



Retirement Village Residents Association Inc

Newsletter

Number: 108

September 2015

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From The President

Regulation Review

Much work continues in the background as the RVRA works through the major issues affecting the Regulations Review. There seem to be three (3) major areas of concern:

- the disclosure statement,
- calculation of departure fees, and
- refurbishment issues.

The 'war stories' we hear on a day-to-day basis from residents would bring a tear to a glass eye. The position adopted by operators leaves a lot to be desired. NCAT advised that a representative body cannot commence an application in its own name but it can (with the permission of the applicants/residents) have an application commenced and represent those people. The only alternative would be to get the Act amended. For example the Motor Dealers Act was amended last year to permit a representative body to represent motor dealers.

This will be a long and exhaustive process, but it needs to be done.

Review of the Associations Act

Another review currently being undertaken is of The Associations Act. As we are an Incorporated body, this review may affect the RVRA. If that is the case and changes to the Constitution are needed then we may need to have a Special General Meeting to approve them.

Peter Hill's Seminars

These continue to be well received. I was at Constitution Hill in August where about 200 attended. Once again, thank you for your support.

Other educational initiatives are in the pipeline, and I look forward to being able to share them with you soon.

2015 RVRA ANNUAL GENERAL MEETING

Thursday, 1st October,
2015

Central Coast Leagues
Club, Gosford

10.00am for 10.30am

From The President continued

President's Address to the Annual Retirement Forum, NSW, Property Council of Australia

Following is the text of my address, on August 20, 2015.

I appreciate the opportunity to be with you today at this Retirement Forum, in my role as President of the Retirement Village Residents Association Inc.

My wife and I have been residents of a Retirement Village for a little over five years, and I have been actively involved in the RVRA for about a year.

Trite as it may seem it is true to say that we live in interesting times . . . especially the transition to living in a retirement village.

All of us, however, experience periods of life which are about transition. And this period of transition is like a journey for us. We are called to let go of previous ways of doing things, or understanding things. We know we must now face the future without the supports of the past. These are times of uncertainty, doubt, and insecurity.

Maybe the journey we are led into comes in times of sickness, or through the death of someone close to us. Perhaps these journeys come to us through redundancy or through failure of one kind or another. These are all times of passage for us. And yet, as periods of transition they can be times of transformation.

As Robert Dessaix once remarked, in our life we can be either tourists or travellers. A tourist is someone who has everything packaged, and everything follows a pre-determined plan. And because everything has been decided prior to the trip, there is no room for the unexpected, for surprise. A traveller, on the other hand, is open to the unexpected, and finds in the unscheduled the greatest significance.

He writes . . . it means letting go your sense of panic that whatever it is you've

embarked on must follow a prescribed course adding up to something. It means taking whatever happens to you – a passing cat, the Mona Lisa, knocking over the teapot – and letting it tell you a story. It means letting time crumple, being in a dozen places at once and doing what you love doing most . . . Whether you travel or whether you tour is, I suspect, all a matter of your attitude to time. . . . Everything depends on your answer to the question, What does it mean not to waste time?

The tourist cannot waste time for everything has to occur as planned; the traveller can surrender plans and allow the unexpected to take them in a surprising direction. The tourist knows the destination and its time before setting out; the traveller might know the destination but is not committed to the route by which to arrive there.

So are we tourists or travellers in the retirement living space?

Firstly, from a State Government perspective and in deference to Minister Dominello, you have to wonder why the responsibility for the carriage and implementation and governance of the Retirement Villages Act is such a political hot potato.

Think about it. Since the election of the O'Farrell Liberal Government and the appointment of Anthony Roberts as Minister for Fair Trading we have had Stuart Ayres who was replaced by Matthew Mason-Cox. With the election of the Baird Government it is now in the hands of Victor Dominello. All of this has happened in a very short space of time, electorally speaking. Surely looking after retirement villages cannot be that much of a poisoned chalice.

