

RRVV

NEWSLETTER

No 20 December 2010

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Residents of Retirement Villages Victoria Inc.

Reg No.0048146R ABN 20341655161

National Association for Retirement Villages Residents - ARVRA

In the regular meeting of representatives of State retirement villages residents' Associations in Brisbane on 28th and 29th October, 2010, it was agreed to establish a central residents' association to represent retirement village residents throughout the Commonwealth.

The reason for this was the progressively widening interest of the Commonwealth Government in the issues concerning care of the senior citizens, such as health and housing. Retirement villages are gradually becoming an important link in the aged care system and to ensure that residents' interests are protected at Commonwealth level it was considered essential to establish a peak organization capable of providing policy input to the government.

There is immediate concern that the pending revision and harmonization of the retirement villages legislation between the States may not take into account the interests of our members without the active participation of our Associations.

Additionally, the variety of financial arrangements that exist in the industry and impending changes in the structure of the industry are of considerable concern to our Associations.

Therefore it is considered that the pooling of the information and resources by establishment of an umbrella organization empowered to act on behalf of retirement village residents throughout the Commonwealth would provide better access to government agencies and improve liaison with other peak seniors' organizations such as COTA, National Seniors and RVA. Stay tuned for news of ARVRA as it develops. Web address is www.arvra.org.au



Photo J.Pritchard

Delegates to the Coalition of Presidents meeting in Brisbane 28/29 October 2010
Shirley Wyburn (WA Committee); Arnold Paeglis (Victoria); Les Armstrong (Queensland);
Malcolm McKenzie (NSW); Patrick Wyburn (WA)



From the President's desk

Dear Members,

RRVV, your Association, has grown strongly during the year 2009/2010. As reported by Howard Campey, the past President (pages 4-8 of this Newsletter), our numbers have increased significantly during the year as have our resources and we can be confident that during the coming year we will be in position to improve and expand our services to the members.

The retirement villages industry is recovering from the financial difficulties of the past few years and it is expected that more new villages will be built to accommodate the growing demand for this type of accommodation. Growth of the industry will create additional problems in that new operators will develop new methods of financing that will complicate already existing financial arrangements - loans, leases, licenses, etc. most of them resulting in incomprehensible contracts that often mislead the unwary prospective retirement village residents.

This situation is very well understood by industry and the government. The relentless flow of recommendations by RRVV has had some effect and it is expected that a thorough review of the relevant legislation will commence during the year 2011.

This will add significantly to the workload of RRVV committee members, therefore we must call for assistance from anyone with legal or financial experience to come forward and lend us a hand.

On behalf of RRVV committee I



wish you every happiness at Christmas and throughout the New Year!

Arnold Paeglis

RRVV 2011 FORUM

We really want you to attend the 2011 Forum, to be held at the North Melbourne Town Hall on Wednesday 27th April 2011. Put this info in your 2011 Diary NOW!!

At this Forum we'll have a Keynote Address on our Human Rights as Residents, another important Report (planned but not yet finally sealed), and an opportunity for all attendees to have items of interest to them discussed and reviewed by the Forum.

We will have a session just before lunch titled "Great Stories from the Villages". You will all be asked to send me your best, favourite stories, your funniest happenings, your most uplifting tales etc etc, so that we/I can wind up the morning's program with real tales from the Villages. If you are actually there, you can present your own story, and any which we don't present on the day we'll keep and put them in the Newsletter from time to time. We want to build that sense of competition between villages where you might just have some friends! All good fun.

We'll be inviting RRVV Members to send in their views of KEY ISSUES needing to be discussed. When we've got enough we'll sort them and select some of the most supported to be discussed on the day, just after lunch. You'll be invited to form groups which can then take an Issue and have 20 minutes to consider it and to prepare your report to the Forum Summary Session – just before Afternoon Tea. Again, any issues not discussed will be considered separately by your RRVV Committee.

