

## CEO Newsletter Report

Retirees WA have had a very successful first half of 2012. Our membership numbers are steadily increasing and we are continually adding more things to benefit our members, as you will see in another part of this newsletter. Please make sure you make use of these opportunities and gain the most from your membership. Everyone who went to the rally in April had such a good time and enjoyed the musical items so much, that we have decided to put on a concert for you every year. The details are in this newsletter. Put it in your diary and come along.



I have recently been told of some problems that seniors are having with other funeral funds and funeral plans that they belong to. We have been doing prepaid funerals for over 70 years and our members have no problems. If you have not looked into this, I urge you to call our office and find out the benefits and the cost, which is still under \$3,000 (for everything except the cremation fees or burial plot). There are only positives with our funerals, no negatives and I consider it one of the most significant benefits of being a member of Retirees WA.

I have been attending some of the government forums on the issues of our ageing population. For so long we have heard that this is going to be a bad thing for the state and country but there is now a shift in the thinking. Not only are governments, (Federal, State and Local) preparing for population ageing but they are seeing it as a positive thing and realising the economic potential of senior Australians. The senior population are large contributors to the economy and are one of the wealthiest segments of the population. In spite of their relatively low incomes, 65+ year olds are more likely to own their own homes and consequently have higher wealth compared to the rest of the population and they are active contributors to society through volunteer work, caring and child minding. There has never been a better time to be ageing with the advances in health, improved educational opportunities and greater financial security resulting in increased life expectancy and eight out of ten Western Australian seniors consider themselves to be socially active which is a great trend. I hope you are enjoying your senior years and are making the most of your workforce participation or retirement.

Finally, at a recent meeting, I heard from a Sergeant in the Police Force that seniors are becoming complacent about security. After you have read this newsletter, take a walk around your house and make sure you are doing all you can to make it safe – keep your windows and doors locked, don't open the door to anyone you don't know and get the booklet called Safety Advice for Seniors from your local police station. Don't be complacent about your safety.

I look forward to seeing you at our Annual General Meeting on the 28th September.

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

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**Retirees WA  
State President  
Nita Sadler**

I have been doing a lot of thinking lately regarding the aggression which seems to be building up in communities, not only amongst our teenagers and primary school children, but surprisingly, amongst our older generation. The latter disturbs me a great deal as I constantly remind myself "We only

get one chance at life and there is no second time around" (unless of course we really do come back, and in that case I would like to come back as a dog, given the pampering mine gets!)

Seriously, it grieves me that some of our "older" communities cannot see eye to eye, and have a constant whinge about anything and everything. In fact, they are not happy unless they have something to whinge about. I did not want to get old, and certainly didn't want to wake up one morning knowing it was my 70th birthday. In fact, I tried to forget it was my birthday until my family started arriving. What a joy! Some of our seniors don't have family, or perhaps their immediate families live far away and can't visit, but thankfully, most of our branches have that distinction of being regarded as "family". I had occasion to visit one of our branches earlier this

year, where one lady stood up and said "I love coming here, it is my family. I do not know what I would do if this was not here for me, especially since my husband passed away". Don't you think that this really says it all? Do we really have time to be at constant "loggerheads" with our friends and neighbours, or spend valuable time looking for things to moan about?

I cannot believe some of the "fickle" arguments I have come across lately, and some of them quite laughable - "He put the garden blower on and the dust covered my front path" - this being regarded as a "major" complaint, from one of our villages, and a request that Head Office intervene! (I kid you not). Now this problem has blown (pardon the pun!) out of all proportion and will probably take another ten years to resolve, during which time many of us will be long gone, including the original complainant!

Life is really wonderful, especially if we can sweep "fickle" things under the carpet and forget about them. I personally think that people who make these feeble complaints are probably crying out for love, attention, and companionship, and underneath the nasty exterior is, or once was, a really beautiful person. Look for the good things in people, not the bad. Make a new friend out of a previous enemy, and remember---- Life really is too short to waste!