Edwin J Milliken wrote a wonderful poem called "Death and His Brother, Sleep". It was made famous by Winston Churchill, and it goes something like this:

*Who is in charge of the clattering train
The axles creak, and the couplings strain
For the pace is hot, and the points are near,*

*And sleep had deadened the driver's ear;
And signals flash through the night in vain.*

Death is in charge of the clattering train.

Watch it on U-Tube. Albert Finney plays Churchill superbly.

Is the Retirement Villages Act a clattering train with axles creaking and couplings straining under relentless pressure?

All in this room know that the Regulations Review is currently taking place with an implementation date of September next year.

That's right 2016.

You may choose to recall that it was delayed a year because of the election.

To give them their due, Office of Fair Trading are in the process of meeting with all stakeholders (buzzword alert) and are hoping to have a draft discussion paper out prior to Christmas 2015.

The Retirement Living Council and we have met twice and some common ground has been identified. That, at least, is a start.

The more than 90 proposed changes to the Strata Titles Act are expected to be law by September/October. One of the vexed issues addressed is smoking in strata buildings. We watch with interest as to how this change will be implemented in Strata Title Retirement Villages.

Statistics and numbers are important in analysing effectiveness. The Retirement Village Residents Association monitor and classify the telephone enquiries received into 11 categories: Budget, NCAT, general, maintenance (internal and external), legal, management,

moving into care, moving to a retirement village, resident committees, RVRA visit, RV Act.

Since December 2014 we have taken more than 280 calls.

The Office of Fair Trading, when pressured, provided both the Retirement Living Council and the Retirement Village Residents Association with information from their call centres. This data is raw and neither qualified or quantified, unfortunately.

I am amazed and frustrated that in this day and age and with the resources available to Government that better and a more reliable range of information is not readily available. There is a plethora of computer programmes available that are easily fine-tuned for any number of purposes including call centre reporting. Everybody is losing a lot by not having this information, qualified and quantified, readily available.

The same can be said about the information provided by NCAT. I am firmly of the view that it is next to useless, but better than nothing.

It is a crucible in crisis.

NCAT hierarchy get quite defensive when quizzed about performance. In this day and age 80% is too low a hurdle rate upon which to base performance standards.

From my dealings with NCAT I find it broken and as there is no alternative in sight we will have to play with the cards we are dealt, as they say in the classics.

Whilst still on NCAT - Is it a barrier to residents making complaints?

We see, from time to time, industry surveys showing how happy retirement village residents are with their decision to move into a village. However, retirement housing problems are often 'hidden' as older people may be unwilling or unable to make complaints or enforce their legal rights.

From The President continued

There are also social barriers which leave some residents feeling too intimidated to complain. Residents may fear being labelled a trouble-maker by other residents, or damaging their relationship with staff and management.

The Consumer Action Law Centre in Victoria have received reports of outright bullying by retirement village managers in response to complaints, or to deter residents from making complaints.

The University of Western Australia summarised the problem this way:

“. . . residents may be reluctant to institute complaints for various reasons. Residents may also find themselves ostracised by management or even fellow residents as a result of instituting a complaint . . . Some of the reasons given for residents failing to institute complaints include: their fear of management; their reluctance to let their families know for fear of being put into aged care; their unwillingness to give their village a bad reputation for fear that units will become devalued or unsaleable; and elderly people wanting to live out their lives with a minimum level of stress.”

Since the floods that damaged a number of villages in April/May a much more heightened approach has been taken by residents committees' about what insurance their particular village has in place and what is the dollar value of the policy excess.

I would have thought that it would not be prudent for a village to self-insure.

How is that so you ask?

Large excesses are the answer.

You would have to have concerns about a village with an insurance policy that had an excess of more than \$1000, let alone one that has an excess of more than 40 times this amount.

Another question: Is an Industrial Special Risks policy the best insurance policy for a retirement village?

When I was in industry that was the type of policy taken to cover the factory and plant. A totally different operation to a retirement village.

Is the insurance industry too lazy to develop and design a suite of insurance policies specifically for this market?

It would seem that the answer to that question is yes.