The end of the Forum will be a summary of the Outcomes of the Forum, presented by our President, Arnold Paeglis. We'll be able to see just what we've accomplished at the Forum and, more importantly, what we still have to do!

We have a special caterer in mind (not finalised yet!), so there'll be a good, well provisioned time to be had and you'll be helping your Association to perform its role even more effectively.

Terry Macdonald

HONORARY LIFE MEMBERS OF RRVV



Howard Campey

Howard Campey, past President RRVV and Jim Burrowes, treasurer, have been elected by RRVV Committee to be honorary life members of RRVV in recognition for conspicuous service to the members of the Association. Howard has been the driving force that established RRVV in its present position of strength and influence and Jim has successfully guided RRVV through initial rocky phase of its organization. We thank them both for their service.



Jim Burrowes

What a retirement village resident is to expect when applying to CAV for conciliation.

Consumer Affairs Victoria (CAV) is a convenient first point of contact for advice on all disputes, whether it's something that you have purchased at a store or a problem, or grievance that is affecting the quality of your life in your retirement village.

Where the dispute is in relation to your contract with the village, CAV's conciliation service may be able to assist in resolving the dispute.

While CAV does not have the power to force a party to participate in the dispute resolution process or make a determination to resolve the dispute, generally speaking, we get a result.

Only the Victorian Civil and Administrative Tribunal (the Tribunal) can make a binding determination in a matter. However, CAV's conciliation service is relatively quick and more importantly it is FREE! CAV's conciliators have experience in retirement village disputes and can quickly identify if the matter is reasonably likely to be resolved through our dispute resolution process. CAV is certainly worth contacting if you and the village manager cannot resolve a dispute between yourselves.

You should put your complaint to CAV in writing. In some circumstances, CAV accepts complaints over the telephone, e.g. where a complainant is unable to make a written complaint because of special circumstances.

The best way to help CAV understand the dispute is to list the facts. Include a copy of your contract and highlight the clause that the manager is not adhering to. Other evidence to support your claim may be a brochure or an advertisement. Keep things plain and simple and stick to the facts.

CAV assesses all complaints that it receives to ensure that they fall within its jurisdiction. CAV prefers that a complainant has made a reasonable attempt to resolve the dispute prior to contacting its office. All Victorian retirement villages MUST have an internal dispute resolution procedure. If you do not know your village's procedure, check with the manager or ask your residents committee. CAV cannot conciliate a matter if it has already been determined at the Tribunal or the Courts or if a case is pending. The issue in dispute must also be current.

CAV's conciliation service is primarily conducted by telephone. The conciliator will contact the complainant in the first instance to clarify the issues. The village manager is then contacted by telephone or a copy of the complaint is posted or sent by email.

CAV is impartial - both parties will have an opportunity to tell their side of the story.

The conciliator will use their experience and knowledge of the legislation to help clarify the issues in dispute and to assist the parties to resolve the dispute.

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2010 ANNUAL GENERAL MEETING

PRESIDENTS REPORT

Welcome to the fifth Annual General Meeting of the Residents of Retirement Villages Victoria Inc. 2009/ 2010 has proven to be another challenging year. Our year commenced with a full and active Committee; our Treasurer, Jim Burrowes from Barrina Gardens R V and our Secretary and Public Officer, John Schlafrig from Waterford Park R V were exceedingly helpful in cementing our relationship with Consumer Affairs Victoria and, as the result, enabled RRVV to continue to receive Victorian Property Fund funding into 2010/ 2011 to continue to represent and advocate on behalf of the twenty five thousand retirees living in retirement villages in Victoria.

Our Executive Committee of management has benefited from Jim Burrowe's specialist financial knowledge and his ability to "look outside the norm" and with his wealth of knowledge of the Retirement Village and Owners Corporation Acts associated with the operation of Committees and Villages.

