

RRVV

NEWSLETTER

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G.P.O.Box 215
MELBOURNE 3001

Phone: 03 9015 8402

email rrvv.vic@gmail.com

Web: www.rrvv.org.au

Residents of Retirement Villages Victoria Inc.
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PRESIDENT'S REPORT

Greetings to you all, I hope you are keeping warm, winter has hit with vengeance but every now and again we seem to be getting a few sunny days.

It is very sad times for the family and friends and associates of Terry Macdonald, one of our esteemed past Presidents. He passed away on the 6 June 2015. Terry was a very strong advocate for RRVV and worked for many years on our committee trying to right the many wrongs that exist in the Retirement Village Industry. He was also President of the national body for retirement villages, Australian Retirement Village Residents Association (ARVRA). We all will miss him and we would like to convey our deepest condolences to Lenore his wife and 2 daughters and extend our thanks to them. It is not always easy being the family of passionate campaigners who give up so much of their own family time to help others.

Today I am wearing purple. You may ask why? It is a very nice colour but I am also acknowledging the day, June 15, World Elder Abuse Awareness Day (WEAAD).

Elizabeth Paramanthan has worked on the RRVV Committee for many years and has just recently regretfully resigned due to health reasons. Before she resigned she did a great report on Elder abuse and I asked her to send it to me for publication in our newsletter. The RRVV committee would like to extend to Elizabeth their thanks and gratitude for her patience whilst taking the minutes on the many different issues that we cover. I know it was challenging at times. Once again, thank you Elizabeth for your time and input to the RRVV committee. We wish you well. You will find Elizabeth's report in this newsletter.

I would also like to add just a few comments about Elder Abuse, I am working with 3 different members, who are victims of Elder Abuse from the same large retirement village owner but in different villages. It is very sad and I would like to outline a few pointers about this nasty exploitation that can and does occur in retirement villages.

Incidents increase with age 78% of victims are over the age of 70, mainly women affected.

Perpetrators

Other than friends or family are people in a position of control and authority. Such abuse is often associated with situation of power imbalance – Bullying, verbal aggression, dominant and controlling behavior, intimidation, humiliation and threats.

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Financial abuse

Deliberate illegal and improper interpreting of contracts and the Retirement Villages Act. Illegal charges on our maintenance budget. Overcharging for advertising and refurbishments done on our units upon exit from the village.

Fraud

Use of deception, false pretense or dishonest acts or statements for financial gain.

Unscrupulous professionals/business persons

Over charging for services or products. They use their position of trust or respect to gain compliance.

Why

The elderly are less likely to take action against their abuser due to ill health, lack of confidence and lack of understanding of the lengthy contracts and the exit fees.

Residents come into a village to have a quiet and peaceful retirement,

We all know the owners take a large slice of our investment when we leave however some rogue operators seem to think they can take many thousands more and if they are not confronted they get away with it.

Challenge them with Consumer Affairs Victoria (CAV) and VCAT, they will back down. It should not be necessary to go to these lengths to sell our units, but the more we do it, we may just get the message across.

RRVV is collating data about this major issue that exists in some retirement villages. If you have a concern please write, email or phone us with your story.

In the meantime RRVV is working hard to get the Retirement Village Act overhauled to stop up these many loops holes that exist in this legislation.

*Best wishes,
Lesley Menzies*

Terence John Macdonald

13 June 1938 to 6 June 2015

It is with deep regret that we announce the passing of our friend and colleague Terry McDonald. Terry worked tirelessly for Residents of Retirement Villages Victoria for many years. Championing the cause of improving the rights of village residents.

Terry was Vice President and President of RRVV as well as President of the National body Australian Retirement Villages Residents Association (ARVRA).

We extend to his wife Lenore and his two daughters our deepest sympathy as well as our thanks for the precious time he spent away from his family to help others. He will be missed and remembered by all.

