

# **RRVV**

## **NEWSLETTER**

**Issue No 32 December 2013**

G.P.O.Box 215  
MELBOURNE 3001

Phone: **03 9015 8402**

email [rrvv.vic@gmail.com](mailto:rrvv.vic@gmail.com)

Web: [www.rrvv.org.au](http://www.rrvv.org.au)

**Residents of Retirement Villages Victoria Inc.**

Reg No.0048146R ABN 20341655161

### **WELCOME TO TREVOR MCPHEE - OUR NEW PRESIDENT OF RRVV**

Trevor was elected President at the AGM in October this year, after serving on the Committee as a Member, Membership Officer and Vice President over the past six years.

His pre-retirement experience includes years in the management of horticultural businesses. He served on the Board of Directors of the Retail Nurserymens Cooperative for some years and was Chairman for 12 months. He also operated as a consultant to his Industry for many years.

He has been involved in his Community and the local Council along his journey, and was Chairman of his local Progress Association. In his retirement time, he has been very active in the management of Owners Corporation Villages, serving on his Owners Corporation Committee for many years, and as Chairman for 12 of these years.

Trevor brings to his role a wealth of chairmanship experience and knowledge of the Retirement Village Sector and is very passionate about the role to be played by RRVV and of its value to Residents.

### **FROM THE PRESIDENT**

I would like to take this opportunity to thank all those who have served on the RRVV Committee – past and present – and those who, whilst not on the Committee, have worked tirelessly on projects which have appealed to them.

These people have contributed to the resolution of problems which have existed in some Villages. For people to say that there are no problems in Villages is not only naïve but shows the ignorance of people who are not listening.

Quite often we hear people say about RRVV that we are a pack of ratbags. This only highlights the fact that people who make statements like

this are totally ignorant of what is going on around them. This is far from the truth as all the members of the committees past and present are all living in retirement villages and we all love the lifestyle. We were all well aware that when we leave the village there are some penalties as when you buy into a village you are buying a lifestyle not an investment.

But after saying all that it does not mean that owners and managers can treat us how they like. Our Village is our home and we deserve the respect to which we are entitled.

Unfortunately this is not always the case in some villages as we have discovered through our Voicemail and we are endeavouring to stamp out this sort of behaviour. That is why organisations such as CAV (Consumer Affairs Victoria) and the RRVV (Residents of Retirement Villages of Victoria Inc) were set up to endeavour that this can be resolved.

### **Contents**

Welcome to the New President.....	p1
From the President.....	p1 & 2
The 2013 AGM.....	p2
The President's Report .....	p3 & 4
RRVV Balance Sheet.....	p5
RRVV Profit and Loss.....	p6
Rates Justice Campaign.....	p7
RRVV Western Districts Forum.....	p7
" We Love It " .....	p8
Annual Service Fees increase .....	p9
Legal Entities Available .....	p10

RRVV has a Voicemail service that is available to ALL, and the number of calls for help and information we get each month is in the hundreds.

Please understand that we do not dislike living in our Villages. We bought a lifestyle which we all enjoy, and we also believe that this lifestyle has much to do with the longevity of the Residents who live in Retirement Villages.

As a move towards better communications of our activities, I would like as many as possible of our RLO's (Resident Liaison Officers) to request of your Residents Committee a portion of your Village Notice board for RRVV use to keep our members informed on what we are endeavouring to achieve.

As a courtesy I would suggest that this is achieved by letter to the committee to enable us to acquit our charter, which is to keep our members informed as well as any others that are interested.

We are currently updating our website which will give everybody more information also the Newsletters will also be able to be down loaded. Those that are not on the internet will still get their newsletters delivered to them.

So, keep enjoying your lifestyle and let's all keep our fingers crossed for the future!

Yours Truly

*Trevor McPhee (President)*

*November 2013*

### GETTING OLDER

The older we get, the fewer things seem worth waiting in line for.

