

# WARVRA Newsletter

## President's Report

### Commissioner for

### Consumer Protection:

Please note that the Department of Consumer Protection has been replaced by the Department of Mines, Industry Regulation and Safety. Consumer Protection now forms part of this Department. As a result of our initial meeting with the Commissioner and his Officers, the following has occurred:

It has been agreed to meet on a regular basis being the third Tuesday in the months of August, November, February and May. Our next formal meeting will be held on November 21.

WARVRA now may represent villages and residents in matters brought before the Commission.

The Commissioner will be the Guest Speaker at the General Meeting to be held at Piney Lakes on November 10. He will be accompanied by Senior Officers of the Department.

The Commission is working on the second tranche of issues to bring before the next legislative review as soon as

possible, but no date has been forthcoming.

### Property Council of Australia:

As a reaction to the AVEO media report, the Property Council of Australia proposes to launch a Code of Conduct for the Retirement Village Industry.

A draft of the proposed Code has been sent to WARVRA for comment, and after investigation and discussion by the L & A Sub-Committee, our report was not very complimentary. All State bodies have been asked to comment, and a summary of their reports will be issued in due course. The close-off date is October 12.

We considered that the Code in its present format is largely unenforceable, full of wishes and little practicality. In addition, too many Operators are NOT members of the Property Council and these operators are generally the ones who create most of the problems.

Continued on p3



## WARVRA

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## NOTICE OF GENERAL MEETING

The General Meeting of the Association will be held at

**Piney Lakes Environmental Education Centre,  
Leach Highway, Winthrop.**

(The entry to the Centre is on the south side of Leach Highway, between Murdoch Drive and Winthrop Drive)

**FRIDAY 10<sup>th</sup> NOVEMBER, 2017 at 10am**

***The Format of the Meeting has changed:***

10am:

**Guest Speaker**

**Commissioner David Hillyard**

**Topic: "Retirement Village Legislation - The Way Forward"**

10.30: Morning Tea

11.00: Panel Discussion - Questions and Answers

**David Hillyard**

Commissioner for Consumer Protection

**Susan O'Brien**

Legal Policy Officer

**Tim Banfield**

Property Industries Investigation Manager

**Ian Nordeck - Moderator**

**Questions submitted IN WRITING and received before Friday, November 3rd, will be given PRIORITY in the Panel Discussion to ensure Regional and outlying Villages can participate equally in the meeting.**

Please forward questions to:

Email [ianandrae@internode.on.net](mailto:ianandrae@internode.on.net)

**Western Australian Retirement Villages Residents Association Inc**

ABN 31 565 412 127

[warvra.org.au](http://warvra.org.au), [warvra@warvra.org.au](mailto:warvra@warvra.org.au), 0448 812 888

# WARVRA Committee Directory 2016-17

Name	Role(s)	Phone	Mob	Email	Correspondence
Ian Nordeck	President & Membership	08 9534 7650		ianandrae@internode.on.net	57/22 Carnegie Place, Greenfields 6210
Rae Nordeck	Treasurer	08 9534 7650	0412 456 251	ianandrae@internode.on.net	57/22 Carnegie Place, Greenfields 6210
Val Brown	Secretary	08 9557 1845	0419 910 724	gg.vv@bigpond.com	145/38 Norwood Avenue, Baldvis 6171
Robert May	Legislation	08 9271 6015		hagenboss@yahoo.com.au	-
Brian Woods	Committee	08 9582 8532		blwoods@live.com.au	-
John Hudson	Committee		0400 789 929	h3522@bigpond.com	-
Maureen Miller	Committee	tba	tba	tba	-

## Regional Committees' Directory

NAME	POSITION	PHONE	MOBILE	EMAIL	REGION
Monika Cull	Convenor	08 9843 3786	0407 691 975	monikacull@gmail.com	GREAT SOUTHERN
Ron Sparks	Co-Convenor	08 9754 2614	0427 002 614	norskrap@bigpond.com	SOUTH WEST; Busselton
Dianne Wilson	Co-Convenor	08 9724 4889	-	didiroy@hotmail.com	SOUTH WEST; Bunbury
Ian Nordeck	Convenor	08 9534 7650		membership@warvra.org.au	PEEL
John Lewis	Convenor	-	0408 939 615	johnhenry@westnet.com.au	MID WEST

## WARVRA's Future Is Threatened

### *This has been an extremely difficult year!!*

The Constitution allows for an Association Committee comprising 10 elected officials and 2 alternatives. For most of this year, your Committee has comprised 4 officials. Another 3 members, Brian Woods of St Ives Mandurah, John Hudson of Parkland Villas Woodlands and Maureen Miller of Regent Gardens Aubin Grove have volunteered their services and recently joined the Committee, which is great news.