Jim and Arnold Paeglis and their policy and advocacy sub-committee have been instrumental in offering suggestions to many of our members, with finance and committee management problems in their respective villages, assisting them to tackle the most difficult barriers to ensure their villages operate in accordance with the appropriate Acts to achieve a positive outcome for the residents of their villages. I have been encouraged by the letters of appreciation from those members that had requested assistance with problems in their villages and the solutions / outcomes achieved for their residents in their village; well done team.

John Schlafrig has proven to be an asset to our Committee of management as Secretary and Public Officer. John has also a wealth of experience in the specialist area of Energy and Water Conservation use and has enabled RRVV to establish a rapport with the Victorian Department of Sustainability and Energy to pioneer a partnership with them for projects that may have benefited many of our members in this area, had it not been for the Federal Government's difficulty to guarantee the subsidy support for the energy conservation and retrofit projects jointly undertaken by RRVV and the DSE. John your ceaseless enthusiasm and hard work as Secretary and Public Officer has been much appreciated by our RRVV Executive, Committee and our members.

Our membership has been growing due to the work we contracted to carry out with the financial and resourced support of Consumer Affairs Victoria enabling us to achieve the key target of membership growth jointly agreed with CAV. RRVV has appreciated this support provided to our organisation in the form of limited funding from the Victorian Government, on the approval of the Minister for Consumer Affairs and Gaming, The Honourable Tony Robinson through the Victorian Property Fund, to enable us to be a collective voice for you, our constituents.

As part of this agreement RRVV committed to visiting and communicating jointly with Consumer Affairs Victoria the many residents living in rural Victoria and this has proven to be a challenge as it is difficult to make contact with rural residents.

RRVV as the result has focused on the matters of concern raised by residents, requiring communication to the Retirement Village Industry through the RVA, CAV and the State and Federal Governments.

As this is the final year that RRVV will receive financial support from the Victorian Government, our Secretary has commenced

an advertising campaign, in the National Seniors, inviting expressions of interest from residents living in a retirement village to contact RRVV regarding their interest in joining the only peak body representing residents living in retirement villages.

This work is critical as to be self sustaining we must recruit sufficient members to enable RRVV to employ a full time Officer. Many of our Committee are working almost full time as volunteers, and of course the more members we recruit the more work this generates; meaning our workload increase tends to be self perpetuating. I thank all of our past Committee members for their significant contribution. Gerry I have appreciated your staunch support and counsel provided to me in the past year, thanks mate.

Many of our members responding to our articles in our quarterly newsletter, and those of you who have had cause to request assistance to achieve satisfactory outcomes to difficulties experienced in your day to day village life, have indicated to us your Committee, that they believe we have, and are achieving RRVV's goals and objectives in representing and advancing your interests. Members of our Executive have attended the national and state meetings with the RVA to establish more effective channels of communication regarding good experiences and problems experienced by retirees living in the retirement villages to enable a more positive working relationship between residents and Operators and their management. Here in Victoria the initiative has also been taken to form working groups between the RVA and RRVV to address specific of focussed issues, these being:

- Standard Contracts and disclosure Statement
(including refurbishment)
- Design and planning for RV's
- Council Rate reduction
- Accreditation
- Resale valuation

Our executive is optimistic about the outcome.

Our attendance at the Retirement Village (operators) Association RVA National and State conferences are important and were particularly informative giving us a realistic idea of the workings of the marketing methods of retirement village owner Operators and the operational model types of villages. The most significant items to be highlighted at the Healesville Conference was the operators' perception of the principal threats to the operation of their industry, namely ***over-regulation by Governments and the growth in the membership of the RRVV and their increasing representation and advocacy on behalf of residents living in retirement villages i.e. we are making an impact on your behalf with the Industry.***

Our attendance at the Australian Retirement Village Association's Advantage 10 National Conference 26th – 28th October is critical and our President is attending to hear what the Retirement Industry has to say for the Industry Arnold Paeglis has prepared a paper to hopefully enable executive committee members of the Residents Associations of WA, SA, NSW and Queensland to form the Residents of Retirement Villages Australia coalition to finally provide a voice for all RV residents in Australia with the State and Federal Governments and the industry.