*(Mostly because we forgot why we were waiting in line in the first place!!)*

\* \* \* \* \*

Ah, being young is beautiful, but being old is comfortable.

## THE RRVV 2013 ANNUAL GENERAL MEETING

The AGM was held on the 3rd October as advertised. Although the September Newsletter was packed for dispatch in early September, Australia Post somehow delayed many packages and so many Members did not receive theirs until too late to attend the meeting. Please accept our apologies for this.

Terry Macdonald did not nominate for any position on the Committee and his Annual Report follows on page 3. The Annual Financials were distributed by John Lumley and are also printed later. A surplus of \$1439 was shown.

### The new Committee is:

<b>President</b>	Trevor McPhee
<b>Vice Pres.</b>	Lesley Menzies
<b>Treasurer</b>	John Lumley
<b>Secretary</b>	Vacant
<b>Committee</b>	June Ziebell Owen Menzies Steve Hyndes Peter Saalmans

Welcome to the two new Members Steve and Peter. However, please note that there are still three positions vacant. Terry will continue on the Committee as Immediate Past President.

The Draft New Rules as proposed were accepted by the Members and sent for approval to the Department of Justice.

**Proudly  
supported by**

**Blackburn South  
Community Bank® Branch**

Call into 134 Canterbury Road, Blackburn South or phone 9894 8467



## **The PRESIDENT'S REPORT for 2012 – 2013**

RRVV has had another year of successfully working on behalf of you, the Members, and therefore on behalf of all Residents in Victoria. We have represented individual Residents, Residents at individual Villages in their various disputes or difficulties and we have been able to give advice to the same range of Members in relation to the improvements needed in the operation of Residents Committees at Villages and in general ways relating to conditions experienced by Residents in their Villages.

RRVV has been active in its representational role with the Victorian Government, in particular Consumer Affairs Victoria, in the ongoing Protocol Roundtable series of consultations. The outcomes of this have been the proposals for changes to the Regulations applying to Information Disclosure and Contractual Arrangements at Villages under the Retirement Villages Act, as well as Protocols further defining the responsibilities of Managements under the Acts applying to Retirement Villages.

There is no doubt that RRVV has a much needed place in the Retirement Village Sector in Victoria. Our Committee and Members have a significant collection of knowledge on all aspects of the law as it applies to Village life and Members welfare, on the way in which Villages should operate and the ways in which current laws should be changed to give a better, fairer and happier life to current and prospective Residents.

However, after over two years as President, I now realize that RRVV, as we know and respect it, is achieving only a portion of what is really needed and which, given more effort and support on the part of Members, is achievable.

RRVV is currently good at addressing problems/issues at an individual level or for a group of Members and in its involvement in day-to-day activities on behalf of our Members or, in general, the RV Sector in Victoria.

However, RRVV is not currently equipped to put effective effort into longer term studies or

activities which require resources outside those available from the Members of the Committee. Considering that the current Committee consists of six members (out of a possible ten) and has been without a Secretary for the past two years, there is a significant limitation to what can be done by this small but zealous and experienced volunteer force.

Since last year's Annual Report to you I have been informing, warning and imploring you all of the need for more volunteer effort to provide the intellectual and the administrative needs which we have. In my previous Report I said:

“Whilst RRVV is now regarded by CAV as “self supporting” this support is really only for the operating costs of the organization and cannot support any extra team of problem solvers. In this forthcoming year RRVV's Committee will be introducing Sub-Committees to handle specific activities and to spread the effort more widely. We will be asking you, our Members, to volunteer for services on Sub-Committees in areas where you feel you can contribute your effort and/or life experience.”

The insert in the December Newsletter inviting such Volunteering resulted in one response!!!!!!

However, one shining example of what can result from a dedicated Member is that of Gordon McDonald of Ballarat who took on the leadership of the Rates Justice Campaign Working Party with great effort and zeal. But even Gordon has now announced that he is unable to continue in this role. There are many such specific activities where we need a person to step up and to take responsibility for the planning, co-ordination and doing whatever is needed.