## WE NEED YOUR HELP!

So that we can keep you updated on what's happening at Retirees WA, we need you to give us your email address. Please go to our website

[www.retireeswa.com.au](http://www.retireeswa.com.au) and follow the links to our competition. Fill in the form and you could win one of 10 free annual Retirees WA memberships.

**\*Competition closes on 1st Dec 2012**



My daughter asked me for a pet spider for her birthday, so I went to Our local pet shop and they were \$70!!! Blow this, I thought, I can get one cheaper off the web.



Did you know that the funeral fund with Retirees WA is the best in town? Did you also know that you can pay it in instalments as well as use a funeral director of your choice? Call me on 9362 0100 to find out more.

For less than \$3,000 you are covered for the following:

- A private vehicle for removal of deceased from place of death to Funeral Directors Parlour in normal working hours.
- Preparation of deceased for burial or cremation.
- A standard sized coffin of good material mounted with four handles and a name plate and internally trimmed with basic drapery.
- Use of Funeral Director's chapel for "viewing" and/or 'funeral service'.

- A hearse to carry the deceased member's remains to the cemetery.
- Procuration of Death Certificate (but not the cost of the Certificate).



## EXISTING MEMBERS:

We have received money orders without a name or membership number on the back. Please call the office and identify yourself if you have not received your receipt. NOTE: It is cheaper for you to pay your funeral fund monies at the post office than to pay for a money order at the post office and send it to us.

Looking forward to hearing from you

**Henrietta**



Any Retirees WA member that signs up to be a Barons Advantage Club member will receive a complimentary bottle of Stoneberry White or Red on joining.

### Stoneberry Premium White

A classic dry white if you like, this has all the attributes of a new white wine from premium quality grapes grown in our south west. Pale straw in colour, it has a nose loaded with tropical fruit, citrus and ripe melon. The palate follows the nose closely and is a mouthful of freshly dicyed fruit salad flavours and textures and it extends to a glorious crisp finish.

### Stoneberry Premium Red

Brilliant ruby colour with a lifted sweet-fruited nose of ripe red berries and spicy oak. The palate is a wonderful balance of juicy fruit textures, silky tannins, good length and has a seductive closure. A clever blend from the south west of WA and from an excellent red wine vintage. Drinks so well at present, you'll find it hard to store some for later consumption.

### Conditions

For Retirees WA members to receive their complimentary bottle of wine, on joining in-store they must:

1. Provide a valid Retirees WA membership card
2. Provide a valid email address
3. Join in-store (this offer is not available for memberships signed up via the Liquor Barons web-site)
4. Be a new member to the Liquor Barons Advantage Club (this offer is not valid for Retirees WA Members that are already part of the Barons Advantage Club)

for you nearest store location go to [www.liquorbarons.com.au](http://www.liquorbarons.com.au)

Jacob, age 92, and Jane, age 89, are excited about their decision to get married. They go for a stroll to discuss the wedding and on the way they pass a chemist.

Jacob suggests they go in.

Jacob addresses the man behind the counter: "Are you the owner?"

The pharmacist answers "Yes".

Jacob: "We're about to get married. Do you sell heart medication?"

Pharmacist: "Of course we do."

Jacob: "How about medicine for circulation?"

Pharmacist: "All kinds."

Jacob: "Medicine for rheumatism, scoliosis?"

Pharmacist: "Definitely."

Jacob: "Medicine for memory problems, arthritis, jaundices?"

Pharmacist: "Yes, a large variety....the works!"

Jacob: "What about vitamins, sleeping pills, antidotes for Parkinson's Disease?"

Pharmacist: "Absolutely."

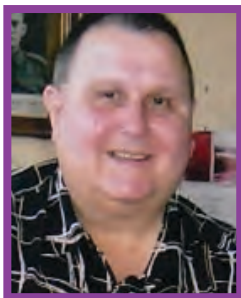
Jacob: "You sell wheelchairs and walkers?"