Other states have had established residents' associations longer than we have had in Victoria. The Queensland Association is particularly able, active and assertive, and has been able to win over thirty odd legal actions for various villages or residents by having a specialist team who understand both contracts and legislation. This has taken a decade to develop. Hopefully we can find a couple of volunteers who can provide us with some of the same skills and abilities. If any member present has the legal skills and knowledge or they know of a resident or relation or associate please either let us have their details today or write and let us know urgently.

Here for instance since the 2006 amendments to the Retirement Villages Act, Village Residents

President's Report

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are finding it difficult with some matters, that may affect many contracts, of taking the matter to the Victorian Civil Administration Tribunal (VCAT). We hope that was an unintended consequence and are pressing the State Government and Opposition to rectify this irrational restriction by, whichever party is successful at the next State Election, immediately initiating a review of the present legislation leading to an **immediate appointment of a Commissioner for Retirement Villages**.

RRVV has been working tirelessly and actively regarding matters that affect you with Consumer Affairs Victoria, and State and Federal Ministers regarding issues that vitally affect you.

- Our 2010 Melbourne Forum 22nd April, at Victoria University in the city, was another well attended and informative event with a broad range of speakers. It is the only other public opportunity (beside our AGM) for our members to have direct contact with the committee. We see the opportunity to improve this very valuable interaction next year.

- Successful forums were also held in many rural areas in spite of the great difficulty in gaining contacts at regional and country villages. These all resulted in additional RRVV membership.

- The Regulatory Impact of the proposed changes to the Retirement Village Regulations regarding the method of calculation of payment of maintenance fees was successfully advocated by RRVV and residents benefited from the positive outcome.

- The proposed introduction of Stamp Duty by John Lenders and the State Revenue Office on leases for those entering or exiting retirement villages or nursing homes was defeated by cooperation with the RRVV, CAV and the RVA. Our argument was heard i.e. why penalise retirees, due to duty avoidance issues by some business organisations? Our argument that the Government should have consulted on this amendment, or used the anti-avoidance provisions in the Act to overcome schemes the

SRO has detected, was accepted. I offer a special thank you to our secretary John Schlafrig for his coordinating of our response with a most effective petition to support our campaign against the introduction of the stamp duty. Well done John'

- We have been successful in drawing many of our member's attention to knowing your rights and stand up for them regarding GST & DMF's in Leasehold Retirement Villages and Financial Guidelines for Residents in Retirement Villages which we published in our Newsletters and have as handouts on application to our office. We owe a debt of gratitude to Jim Burrowes for organising our RRVV Web- site that has been an asset for any person with an enquiry regarding living in a retirement village and also for providing us with the insight into this area of our village living and the resultant stand taken by those of you who listened.

- Your RRVV Committee chaired by Arnold Paeglis has comprehensively reviewed the retirement village's legislation and this review has been submitted to Consumer Affairs Victoria for attention early in 2011. This is critical for all of us currently living in retirement villages.

- Our newsletter has been a great source of information that has been topical and to the point and we say to Graham Beanland our Editor a special thank you for the research he carries out to bring us a coherent and factual account of matters of importance for us all. Graham has requested me to ask for assistance from any interested member to assist or take over this valuable part of RRVV's communication to our members to enable him to participate in other projects.

- To you our Resident Liaison Officers (RLO's) a very special thanks to each and every one of you. Without your assistance distributing our/ your village's newsletters, the expense for RRVV would be prohibitive. Your presence on site in your villages is critical to our continued service to our RRVV members. Those of you who have email enabled Kay Koetsier to communicate matters of importance from RRVV

to your residents more quickly than by snail mail. Our Committee have worked to prepare the training courses to better equip each and every one of you to be RRVV's emissaries and assist your village's residents with their day to day questions and concerns.