I know myself that I came into my Village to retire, and look what I got myself into! There are many of you like myself who have experience and energy to give when it is needed, and, take my word, it is needed right now!!

In every Newsletter I have reminded all of you of this need for ACTIVE support by Members whose life experience has given them an ability to do any of the many activities which are

needed by RRVV to enhance its effectiveness.

The minimal annual fees you all pay are sufficient only to allow the day-to-day activities and costs of our current levels of operations. RRVV's ability to engage consultants or other specialists is minimal. We need effort to be able to apply for Grants from Government and other Community agencies. We need these grants to be able to obtain professional expertise in the many issues that arise in RRVV's dealings and for which we require more information and expert advice before we can propose well thought out plans and submissions to Government.

RRVV should be writing regular articles on our views for the many media outlets relevant to our Sector. We should also be publicizing our existence, our services and our availability to potential and current Residents, so that we can increase our Membership base. We should be having regular interchanges, both written as well as face to face, with the many other organizations which operate in this Sector and with whom we share views and purposes.

We should be formulating submissions to Governments at all three levels (Local, State and Federal) about our Sector and the needs and rights of the Residents – current or prospective. We need to remind them that all Residents are also voters and will have their final say at each election. We need to influence their thinking in ways that actively benefit our Members and the entire population of Residents at Villages in Victoria. We are not able to many of these things because we do not have the time or energy to do much more than we are doing currently

So, after laying out all my views about why many more of you should/must offer your services to RRVV, what are the options which you might consider about RRVV and its future?

- Do we raise the Annual Subscription to - say - \$50 and use this extra cash to take on a wider and more professional role through paid staff?
- Do we invite and expect those Members who can to more fully fulfil these responsibilities on behalf of those Members who cannot?
- Do we just say that it is too hard and go for amalgamation with - say - COTA in much

the same way that the Retirement Villages Association gave itself away to the Property Council?

So, because RRVV is YOUR organization, it is your choice!

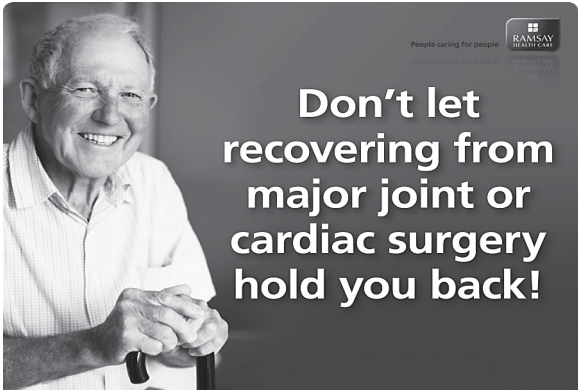
My decision to leave the Committee at this time has not been an easy one but has been taken for very compelling reasons. I hope that these direct words of mine at this time will cause the change of attitude of Members that is badly needed right now, especially as the new Committee will be needing your support and understanding more than ever.


In an interesting piece of timing I have just recently been appointed by the Hon David Davis, the Minister for Health, to a position on the Ministerial Advisory Committee for Senior Victorians, which will provide advice to all Ministries on behalf of Senior Victorians. This will thus enable me to continue to represent you, but at a higher and, hopefully, more effective level.

Please don't let a potentially great organization like RRVV become a shadow of what it can and must be.

*Terry Macdonald (President)*

*1 October 2013*



People caring for people 

**Don't let recovering from major joint or cardiac surgery hold you back!**

Thanks to the Donvale Rehabilitation Hospital, I didn't have long to wait before I was back on my feet & getting on with life again.

Donvale Rehabilitation Hospital is a specialized rehabilitation centre, proudly caring for Veterans & the local community for over 30yrs...offering comprehensive overnight & outpatient programs.