Pharmacist: "All speeds and sizes. Why do you ask? Is there something I can help you with?"

Jacob says to the pharmacist:

"We'd like to nominate your store as our Bridal Gift Shop."





G' Day Members from Retirees WA. Here we are in July 2012, time has flown since our last "Retirees Review". There just does not seem to be enough hours in the day, days in the week and weeks in the month, maybe it's because I am getting older and time is catching up with me.

As of the 31/5/12, we welcomed 113 new members to Retirees WA. The membership breakdown is shown below. Our branches appear to be running very smoothly and enjoying the fellowship of one and other and all that the branch has to offer.

All branch AGM's are being held in July – August and if the existing office bearers do not nominate and stand for re-election, please put your hand up to take on any vacant position. If a branch cant fill the office bearing position it will be closed. This would be a shame as most people attending a branch really enjoy it, and it is a social outing for them.

The reports from the Retirees Rally held in April were very positive and enjoyed by all who attended (including the walk ins). A huge vote of thanks must go to all who were involved in the organisation of this event and especially Kelly Bradley who was basically "thrown in at the deep end". Well done everyone, it was the best Rally to date, and I'm sure that the next one will be even bigger and better.

We at Head Office, have been working extremely hard in organising various special offers and deals for our members (which are detailed in this magazine) and we are extremely grateful to the businesses which have come on board, and I would ask you to support them.

Our Social Club has been resurrected and we have 2 exciting Coach Tours organised for the remainder of the year (details in this edition) and our theatre event "Nutcracker on Ice" in August, has sold out. We are looking at other shows for the remainder of the year.

## MEMBERSHIP BREAKDOWN

Total New Members	Members From Branches	6IX Radio	Curtin	Family And Friends	Funeral Fund	Other
113	10	10	46	26	11	10

Best wishes to all members for the remainder of the year and if you have any concerns or queries please do not hesitate to contact me on 9362 0191 any Wednesday or Thursday between 8.30am and 1.30pm

**Brian**

## Benefits of being a member of Retirees WA

### Branches

Although its not compulsory to be a member of a branch, members enjoy companionship, trips, entertainment, new friends, fun, keynote speakers on topics of great interest, and it prevents social isolation.

### Funeral Fund

Exclusive fund (not insurance) available to members only. Every cent paid in by a member belongs to the member. A one off non refundable administration fee of \$70 is charged only to set up the contract. For less than \$3000 the funeral contract covers: removal of remains from place of death, use of funeral parlour for service or viewing, choice of funeral director, and quality coffin. All of this is covered up to the cemetery gates. The family organises the rest as it can vary due to religion and choice of cremation or burial.

### Villages

Retirees WA have villages throughout the state and units are purchased on a "lease for life" basis.

### Joseph Banks Aged Care Facility

This is a state of the art, fully accredited, highly regarded aged care facility located in Canning Vale.

### Advice for Members

Access to Head Office for help with any concerns and referrals to appropriate departments of government.

### Representation at State Level

Representation of the organisation at the Seniors Ministerial Advisory Council by our CEO Margaret Thomas, where Members and all senior's concerns are voiced at state level

### Financial Advice

Financial advice is available to our members by an expert financial advisor – details from head office

### Social Club

The social club organises many trips, shows and functions throughout the year at discounted prices for members

### Discounts

Liquor Barons - Bed and Breakfasts - Cash and Carry

### Travel

Lydia from Blue Gum Travel will help members completely plan their holiday, both interstate and overseas, plus give a great deal on these travel plans.

## NEWS FROM SOME OF OUR BRANCHES

*If you're interested in joining any of our branches please call head office on 9362 0100*

### **Bindoon Branch**

The Bindoon Retirees are always out and about enjoying trips here and there and we had a lovely day out at the Macadamia Nut Farm at Baldviss on the 11th May – we had an interesting talk on the Macadamias and how they grow and are cultivated. We were able to look around the shop and buy some macadamias to take home. There is always something interesting going on at Bindoon with our Retirees so please come along on a Monday afternoon at 1.30pm for a game of indoor bowls.

