

CEO Newsletter Report

I have recently become a Justice of the Peace and want our members to know that David Sadler, a Board member and husband of our President is also a JP. Both David and I are available to help members of Retirees WA in this capacity. I often come across elderly people who have signed an Enduring Power of Attorney without really understanding it and as this is such a powerful document, I urge our members to get good advice or come and see David or me if you are contemplating this.



Retirees WA had a great year in 2011 – you made our AGM one of the biggest and best and I thank all of those who attended. Please do the same and make the 2012 AGM just as good. As I said at this AGM, it is a good measure in time of where we are each year in all the different parts of this organisation. Each section is growing and improving each year, however, the one thing we need to do better is to get the message out about how we can help you and your friends with our pre paid funerals. It is one of the best ways we can serve you so please find out about it by calling Henrietta or Jenny and don't miss out on this incredible offer. If you look at the cost, the payment arrangements, the choice of Funeral Directors and the option to get all of your money back if you want, you will not believe it.

I love my job, I love meeting and helping seniors and I love the opportunity to work for seniors on the Seniors Ministerial Advisory Council but there is one thing that is creeping in more and more that I don't like. I am finding that small things are becoming blown out of proportion and making some of us unhappy. It might be something your neighbour has said or done or someone in your branch or other social group who is annoying you or someone who is a bit different and you have lost your tolerance for. We become fixated with these small things instead of looking at how wonderful our lives really are. As this is the start of a new year, why don't we all make it our goal to be better, start with fixing at least three things –eg move on from something that has hurt you, forgive someone, see things from a different point of view, be tolerant of others and try to live in harmony instead of letting them get under your skin. Let's all take stock of ourselves and improve!!

I wish all our members a very Happy New Year and hope 2012 is wonderful for you.

Margaret Thomas (JP B Comm CPA LMusA)
CEO/CFO Retirees WA

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**Retirees WA
State President
Nita Sadler**

It has been extremely rewarding to see some of our Branches organising Fetes, Fayre's, and fund raising breakfast's quite recently. I think congratulations are in order to all, especially our Carlisle branch who organised a very successful fund-raiser for breast cancer awareness, which, incidentally had

to be moved to a park rather than the planned indoor venue, due to the interest generated. Well done Carlisle! Congratulations must also go to our Forrestfield Branch for organising a huge Seniors Fayre during seniors week in November, culminating in over 2,000 people attending, from local and Country areas.

I mentioned in a previous newsletter that I would like to see more interaction and cross-visiting of branches wherever possible, and I know it is catching on like wildfire! Bindoon seems to be hosting lots of branches and are being asked back in return; in fact I have recently had the pleasure of visiting the Bindoon branch, upon their invitation, and WOW! Do they know how to make you welcome with their "Country Produce". Thanks must go to Bindoon! You know, our state politicians should be proud of the achievements of our members; especially those who volunteer their time to help other senior's enjoy life.

Several of our Branches are inviting local day care centres to come along, especially if they have booked entertainment for the day. They are more than happy to pay the odd \$4 or so for entry. This way, everyone gets to enjoy a lovely afternoon, and the branch members are providing love and companionship to those who may have spent the day at home, on their own, watching T.V.

The key to "social isolation" is other people taking time to care, and even bothering to invite those who would be isolated through no fault of their own. Keep up this great work that you are all involved in, and always remember, we may be in the same position one day but for the good volunteer samaritans of Retirees W.A. I am so proud and humble to be your President.

I am so looking forward to our Rally this year, and given the fact that Kelly has come on board, with some great new, and innovative ideas, the delegate team, staff, and I are anticipating a huge attendance. We are expecting lots of entries for our "Retirees Got Talent" (over 50's preferred) and I am calling on all you ex-magicians, tap dancers, singers, jugglers, and anything you may have talent for, to contact head office so we can come up with a great programme.

You have all been made aware of having an arts/crafts/produce/ fund raising stall if you wish, but again, we need to be made aware of your plans. Kelly has this in hand but needs to hear from you. I can't wait, because it sounds like you, I, your families and friends, are in for a fantastic day out! Hope to see you all there.

Date for the Diary

**This years Annual General Meeting will be held on the
28th September 2012 at City West Function Centre,
West Perth**



What benefit is it for me to be a member of the Retirees WA Funeral Fund rather than any other advertised funeral prepayment scheme?

The cost!

As a special price for Retirees WA members, the Western Australian Funeral Directors Association (WAFDA) funerals are currently only \$2911.00 and the Independent Funeral Director (IFD) funerals are currently \$2731.00. This is extremely discounted for our members.