For more information call:

**03 9841 1400**

1119 Doncaster Rd,  
Donvale, Vic, 3111

**DONVALE**  
REHABILITATION HOSPITAL



## Residents of Retirement Villages Victoria

## Balance Sheet

As of June 2013

9/11/2013

10:59:40 AM

## Assets

## Current Assets

## Cash On Hand

Bendigo 633-000 126922012

7,033.28

Bendigo - 633-000 130246630

6,847.96

## Petty Cash

79.10

## Total Cash On Hand

13,960.34

## Savings Funds

Term Deposit #1 26 Dec 13.

70,000.00

Term Deposit #2 19 Nov, 13

10,000.00

Term Deposit #3 23 Dec 13

15,000.00

## Total Savings Funds

95,000.00

## Total Current Assets

108,960.34

## Other Assets

## Prepayments

Mornington Expo

795.00

## Total Prepayments

795.00

## Total Other Assets

795.00

## Property &amp; Equipment

## Office Equipment

Office Equipment

126.00

Less : Accum Dep'n

-126.00

## Total Office Equipment

0.00

## Equipment

Equipment at Cost

4,972.00

Less : Accum Dep'n

-4,972.00

## Total Equipment

0.00

## Total Property &amp; Equipment

0.00

## Total Assets

109,755.34

## Liabilities

## Current Liabilities

## Deferred Income

Prepaid Dept Justice Grant

9,312.80

Prepaid Life Subscriptions

30,505.00

P/pd Member Subs - 2014

7,361.00

## Total Deferred Income

47,178.80

## Trade Creditors

Customers

1,048.80

## Total Current Liabilities

48,227.60

## Long Term Liabilities

Provision Legal Expenses

2,000.00

## Total Long Term Liabilities

2,000.00

## Total Liabilities

50,227.60

## Net Assets

59,527.74

## Equity

Current Year Earnings

1,439.78

Historical Balancing

58,087.96

## Total Equity

59,527.74

# Residents of Retirement Villages Victoria

## Profit & Loss Statement

01/07/2012 through 30/06/2013

9/11/2013

11:01:09 AM

Income		
Subscriptions	49,828.50	
Advertising in Newsletter	500.00	
Donations	2,043.00	
Grants	8,687.20	
Interest	3,545.39	
Total Income		<u>64,604.09</u>
Cost of Sales		
Gross Profit		<u>64,604.09</u>
Expenses		
Administration Expenses		
P A to President	4,237.20	
Office Remuneration	11,721.75	
Total Administration Expenses		<u>15,958.95</u>
Advertising		<u>971.50</u>
Audit Fees		<u>825.00</u>
Bank Credit Card Charges		<u>571.58</u>
Committee Members Expenses		
Attendance Seminars	65.00	
Sundry Office Expenses	3,278.57	
Catering	48.00	
Telephone	150.30	
Travel & Car Expenses	6,543.81	
Total Committee Members Expenses		<u>10,085.68</u>
Depreciation		<u>1,253.00</u>
Forum Expenses		<u>480.00</u>
General Expenses		<u>143.90</u>
Insurance		<u>1,172.07</u>
Subscriptions		<u>400.00</u>
Newsletters		<u>13,702.67</u>
Recruitment		<u>2,783.00</u>
Postage		<u>1,635.06</u>
Rents		
Office - COTA	6,811.20	
Meeting Rooms	389.03	
Total Rents		<u>7,200.23</u>
Employment Expenses		
Other Employer Expenses	407.85	
Total Employment Expenses		<u>407.85</u>
Telephone		<u>154.82</u>
Web Site		
Establishment	5,059.00	
Hosting	195.00	
Maintenance	165.00	
Total Web Site		<u>5,419.00</u>
Total Expenses		<u>63,164.31</u>
Net Profit / (Loss)		<u>1,439.78</u>

## RATES JUSTICE CAMPAIGN

Just a short review from the RRVV Rates Justice Group who are working hard to get fair rates for all Victorian Retirement Villages.