### **Innaloo Branch**

The Innaloo Branch meet every Monday at 11.45am at the Morris Place Community Centre Innaloo. One Monday of the month is reserved for our branch meeting and every other Monday the members enjoy a game of bingo or have lunch at restaurants in our area. Raffles are our main source of income.

On the 28th May two of our members, Trudy Adams and Emily Burke were presented with loyalty awards. Both joined the branch in 1999. They have been two of our most regular members and we appreciate their support. Another member, Mavis Wynne celebrated her 95th birthday on the 29th May. We held a special afternoon tea for her.

### **Greenbushes Branch**

We seem to be having a really busy year. March saw us have a visit from the Health and Consumers Council. Tom spoke to us about our rights and responsibilities and where we can go for help if we have any problems. Manjimup Retirees branch came to Greenbushes to share a special time with us. We had a singalong and afternoon tea was enjoyed by everyone. In June we went on a Mystery tour and in July we will be having a Christmas in July lunch at one of our local pubs. Our meetings are busy and we always share a lunch together afterwards. Our local retirees meetings are a good way of getting to know one another. Thank you. **Molly – Secretary Greenbushes Branch**

### **Mandurah/Murray Branch**

At our March meeting we had a guest speaker from COTA and the subject was well received. It was Beyond Maturity Blues. Our April meeting had a guest speaker who told us of his experience as a cop in the UK. Tom Hills again laid the wreath on ANZAC Day. We were entertained by the Silvertones at our May meeting which was very enjoyable. On June 28th we head to the hills on the Retirees Bus to the Millbrook Winery and we have two other trips already booked.

### **Augusta Branch**

The Augusta Branch of Retirees WA is still going along comfortably, although we have lost a few of our members due to illness. In May we celebrated our 29th Birthday at the Augusta Hotel. The members enjoyed a great trip on the bus to Nannup, Balingup and lunch at Donnybrook. One of our founding members Mr Wesley Atkinson reaches the great age of 100 on the 6th July. Wes is a wonderful person, still driving, plays golf, lives alone and it is a pleasure to be in his company. Here's hoping a healthy, happy 2012. **Jan Linto**

### **Carlisle Branch**

The branch has just celebrated its 55th Birthday and we are still going strong. The branch meets on the second and third Monday of each month in the Carlisle Memorial Hall at 1.00pm. The cost for the meetings and concert is \$4.00 and this includes morning tea. Our meetings are always followed by a guest speaker. So far we have had speakers from RAC, RPH Burns Unit, and Seniors Card. We always welcome suggestions from our members.

**email [cooper@westnet.com.au](mailto:cooper@westnet.com.au).**

### **Coolgardie Branch**

The Coolgardie branch has successfully conducted "Social Sunday" for the past few years as well as other activities including a walking group twice a week, bingo on Wednesdays and a community garden. We recently enjoyed a pizza and joke night at our hall. The jokes were surprisingly risqué considering the age group. We have also successfully applied to the Coolgardie Shire for a \$2000 Community Assistance Fund Grant. We are contributing another \$1800 to the project which will be to have our building repainted in Retirees WA colours. It is a badly needed paint job. We would like to thank the Shire for their contribution and hope our members will also thank them as it will assist us in future applications.

## MEMBER DISCOUNTS

Retirees have been busy rounding up some great deals for members. Firstly Liquor Barons have a great deal on offer. If you are not a member yet then head on down to your nearest store and sign up. It's free to join. Just show your retirees membership card when joining and they will present you with a complimentary bottle of Stoneberry White or Red wine. This is an exclusive wine to Liquor Barons and is made right here in the west from Margaret River grapes. Of course once you are a member will receive lots of advantages. Each time you purchase any good you will receive reward points which are redeemable for cash to spend on your favourite drop. Some conditions apply see the advertisement on page 3.

