was suggested as a good balance. General discussion followed on the use of electric vehicles - including the life of the battery.

WA Seniors Peak Body/Advocare: No further information available regarding the creation of a *Seniors Reference Group*, or a *Seniors Sector Leaders Group*. It is almost 15 months since Advocare was appointed as WA's Seniors Peak Body, but little seems to have changed. Advocare continue to provide free services to those in need of advice concerning Aged Care/ Home Packages etc. (and the Elder Abuse helpline), but there has been no advance concerning advocating for better conditions for retirees. The President will contact Advocare in the next few days and enquire as to the current situation. A meeting was held with the WA Minister for Seniors (Simone McGurk) on 8th September where the main topic discussed was Stamp Duty concessions for Seniors when downsizing. The initial reaction from the Minister was "*That was not one of our election issues*." After it was pointed out that several organisations in WA have been lobbying for many years saying that it would be of benefit to the current housing problems, and not a huge financial cost for the government, the Minister agreed to forward the matter to the State Treasurer. Other items in the 2025 State submission were also discussed - including the recent request to the Federal government for the establishment of a Seniors Dental Benefit Scheme

Seniors Dental Benefit Scheme: After a number of emails/phone calls we were able to get support from 9 retiree organisations (throughout Australia), to agree on an approach to the Federal government regarding the creation of a Seniors Dental Benefit Scheme. A letter (with 9 logos at the top of page 1) was sent to the Minister for Health & Ageing (Mark Butler) on 12th August. The letter included details of recommendations from the Royal Commission into Aged Care Quality & Safety (2021), together with several recommendations from the Senate Select Committee into the Provision & Access to Dental Services in Australia (2023). The Minister was quoted as previously saying "I understand there's a high level of ambition, including amongst my colleagues, to bring dental into Medicare coverage, over time." He is also quoted as saying "it is a long term commitment". Similar worded letters were sent to the Minister for Aged Care and Seniors (Sam Rae), and to the Asst. Minister for Health & Ageing (Rebecca White).

COMMUNICATIONS:

- Emails re meetings with Tom French (13th August) and Tracey Roberts (10th September)
- Emails re meeting with the Federal Asst. Treasurer (Daniel Mulino) 22nd September
- Emails re meeting with the WA Minister for Seniors (Simone McGurk) (8th September)

COMMUNICATIONS: cont.

- Emails re Seniors Dental Benefits Scheme many
 - also letters to Mark Butler, Sam Rae and Rebecca White (re the Dental Scheme)
- Emails from Advocare invitation to apply for Community grants
- Emails re WASFR website
- Email from Australian Seniors September / October edition of *Dare* magazine
- Emails from OPAN incl. August edition of "The National Advocate"
- Email re lodgement of Annual Information Statement Dept. of Local Government
- Emails from COTA Australia re Aged Care Inquiry, Winter newsletter and a Survey
 - also webinar on new Aged Care Act (23rd September)
- Emails re guest speakers
- Emails from National Seniors inc. NSA Connect 8th, 15th, 22nd, 29th August & 5th September
- Emails from CHOICE 14th, 21st, 27th, 28th August and 4th September
- Email from Town of Cambridge September edition
- Emails from AIR August & September Division newsletters, Minutes and AIR Active
- Email from Kate Chaney August newsletter
- Email from CPSA August newsletter
- Brisbane North Retirees September newsletter
- Emails from ACOSS (7)
- 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 8th September were \$6,757.94 with outstanding accounts totalling \$183.00. Moved by M. Harris, seconded by R. Wyatt, that the financial statement be accepted and payment of the \$183.00 be approved. Carried. No questions from members.

GENERAL BUSINESS:

Other: The President referred to a list of matters that should be attended to before passing away. The list is headed "What You Need To Know" and consists of 6 pages. It is important that we all accept the reality that, one day, our children/family will be faced with the prospect of winding up our Bank accounts, Share portfolios, membership of clubs/organisations, personal belongings etc. together with a number of other issues. Details of any Direct Debits need to be itemised, as do details of Motor Vehicles, Boats, Caravans etc. The form will be posted on to the WASFR website in both pdf and Word versions - for those who prefer to complete the document online. A few copies are available from the President.

After the morning tea break the President welcomed Vanessa Fitzgerald from Navigate Aged Care Solutions. Vanessa started Navigate Aged Care after many years of working in residential care admissions. Her business offers education and practical support for people who want to plan for their future or need to access residential aged care. Vanessa's power-point presentation contained details of the new Aged Care Act, together with details of the (increased) costs involved after 1 November 2025. Many questions were raised from concerned members.

At the conclusion of the talk, Tim Bailey, on behalf of those present, made a small presentation to Vanessa thanking her for an interesting and informative presentation.

Speakers for the following months are as follows

10 October 14 November	Anita Clayton Dr. Nick Beeching	Living well with Arthritis Traveller's Tales - learn how to come back the way you left
Confirmed		
Date		

NEXT GENERAL MEETING FRIDAY 10 OCTOBER 2025

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