RRVV is sending a letter to all councils in Victoria stressing the need for a fair or differential rate for Retirement Villages. We ask you to keep sending in your submissions to your respective councils and our letter will show you have our support. It will also outline our intention to take it further with a petition to all 400 villages in Victoria with over 40,000 residents, their families and friends, to be presented to the State Government before the next State election.

### WE NEED YOUR HELP.

Our RLO'S will need extra help with this petition. If your village does not have a RLO please put up your hand. This move is a massive push, an opportunity for you to have your say about the unfair rating systems. HELP US TO HELP YOU.

If you are not a member of RRVV, please join us. We are fighting for a common cause that affects all of us who live in a Retirement Village. We need numbers because they all count as votes.

## THE RRVV WESTERN DISTRICTS FORUM AT BALLARAT

Are you considering moving into a Retirement Village or currently a resident in one? If so, you must attend the Forum being held at:

**Brown Hill Hall**  
375 Humffray Street North,  
Brown Hill, Ballarat  
on Tuesday 25 March 2014  
from 10am until 1pm.

(Take 2nd exit from Melbourne - the Daylesford/Ballarat Road - C292, then turn right into Duggan Street, which leads into Humffray Street North. The hall is on your right next to the swimming pool. There is plenty of parking)

Guest speakers will be drawn from:  
(subject to confirmation)

1. Accountant - Finances and Maintenance fees in your village
2. Solicitor - Retirement Village Contracts and the RVA Act
3. Centrelink - or a pension specialist
4. Consumer Affairs - Retirement Village or Lifestyle Village
5. RRVV - Resident committees

A complimentary morning tea will be provided. A lunch at the Brown Hill Hotel is available after for \$15.00 per head including a glass of wine, beer or soft drink, just a short walk away. Please advise in your RSVP if you are staying for lunch so we can advise the Hotel of approximate numbers.

This is the third Regional forum conducted by the RRVV. Retirement Village owners/operators are invited to attend, and prospective residents can converse directly with their representatives. This is an excellent opportunity to get the accurate facts on living in a retirement living environment.

Existing residents can get invaluable information from all of the speakers concerning their rights and obligations. A question and answer segment will be included at the end of the speakers program.

Don't miss this special opportunity to attend this informative forum in your local area.

Please leave your name and numbers of persons in your group attending on our answering service (03) 9015 8402 or Email: [rrvv.vic.admin@gmail.com](mailto:rrvv.vic.admin@gmail.com) (don't forget to mention your lunch plans) OR:

SEND THIS TO:

RRVV, GPO Box 215, Melbourne Vic. 3001

..... of ..... Village  
will be attending the Forum.

Contact is on .....(phone) or .....(email).

## **“WE LOVE IT”**

Do you remember when you were planning to buy your first home? Most of us of retirement village age would have of necessity listed the bare minimum we required because that was what we could afford. Where would we like to live, was there public transport available, how close would we be to shops, how far away were Mum and Dad and were the roads made? Fortunately now roads are the developers prerogative but there is much of a similar nature to consider when looking for what will possibly be the last home you will buy and the decision no less important than it was fifty or so years ago.

Retirement villages are springing up everywhere and they are all different. It is important to take the time to inspect units in a number of villages and if possible talk to a few residents about various aspects of their village. I'll guarantee the vast majority will say “we love it”. Yes, it's a big decision to make but make it while you're still mentally and physically able to decide for yourself – and we all have different preferences. Not all of us need a swimming pool or bowling green, but the earlier specifics still apply and in most cases we'll have a lot more money than we had when buying our first home. Do you like the area; is there public transport nearby or does the village have a bus for shopping and trips – you may be driving now but what of the future; is there a convenience store within walking distance – the memory isn't what it used to be and you will forget – but think of the exercise you'll get when you must have that loaf of bread or bottle of milk. Mum and Dad in most cases will have gone to God but maybe not, and proximity to them is important as is being near to your kids and their kids. Talk to them about your decision.

