

# **RRVV**

## **NEWSLETTER**

**Issue No 36 December 2014**

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**Residents of Retirement Villages Victoria Inc.**

Reg No.0048146R ABN 20341655161

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### **PRESIDENT'S REPORT**

#### **2013 – 2014**

RRVV has had a year of challenges both for myself and the committee. A year of highs and lows. A year of losses and winnings.

Our greatest loss was Howard Campey, ex President of RRVV, a tireless advocate for the rights of residents in retirement villages. Howard was always on hand to give advice and guidance to myself and the committee, as well as any retirement village resident who needed his assistance and support. He was a highly respected and greatly valued member of RRVV, the Retirement Village Industry and resident of Burnside Village. We all miss him. It was a privileged to have known him.

The two resignations in our committee have also left a bit gap. Two ex presidents, Trevor McPhee and Terry McDonald, both with a great deal of experience and knowledge in the Retirement Village Industry. Both forced to retire due to health issues.

Winnings. RRVV had a big win when on July 1st, New laws were created to give prospective residents 'standard content village contracts', making it easier to understand and stating rights and responsibilities of resident, manager and owners. Owners must provide an information fact sheet to enable prospective residents to compare villages or 'apples to apples' so to speak. They must also provide an expanded pre-contract disclosure statement listing the true cost of moving into, living in and exiting the village. All prospective residents have the right to inspect particular documents prior to committing e.g. site plan of the village. This was a long 2 year process.

Last week a further bill was presented to the lower house and went through unopposed to

the upper house for the third reading. This bill is for improved regulation of owners corporation managers and stronger powers of the owners corporation to deal with unsatisfactory managers.

I took over the chair of RRVV in February when the former President, Trevor McPhee retired. I had only spent 4 months as Vice President, so it was a steep learning curve as they say. It has been very busy as I was already committed to coordinating the Rates Justice Campaign previously so the two added together was a bit of pressure. However we managed, and got the petition out to most of the villages and collected 10,000 signatures. Some villages have to be commended for the tremendous effort they put in for the petition. A big thank you to all of you who took the time to sign it and a bigger one to the Residents Committees, the RLO's and Managers who organized it in your villages. A huge vote of thanks goes to the Rates Justice Team, who worked so hard to get this petition to fruition. However some of the villages were

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not so cooperative, some residents did not even receive the petition due to the material not being passed on to them by their RLO or Managers. I am sorry if this happened in your village but it was an obstacle that we could not overcome as we needed the assistance of RLO's and or Managers. It was just not feasible to contact all 40,000 residents in Retirement Villages. All the details were posted on our website for anyone to see and print off. The petition was presented to State Parliament by Minister Edward O'Donohue on the 14 October 2014. The presentation was recorded in Hansard.

Next year will be a big year. RRVV together with Council of the Aging (COTA) Housing for the Aged Action Group (HAAG) and Consumer Action Law Centre (CALC) have joined forces to ask for a total overhaul of the Retirement Villages Act. We are asking for a broad based review, which includes more robust consumer rights and protection. Clearer remedies and an accessible dispute resolution. We are also asking for an inquiry about the unfair and complex pricing in Retirement villages. It remains to be seen how successful we will be but the added numbers from the other groups give strength to the argument for this vital change in policy. Furthermore we have engaged NARI (National Ageing Research Institute) to undertake a survey on life in a retirement village. This is a wholly independent assessment, but could also be of assistance to us.

With the loss of 2 of our committee members the workload on the remaining committee members has increased, especially as Steve Hyndes our Vice President has just had a major back operation and will be out of action until the New Year, RRVV is asking you to step up and help us keep us with this necessary work. We need at least 2 more people to fill our committee.