I offer our special thanks to Audrey Davitt, John Schlafrig and Jim Burrowes for the time and effort invested in preparing the training material. There have been a number of training courses run to equip RLO's particularly but also for interested members and resident committee members and these are proposed to be expanded from RLO duty awareness, to include RLO awareness of resident committee function to managing and developing budgets and legal aspects of contracts and legislations. Special thanks here to Audrey Davitt, our membership officer who has contributed to the success of these courses as part of a team formed to look after training.

I thank our Committee, active Sub Committee members, and enthusiastic volunteer RRVV members on your and my behalf, for the significant contribution they have made to grow RRVV into the only peak body to support residents living in retirement villages with their dedication, hard work and long hours they have contributed to make your village life an enjoyable experience and hopefully to bring about change of those matters that cause some concern for those retirees considering entering a village in the future, as the result of our early experience.

This falls also into the broader category of services to the aged. I must mention the rapport existing between COTA and RRVV and would like to acknowledge the hospitality and cooperation of COTA. Thanks Sue Hendy and team. RRVV has also formed a great relationship with HAAG – thanks Jeff Fiedler and team.

Of special mention is my wife Leonie who is so patient, supportive understanding - my pillar of strength, thank you Leonie.

And finally our Administrative Coordinator Kay Koetsier (who is retiring after our AGM) ably supported by, Edith Chen and Jane Hart - Kay without your can do commitment, RRVV would not function effectively. You work quietly in the background and your capacity to think outside the square to problem solve is exceptional, I'm sure that any member here today who has had contact with Kay, Edith or Jane would support me in saying a great thank you for their courtesy and calming demeanour. Kay I take this opportunity to say a special thank you for your hard work and dedication over the past four years and wish you well in your retirement; Kay has handed over to Jane Hart who has accepted the permanent part time position as RRVV office administrator.

We also offer a very special thank you to Julie Van Dort and Robert Phillips. We from Residents of Retirement Villages Victoria have had a valued association with Julie Van Doort and Robert Phillips over a number of years. Julie and Robert have in their professional capacity as advising solicitors, and as staunch supporters have assisted the establishment and ongoing general advice to our organization.

Julie's assistance to RRVV has been invaluable due to her extensive previous experience with Government in the area of Retirement Villages/ Owners Corporations/Body Corporate law for over a decade.

Robert's assistance to RRVV has been invaluable due to his involvement with Older Victorians and The Law, and his extensive knowledge of the Retirement Industry and various Acts governing the Industry. Thanks once again Julie and Robert.

Finally I would like to thank those members of our Committee who are retiring per our constitution after their two years of invaluable service Audrey Davitt, George Selkrig. Your involvement and diligence have been greatly appreciated.

You are all to be congratulated, first for your wisdom in deciding to enter a retirement village,

Presidents Report

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secondly for seeing the value in subscribing, and making donations to your only official voice in Victoria, the Residents of Retirement Villages of Victoria (RRVV), and thirdly by encouraging your executive by taking the time to come here in support of your organization.

Thank you all for your attendance, encouragement and support; without this support we would not have your mandate for RRVV to continue our advocacy on behalf of the 25,000 retirees living in retirement villages in Victoria now and in the upcoming year.

It is with great pleasure I introduce Arnold Paeglis to you as our new president, I'm sure that Arnold will be an asset to the RRVV with his knowledge and clear direction on all matters associated with retirement living.