### Discount Accommodation available to current Retirees members

**Black Wattle Retreat B & B 248 Black Wattle Road Toodyay**  
\$99.00 per couple per night Monday – Thursday and this also includes a delicious continental breakfast each morning of your stay

Contact Linda Burke on 95744086

Website [www.blackwattleretreat.com.au](http://www.blackwattleretreat.com.au)

Email [blackwattleretreat@westnet.com.au](mailto:blackwattleretreat@westnet.com.au)

### **Ford House Bridgetown B&B Eedle Terrace Bridgetown**

This B & B is offering a 10% discount on their rates for Retirees members or a stay 4 pay 3 deal. This includes a cooked breakfast

Contact Jenny or Ken Rotman on 97611816.

Email [relax@fordhouse.com](mailto:relax@fordhouse.com)

Website [www.fordhouse.com](http://www.fordhouse.com)

### **Glenhaven B & B 25 Browne Road Pemberton**

Just \$135.00 per couple will get you a bed, cooked breakfast, and complimentary glass of Sherry before dinner and port at bedtime. \$95.00 for single room

Contact Jim and Jackie Merriman on 97760028

Website [www.glenhaven.mysouth.com.au](http://www.glenhaven.mysouth.com.au)

Email [glenhaven@wn.com.au](mailto:glenhaven@wn.com.au)

### **The Blue House B&B Lot 109 Barrakup Road Nannup**

Double room or twin room. Both rooms share a separate toilet and bathroom. The rate for 2 people is \$220.00 for 3 nights which means you're only paying for 2 nights and it includes continental breakfast & queen room with ensuite. A 2 night booking receives complimentary cooked breakfast and a bottle of award winning Nannup Ridge wine.

Rate \$240.00 for the 2 nights

Contact Michael and Susan Pickup 97563091

Website [www.bluehousenannup.com.au](http://www.bluehousenannup.com.au)

Email [info@bluehousenannup.com.au](mailto:info@bluehousenannup.com.au)

### **Churchill Park Guest House Cnr Duchess and Brown Streets Busselton**

Contact Murray and Ipah Deas for a special rate for Retirees members 97542979

### **Banksia Farm**

During the months of September/October and the Easter break. Banksia farms is offering Bed and Cooked breakfast for 2 and a complimentary wildflower tour usually \$11.00 per person for \$165.00 per night. They also offer a pay 3 stay 4 other times during the year when the rates are between \$120.00 and \$135.00

Contact Kevin and Cathy Collins 98511770

Website [www.banksiafarm.com.au](http://www.banksiafarm.com.au)

Email [banksia@comswest.net.au](mailto:banksia@comswest.net.au)

### **Tippytop Bed and Breakfast 57 Panorama Drive Preston Beach**

Tippytop are offering all Retirees members a 10% discount. Their rates include a cooked breakfast. The discount does not apply between 1st December and 30th March or any long weekends

Contact Judy Carroll 0408952122

Website [www.tippytopatpreston.com](http://www.tippytopatpreston.com)

Email [tippytop@oceanbroadband.net](mailto:tippytop@oceanbroadband.net)

### **Ipswich View Bed and Breakfast Lot 45 Folewood Road Toodyay**

Double B&B \$100.00 a saving of \$20.00 per night. Stay for 2 nights \$180.00 a saving of \$60.00. Dinner B&B one night \$140.00 couple or 2 nights \$260.00. This is a huge saving for our members and lunch can be purchased for a further \$10.00 each. They also have free use of tennis court and pool and all rooms have their own ensuite

Contact Jim and Maureen Stevens 95744038

### **Hillside Country Retreat York**

Offering a minimum 2 night stay midweek in our fully self contained cottages for 2 people for \$130.00 per night. Dogs are also welcome at Hillside and they can even sleep inside.