**AMBIGUITY & IDIOSYNCRASIES -
FOR THOSE WHO LOVE
THE PHILOSOPHY OF AMBIGUITY,
AS WELL AS THE
IDIOSYNCRASIES OF ENGLISH**

1. ONE TEQUILA, TWO TEQUILA, THREE TEQUILA..... FLOOR.
2. ATHEISM IS A NON-PROPHET ORGANIZATION.
3. IF MAN EVOLVED FROM MONKEYS AND APES, WHY DO WE STILL HAVE MONKEYS AND APES?*
4. THE MAIN REASON THAT SANTA IS SO JOLLY IS BECAUSE HE KNOWS WHERE ALL THE BAD GIRLS LIVE.
5. I WENT TO A BOOKSTORE AND ASKED THE SALESWOMAN, "WHERE'S THE SELF-HELP SECTION?" SHE SAID IF SHE TOLD ME, IT WOULD DEFEAT THE PURPOSE.
6. WHAT IF THERE WERE NO HYPOTHETICAL QUESTIONS?

WHAT DOES RRVV DO FOR ME?

Well it's that time of year when you have to pay your membership fees. Some of you may think what does RRVV do for me? Is it worthwhile the \$10.00 per year membership fee or even the \$8.00 for a whole of village? I would like to list a few things for you to ponder on whilst you are making this decision.

WHAT RRVV DOES FOR YOU

SERVICES

- Provision of a telephone and email answering service to answer your many questions about village life.
- Provision of a comprehensive website which contains information and directs you to other sources of material of interest to retirement village residents and potential residents.
- Provision of a quarterly newsletter containing information about village life and your rights and responsibilities as a retirement village resident.
- Provision of an advocacy service if required. Supporting members who may need help in dealing with managers and operators.
- Village visits to meet and provide information to residents about their rights and responsibilities and answer any questions relating to issues within their village.
- Provide information about the establishment and duties of a Residents Committee.
- Lobby with other groups such as Council Of The Aged (COTA)
- Housing Action for the Aged Group (HAAG), Consumer Action
- Law Centre (CALC) - the State Government to overhaul the Retirement Village Act (RVA) for much needed reforms.
- Run Forums in different areas to provide information and advice for residents in retirement villages.

ACHIEVEMENTS

- We keep all the above services available to you.
- Major force in the removal of stamp duties for Loan Lease Villages (2010)
- Instigated the amendments in June 2014 to the RVA where Operators must provide Fact Sheets and a pre – contract Disclosure Statement stating all cost of entering and exiting a village and a standard contract content and layout to make them easier to understand. The operator faces penalties for providing false information on these statements. This took 2 years of round table talks.
- RRVV has just submitted to Consumer Affairs Victoria (CAV) a paper arguing against the removal of the Aged Care bond for Loan Lease villages which the Property Council (Operators) want removed from the legislation. A round table discussion will be forthcoming to discuss this proposal.

We find we have to keep our eye on the ball all time to protect your interests. No other group in the State is prepared to do this.

- Organised a huge petition about unfair council rates and presented it to State Government last year. Meeting with the Minister for Local Government are also forthcoming .

We are a small committee of 7 at the moment, we all contribute many hours of our free time to keep this much needed organisation running. If you feel you have would like to help in any please contact us. We need another 3 committee members.

7. IF A DEAF CHILD SIGNS SWEAR WORDS, DOES HIS MOTHER WASH HIS HANDS WITH SOAP?

8. IF SOMEONE WITH MULTIPLE PERSONALITIES THREATENS TO KILL HIMSELF, IS IT CONSIDERED A HOSTAGE SITUATION?

ELDER ABUSE HOW WE CAN COMBAT IT

The Victorian State Government has announced that they will hold a Royal Commission into Family Violence, and Senior Rights Victoria says Elder Abuse should also be addressed. However, as with child abuse, violence is not the only issue. Elder or Senior abuse can take many forms, physical, including sexual, neglect or isolation, psychological and financial. Often it is perpetrated by adult family members, but it can also be peers, medical services or organisations, such as Councils and Village owners. In most cases the elderly are looked after very well and given the respect they deserve, but if not, the results can be devastating. The victim can blame themselves and feel that if they complain they will lose contact with the family or helpers. Some people cannot believe elder abuse occurs, and if it does it will not happen to them. As the Senior News reported in March, there is “blanket of silence” around such abuse. In Retirement Villages we have some support, but RRVV gets many calls relating to problems, some of which are elder abuse..