Howard Campey
President

**Residents of Retirement Villages
Victoria
Financial statement for year
ended 30 June 2010**

Income

Fees/subscriptions	34,735
Grants (CAV)	43,025
Donations	974
Bank Interest	<u>1,052</u>
Total Income	79,796

Expenditure

Rent	9,914
Salaries and Wages	26,032
Office expenses	61,404
Bank Fees	<u>486</u>
Total Expenditure	<u>97,836</u>
Surplus/loss	(18,040)

Assets

Cash in hand	60,080
Amount owed to Assoc.	<u>5,705</u>
Total Assets	65,785

Liabilities

Sundry Creditors	8,369
Prepaid members fees	<u>18,323</u>
Total Liabilities	<u>26,692</u>

Associations Equity **39,093**

RRVV 2010/2011 COMMITTEE



Front row: Gerry Backhouse, Howard Campey.
Standing: Arnold Paeglis, president; Jim Burrowes, treasurer; Trevor McPhee; Terry Macdonald, vice president; Charles Adams;
absent: Jacqueline McGilp; Rennie Coutts; Graham Beanland.

.....CAV for conciliation

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The aim is to resolve complaints efficiently and constructively and to ensure that any systemic issues are appropriately addressed.

You will receive a written confirmation of the outcome of the conciliation. If the matter remains unresolved, you still have the option to make an application to the Tribunal or seek independent legal advice.

For assistance or further information, contact Consumer Affairs Victoria on 1300 55 81 81 or visit their website at www.consumer.vic.gov.au.

Written by Consumer Affairs Victoria
November 2010

Energy Costs and all These New Ideas

By Terry Macdonald

We hear constantly of the ever increasing costs for energy, of “green power” and how it will save the day, and of other ways of buying your electricity and cutting your costs. The so-called Smart Meters are now being installed at government cost. What about the schemes for Villages to buy their electricity (and gas?) in bulk and sell it at a discount to the residents? RRVV is aware of all these schemes, which are being marketed with glossy brochures and active contact from the business men who are seeking your/our business.

My opinion, as a former senior Electrical Engineer, is that, whilst most of these schemes are based on a real technological advance, or a real “good idea”, the actual implementation of the scheme so that the wonderful benefits flow to the Resident, is complicated by issues outside the control of the Village or of the individual Resident. I said complicated, not impossible! With the right expertise available most schemes can be successful.

For instance, for a Solar System to be a real cost saver, the existing electricity meters must be able to send electricity BOTH ways, and the tariff must also be able to accept flows back into the external grid as well. The capital cost of the system – taking into account the level of Federal Grant (if there still is one!) - versus the savings generated per annum must be such as to allow a reasonable Payback Period (Return on Investment) to be achieved.

So called “Smart Meters” are now being installed with government funding. This is not to benefit you, the user. Consumer groups recognise that this expenditure is to assist the Power Generators and Distributors to get a higher return on their investments. All daytime “Peak” loads will now be charged at the highest rates, rather than being packaged with all loads at a lesser unit cost.

The distribution of electricity by “exempt retailers”, such as Village Managers or Village

Resident Committees is, overall, a very good idea and is done already in many Villages. However, if introducing this to a Village, who gets control? Usually the Village Owner/Manager because of the existing system ownership. How is the cost saving distributed – equally between Manager and Residents or more to the Village? The resident’s meters must be read and billing take place. Who does this? When weighing up the costs with the savings, was it worth it?

I am not purposely being negative but all implications must be considered when considering a new scheme. Helpful advice is always worth seeking.

Council Rate Discounts

RRVV Members will be aware of RRVV’s efforts to obtain a reduction in Council Rates for it’s Members. In earlier days some Councils were approached with specific, well designed proposals and the Councils agreed to limited discounts. These successes gave us expectations that all Councils would eventually see the sweet logic of our cases and give us all discounts!

Not so! Since then Councils have rejected our entreaties. Their needs have come before those of Residents. RRVV have been in talks with the RV Association, the representative body for Village Owners/Managers, and there is agreement that a more effective approach in the longer term is to look at the way Councils exercise their valuations of properties and the Rating Formula used.

A combined RVA/RRVV Working Party has been established, and I represent RRVV on the Party. Our first action has been to contact the Deputy Valuer General for Victoria to request a meeting to discuss the process and guidelines for Councils in this Valuation responsibility, and to see if the special situations of RV properties can be taken into account, thus giving lower Annual Rate costs.