Contact Joy and Andrew 96411065

Website [www.hillsideretreat.com.au](http://www.hillsideretreat.com.au)

Email [info@hillsideretreat.com.au](mailto:info@hillsideretreat.com.au)

## CASH & CARRY

Retirees WA have arranged with Metcash Food and Grocery (formally F.A.L.) for members of RWA to shop at any of their outlets, for fresh food & groceries. They are located in Canning Vale, Balcatta, Kewdale or Bunbury. You must produce your membership at the door. Entry will not be given without it. If you attend a branch why not get together and bulk buy. Or you can shop alone. There are huge savings to be made.

### **Store Locations:**

#### **Balcatta**

8 Geddes Street Ph: 93447411

**Bunbury** 60-64 McCombe Road Ph: 97801500

#### **Canning Vale**

Baile Road Ph: 93116222

#### **Kewdale**

10 Bell Street Ph: 93599400





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: x 1

2 Camberwell Road Balga: x 2

Francisco Street Rivervale: (1 x coming up)

4 Keals Close Bentley: x 1

2 Keals Close Bentley: (1 x coming up)

16-22 Moore Street Busselton: x 4

14-18 Skewes Street Bunbury: x 1

58 Canna Drive Canning Vale

## Answers to crossword on page 9

**Across:**  
4. Judy 5. Augusta 8. Forrestfield 12. Funeral 13. Thirties 15. Innao 16. Wilson 17. League  
**Down:**  
1. Curtin 2. Hampshire 3. AGM 6. Bob 7. Rally 9. Duncraig 10. Nita 11. Murali 14. Joseph

# Member's Cookbook

The Retirees WA cookbook contains over 130 recipes that are a collection of contributions from our members. The book costs \$10 and can be picked up from head office or postage will be \$1.80 per book.

Please call head office on 9362 0100 to order yours now.

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



## DO YOU NEED A HELPING HAND?



*"The hardest thing I had to do was recognise that I couldn't do all the things I used to, and that I had to ask for help!"*

Did you know that there are many community organisations that can help you with some or all of the following?

- Transport – appointments, social outings, shopping
- Home Help – cleaning, laundry, shopping
- Meal Preparation
- Personal care – assistance with Hygiene and medication
- Healthy meals
- Nursing
- Respite
- Day Centre Programs
- Wellness Programs
- Gardening

These services are available in conjunction with the Commonwealth Respite and Carelink Centre.

Simply call The Aged Care Information Line. Free call their office 18002004422

The information line is very user friendly and does not require you to listen to the prompts. Your call will be answered by a person, not a recording. The friendly staff will then guide you through the process for obtaining the assistance you need.

They will firstly do a quick assessment over the phone to establish the sort of help you require. They will then set up a home assessment where a person will visit you in the home and get the necessary paperwork filled in

Don't be too concerned about being able to pay for these services as there are subsidies available, which will reduce the cost to a very minimal amount.

For example if you are on a full Aged Pension, house cleaning would cost \$8.00 per hour. A social visit with a trip to the shops would cost \$8.00 for about 2 hours

Whatever your situation is, the cost will always be negotiable to what you can afford. So no one is refused help

If you prefer, you can call one of the organisations below and they will arrange for the assessment for you.

**Amana Living – Anglican Church 94246827**

**Bethanie Community care 1300883893**

**City of Bayswater HACC Services 92769268**

**City of Swan Community Care Services 92679055**

**Comfort Keepers (Private) 94928920**

**Dutch Aged Care (WA) Inc**

**Home Instead –Senior Care (Private) 63100400**

**Homecare Services 92288877**

**Kalamunda HACC Services 93599797**

**Multicultural Services Centre WA 93281544**

**Perth Homecare Services – HACC 92047800**



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.



# Retirement – more than simply dollars and cents



You would have all, by now, heard of the European debt crisis but what does it mean for us here in Australia, how do we fix it and who do we blame.

It is important to first discuss how the Eurozone came to be. The collective thinking of the Eurozone governments was that a common currency would make trade easier and would strengthen the economies of the Eurozone members. Small countries would find borrowing easier and at much lower rates and specific guidelines were agreed upon as to exactly how much debt each country was allowed to take on.