Training Seminars have been developed to help members understand what is involved in Committee work, and to encourage them to become involved. However, our ages and reality dictate that we may suffer health problems, going to Heaven, the tyranny of distance between villages, and a desire to travel and spend time with extended families, are issues that

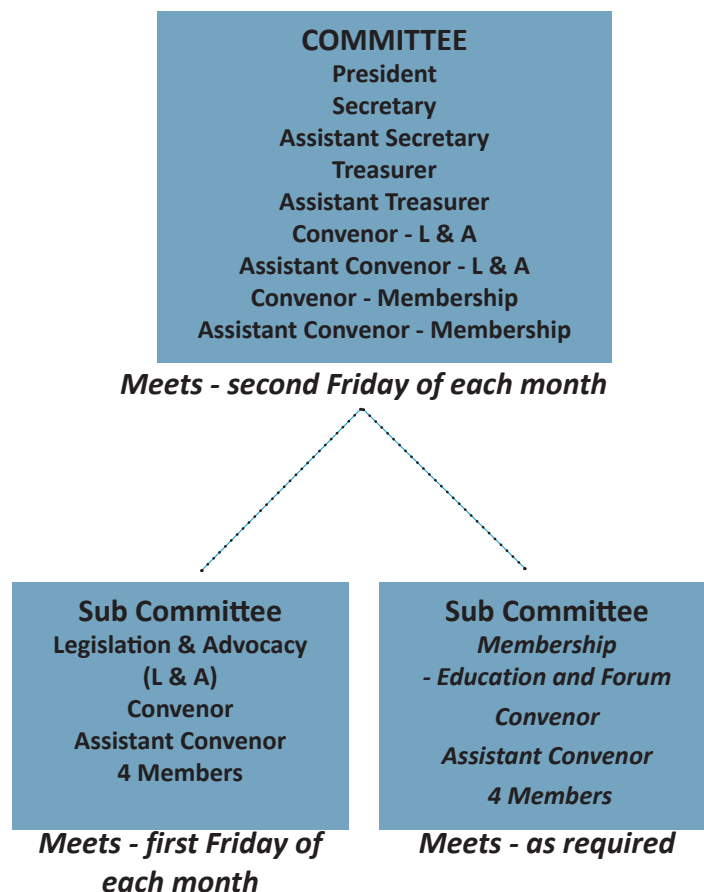
impact on our Committee numbers and turnover. But....if WARVRA is to survive and effectively service our large membership, we constantly need more members involved in Committee work and activities.

### ***"Many hands make light work for all"***

We need your help and support. We have put a lot of thought into our structure and an organisational chart is included here on this page, but it will not work without member support. Another very important matter is that the second tranche of Legislative Review will commence soon and the outcomes from that Hearing will have an important bearing on our lives in Retirement Villages for many years. We need members to help the Legislation & Advocacy Sub-Committee.

*Ian Nordeck, President*

## WARVRA ORGANISATIONAL CHART



## WARVRA Newsletter

**Next Issue JANUARY 2018**

*All contributions should be received by  
Mid December, 2017*

*Contact Secretary Val Brown for more information*

*(See Directory at top of page two)*

## President's Report

*Continued from p1* **Training Programme:**

### **Membership:**

Our membership continues to grow and is now 125 villages and 16,000 members. Several individual members have joined the Association recently.

During discussions with the Department, they were amazed to hear of our size and it appears they consider us to be a relevant force in the retirement industry.

### **Regional Meetings:**

**Mid West.** October 9 – 11 at Arcadia Waters and also presenting at Geraldton RSL. The meeting was very well attended with a representation of all Villages in the region, and over 60 members present.

**Great Southern.** October 22 – 24 at RAAFA Amity. Will be visiting Amaroo Villages in Albany and Denmark

**Peel.** October 31 at St Ives, Mandurah where the Guest Speaker will be the Rev Des Cousins

**South West.** Bunbury, November 8 at Bethanie Esprit; Busselton, November 17 at Novacare

I shall be attending these meetings accompanied by Rae in her role as Treasurer

### **Meetings Attended:**

Banksia Park, Bull Creek, Joseph Banks and St Francis Court

Two Training Programmes have been arranged – one at Parklands, Woodlands with three sessions on September 28, October 5 and 12, with six attendees; the second at Harbourside, Mindarie, on November 6 with eight attendees. The moderators at these meetings are Des Cousins and myself.