It is very interesting part time voluntary work, we are prepared to give help and instruction on the many issues that arise. It is a little more challenging than meals on wheels but it is just as rewarding and worthwhile, consider it your pay back. After a settling in period and when you feel ready to tackle a position on the committee, you will be well prepared before taking over that

task. RRVV does ask that you have access to email and be prepared to check it daily and answer your emails promptly. We meet once a month in the city at COTA in Elizabeth Street for a meeting that takes about 3 hours and then we often head out for a lunch together after.

We are taking nominations today, so it is not too late to nominate. However if you do not feel you want to commit to the RRVV committee, we will be forming Sub Committee's, such as a group that will go out to visit villages with a committee member, we need 2 for each visit, you may only be asked twice a year to make the effort depending on how many volunteer. You get to meet the nicest people, have a cuppa and a chat it's the best part of the job. If anyone has a problem you just take their name and phone number and it will be followed up by a committee member as soon as possible. It's a nice day out and it is really great to meet other residents from other villages. RRVV will pay for your motoring expenses but we ask that you share where possible. This will free up the extra committee person that is required to go out on a visit.

I would like to take this opportunity to thank the committee members for their hard work during the past year. John Lumley our honorable Treasurer and Secretary, Steve Hyndes, Vice President and my right hand who attend all meetings with me. June Zeibell is our coalface worker taking all issues on the phones and email. Peter Saalmans our very clever webmaster, who looks after our website, Owen Menzies who is the liaison officer (LO) for the RLO'S, and Elizabeth our minutes recorder. And of course our thanks also go to Edith Chen who is our administration assistant.

I would also like to take this opportunity to present to Trevor McPhee and Terry Macdonald an Honorary Lifetime Membership Award, in recognition of their valuable contribution to RRVV and the help and advice given to retirement villages residents in Victoria.

Thank you for your time.

*Lesley Menzies*  
*President*

## **POLICY AND PETITION UPDATE**

Residents of Retirement Villages Victoria (RRVV) has been working hard along with Council of the Aged (COTA), Housing Action for the Aged Group (HAAG) and Consumer Action Law Centre (CALC) to get an overhaul of the Retirement Villages Act.

Reform is urgently needed to:

1. Ensure retirement housing is safe and suitable for older people.
2. Provide easy access to free and effective dispute resolution.
3. Ensure contracts are fair and transparent.
4. Require financial transparency and accountability.

So far representatives from the above groups have met with politicians and Ministers from the Coalition, Labor and the Greens.

The policy platforms for the above 3 parties are now available on line for you to read and form your own opinions. We have put on our website the replies from different politicians and Minister to whom we have written with regard to the reforms for the retirement village act and the rates justice campaign over the past months.

RRVV collected over 10,000 signatures for the Rates Justice petition but only 8,350 were counted as being correctly signed and filled in by the Paper House at State Parliament. I t was presented my Minister Edward O'Donohue in the legislative Council on the 14 October 2014 and has been entered in Hansard. Some politicians were impressed by the size of the petition, however RRVV was disappointed with the numbers as we know we could have done better. If you cannot help yourself we cannot help you.

However the fact that the politicians were impressed by the size of the petition means we have a voice; it emphasizes our power to be heard, especially at this very moment. Make your vote count.

The fight for a fairer rating system will go on but we now have the petition and numbers to refer to. Further talks with politicians are being organized for next month.

Also we continue the fight for the Retirement Villages act reform, we are getting more and more complaints from residents about the lack of transparency with village maintenance budgets and inappropriate charges being applied by some managers and owners.

Village maintenance not happening, affecting the safety and wellbeing of residents and unfair terms in contracts currently still in use and a cumbersome and sometime ineffective complaints system.

Village life can and should be a happy one. You deserve it. You have paid good money for a safe and enjoyable environment to spend your retirement years in.

We need the proper legal protection. New Zealand has it. Please read the report on the new village from over the ditch, and compare.

News Flash – we have received a commitment from the Greens to have the retirement Village act overhauled, check out their policy platform on their website. Now we shall see what the other parties will offer.