Are there any other fees I will have to pay?

There is a one off administration fee of \$70 upon joining.

Can I pay the fund off?

Yes. There is no time limit to pay the fund and you can pay as little as \$20.00 per fortnight. If you pass away prior to paying up to the current price, your nominated next of kin must pay any

outstanding balance before the funeral can take place.

What if I want to leave the fund? Will I get my money back?

Yes you will get back everything you have contributed except the \$70 administration fee.

Can I use any funeral director?

Yes nearly all of the funeral directors are in our scheme.

If I want some more information who do I need to call?

You can call Retirees WA on 9362 0100 and speak to Henrietta or Jenny with any questions you have or you can leave your details and you will be sent more information. Alternatively you can look on the website: www.retireeswa.com.au for any further information.



Ambulance Services for Seniors

Ambulance services are a key component of the State's health service. The State Government provides considerable funding to St John Ambulance Association for the provision of statewide ambulance services, in particular to improve ambulance response times and therefore give all Western Australians better access to emergency care.

As part of the contracted arrangements with St John Ambulance:

- all Western Australian aged pensioners have access to primary ambulance services free of charge; and
- all other senior citizens over the age of 65 pay only 50 per cent of the normal cost of both emergency and urgent ambulance transport.

This agreement represents a significant ongoing financial commitment on the State's behalf, ensuring that the State's aged pensioners and seniors have better access to emergency services. It is also an important acknowledgment of the contribution made by WA's aged pensioners and senior citizens and of the needs of those older people not able to provide for themselves.

Primary ambulance service means transport from community setting to hospital or other area health service and involves:

- assessing the patient, usually at site of accident or injury; or providing first aid and other pre-hospital treatment at the site and in transit



Hi everyone!! Its goodbye to 2011 and hello to 2012. By the time you receive the Retirees Review, one month of the new year has been and gone. In 2011 we welcomed 328 new members to the Retirees WA family which was slightly down on the previous year (2010). The membership breakdown is shown below. It was pleasing to welcome these new members, as it was a difficult year for many of our members trying to juggle the cost of living with electricity, gas and water charges greatly increasing, not to mention the cost at the supermarket.

We at Retirees WA were delighted to hear that all members of the Augusta Branch survived the recent fire in the area and there was no loss or damage to their properties.

It is with regret that I have to advise that our branch in Harvey has closed due to existing members of the branch unwilling to accept office bearing positions ie President, Treasurer etc because of age and ill health. I am really saddened about the closure as I know the Harvey members having spent a few years living there.

At this stage I would sincerely like to thank Marie Jones (President), Jim Rake (Secretary) and Betty Young (Treasurer) for the excellent job they did in running the branch while holding official positions for several years. The branch will be missed.

To all members of our existing branches, please step up and give it a go should the occasion arise in your branch and they require official positions to be filled. The jobs are not all that difficult and Im sure the outgoing people will assist and advise you.

If any member wishes to join a branch, please give me a call on **93620191** to have a chat and I'll be only too pleased to help you make the connection and contact with the branch secretary nearest to you.

MEMBERSHIP BREAKDOWN

| TOTAL NEW MEMBERS | MEMBERS FROM BRANCHES | CURTIN RADIO | FAMILY AND FRIENDS | FUNERAL FUND | OTHER |
|-------------------|-----------------------|--------------|--------------------|--------------|-------|
| 328 | 49 | 125 | 61 | 52 | 41 |

Wishing all members the very best for 2012.

Brian

Manager Membership and Branches

A man was telling his neighbour, 'I just bought a new hearing aid. It cost me four thousand dollars, but it's state of the art.. It's perfect.'

'Really,' answered the neighbour . 'What kind is it?'

'Twelve thirty..'



Carlisle Branch

On Monday the 19th September, Carlisle Branch of Retirees WA had a very exciting afternoon with some visitors from Ascot AVOSI Choir. It was a top performance as usual.

The tap dancer in his hat brought back happy memories for many former tappers. Cherry Del from Josephs Coat came along to personally thank members for enabling over 40 children in disadvantaged countries attend school by providing pencil cases, biros and other stationery items. Over the past few months we have been collecting for Josephs Coat and Kanyana and it is very rewarding for our members to be helping those in need.

Manjimup Branch Turns 50!



On Wednesday 16th November 2011 the Manjimup Branch of Retirees WA celebrated their 50th Anniversary following the monthly meeting. The cutting of the cake was by President Yvonne Young with long standing member and former Secretary Jill Plackett...The Manjimup Branch is still going along comfortably with approx 20 members and still enjoying our bus trips to various locations. Over the years we have lost

members due to ill health, moving locations and other reasons, but on the bright side we have gained new members....This year we would welcome a visit from any member from head office..... Hoping everyone is in good health.