On the Richter scale of risk you could safely say that retirement villages would hardly rate.

Whilst still on insurance: why do a large number of operators refuse to provide a copy of the insurance policies to the residents' committees, especially at budget time. The most common excuse I hear is that they are 'commercial in confidence'.

What a load of rubbish.

It might pay to remember this: insurance is included in recurrent charges, which, by the way is paid by the residents, but you, the operator, refuse to provide documentation in lots of cases.

In the classic words of Professor Julius Sumner Miller: "Why Is This So"?

Some reflection is required here by village management as well as senior management and policy makers within larger organisations across all sectors of the industry.

Maybe the Insurance Industry Ombudsman needs to do some work in this area.

In my previous life I was in the superannuation industry. There we had a regulator that was very proactive and interventionist when necessary.

There was no way you would launch a new product without speaking to the regulator first.

Having said that, I was surprised to hear from OFT that they had not heard about

the new contract that AVEO had been spruiking in the media. In fact, we provided them a copy of the press release. Since the initial burst of publicity there seems to be a deafening silence regarding this product.

To me, the Act has a standard contract and a disclosure statement. Let's say 50 pages in total.

How simple is that.

By the way, the disclosure statement needs some beefing up.

So why do the latest contracts I have viewed go for gold at 100 pages . . . or more? How many times can you say the same thing?

And talking about the same thing . . . do you, the operators believe that the population of retirement villages is a true reflection of multi-cultural, modern day Australian society?

Methinks the answer is no.

That being the case, then how come on page 53 of a 71 page contract it says:

40. Requirements About New Residents

40.1 Requirements for the new resident:

The new resident for your premises must be a person we approve.

Then there are four sub-clauses about age and health.

Then this classic:

However, we reserve the right to vary any age limit or criteria set out in this clause 40 or accept a person who does not satisfy the criteria, provided that we believe that the person is a suitable resident for the village.

And here is another variant from another operator:

36 Requirements For New Residents

36.1 Acceptable Resident

A new lease of the premises may only be granted to a person who:

(a)

(b)

(c) is responsible, solvent and reputable and who has been assessed medically as being suitable to be a resident of the village and, if applicable, whose nominated permanent occupant of the premises is responsible and reputable and who has been assessed medically as being suitable to be a resident of the village;

(d) is acceptable to us; and

(e) enters into a contract under clause 36.2.

Tell me, does that seem like profiling to you? Would it pass the famous Joe Hockey pub test? I think not.

If it smells like profiling and sounds like profiling then it probably is profiling.

Now here's the hot potato: In the wake of the Adam Goodes furore could it be classified as racial profiling in any way, shape or form?

I do not know.

Maybe Tim Wilson our Human Rights Commissioner would know or maybe those in charge of Discrimination policies in this country may need to be asked.

Another hot button issue is what happens when a resident leaves a village, for whatever that reason may be.

Forests have been felled and millions of words written and spoken about the correct way to calculate entitlements but still confusion reigns.

Then there is the manipulation by operators of the refurbishment issue. Manipulation is a strong word but from what we hear it is apt. What we want to see is the Act followed and not the high-handed non-compliance approach by some operators become custom and practice for all.

This is where the disclosure statement needs to be beefed up, as I said earlier, so that there is no, repeat no, confusion as to

From The President continued

what both sides agree to. If words of one syllable need to be used, so be it.

At the end of the day a contract has signatories and it is assumed, no expected, that the contract will be honoured in its entirety. No ifs. No buts. Non-compliance by operators is a no-no since they expect residents to be compliant.

The unbelievable grief inflicted that we hear about in these situations is untenable in the long term. For everybody, operators included.

So, what do we have here: tourists or travellers?

Once again, thank you for the opportunity to speak at this Forum today.

Thank you.

Tom Gait, RVRA President

RVRA MEMBERSHIP RENEWAL

Just a reminder that membership renewal was **due before 1 July**.

If you pay by Direct Deposit or EFT, please include your Member ID as the reference, and email or post the remittance advice with the deposit stub or EFT receipt attached .