The problem was that most countries ignored these borrowing guidelines. Including, of course Greece, who not only exceeded to agreed limit but also adjusted their economic data to allow them entry into the Eurozone in the first place. With their access to cheaper debt Greece borrowed far too much money (spending way too much on major projects such as the Olympics in 2004) and by 2009 had accumulated debt equivalent to well over 100% it's national output. This was almost double the allowable limits.

Greece aren't the only ones in trouble either. Spain and Italy, with much larger economies than Greece, are also almost certainly in need of a bailout which due to the sheer size of funds required may well put the whole Eurozone at risk.

So how do we fix it? Unfortunately there are no simple solutions - I have read that some nations should return to their original currencies and that those countries worst effected should cut their spending and increase taxes. These measures however would most likely send countries already struggling economically into even worse recessions. Maybe Germany can come to the rescue however it seems they are reluctant to use their own wealth to bail out the poorer countries.

The most likely solution is for those Eurozone countries capable to contribute to a bailout fund and those countries in need can then apply for a loan from this fund.

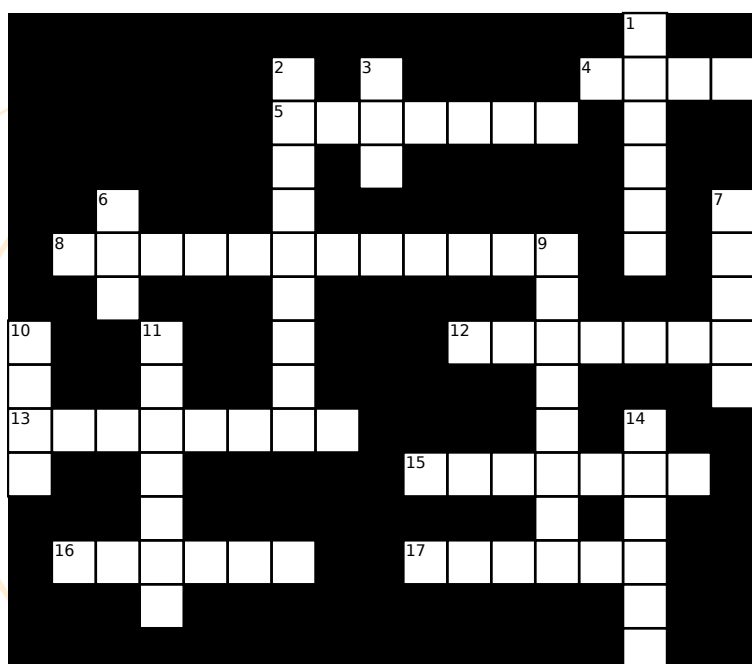
While Europe sorts these issues out world markets are likely to remain volatile with investors nervous.



**AUTHORISED REPRESENTATIVE OF:**

**SENTRY WEALTH MANAGEMENT PTY LTD**  
**ABN 77 103 642 888 (AFSL. 227748)**  
**Level 1, 190 Stirling Street, Perth WA 6004**

## 2012 CROSSWORD PUZZLE



### ACROSS

4. One of our valuable volunteers who runs the social club.
5. The branch the furthest away from Perth.
8. We have a branch that is in the Eastern suburbs called the \_\_\_\_\_ / High Wycombe branch.
12. One of the many benefits of being a member is our value for money \_\_\_\_\_ fund.
13. In which decade was this organisation founded?
15. One of our North of the river branches is located in \_\_\_\_\_
16. We have a village in this suburb near Riverton Bridge.
17. Retirees WA was previously known as the Australian Pensioners \_\_\_\_\_

### DOWN

1. Every Tuesday you will hear from us on \_\_\_\_\_ radio which is 100.1FM
2. Head office is located on the cnr of \_\_\_\_\_ Road and Albany Hwy.
3. In September we will be holding our \_\_\_\_\_ which you are all invited to.
6. Who is our bus driver?
7. Retirees WA holds a \_\_\_\_\_ every two years for our members to meet for a social day.
9. Chessell Drive has a Retirees WA village located in which suburb?
10. Who is the Retirees WA State President?
11. Our old aged care facility located in Salters Point was called?
14. The aged care facility was named after an Australian Botanist, \_\_\_\_\_ Banks.