“Lexophile” is a word used to describe those who have a love for words, such as “you can tune a piano, but you can’t tuna fish”, or “to write with a broken pencil is pointless.”

A competition to see who can come up with the best lexophiles is held every year in an undisclosed location. This year’s winning submission is posted at the very end.

- When fish are in schools, they sometimes take debate.
- A thief who stole a calendar got twelve months.
- When the smog lifts in Los Angeles, U.C.L.A.

## KIWIS ACROSS THE DITCH

Ryman Healthcare, a leading operator of 26 retirement villages in New Zealand, has successfully opened their first village in Australia at Jells Road, Wheelers Hill. A second site for another development has been purchased in the same locality. In keeping with their established practice, the Australian vertical village has been named - the Sir Edward "Weary" Dunlop village. All of the New Zealand villages have been named after famous New Zealand personalities.

It offers "Ageing in Place", with independent living, assisted living, low and high care and specialist dementia care facilities. Even day and short term assistance is offered subject to availability. The stringent Government controls that operate in New Zealand have been incorporated in the Australian operation.

The contract conditions differ in many ways to those that we have become accustomed to in Australia. These include:

- DMF - 4% per year up to 5 years in independent living, or 5% per year up to 4 years in care units. Either way, a maximum of 20% on the ingoing price, regardless of the time of residency.
- LONG TERM MAINTENANCE FUND. The responsibility of the operator - no financial input from residents.
- LEVY - Fixed at the ingoing rate for the full time of residency - no increases! The charges stop when the resident permanently vacates the facility.
- REINSTATEMENT - providing that no alterations have been made, no charge! This cost to the operator is absorbed in the DMF charge.

The RRVV has been championing the New Zealand Governments' control over retirement village operators, and it will be interesting to see how this model is received by Australian retirees.

The RRVV does not endorse any village or operator. The above information has been

gained by perusal of the fact sheet, which sets out the conditions that apply to the particular village, and allows comparison of villages to be made by intending residents. The RRVV was an active party in getting fact sheets as compulsory information material to intending residents.

*John Lumley*  
*Hon. Treasurer*

- The batteries were given out free of charge.
- A dentist and a manicurist married.
- They fought tooth and nail.
- A will is a dead giveaway.
- With her marriage, she got a new name and a dress.
- A boiled egg is hard to beat.
- When you've seen one shopping centre you've seen a mall.
- Police were called to a day care centre where a three-year-old was resisting a rest.
- Did you hear about the fellow whose whole left side was cut off? He's all right now.
- A bicycle can't stand alone; it is two tired.
- When a clock is hungry it goes back four seconds.
- The guy who fell onto an upholstery machine is now fully recovered.
- He had a photographic memory which was never developed.
- When she saw her first strands of grey hair she thought she'd dye.
- Acupuncture is a jab well done. That's the point of it.

And the cream of the wretched crop:

- Those who get too big for their pants will be exposed in the end.



## NEW MEMBER'S BIO

Anne and I moved to Fiddler's Green three years ago. After moving on average every six years, we hope our Fiddler's stay will be a long one.

I have had a varied career. After almost nine years as an Army officer and realising that my family needed stability I took a job as a telecommunications engineer in the private sector. I soon recognised that to progress in the private sector I would need management qualifications, so I completed the Melbourne University Master of Business Administration degree. The academic life appealed and on graduating I secured a position as a Senior Lecturer at Swinburne. After eight years I left to join a large management consulting firm. One of my clients, an international telephone company, made me an offer too good to refuse and I returned to the private sector. I had always wanted my own business and after a few years I returned to management consulting. Along the way I worked on establishing two new companies and listing them on the Australian Stock Exchange. I served as a Director of one of them for two years. For the last ten years of my working life I ran a financial planning business, a spin off of one of the companies I had helped establish.