This meeting is now likely to take place in early 2011. The alliance in this issue between RVA and RRVV is heartening, because it shows that care for Residents is a common cause for both organisations.

Terry Macdonald

QUESTIONS and ANSWERS

Q. My parents are planning to enter a retirement village, What information about the village they should obtain?

A. First and foremost they must not rely on the information in glossy pamphlets that are handed out by village sales personnel. It is not unusual that the content of the pamphlet does not correspond with reality.

The prospective resident must request and obtain complete information about the village, its finances, rules, facilities provided and residents' rights. Make sure that recurrent charges are reasonable and affordable and that the residence contract is written in clear and understandable language. It is strongly recommended to get legal opinion from a competent lawyer. Insist that the operator provides accurate information regarding exit fees and provides estimates of the expected refund of the in-going after, say, two, five or ten years should the resident wish to leave the village. Visit the village and meet some of the residents. Consumer Affairs also provide useful information for prospective retirement village residents.

Q. Who convenes the Annual General Meeting of the Owners Corporation and prepares the Agenda?

A. Annual General meeting of OC is convened either by the chairman or the secretary of the owners corporation, or village manager on instruction of the committee of owners corporation. The convener must set the Agenda which must include election of the committee, appointment of the manager, report of the actual and budgeted financial statements, setting of fees, maintenance budgets, insurance, and provide sufficient time for residents' questions. The person convening the AGM must give notice of the meeting at least 14 days before the meeting. The notice must include the date and place of the meeting, Agenda for the meeting, the text of any special resolutions to be moved at the meeting, the financial statements of the OC, the proposed annual budget and the statement that the unit owner has the right to appoint a proxy. A person associated with the manager or owner of the village must not accept a proxy. (RV Act sect.38C/38D)

Q. My mothers is ill and must leave the village to enter an aged care facility. Can she get full refund of the ingoing contribution immediately?

A. According to the regulations, your mother is entitled to a refund on following terms:

If your mother is accepted into residential care facility as the recipient within the meaning of the Aged Care Act and has to pay an accomodation bond, the owner of the village must refund the amount of the ingoing contribution that is equal to the amount of bond. The payment must be made on the date on which your mother is required to pay the lump sum to the provider of the residential care facility as an accomodation bond or part of the accomodation bond.

Q. I am an owner resident in a strata village. My contract says that I must pay to the operator DMF at 3% of market value of the unit for ten years. I pay for all other charges in the village. Is it fair?

A. NO it is not fair. The operators argue that you bought the unit at a reduced price and the loss to the operator must be recovered over a number of years. This is not true because in most cases the village units are sold at a premium that covers the profit and cost of most infrastructure in the village, except, perhaps the investment in common facilities. Nevertheless the profits from DMF are grossly excessive and it is surprising that Consumer Affairs permit such unfair practices.

Robert Phillips

Barrister and Solicitor
and Elder Law Consultant
author of "**Older Residents and the Law**" and consulting lawyer for Elder Rights
Advocacy for more than 15 years
Phone 03 5473 3487 Mob: 0412745105



**Bendigo
Bank**



NEW FACE AT RRVV

Jane Hart

has accepted part time position of office administrator replacing Kay Koetzier who retired after many years of service

with RRVV. Jane has considerable experience in data management that will lead to more efficient liaison with the membership.

Appointment of Jane will also enable improvement in the communications with the members by adding line phone service to existing Voicemail. Some members are reluctant to leave messages on the voicemail machine, therefore from now on it will be possible to speak to Jane during office hours directly.

Jane will be available to answer your queries on phone No:

9655 2116
Mondays, Thursdays and Fridays
from 11.00 AM to 2.00 PM.

At all other times you will still be able to leave a message on voicemail by ringing **9015 8402** to be answered at a later time, after office hours.