Financial Abuse – this relates to people trying to take seniors’ money unfairly. For example, if one moved into a new Village and then the

facilities that were promised are not completed, the residents have been treated unfairly. If a resident wants to move out of a village, perhaps to live in another state, near family, or to an Aged Care facility, the Management can hold up repayment of their lease/bond or if in an Owners Corporation, stop the sale of the unit. There are still villages that can use the old system of holding onto the repayment for up to eight years. Another form of financial abuse relates to the monthly levy which can only be raised by the CPI unless a meeting is held and 75% of residents (eligible to vote) agree. However the Council Rates, staff wages and power costs are not included in the CPI increase so any rises in costs must be addressed responsibly, if these are included in your maintenance levy. It is important to note that the Owner/Operator can show no profit in the maintenance budget. Any monies over must be carried over to the next year or allocated back to the residents of the village. However other examples of financial abuse is over charging in refurbishment costs upon exiting a village. Capital costs can be a constant dispute as the Retirement Village Act is very vague about these matters. All area’s where money can be extracted unfairly because residents are uncertain about their rights.

Emotional or Psychological Abuse is also very prevalent and needs to be addressed. In a Village the staff can treat people in an uncaring way, or abuse their rights, such as just walking into their unit unannounced. Other residents can form groups that exclude others, or jeer at certain residents. Here the residents need to work together to create a warm, inclusive community. Probably, emotional abuse is the most frequent and the least recognised.

Physical Abuse - neglect and isolation is less likely in Retirement Villages than in private accommodation, however, residents can become isolated if their neighbours and friends do not take an interest in their health and safety. One way of helping is for an older person to telephone a neighbour at a certain time each day. Just allow three rings to let the friends know that you are up and about. Another way is for one or more people to visit people who cannot

- 9. IS THERE ANOTHER WORD FOR SYNONYM?
- 10. WHERE DO FOREST RANGERS GO TO “GET AWAY FROM IT ALL?”
- 11. WHAT DO YOU DO WHEN YOU SEE AN ENDANGERED ANIMAL EATING AN ENDANGERED PLANT?
- 12. IF A PARSLEY FARMER IS SUED, CAN THEY GARNISH HIS WAGES?
- 13. WOULD A FLY WITHOUT WINGS BE CALLED A WALK?
- 14. WHY DO THEY LOCK GAS STATION TOILETS? ARE THEY AFRAID SOMEONE WILL BREAK-IN AND CLEAN THEM?

get about so easily and have a talk. This keeps them in the social network. It is important that people do not find themselves alone for days on end.

Medical services can cause problems if the wrong medicine or treatment is provided. If Councils and other support groups do not provide the necessary help, that is another form of neglect. For example, not having enough food can be a problem for some people. Family and friends need to ensure that as people get older they can access food delivery services. Finally, Village Managers should ensure that residents' reasonable requests are answered promptly. It is important to arrange respite or finally Aged Care if the person is very frail.

Sexual abuse is also less likely, but can occur and needs to be mentioned. As with child abuse, sexual was not considered for several years after all the other types of abuse were canvassed.

Living in a Retirement Village is usually a happy and safe situation. Some villages have cafes and other facilities, such as exercise equipment and Community Halls where people can go to catch up with others. Elder Abuse is not the fault of older people.

If you need assistance call one of the following:-

Lifeline - 13 1114 for emotional help.

RRVV - 03 9015 8402 for issues regarding Villages.

Seniors Rights Helpline - 1300 368 821 www.seniorsrights.org.au

Eastern Community Legal Centre, Boronia, has an Elder Abuse Prevention Coordinator, Kaz Mackay - 03 9762 6235 and www.eclc.org.au

GEELONG FORUM

The Geelong Forum was held at Buckley's in Geelong on the 28 May 2015.

We had an excellent attendance of 225 people in a venue that was well suited to our needs.

The coordinator and staff at Buckley's were very cooperative and professional and the set up with tables and chairs made it more comfortable for our guests especially as we had coffee and tea laid on for all morning and it was unnecessary to move to another room for the luncheon.