Neville Young (Treasurer)



New Phone Number Update

Retirees have had many issues with their phone systems over the last couple of years.

This was caused by two main reasons:

- 1. The previous phone system had problems with handsets and the server software, and**
- 2. The VOIP (Voice over IP) provider, ATPnet, provided sub-standard service.**

Since then, a new phone system (Avaya) has been installed and the external lines were converted from VOIP (which requires the internet) to Telstra ISDN (a fixed phone service).

This resolved most of the issues, no longer did the internal phone system cause any problems, and making external calls no longer required VOIP/ internet or ATPnet.

There is, however, one problem still remaining; the phone number that Retirees uses, 08 9254 01XX, is still owned and controlled by ATPnet.

As the service ATPnet provides with these numbers is still causing calls to be dropped and people unable to get through, it was decided to try porting the numbers over to Telstra.

Unfortunately, It requires a significant investment from Telstra to port these numbers over, and a business case cannot be made for Telstra to do this, so we cannot proceed down this path.

Retirees do have a new number range (08 9362 01XX) provided by Telstra. As this uses the standard ISDN link, it works without issue.

However, the old number range, specifically 08 9254 0192, has been printed on all Retirees advertising/ merchandise/cards/stationary/keyrings etc. To try to fix this, any number in the old range has been diverted from ATPnet to the same number in the new Telstra range, eg: **08 9254 0100 (ATPNet) diverts to 08 9362 0100 (Telstra).**

Diverting from ATPnet to Telstra has helped, however, Retirees are still experiencing issues with the diverting service that ATPnet provides, as customers still have problems getting through.

It has now been decided that Retirees will use the new Telstra number range for all future printed advertising/merchandise etc.. and the primary (reception) number will be 08 9362 0100.

There will be a divert in place for a short time from the old number until all new printing has been done and to allow members to know there is a new number. We wanted the change to be a last resort but we can't continue with the interruption of the phones any more and we want all of our members to always be able to contact us.

Our new phone numbers are:

Head office 9362 0100

Property 9362 0115

The fax numbers and email addresses will stay the same.

We hope this will fix the problem and we can continue to be in contact with all our members without disruption.



Lancelin 2011



Stringy Bark Winery 2011

Welcome to the start of a new phase in your life. RETIREMENT

Maybe you're thinking of downsizing or would just like to live in a friendly community atmosphere, why not contact Retirees WA.

Retirees WA (Inc) has villages from Busselton to Duncraig.

Our latest village has been built at Canning Vale. This Village will eventually consist of 78 Units on completion with a Clubhouse to impress.

Upon completion on the ground floor the Clubhouse will have the following; hydrotherapy pool, sauna, gymnasium, theatre / library / computer room, residents workshop and kitchen.

The first floor will have a snooker area and a lounge / bar area.

All our units consist of open plan living, built in robes, private court yards.

They are stamp duty and rates exempt with very low monthly maintenance fees



Please see below the units that are or will be available

10 Anstruther Road Mandurah; (1 x coming up)

62-64 Sutton Street Mandurah; x 2

16-22 Moore Street Busselton; x 5

14-18 Skewes Street Bunbury; (1 x coming up)

24 Royal Palm Drive Warnbro; (1 x coming up)

4 Keals Close Bentley; x 1

Francisco Street Rivervale; (1 x coming up)

2 Camberwell Road Balga; x 2

7 Chessell Drive Duncraig; x 2

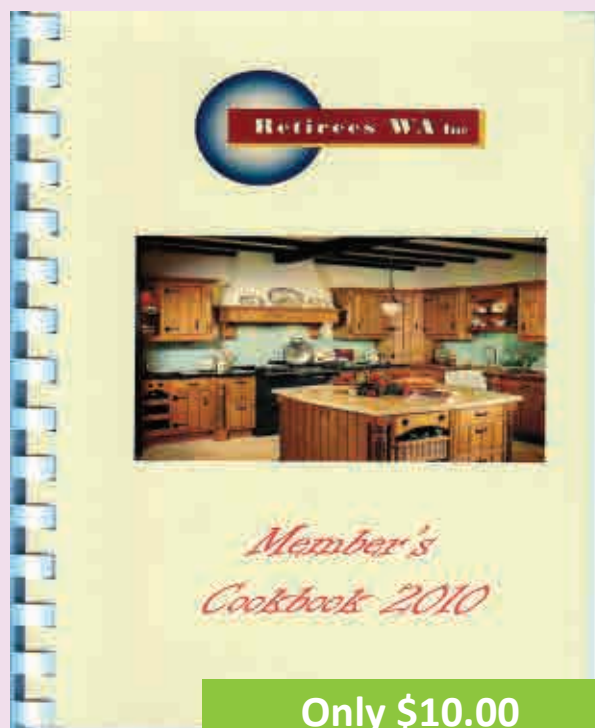
58 Canna Drive Canning Vale

178-180 Fern Road Wilson; (2 x coming up)