RVRA NEW POSTAL ADDRESS

PO Box 3349,
Asquith, NSW 2077

From the Secretary

I never cease to be amazed at the fickleness of Time – sometimes it goes slowly, and at others it simply races along. Recently Tom Gait informing me that he had written his report for the September newsletter sent me reeling – how could it possibly be that time already? Of course, this means the **next Annual General Meeting**, and the end of what has been a most tumultuous year for the RVRA. The fact that we have not only survived, but are fighting back, is an indication of the dedication and hard work of all the committee members, and the overwhelming support that we have from our members.

We have been categorising your calls and emails, to give us a better understanding of the issues which are causing concern or comment. A full list of categories for the past 8 months is on page 12. Budgets are the subject of most calls, and clearly indicate the importance of close scrutiny of proposed budgets and expenditure. Some operators seem to forget that it is our money they are spending, and we have a right to full and frank disclosure.

The other part of this leading category is the concern being expressed by residents over increase in fees and charges. This is particularly relevant to the development of operators 'inviting' outgoing residents to 'contribute' to refurbishment costs out of their already reduced capital gain figure. The Deferred Management Fee (exit fee/ departure fee) is in the Act for the purpose of paying for refurbishment, but is increasingly being seen as the operator's profit margin. We believe that taking anything more than the agreed percentage of the ingoing contribution and portion of any capital gain, constitutes 'double-dipping' and only avoids direct contravention of the Act by calling it a voluntary contribution.

Review of the Regulations

We are still receiving ideas and comments, and would especially welcome input from Strata villages. The new Strata Management Act is close to being finalised, and will possibly contain repercussions for residents in those villages, which could be addressed through changes to our Regulations. Review of the Retirement Villages Act is not yet planned, but we are already considering some aspects which should be clarified. One is the issue of exit fees, and the possibility that the practice of 'inviting contributions' will be touted by operators as having become 'common practice', and should therefore be formalized into law.

In the June edition of the newsletter I indicated that we have been advised to develop **customer satisfaction surveys** in order to convince the government that we really are assisting residents, and that our current grant should be extended for a further three years. These surveys will be started by the new Committee, and will either be by email or by phone, depending how you made your initial contact with us. It is, of course, voluntary, and your replies will remain confidential – the numbers and comments will be important.

Meetings have continued with other organisations and government agencies including the Commissioner for Fair Trading and the CEOs of both COTA and TARS. Our discussions with the operator bodies – both for the profit and not-for-profit sectors – continue, and are mostly related to trying to find common ground for the Regulations review. The Minister for Ageing spoke recently at a meeting of the Ageing Alliance, and while he is not directly responsible for retirement villages, he is very aware of the role the villages play in the overall retirement housing sector.

On August 26th, Tom Gait and I

represented the RVRA at the Alzheimer's Australia (NSW) release of the report on their research project ***Living With Dementia in Retirement Villages***. Information about this project is included later in this Newsletter.

We have recently **redesigned the RVRA brochures**, and hope to have these ready to hand out at the AGM in Gosford on October 1st. Sincere thanks must go to Committee member Bill Leadbetter for the hours he has put in to getting it right and having it printed in time for the launch. We will be sending copies to village contacts, and they will be available at the AGM.

We could not manage without the hard work and contribution made by our amazing **Village Contacts**, who receive the newsletters and pass them on to members, who remind you of fee renewals, collect your money and generally keep you informed about the RVRA. If your village does not have a Contact person, please consider taking on that role. It is with great sadness that we have to acknowledge the passing and amazing work of one of our most highly valued Contacts. **Gladys Waugh** worked untiringly for the residents of Brentwood Village, and she will be sorely missed.

It is now 10 months since Anglican Care took over ownership and responsibility of the village at **Tenambit**. It is great to be able to report that things are definitely looking up for the residents there. The site has been tidied up, and they hope to have the next building stage commence in January. This will include renewal of the drainage system, which was totally unable to cope with the recent floods. The village itself was not flooded, but there was damage due to the site. Anglican Care has been keeping residents informed all the way, and has explained any hold-ups as they occur.