If you have not renewed your membership for 2010/11 this will be your last Newsletter!

RRVV can not afford to send Newsletters to non-financial members, so if you have forgotten or overlooked your payment, please send your renewal without delay.

RRVV needs you and you need RRVV!

Medication use and safety research of residents in retirement villages

What is the research about?

More than 200,000 Australians are admitted to hospital each year as a result of medication-related problems, and about half of these admissions could be avoided by better medication management.

In November 2008, researchers from Monash University carried out a study of medicine use by residents of retirement villages in partnership with RRVV and the Council on the Ageing Victoria (COTA Vic). A brief summary of the findings is given below.

Major findings of the survey

2,116 members of the RRVV responded to the questionnaire (71% response rate) 95% were using prescription medications

·On average respondents were using four prescription medications on a regular basis-

57% were using non-prescription medications;

9% reported currently experiencing side effects from their medications;

·24% were not taking their medications or medication doses as instructed by their doctors;

·65% were at risk of developing medication-related problems because of one or more of the following factors:

- o Taking medications for three or more chronic health conditions (47%);
- o Using five or more medications regularly (47%);
- o Using 12 or more tablets or capsules a day (11%);
- o Using medications that need close monitoring (e.g. warfarin) (13%);

Medication use and safety.....

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- o Had changes to their medications in the last 3 months (17%);

The full details of the survey and findings have been published in 'Age and Ageing' - a journal for health professionals.

Lee CY, George J, Elliott RA, Stewart K. Prevalence of medication-related risk factors among retirement village residents: a cross-sectional survey. Age Ageing 2010; 39(5):581-587.

Forthcoming study

In a forthcoming study, the researchers are working in partnership with RRVV to investigate ways to improve access to medication management services by residents of retirement villages. The study has been designed with input from health professionals including doctors and pharmacists. As part of the study, residents from several retirement villages will be invited to attend a group education session run by a specially trained pharmacist. The education session will provide information about services available to help retirement village residents to manage their medicines. Information obtained from this study will help the researchers to make recommendations to health professionals and policy makers to further improve medication management in retirement villages. The study is expected to commence in early 2011.

For further information about the study, please contact: Cik Lee (PhD researcher) on (03) 9903 9025; Monash University, 381 Royal Parade, Parkville Vic 3052; Email cik.yin.lee@monash.edu

This research is fully supported by RRVV and members are asked to cooperate with the researchers as the study is for the benefit of residents of retirement villages as much as it is for the benefit of senior population at large.

Disclaimer. The views expressed in this Newsletter are not necessarily those of RRVV nor does the Association accept responsibility for errors or omissions

COMMUNITY AND LEARNING PROGRAMS

The following programs are offered to all members and will be of particular interest to RLO's and village resident committee members:

Program 1:**Tuesday 10 February 2011****The RLO's duties**

This will consider the role of RLO and how they communicate with residents and the RRVV;

Venue: Burnside RV

Time: 10.00am to 3.30 pm

Lunch: A light lunch will be provided.

Program 2:**7 February 2011****The RLO and the residents' Committees**

This will consider matters of budget, various fees charged and RRVV's achievements from some disputes;

Venue: Wantirna RV

Time: 10.00 am to 3.30 pm;

Lunch: A light lunch will be provided.

Program 3:**Friday 22 February, 2011****The RLO and Finances of Retirement Villages;**

This will consider matters of budget, various fees charged and RRVV's achievements from some disputes

Venue: To be advised

Time: 10.00 am to 3.30 pm

Lunch: A light lunch will be provided

Please enroll as soon as possible to:

Email: rrvv.vic.@gmail.com; Phone 9015 8402 or contact Trevor McPhee (phone 0997 0296)

And provide:

your name, address and phone number;

an email address, if you have one.

Indicate which of the three programs you wish to attend (you may attend any or all of these)

You are welcome to have more than one person attending from a village.