Members' Cookbook

Members we have some exciting news! Our recipe book is now completed and ready to be ordered. For those of you who didn't know, Janette, our wonderful Social Club Coordinator who passed away in 2009, had hoped to create a member's cookbook that would be a collection of our members favourite recipes. She had also hoped that any proceeds generated from the book would be donated to a charity of the Boards choosing.

Unfortunately Janette was unable to finish this project, so loyal volunteers Judy and Lillian took up the challenge to see it through to completion. The book which contains over 130 recipes is available for \$10 by calling Head Office on 9254 0192. All proceeds will be donated to the Stroke Foundation, as this is the disease that took Janette's life, and the Alzheimer's Foundation. So don't miss out....these books will only be available for a limited time. Support this worthy cause and call today to order your book. If you plan to pick yours up from Head Office there will be no additional charge, however if you require postage it will cost \$1.80 postage for one book or \$2.90 for two books.



Only \$10.00
For over 130 recipes
(+\$1.80 postage for one book)

A couple in their nineties are both having problems remembering things. During a checkup, the doctor tells them that they're physically okay, but they might want to start writing things down to help them remember..

Later that night, while watching TV, the old man gets up from his chair. 'Want anything while I'm in the kitchen?' he asks.

'Will you get me a bowl of ice cream?'

'Sure..'

'Don't you think you should write it down so you can remember it?' she asks.

'No, I can remember it..'

'Well, I'd like some strawberries on top, too. Maybe you should write it down, so as not to forget it?'

He says, 'I can remember that. You want a bowl of ice cream with strawberries.'

'I'd also like whipped cream. I'm certain you'll forget that, write it down?' she asks.

Irritated, he says, 'I don't need to write it down, I can remember it! Ice cream with strawberries and whipped cream - I got it, for goodness sake!'

Then he toddles into the kitchen. After about 20 minutes, The old man returns from the kitchen and hands his wife a plate of bacon and eggs.. She stares at the plate for a moment.

'Where's my toast?'



Retirement – more than simply dollars and cents



Most of us look forward to retirement as a time to slow down and 'smell the roses'. If you've been diligent and put your financial house in order

then all should be smooth sailing from here. Right? Well this is not always the case. Many retirees fail to prepare themselves for the emotional and social issues that come with retirement and focus only on the financial issues.

At first retirement can feel like an extended holiday and often retirees are busier when first retired than when they were still working. This is a time for sleeping in, finishing those jobs around the house that have needed doing for so long, catching up with friends and taking that dream overseas holiday. But what happens when this initial period comes to an end? Boredom and sometimes depression set in. This is because, for many of us, our job gave us a sense of identity and having a daily routine and regular activities gave us a purpose. Without these many retirees suffer from a feeling of lower self-worth and, without something to look forward to each day, they can get bored and even depressed.

Another issue many retirees fail to consider is how they will interact with their spouse once retired. This is especially true when one partner has been retired or hasn't worked for many years and has an already well developed social schedule. The 'newly retired' partner may well find that he or she is home alone with little to do while the other is out and about leading an active lifestyle. Most newly retired couples find it difficult to work out how much time to spend together and feel everything needs to be done as a couple which often leads to a lack of personal space causing stress and conflict.

So what can we do to help ensure we have a happy and fulfilling retirement? People who plan for an active life once retired tend to be happier than those who simply retire and have made no plans. For those fortunate enough to be able to plan their retirement date why not test it out first? Take some long service leave (either as a large block of

time or as a means to cut down your days worked) and see if retirement is really for you. If after a month or two you and your spouse still get on and you are enjoying yourselves then it might be time to retire fully. If not then you can always go back to work. Discuss retirement with your spouse beforehand and make sure you each clearly outline your expectations around time together, travelling and who will do the washing up. This will help ensure you are both on the same page making arguments less likely.

If you've already retired and need some help to kick start your retirement plan then consider doing some volunteer work. This is not only satisfying but will help create a routine and a purpose to your life and may also help you to broaden your social network. Try revisiting those hobbies or activities you've always wanted to try but never had the time. Guess what – you do now!