Dorothy Swanton, RVRA Secretary

A VIEW FROM THE HILL



Peter Hill kindly provides pro-bono advice to the RVRA Management Committee.

If individual members of the RVRA want to approach him for advice, that would be on a fee paying basis.

In this newsletter I write on some of the common questions I have received in seminars over the past few months.

I have now completed over 35 seminars and I am starting to wind up the program for this year. It has certainly been a big undertaking, but also very satisfying to see so many enthusiastic residents supporting the work of the RVRA.

Relatives Living in the Village

A common question that has arisen is whether family members can take up occupation in their relatives' apartment after they pass away or move out. Whilst most resident contracts allow for a carer to reside with the resident, they usually require the termination of the resident contract, and if a relative wishes to move in to the village on a permanent basis, they will need to purchase in the ordinary course. The Retirement Villages Act 1999 does allow for the sub leasing of the dwelling for a period of time, but there are strict rules around how this is to occur.

Moving Out to Facilitate Refurbishment

Often times the departing resident will agree with the operator to undertake some works to the dwelling to obtain the best price. Operators mostly control and perform such work across the industry and generally prefer for the dwelling to be vacant when it occurs. Residents do have the right to remain in their dwelling, so an

operator cannot compel them to leave sooner. Practically speaking, it depends on what needs to be done and a commercial judgement needs to be made as to what process will best facilitate sale.

Disclosure Statement and Exit Fees

You will often find a different explanation or formula in the disclosure statement regarding the departure fee than that contained in the lease or licence the resident has entered into. It should be borne in mind that the disclosure statement a resident receives when they initially approach the village forms part of the resident contract. If the disclosure statement provides a more beneficial result to the resident of what they have to pay by way of departure fee on exit, then this prevails and the operator must comply.

Enduring Power of Attorney and Guardianship

A power of attorney which is enduring stipulates this in its terms. It is enduring because it endures beyond the point that a person loses capacity.

A person can appoint more than one attorney and alternatively can appoint them jointly (in the future all the attorneys must agree) or jointly and severally (only one or the other is necessary to sign or agree in the future).

We have received many questions on the difference between an enduring power of attorney and an enduring guardian. Well an enduring power of attorney allows the person or persons appointed to make decisions about the persons financial or legal interest, enter into contracts and the like. It does not permit the person to make personal decisions such as where a person may live or what health care they receive. This needs to be catered for in a guardianship appointment.

Joint Tenants on a Registered Lease
Husband and wife living in a village, which is regulated by a registered lease, are usually joint tenants i.e. their names are both on the lease. When one of them passes, it is still necessary to file a notice of death with the Lands Department in NSW, to have the lease formally placed in the name of the other. If this is not done, it can cause delays when the survivor moves out. Better to have this resolved earlier than later.

Probate

We have received many questions on what is probate and how does this affect the return of the monies from the village to the estate after the death of a resident.

Probate is an order of the Supreme Court in NSW proving the Will and formally appointing the executor to deal with a deceased person's estate. Usually, a village operator will not return the monies owing to the estate until they have received a certified copy of probate.

Probate is required usually when a person dies and has substantial assets singularly held in their name. Many couples hold their assets and their lease in a village jointly, so when one passes, this can obviate the need to obtain probate. However, when the last survivor passes, probate is usually necessary to wind up the estate and distribute the assets. The reason for this is that the custodian of the asset (eg a bank or the Lands Department where a land title is held or registered) will not deal with the executor unless the executor can prove their authority by delivering a certified copy of the probate order of the Court.

Thank you for your continued support, and I hope to see you at the AGM in Gosford in October.

PETER HILL

Solicitor & Practice Manager

Hill & Co Lawyers

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Erina Office: 43652239

VILLAGE ACCREDITATION

Peter Hill recently pointed out that charges for accreditation of a village should not be levied on residents, as it is primarily a sales and promotion tool for the operator.