The two lawyers who spoke i.e. Brendan Fennelly from Fennally Legal for Entering villages and Julie Maxfield from Atkins Partners, for Exiting villages.

It was good to see some residents and prospective residents had family members with them as well.

Many good questions were asked of both speakers, not only on the two areas of entering and exiting villages but also on a number of issues that we frequently address.

After the Forum finished about 100 people stayed for lunch. It was obviously a good opportunity for residents to meet and mix with fellow residents from other villages to compare notes both positive and negative. The feedback we have received so far has all been good.

Although it was not a membership drive we were happy to sign up some new members on the day. Without your membership RRVV would not survive. My thanks to those people who helped to make the day a success and to members and friends who attended.

Special thanks to Elizabeth Cross from Tannoch Brae Village in Geelong for finding RRVV such a great venue, it is always good to have the local knowledge.

Due to the great response to the Forum RRVV is planning to have another one later this year in the area north of the city. So please keep an eye on the next newsletter, we hope to have it organized by September and possible be held in November 2015.

We will also be putting details of this past forum on our website.

INCREASE IN SERVICE FEES FOR FINANCIAL YEAR STARTING 1 JULY 2015

As in previous years the operator of your village is entitled to increase its service fee or “maintenance charge” by a percentage based on changes in the Consumer Price Index (CPI published by the Australian Bureau of Statistics). The formula used to calculate the percentage increase is specified in the Retirement Villages (Contractual Arrangements) Regulations 2006.

This year the percentage increase is calculated by dividing the sum of the CPI index numbers for each of the four quarters June 2014 to March 2015 by the sum of CPI numbers for the corresponding quarters in 2013/14. The table shows the relevant figures for calculating the increase for the new financial year (1 July 2014 to 30 June 2016) for Melbourne.

The total of the first set of four index numbers (424.7) is 1.92% higher than the total of the second set (416.7) and operators of retirement villages in Melbourne are entitled to increase their fees to residents by this percentage. Any

Quarter	Melbourne CPI
June 2014	105.9
September 2014	106.1
December 2014	106.3
March 2015	106.4
<i>Total</i>	424.7
June 2013	102.6
September 2013	104
December 2013	104.8
March 2014	105.3
<i>Total</i>	416.7

Source: Australian Bureau of Statistics 6401 (All Groups)

increase higher than 1.92% 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 1.92% without residents’ approval 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.

15. IF A TURTLE DOESN'T HAVE A SHELL, IS HE HOMELESS OR NAKED?
16. CAN VEGETARIANS EAT ANIMAL CRACKERS?
17. IF THE POLICE ARREST A MUTE, DO THEY TELL HIM HE HAS THE RIGHT TO REMAIN SILENT?
18. WHY DO THEY PUT BRAILLE ON DRIVE-THROUGH BANK MACHINES?
19. HOW DO THEY GET DEER TO CROSS THE ROAD ONLY AT THOSE YELLOW ROAD SIGNS?*
20. WHAT WAS THE BEST THING BEFORE SLICED BREAD?
21. ONE NICE THING ABOUT EGOTISTS: THEY DON'T TALK ABOUT OTHER PEOPLE.
22. DOES THE LITTLE MERMAID WEAR AN ALGEBRA?
23. DO INFANTS ENJOY INFANCY AS MUCH AS ADULTS ENJOY ADULTERY?
24. HOW IS IT POSSIBLE TO HAVE A CIVIL WAR?*
25. IF ONE SYNCHRONIZED SWIMMER DROWNS, DO THE REST DROWN TOO?
26. IF YOU ATE BOTH PASTA AND ANTIPASTO, WOULD YOU STILL BE HUNGRY?
27. IF YOU TRY TO FAIL, AND SUCCEED, WHICH HAVE YOU DONE?
28. WHOSE CRUEL IDEA WAS IT FOR THE WORD 'LISP' TO HAVE 'S' IN IT?

CALLING ALL RLO'S

Would all RRVV Resident Liaison Officers (RLO) who have not yet advised us of their back up RLO or stand in RLO's please contact us with this information. It is important that we have these details in case sickness or holidays when the newsletter is due for delivery.