For many retirees it is an opportunity to go back to school and study something you are passionate about and reduce the risk of health problems by ensuring your diet is reviewed and revised and an exercise program is put in place.

Lastly, increase your social networks by joining clubs for retirees. Having a close circle of friends who are at a similar stage of life will help to stave off boredom and depression and help ensure you achieve a fulfilling and enjoyable retirement.

Jason Featherby
Director

Description:

creating wealth for our clients through enduring relationships built on trust and excellence



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WWW: www.kfadvisors.com.au

Planning a Holiday? Give our Travel Club a go!

Did you realise that as a Member of Retirees WA you are entitled to make use of our free Travel Club Service. Our travel agent of choice, Lydia Beaufeldt from Bluegum Travel, is waiting for your call to help you plan your next trip.

Lydia is particularly helpful with planning overseas holidays as she has a thorough knowledge of the travel industry and is able to find some great deals no matter where you wish to go.



Lydia is sensitive to the needs and special considerations that some retirees require and she is happy to try and accommodate you however possible.

We want you to make use of this service, so please contact Lydia if you have any questions or would like to discuss your future travel options.

Phone Lydia: **9459 4387**

New Bus

Did you know Retirees WA has a new bus?

Thanks to a grant from Lotterywest we now have a brand new Mitsubishi Fuso Rosa Bus. It seats 21 adults, has airconditioning and vinyl bench seats. It has a PA system for the driver to communicate with passengers and wide aisles to make movement around the bus easier. It also has a wheelchair lift to the rear of the bus and provision for 3 wheelchair positions.

Our bus driver, Bob, is enjoying driving the new bus and we hope you all get the benefit from using it when you travel with us.

The bus can also be hired.

- Is available 7 days a week
- Voluntary bus driver provided
- Seats 21 people
- Has wheelchair access



\$50 per half day \$100 per full day PLUS \$1.00 per km



If you listen to Curtin Radio 100.1 FM at **1.20pm every Tuesday** you will find out important information about what is going on at Retirees WA.

You will hear from our President Nita Sadler or various other people associated with Retirees WA.

You can find out about some of our villages, the Joseph Banks aged care facility and other information about membership.

Congratulations !!

In 2011 we had several exceptional people presented with awards.

- Terry Tyzack was awarded Branch Life Membership at the RWA Board Meeting in recognition of out standing service and loyalty to the Dianella/Yokine Branch and Retirees WA.
- Raymond Haydon was awarded a Meritorious Service Award at the RWA Board Meeting in recognition of outstanding service and loyalty to the Bindoon/Chittering Branch and Retirees WA.
- Thomas Fern was awarded a Meritorious Service Award at the RWA Board Meeting in recognition of outstanding service and loyalty to the Bindoon/Chittering Branch and Retirees WA.
- Linda McLoy was awarded Branch Life Membership at the RWA Board Meeting in recognition of outstanding service and loyalty to the York Branch and Retirees WA
- Judith Hardaker was awarded RWA Life Membership in recognition of the loyalty and devotion shown to Retirees WA
- Lillian Woodward was awarded RWA Life Membership in recognition of the loyalty and devotion shown to Retirees WA
- Our very own CEO Margaret Thomas was awarded Honorary RWA Life Membership in recognition of the loyalty and devotion shown to Retirees WA



Button Fasteners

Are you finding it increasingly difficult to do your buttons up? Well one of our members has cleverly made a tool that should make this task a lot easier in the future. If you would like to purchase a button fastener for \$10, call Head Office on 9362 0100.

Hand crafted by one of our members!



Reminder

Our new phone numbers are:

Head office 9362 0100

Property 9362 0115

The fax numbers and email addresses will stay the same.



Retirees Rally

STIRK PARK KALAMUNDA
SUNDAY 15TH APRIL 2012
10AM - 2PM

- Food and beverages available or BYO picnic.
- Bring a chair or a blanket to sit on.
- Entertainment and raffles throughout the day.
- Spirit of the Streets Choir
- Art and crafts stalls.



Retirees Got Talent



**We are looking for acts to be part of the special event
held at the next**

**Retirees Rally
15th April 2012
Stirk Park Kalamunda**

We want:

**Musicians, jugglers, singers, dancers, acrobats,
tap dancers, poets, bush poets, groups, magicians, bands,
break dancers, pole dancers,
impersonators, contortionists.**

**Special guest judges
Great prizes**

**Please call head office for a registration form
on 9362 0100**

**Channel 10 Sports Presenter
Lachy Reid**

**Chris Murphy
From Australian Idol**

**Jenny Seaton
From Curtin Radio**