There are two main accreditation systems; **Lifemark**, which has been developed by and on behalf of operators, and the **Owl Ratings** system which is directed at residents.

Lifemark, like the hotel star system, indicates the standards and facilities. It has 26 standards which have to be met, including Lifestyle, Support, People/staff, Safety, Regulations and Village policy. These are all assessed from the point of view of the operator. The scheme is sold to operators as 'a critical marketing tool for operators conferring a marketing advantage on accredited providers', who are awarded a Lifemark certificate of conformity. The annual fees range from \$1500 to \$2700 over a 3-year period. This is the cost which some operators are trying to pass on to residents.

The Owl system is part of the NRMA's 'Living Well Navigator' and it takes the opposite approach to Lifemark. It surveys the opinions of the residents rather than the facilities provided by the operator. It has been developed in conjunction with **COTA** (The Council for the Aging), and it directly surveys village residents about various aspects of how their village is run. A survey has to include 70% of the village's residents and is quite voluntary. There are 3 levels of award: 1 Owl means the service is good, 2 Owls mean the service is very good, and 3 Owls mean the service is excellent. The fees charged to operators are similar to those charged by Lifemark, and although this can be seen as a 'gentler' approach to accreditation, it is still a sales and promotion tool.

These two systems can be viewed in detail on their websites.

Alzheimer's Australia Discussion Paper

Living With Dementia in Retirement Villages

For the past 18 months, Alzheimer's Australia (NSW) has been conducting a research project on how well retirement villages facilitate ageing in place for residents living with dementia. The survey included residents and their families, village managers and staff, and representatives of both commercial and not-for-profit operators. A discussion paper on this project was launched recently by The Hon John Watkins AM, CEO of Alzheimer's Australia.

The key aim of the project was to examine whether retirement villages are able, and more importantly, willing, to provide a supportive environment suitable for ageing in place for people who have dementia. The simple answer was: *it depends*, and this is because there are such significant variations in the design and operation of retirement villages that generalisation becomes impossible. In his address, Mr Watkins pointed out that retirement village operators will inevitably be faced with having to decide whether they want to operate a model that supports people with dementia. If they do, they will need to incorporate that decision into design and layout of their villages, and education programmes for their staff and their residents. Conversely, if operators do not want to support people with dementia, then they will have to be upfront with prospective residents and their families.

Some significant recommendations were made for the Federal and State Governments and the industry's peak bodies.

Recommendations from the discussion paper, *Dementia in Retirement Villages*, include:

- That State and Territory Governments ensure greater clarity and transparency for consumers when the relevant legislation is next reviewed;
- That the Australian Government issue instruction that the *MyAgedCare* website provides information which clearly delineates the difference between residential aged care and retirement villages, to avoid confusion for prospective residents;
- That the Australian Government provide pilot funding for capital grants to retirement villages to incorporate dementia-friendly or universal housing design principles and environments in new retirement villages;
- That State and Territory Governments incorporate reduce developer contributions in planning policies, for retirement villages that support people with dementia and/or developments that co-locate retirement villages and residential aged care facilities that incorporate dementia-friendly design and environments;
- That the Australian Government provide dedicated funding for developing dementia education programs for retirement village operators and staff;
- That the retirement village industry peak bodies include dementia education in training for retirement village managers, and encourage operators to develop housing that achieves the highest level in universal housing design.

A full copy of the discussion paper can be found at www.fightdementia.org.au

TALKING ABOUT ALZHEIMER'S ACROSS AUSTRALIA

Funeral Insurance or Pre-Paid Funerals what's the difference?

There has been a lot of emphasis in the media recently, inviting us to take out funeral insurance or to buy funeral plans, so we asked a funeral company to explain the difference between the two and to outline the benefits and the pitfalls. This is their response:

Funeral insurance

Like other types of insurance, you pay monthly or fortnightly premiums (ongoing payments) for a fixed amount of cover. Usually you can choose from \$5,000 to \$15,000 cover, which will be paid to your beneficiary when you die. You also have to provide documentation to prove the death has occurred.