## 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**



## 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**

## ★ Retirees WA Variety Show ★

**Sunday 21st October**  
at 2pm

*Sutton Community Centre  
at Rowethorpe, Bentley*

Please call head office on 9362 0100 for tickets.

Limited seats available.

**Cost \$6** (includes afternoon tea)

**EXCITING  
RAFFLES ON  
THE DAY**

# SOCIAL CLUB CALENDAR FOR 2012

## *Mystery Tour & Wildflowers*

Date: Wednesday 17th October 2012

Time: 9:30am

Pick up: Wellington Street Tour Bus Stand

Cost: \$45pp

Club 55 will take you on a day of Mystery Wildflower Tour. Fantastic value & provides a great day out taking in the wildflower hot spots and a day of mystery sightseeing that will not disappoint. This tour includes a light morning tea and a light lunch.

## *Christmas Lunch*

For our Christmas lunch we thought to do something a little different. We will be off to Dwellingup Cherry Farm. The trees are full of cherries, everyone's favourite Christmas fruit. Also a new season of Apricots, Peaches and Plums.

We stop along the way for morning tea. On arrival at Dwellingup we have the chance to visit the various craft shops for that special Xmas gift. Next stop is the Cherry Farm where we can sample the various fruits in season and purchase direct from the grower.

Our lunch is at the Dwellingup Hotel. On our return journey we will stop for end of season strawberries and fresh vegies before continuing on our way home.

Date: Friday 14th December 2012

Time: 9:30am

Pick up: Wellington Street Tour Bus Stand

Cost: \$59pp

**For booking please call Reception 9362 0100 or Social Club 9362 0102 (Mondays & Fridays)**

## WHATS COOKING?

Cooking for one can be a real chore. Most recipes serve 4. So try this easy to make delicious quick meal for one. Of course you can double the ingredients to feed 2.

### Mushroom and Tomato Fritata

#### Ingredients (serves 1)

- 15g unsalted butter
- 100g Swiss brown mushrooms, thickly sliced
- 1 vine-ripened tomatoes, cut into wedges
- 2 eggs
- 40g mature cheddar, coarsely grated
- 1/4 cup flat-leaf parsley leaves
- Salt and Pepper to taste

#### Method

1. Melt 20g of the butter in a non-stick frypan over medium heat. Add the sliced mushrooms and tomato wedges, and cook, stirring, for 3-4 minutes until tomato is just softened.
2. Lightly beat eggs with 1 tablespoon water in a large bowl. Stir in cheese, parsley, and the mushroom and tomato mixture. Season with salt and pepper.
3. Melt remaining butter in the frypan over medium-low heat. Add the egg mixture, stir briefly, then cook for 5-6 minutes until golden underneath and nearly set. Place pan under hot grill for 3-4 minutes or until just set and top is golden. Slide onto a board, cut in half.
4. Serve with a side salad





*You are Invited to the Retirees WA*

# 80th ANNUAL GENERAL MEETING

**Friday 28th September 2012**

City West Function Centre | 45 Plaistowe Mews, West Perth

## SPECIAL GUEST SPEAKER

**Time:** 8:30am registration  
9:30am commencement of meeting  
11:00am morning tea followed by  
members only meeting.

## RSVP:

by the 14th September 2012

Ph: 9362 0100

Email: [kelly@retireeswa.com.au](mailto:kelly@retireeswa.com.au)

Suite 2/915 Albany Highway East Victoria Park

*Morning tea will be served at no cost*



## Retirees WA Branches

*Please call head office to find the closest branch to you.*