The information you will receive from the villages you inspect will be comprehensive and sometimes daunting but it is important that you read it thoroughly and ask for an explanation from the operator or salesperson if there is something you don't understand. It is not the same as buying a normal home. You should

understand that as well as your initial buy-in cost there will be on-going monthly or quarterly fees and a substantial exit fee when you leave and you must factor these items in when deciding to buy. You are buying more than a home – you are buying a lifestyle and an enjoyable one at that. It is a good idea to get yourself a notebook and immediately after inspecting villages note down comparisons between the units and facilities that you inspect. Don't rely on memory and don't be afraid to ask to see a unit again – more than once if you want to be sure. Ask the salesperson to explain again anything you don't initially grasp. You need to be absolutely clear about what you are buying and before signing anything you should have the contract examined by a solicitor experienced in retirement village contracts – they are all different. RRVV can provide you with a list of legal practitioners who have expertise in this area and who can watch out for pitfalls. All that being said, you won't regret making the decision to make your home in a retirement village.

A Kiwi and an Australian go to a pastry shop.

The Kiwi whisks three cookies into his pocket with lightning speed. The baker doesn't notice.

The Kiwi says to the Australian: “You see how clever we are? You'll never beat that!”

The Australian says to the Kiwi: “Watch this, an Australian is always cleverer than a Kiwi.”

He says to the baker, “Give me a cookie, I can show you a magic trick!”

The baker gives him the cookie which the Australian promptly eats. Then he says to the baker: “Give me another cookie for my magic trick.”

The baker is getting suspicious but he gives it to him. He eats this one too.

Then he says again: “Give me one more cookie...” The baker is getting angry now but gives him one anyway.

The Australian eats this one too.

Now the baker is really mad, and he yells: “And where is your famous magic trick?”

The Australian says: “Look in the Kiwi's pocket!”



You'll love it. Just think – you don't have to mow the lawns and unless you want to you don't have to garden either. You needn't worry when you want to go away for a couple of days - or months, your home will be perfectly secure and when you return it will feel like home. It may take time for you to adjust to smaller premises but the cleaning doesn't take as long and the energy bills should be less. And it is an opportunity to insist your kids take all those things that have been cluttering up the bedrooms they haven't occupied in years. That can be a real bonus. And while you may miss neighbours you've had there is plenty opportunity but no insistence to make new friends. You can shut yourself away in your new little hideyhole or you can embark on a new lifestyle. Choose those village activities that appeal – even have a shot at those you're unfamiliar with – you may be surprised. Be prepared to contribute what you can to village life and in next to no time you'll be saying "I should have done this years ago". And you too will be able to say "We love it".

*June Ziebell (Member, RRVV Committee)  
November 2013*

### GETTING OLDER

An older gentleman was on the operating table awaiting surgery and he insisted that his son, a renowned surgeon, perform the operation.

As he was about to get the anesthesia, he asked to speak to his son.

"Yes, Dad, what is it?"

"Don't be nervous, son; do your best, and just remember, if it doesn't go well, if something happens to me, your mother is going to come and live with you and your wife...."

*(I LOVE IT!)*

\* \* \* \* \*

Some people try to turn back their odometers. Not me!

I want people to know **why** I look this way. I've travelled a long way and some of the roads weren't paved.

## ANNUAL INCREASES IN SERVICE FEES

Each year the operator of your village is legally entitled to increase its service fees by a percentage based on changes in the Consumer Price Index (CPI published by the Australian Bureau of Statistics). The percentage increase is calculated using a formula which divides the sum of the CPI numbers for the four consecutive quarters preceding the start of the relevant financial year by the sum of CPI numbers for the corresponding quarters in the previous year.

The table shows the relevant figures for calculating the increase applicable this year (1 July 2013 to 30 June 2014) for Melbourne.