The details can be phoned to Owen Menzies on 03 5310 6332, if I am not home please leave a message. They can also be emailed to me at owenlesley32@gmail.com. You can also forward the information by sail mail to:

Owen Menzies. 32/168 Underbank Blvd., Bacchus Marsh, Victoria 3340.

*Many thanks,
Owen Menzies*

TOTAL VILLAGE MEMBERSHIP

We welcome the decision of the Residents Committees of the Kensington Gardens Village at Shepparton, and Greenways village at Seaford, to enrol all of their residents as members of the RRVV.

The addition of these 2 villages now makes a total of 22 villages that have taken this action, saving the residents firstly, money, and also the task of paying the small amount individually.

Full details of "Total" village membership will be gladly supplied to your Residents Committee.

RRVV TELEPHONE SERVICE

We are pleased to announce that the RRVV telephone service is now operating normally on 03 9015 8402.

Thank you for your patience and apologies to those members who have been inconvenienced by the temporary lack of service.

RRVV ANNUAL GENERAL MEETING

ST. MICHAEL'S HALL
McPherson Street,
Princes Hill / Carlton North

22 October, 2015 at 1 pm

*Trams 1 and 8,
5 min walk from tram stop
- alight at stop 117*

Further details will be in our
September newsletter

29. WHY ARE HEMORRHOIDS CALLED "HEMORRHOIDS" INSTEAD OF "ASSTEROIDS"?

30. WHY IS IT CALLED TOURIST SEASON IF WE CAN'T SHOOT AT THEM?

31. WHY IS THERE AN EXPIRATION DATE ON SOUR CREAM?

32. IF YOU SPIN AN ORIENTAL MAN IN A CIRCLE THREE TIMES, DOES HE BECOME DISORIENTED?

33. CAN AN ATHEIST GET INSURANCE AGAINST ACTS OF GOD?

34. WHY DO SHOPS HAVE SIGNS, 'GUIDE DOGS ONLY', THE DOGS CAN'T READ AND THEIR OWNERS ARE BLIND?

SENIOR COMPUTER SKILLS

Tech support: What kind of computer do you have?
 Customer: A white one...
 Tech support: Click on the 'my computer' icon on to the left of the screen.
 Customer: Your left or my left?

Customer: Hi, good afternoon, this is Martha, I can't print. Every time I try, it says 'can't find printer'. I've even lifted the printer and placed it in front of the monitor, but the computer still says he can't find it..

Customer: My keyboard is not working anymore.
 Tech support: Are you sure it's plugged into the computer?
 Customer: No. I can't get behind the computer.
 Tech support: Pick up your keyboard and walk 10 paces back.
 Customer: OK
 Tech support: Did the keyboard come with you?
 Customer: Yes
 Tech support: That means the keyboard is not plugged in...

Customer: I can't get on the Internet.
 Tech support: Are you sure you used the right password?
 Customer: Yes, I'm sure. I saw my colleague do it.
 Tech support: Can you tell me what the password was?
 Customer: Five dots.

Tech support: What anti-virus program do you use?
 Customer: Netscape.
 Tech support: That's not an anti-virus program.
 Customer: Oh, sorry... Internet Explorer..

Customer: I have a huge problem. A friend has placed a screen saver on my computer, but every time I move the mouse, it disappears.

Tech support: How may I help you?
 Customer: I'm writing my first email.
 Tech support: OK, and what seems to be the problem?
 Customer: Well, I have the letter 'a' in the address, but how do I get the little circle around it?

*This one and the next are our personal favorites!
 A woman customer called the Canon help desk with a problem with her printer..*

Tech support: Are you running it under windows?
 Customer: 'No, my desk is next to the door, but that is a good point. The man sitting in the cubicle next to me is under a window, and his printer is working fine.'

And last but not least!

Tech support: 'Okay Bob, let's press the control and escape keys at the same time. That brings up a task list in the middle of the screen. Now type the letter 'P' to bring up the Program Manager.'
 Customer: I don't have a P.
 Tech support: On your keyboard, Bob.
 Customer: What do you mean?
 Tech support: 'P'.....on your keyboard, Bob.
 Customer: I'M NOT GOING TO DO THAT!