The concept creates a lot of interest but it also needs to create a greater desire amongst our members to be involved in the affairs and running of the Association.

### **General Meeting: Piney Lakes**

#### **November 10:**

Following discussion at the L & A meeting, the format of this meeting will be to suspend our normal procedures and have our Guest Speaker commence his address at 10.00am, break for morning tea at 10.30am and then conduct a Panel Q & A from 11am to noon with the Commissioner and his Executives.

**THIS IS AN IMPORTANT  
EVENT AND WARRANTS  
YOUR SUPPORT AND  
ATTENDANCE.**

It is planned to tape record the whole programme and to issue a special edition of the Newsletter with a full report detailing the event.

A special audio system is required at a hiring cost

of \$990. This expense was approved by the Committee at the last meeting.

### **Villages Experiencing Problems:**

Unfortunately, a number of villages continue to experience problems, usually of a financial nature. Trying to resolve these problems takes a considerable amount of our time as the solutions tend to be slow in development and prolonged in being carried out.

However, it is a very important part of our responsibility and we are encouraged by the much-improved attitude and support of the Department.

### **Subscriber Information Service:**

Feedback provided to the Committee indicates the use of the word "Subscriber" is being misinterpreted in that it is a service for which a cost will be made. **This is not correct.**

### **IT IS A FREE SERVICE!!**

The words "subscribe" and "unsubscribe" are an IT industry standard to be used in all subscriber services.

Our subscriber service offers significant benefits in that we can communicate quickly with members on matters of importance, such as the Commissioner's report and panel discussion from the next General Meeting at Piney Lakes.

A special edition of the Newsletter will be sent to all members who have become subscribers by providing their email address to this service.

WARVRA's Future is Threatened:

A promotional campaign "WARVRA's Future is Threatened" will be launched soon and promoted at every opportunity commencing with the Regional meetings being held in October and November.

To continue to grow and be an effective force, we need more members to participate in the running of our Association.

A separate article in relation to this matter is included in this Newsletter.

*Ian Nordeck  
President*

### **In Retirement**

A man once counselled his son that if he wanted to live a long life, the secret was to sprinkle a little gunpowder on his corn-flakes every morning.

The son did this religiously, and he lived to the age of 93. When he died, he left 14 children, 28 grandchildren, 35 great-grandchildren, and a 15 foot hole in the wall of the crematorium.

## TREASURERS QUARTERLY REPORT for September 2017

Year to date \$	
Opening Balance 1 Jan 2017	24,324.18
Receipts	
Village Membership	14,370.00
Individual Memberships	1,264.00
Bank Interest	7.10
Donations	10.00
Term Deposits	17,287.50
Total	57,262.78
Expenditure	
Membership & Education	4,283.22
Committee	23,124.72
Term Deposits Maturity	20,000.00
Dishonoured Cheque	10.00
Venue Hire	136.00
Publicity	325.00
Computer Expenses	0.00
Total	47,878.94
Cash Book Balance	30-Sep-17 9,383.84
Bank Reconciliation	30-Sep-17
Closing Balance	9,568.12
Unpresented Cheques	- 184.28
Outstanding Deposits	
Total Funds	<b>\$9,383.84</b>

## WARVRA TERM DEPOSIT INVESTMENTS

Account Name	Account No	Current Balance \$	% Interest Rate pa	A/c Opening Balance	Investment Term	Maturity Date
Westpac Business						
Cash Reserve	615868	0.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	615884	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	615876	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	615892	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	615905	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	621811	5,000.00	2.80	03-Jul-17	36 months	03-Jul-20
Westpac Term Dep	621838	5,000.00	2.80	03-Jul-17	36 months	03-Jul-20
Westpac Term Dep	621846	7,287.50	2.80	03-Jul-17	36 months	03-Jul-20
		<b>\$37,287.50</b>				

*Please note: Interest accrues daily on all accounts, but is credited annually*



Available from 1 July 2014

# New photo card fact sheet

To provide the Western Australian community with an additional secure form of photographic identification, a new photo card will be available from 1 July 2014. The new photo card will have the same level of integrity as a drivers' licence and will be recognised by the Department of Transport as a form of primary identification.