Quarter	Melbourne CPI
June 2012	100.4
September 2012	101.6
December 2012	102.0
March 2013	102.4
<b>Total</b>	<b>406.4</b>
June 2011	99.2
September 2011	99.8
December 2011	99.9
March 2012	99.9
<b>Total</b>	<b>398.8</b>

*Source: Australian Bureau of Statistics 6401 (all groups)*

The total of the first set of four index numbers (406.4) is 1.9% higher than the total of the second set (398.8) and operators of retirement villages in Melbourne are entitled to increase their fees to residents by this percentage. Any increase above this level would require residents' approval, either in the form of a majority vote at a meeting of residents or a resolution of the residents committee.

A retirement village operator is entitled to increase service fees by more than this percentage only if their costs have increased as a direct result of changes in items of expenditure which are set by governments, such as award wages, rates, and taxes.

*Peter Saalmans (Member, RRVV Committee)*

## LEGAL ENTITIES AVAILABLE FOR ADVICE OR SERVICE (as at October 2013)

As an aid to Members or prospective Members, RRVV has assembled this list of Legal Practitioners or Organisations which have been of help and, whilst we cannot guarantee their results, we support your approach to them for assistance.

### **Robert Phillips**

*(Barrister & Solicitor & Elder Law Consultant)*  
7 Pollards Rd, Elphinstone Victoria 3448  
Ph 03 5473 3487  
Email: rwphillips@netspace.net.au

### **Gauld & Co.**

*(Advice for moving In)* Peter Gauld  
Suite 5, 1st floor,  
838 Glenferrie Road, Hawthorn  
Phone (03) 9024 3868 Mobile 0401 230 711  
Email: gauld.co@gmail.com  
Website: www.gauldandco.com.au

### **Jensen, Walsh and Grace**

*(Advice for moving Out)* Gary Grace  
Suite 30 Wantirna Mall,  
Mountain Hwy, Wantirna.  
Phone: (03)97202922 Fax: (03) 9720 6320  
Email: jjansenw@bigpond.net.au

### **Public Interest Law Clearing House (Vic) Inc. PILCH**

*(Some pro bono may be obtained, if you ask to speak to a Supervisor when you phone - explain your circumstances to them asking for their help).*  
1/550 Lonsdale St Melbourne VIC 3000  
PO Box 13121 Law Courts, Melbourne 8010  
Tel: 03 9225 6680 Fax: 03 9225 6686 Email: admin@pilch.org.au

### **Consumer Action Law Centre**

L7/ 459 Little Collins St,  
Melbourne VIC 3000  
Phone: 9629 6300  
Email: advice@consumeraction.org.au  
Website: www.consumeraction.org.au

*Note: Anyone in Victoria can call the advice line (03 9629 6300) and will receive preliminary advice on the phone as long as their problem is to do with a consumer-trader dispute.*

### **John Keating:**

Prahran. Tel: 9510 6904

### **Fennally Legal:**

130 High Street, Belmont Tel: 5243 1959

### **Barrister: Mitchell C McKenzie**

Room 0822, Isaacs Chambers  
555 Lonsdale Street  
Tel: 9225 8499 Mobile: 0417 031 445  
Fax: 9225 8485 and 9225 8497  
Email: mmckenzie@vicbar.com.au

## GETTING OLDER

A distraught senior citizen phoned her doctor's office.

"Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her.

There was a moment of silence before the senior lady replied, "I'm wondering, then, just how serious is my condition because this prescription is marked

*'NO REPEATS'...*

\* \* \* \* \*

Aging:

Eventually you will reach a point when you stop lying about your age and start bragging about it. This is so true. I love to hear them say, "*you don't look that old.*"

\* \* \* \* \*

When you are dissatisfied and would like to go back to youth, think of Algebra.

\* \* \* \* \*

One of the many things no one tells you about aging is that it is such a nice change from being young.