Since October 2011, the year we moved to Fiddlers Green, I have served on the Fiddler's Green Residents' Council and Finance Committee. This has been an eye opener. We are happy with our decision to move to a retirement village. Nevertheless, it is clear to us that the retirement village industry has problems. I am pleased to have the opportunity to serve on the RRVV committee and hope to be able to help make retirement village living a little better for residents of retirement villages.

*Lawrie Robertson*

## DAD 'N' DAVE

Dad was having a beer in the local rubbity-dub when in walks Dave looking very down in mouth.

"Dave, what'ya doin ere? I thought ya was goin' out with Mabel tonight?"

"I was. I went round to her place and everything and then she start to turn out all the lights. I can take a hint, so I left."

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An Irish priest is driving to Sydney and gets stopped for speeding in Parramatta.

The policeman smells alcohol on the priest's breath and then sees an empty wine bottle on the floor of the car.

He says, "Sir, have you been drinking?"

"Just water" says the priest.

The policeman says, "Then why do I smell wine?"

The priest looks at the bottle and says, "Good Lord! He's done it again!"



## THOUGHT FOR THE DAY

'To accomplish great things we must not only act, but also dream; not only plan, but also believe.'

*Anatole France*

## CALLING ALL RESIDENT LIAISON OFFICER'S (RLO'S)

RRVV is in the process of up dating and expanding our records and information on villages.

We need the Name, Address, phone number and email address of each RLO in every Village. We also need another contact person and their same details, who will be a stand in RLO if your are sick or away on holidays. It is important that you contact us and advise us if you are unavailable so we can post the newsletters to the correct person who will be distributing them.

The following information would also be very helpful to enable RRVV to keep in contact with your village:

- a. Village Name, Phone Number and email address
- b. Residents Committee contact name, phone number and email address.

This information can be either:

phoned to: Owen Menzies 03 5310 6332

emailed to: owenlesley32@gmail.com

or posted to: Owen Menzies, 32/168 Underbank Blvd., Bacchus Marsh, Victoria, 3340

Many thanks

*Owen Menzies*

## VOICE MAIL PROBLEM

Computers are wonderful - when they work as intended - and the operator knows sufficient about their workings, but more particularly if they don't give any trouble.

Unfortunately for about the last six to eight weeks our Voice Mail service has gone haywire



and we have been concerned that we are not giving the help we offer regarding retirement villagers queries and problems. For some reason we, and the people who

should know, have been unable to fathom why our messages are being relayed to a member who was designated to receive them several years ago. This is causing us much angst and no doubt is a nuisance to said member even though he very patiently relays them through to us when he is at home. Unless we can solve the problem it looks as though we will have to change our number and this involves changing our literature which takes time and effort. We can however notify the change on our Website if, and when, this becomes necessary.

E-mails are coming through OK it is only the Voice Mails that are affected. If you have left a message and haven't had a return call please accept our apologies.

Please be patient with us as we endeavour to remedy the problem as soon as possible.



Confucius  
did not  
say....

1. Man who wants pretty nurse, must be patient.
2. Lady who goes camping must beware of evil intent.
3. Man who leaps off cliff, jumps to conclusion.
4. Man who eats many prunes get good run for money.
5. Man who fight with wife get no piece at night.
6. Man who drive like hell is bound to get there.
7. War does not determine who is right, it determines who is left.

**Residents of Retirement Villages Victoria**

GPO Box 215, Melbourne 3001

**Balance Sheet  
As of June 2014**16/11/2014  
11:45:30 AM

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Assets		
Current Assets		
Cash On Hand	3,153.69	
Savings Funds	103,000.00	
Total Current Assets	<u>106,153.69</u>	
Total Assets		<u>106,153.69</u>
Liabilities		
Current Liabilities		
Deferred Income	40,159.30	
Total Current Liabilities	<u>40,159.30</u>	
Long Term Liabilities		
Provision Legal Expenses	2,000.00	
Total Long Term Liabilities	<u>2,000.00</u>	
Total Liabilities		<u>42,159.30</u>
Net Assets		<u>63,994.39</u>
Equity		
Retained Earnings	1,439.78	
Current Year Earnings	4,466.65	
Historical Balancing	58,087.96	
Total Equity		<u>63,994.39</u>