With funeral insurance, you are not saving for funeral costs but buying insurance to meet those costs at some future date. Because you don't know when you are going to die, you need to think about whether you can afford funeral insurance payments over the next 5, 10, 20 or more years.

Premiums can sometimes increase at the discretion of the insurance company, and not only will you need to keep making payments over the years, but premiums usually increase with age and grow over time. If the premium payments become unaffordable for you and you stop paying them, your policy is likely to be cancelled. You will not get back the money that you have paid towards your policy. Different insurers have different rules, so read the Product Disclosure Statement very carefully before you sign up.

Matters to consider

Before you buy funeral insurance, check whether it is worth the money as you could be paying more for the insurance than the funeral will actually cost. Think long-term, and remember if you can't keep up the payments it's possible that you may lose ALL the money you have paid towards the insurance.

Pre-paid funerals

A Pre-paid funeral plan allows you to choose the funeral you want and to pay in advance for your funeral. Whatever funeral you would like, celebratory or in keeping with your faith and culture, arranging it in advance means your funeral will be as you wish it to be. This is important if you have strong cultural reasons for wanting a certain type of funeral or certain features. If you want to pay for the funeral up front but don't want to be faced with all the details yet, you can pay for the funeral and leave the details for your relatives to decide later.

Arranging a Prepaid Funeral Plan is an affordable way to plan for these funeral costs, while also providing comfort to those who will need it most; your family and friends. You can either pay for the funeral in full or pay it off in regular instalments over a period of three years, after a deposit is paid.

It's important to shop around when you are looking for a pre-paid funeral as different funeral directors offer different packages. You should ask for a full description of the costs to see exactly what you are paying for.

Prepaid Funeral benefits

Being involved in arranging your own funeral has a number of important benefits: it can make your funeral speak about the real 'you', and it can make a daunting time for family and friends easier while protecting your loved ones financially. A funeral plan will pay for your funeral at today's prices with absolutely no interest payments, so you protect your family from rising costs. Very importantly, you choose the funeral arrangements you want (such as casket/coffin, flowers, Minister/Celebrant, Church or Chapel etc.)

To learn more about funeral insurance or funeral plans, please contact the Secretary on 1300 787 213 or email secretary@rvra.org.au

**The 2015 AGM of the Retirement Village Residents Association
will be held at the Central Coast Leagues Club, Dane Drive, Gosford
on Thursday October 1st, 2015, commencing at 10.30am**

(Morning tea will be served from 10am)

AGENDA

- Opening and welcome
- Apologies for non-attendance
- Confirmation of the Minutes of the 2014 Annual General Meeting
- Comment on the President’s Report on the Association’s activities during 2014-15
- Comment on the Secretary’s Report
- Financial Report by the Treasurer
- Address by the Commissioner for Fair Trading, Mr Rod Stowe
- Address by Mr Peter Hill, Honorary Solicitor for the RVRA Committee
- General Business
- Election of President, Secretary, Treasurer and Eight (8) Committee members
(Nominations will only be accepted at the meeting if there are unfilled positions)

RSVP by 17th September for the AGM (to assist with catering and seating)

RSVP by **email:** admin@rvra.org.au RSVP by **phone:** 1300 787 213

RSVP by **post:** The Secretary, PO Box 3349, Asquith, NSW 2077

I/We will be attending the AGM on Thursday 1st October 2015

Name(s) **Phone**

Village

REQUESTS FROM MEMBERS - Statistics

The figures below are from December 2014 – July 2015.

RV Act, Regulation and Contracts _____	14
Budget/fees _____	60
CTTT/NCAT Hearings _____	12
General information _____	56
Internal/External/Facilities & Maintenance _____	32
Legal Queries _____	13
Management issues _____	13
Moving into care/carer issues _____	2
Moving into a Retirement Village/renting units _____	27
Residents Committees _____	30
RVRA visit to village _____	6
RVRA Committee _____	3
Total	268