It's a voluntary card that will assist people who do not hold a driver's licence or passport to conveniently prove their identity. The photo card will be available to people aged 16 years and older and be valid for five years. Card-holders will have the option of including their address on the card, and can choose to have two cards – one showing their address and one without it.

## CARD FEATURES

The security features will be equal to those required under current international best practice standards. The security features include:

- specialised and latest technology background printing methods;
- sophisticated graphic design elements, including guilloche patterns;
- deep laser printing of personalised information;holder's date of birth laser engraved at base of photograph;
- a unique serial number on each card;
- a barcode; and
- a holographic overlay.

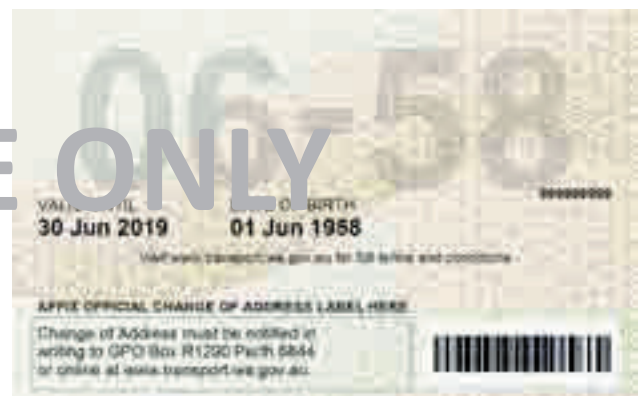
In addition to the features listed, there are a number of covert security features that have been withheld to protect their integrity.

## GOODBYE TO PROOF OF AGE CARDS

The photo card replaces the proof of age card and no new proof of age cards will be issued from 1 July 2014. Current proof of age cardholders will be able to receive replacement cards until 31 December 2014.

### HOW TO APPLY

To apply for a photo card, applicants will need to visit a Driver and Vehicle Services or Department of Transport centre or agent with an approved combination of five original documents to verify their full name, date of birth and current residential address.



SAMPLE ONLY

## WHAT IS CONSULTATION ?

The Code often requires “consultation” between village operators and residents – see particularly Clause 16 which mentions consultation in regard to future planning and changes in relation to the financial arrangements of the village, consulting with residents on the day-to-day running of the village and consultation with the residents committee. But what does the Code mean by “consultation”.

In an explanatory note to Clause 4, this is what the Code means by consultation:

### **Consultation**

*For consultation between residents, residents’ committees and the administering body to be effective, it requires the provision of information, but this alone does not constitute effective consultation.*

*Examples of effective consultation include —*

- (a) the administering body giving residents or residents’ committees the opportunity to express views on matters that affect the operation of, or experience of living in, the village; and*
- (b) the administering body listening to, and considering the views, comments and concerns of residents or residents’ committees before making a decision; and*
- (c) the administering body responding in writing within a reasonable time to concerns raised by a majority of residents or the residents’ committee; and*
- (d) the administering body giving reasons why requests can or cannot be carried out; and*
- (e) the administering body taking steps, where appropriate and reasonable, to implement requests; and*
- (f) if there is a dispute, the administering body documenting the concerns raised and actions taken to resolve the dispute; and*
- (g) the administering body establishing processes for regular communication with residents about village matters.*

Remind your village manager of this section of the Code. If the village operator ignores it, complain to the Commissioner of Consumer Protection, his office is there to help you (the consumer).

## EXPENDITURE FROM THE RESERVE FUND

A “reserve fund” is defined in the Code (clause 14) as:

*reserve fund means a fund that is, or is proposed to be, established for the purpose of accumulating funds to meet the costs of repairs, replacements, maintenance and renovations with a retirement village, regardless of whether or not the money in the fund is held in a separate account.*

Most village operators talk to the residents or the residents committee about the way the fund is to be used. Some do not!! What rights do the residents have?

Clause 16 (1)(b) and (c) require the village operator to consult with residents on future planning and budgeting and any other change to the financial arrangements of the village **AND** to establish appropriate procedures to provide residents with access to information relating to the financial arrangements of the village.

In Code clause 16 (2) (c), the reserve fund budget is listed as one of the operating financial arrangements to which Clause 16 (1)(b) and (c) apply. This means the village operator must tell you what they are doing with the reserve fund and you have the right to comment. However, do note that the Code does not give residents the right to approve, only to be consulted.

*Des Cousins, for the Legislation and Advocacy Committee*