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**Residents of Retirement Villages Victoria**

GPO Box 215, Melbourne 3001

**Profit & Loss Statement  
1/07/2013 through 30/06/2014**16/11/2014  
11:45:30 AM

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Income	
Subscriptions	47,320.00
Donations	2,503.00
Forum & Expo	475.00
Grants	6,016.50
Interest	3,871.55
Total Income	<u>60,186.05</u>
Cost of Sales	
Gross Profit	<u>60,186.05</u>
Expenses	
Administration Expenses	15,321.85
Bank Credit Card Charges	479.33
Committee Members Expenses	7,174.68
RLO Presentation	179.00
Mornington	1,723.20
Ballarat	839.00
General Expenses	1,084.90
Insurance	1,472.93
Internet	209.00
Legal Fees	126.60
Newsletters - printing	9,520.50
Newsletters - materials	99.00
Newsletters - distribution	4,533.13
Postage	101.96
Rents	3,374.27
Employment Expenses	5,448.60
Telephone	696.77
Web Site	3,334.68
Total Expenses	<u>55,719.40</u>
Net Profit / (Loss)	<u>4,466.65</u>

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**Residents of Retirement Villages Victoria Inc.****MINUTES OF 9th AGM****18TH September 2014**

1. Opening of Meeting. Lesley Menzies welcomed 31 RRVV members, including Owen Menzies, John Lumley, June Ziebell, Peter Saalmans, & Elizabeth Paramanathan. Apologies – Steve Hyndes & Terry Macdonald
2. President's Report – Lesley Menzies reported on the year's activities. On July 1st Standard Content Village contracts were established to make things clearer to new residents. The Rates Justice Campaign presented a petition to the State Parliament this week. L. Menzies has met with COTA, HAAG & CALC to ask for a total overhaul of the Retirement Villages Act and appoint a Retirement Living Commissioner.
3. Life members – Terry Macdonald & Trevor McPhee were awarded Life Memberships in recognition of their many years of excellent work for RRVV.
4. Minutes of AGM 2013 were accepted as a correct record.  
Moved T. McPhee 2nd Barbara Icely ACCEPTED
5. Treasurer's Report – Membership has declined this year, so a recruitment drive is necessary. However, RRVV has made a nett profit.  
Moved John Lumley 2nd Norman Elliman ACCEPTED
6. Questions & Answers -
7. Election of Officers Bearers – John Longayroux took the Chair  
President – Lesley Menzies Proposed June Ziebell 2nd E. Paramanathan  
Vice president – Steve Hyndes Proposed John Lumley 2nd Peter Saalmans  
Treasurer/Secretary - John Lumley Proposed Owen Menzies 2nd Joyce Saalmans
8. Election of General Members of Committee – Owen Menzies, June Ziebell, Peter Saalmans, Elizabeth Paramanathan. There were two positions to fill and later Laurie Robertson & Trevor Prendercast were nominated.
9. Election of Public Officer – John Lumley. Proposed Charles Adams 2nd June Ziebell
10. Reports:
  - 10.1 Resident Liaison Officers – Owen Menzies – thanked the RLO's for their support of RRVV, but a second RLO is needed for each village to assist and help contact. Telephone numbers and e-mail are also needed for Managers & Residents' Committee Officer Bearers. Special thanks were made for Elizabeth Smart of Cumberland View and Ray Martin of Applewood for their hard work.
  - 10.2 Voice mail - June Ziebell – there are about 120 calls each month, so this is important work.
11. Address – Patrick L'Estrange - Principal Policy Advisor for Consumer Affairs Victoria, was introduced. He explained the new laws than were introduced in 1/7/14, to assist prospective residents in making a choice for Retirement Village. He then took questions from the floor.

The Meeting closed at 12.20pm