

National Seniors

AUSTRALIA

Perth Western Suburbs WA

Newsletter March 2024

Perth Western Suburbs Branch usually meets at 9.30am for 10.00am on the second Thursday of each month at Mount Claremont Community Centre, 109 Montgomery Avenue, Mount Claremont WA 6010.

Bank Account: National Seniors Australia

Perth Western Suburbs Branch

BSB 036 063

Account 257852

Our website is:

<https://nationalseniors.com.au/about/branches/perth-western-suburbs>

Our meetings are currently subject to the COVID-19 regulations of the day as imposed by the WA State Government and the City of Nedlands. There are presently no restrictions

Acknowledgement of Country

The Members of Perth Western Suburbs Branch of National Seniors Australia wish to acknowledge the Traditional Owners and Custodians of the Whadjuk Noongar Nation, on whose Lands we conduct our meetings, and pay our respects to the Noongar Elders past and present.

2023-2024 Officers:

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We thank Christine Tonkin MP for enabling this newsletter to be printed

FROM THE EDITORS FLOREAT DESK

As we start off into March it seems that nothing changes – no matter what the food retailers say, prices for staples, such as chocolate, icecream and decent bread keep on inflating; energy prices keep rising; TV presents endless repeats of repeats and the Eagles, and even the Dockers are looking shaky before the season even starts.

You lucky people, however, will be free of my moanings for a couple of months, while Secretary Derek takes over the editor's chair, and VP David, of RSL fame, exercises iron discipline at branch meetings. You see, Marion and I, starting late March, are embarking on the final grand tour of the UK, Morocco, Spain and France for about 6 weeks.

We have found, in Helen Agnew a correspondent of note in her review of our last branch speaker, Stacey Price's presentation on seniors' rights, and we look forward to a panel of 4 showing how we can all change the world, starting in Kate Chaney's seat of Curtin, at the March branch meeting.

LOOKING AHEAD

Branch Meeting Thursday, March 14th, 9.30 for 10.00am. This will be held at the Mt Claremont Community Centre, as usual. The guest presenters will be a volunteer team, associated with Kate Chaney's office, delivering on "Curtin Net Zero". They will cover 5 aspects: - electricity, transport, buildings, greening and waste, so members should bring their questions pertaining to same. The final survey results will be sent to State Government members and local Government councils.

As a forerunner, President Terry will relate some common nursery rhymes and the dark secrets about their original composition, courtesy of Gill Piper.

Branch Meeting Thursday April 11th, 9.30 for 10.00am. To be held at the Mt Claremont Community Centre, as usual. Our first guest speaker will be Greg Hebble, CEO of Wheelchairs for Kids, who will demonstrate their wonderful, volunteer-built devices at morning teatime.

They have constructed over 50,000 of them for distribution throughout the Africa-Asia-Pacific region and beyond, in fact to 90 countries. Donations are welcome.

The second speaker will be Professor Martin van Kranendonk, Head of the School of Earth and Planetary Sciences at Curtin University, who will present on the possibility of life on Mars and the very ancient fossils found here in the Pilbara of WA. Martin, a Canadian, has seen the light and left the post of head of school at the University of NSW to journey to Perth.



Wheelchairs for Kids in Africa



Martin in the Pilbara

NSA Music Concert, Thursday May 30th 10.00am

Our Impresario, Joseph, has planned the first concert of the year - to be held at The Mt Claremont Community Centre on Thursday May 30th. It will be an all-Mozart program, including the Violin Concerto No 5, featuring Ryan Lee as soloist.

Book via Eventbrite and at the very low price of \$5, including Joseph's splendid morning tea.

SOCIAL EVENTS etc

Mandurah Giant Trip Wednesday 6th March.

Perth NSA Branch have invited our members to accompany them on a bus trip to see Thomas Dambo's Siba's Song Giant at Wannanup, followed by a 3 course lunch at the Saltbush TAFE Training Restaurant at Mandurah.

Well, this proved popular such that 14 members applied but, unfortunately there are only 11 bus seats available, and these have been allocated to the first applicants.

Sunday March 24th STS Leeuwin II – Day Sail

Bookings for the NSA sail on the morning of Sunday 24 March are going well, 18 to date, but there's room for more, so if you are interested to come & would like to bring your family, please contact our Sailing Secretary Derek Cockle on email secretary@nsaperthws.org.au for full details.

Cost for seniors & guests is \$80 & for children under 17 the cost is \$40, which includes your lunch.



**NORTHERN SUBURBS COMMUNITY
CENTRE LEGAL SERVICE PRESENTATION
AT BRANCH MEETING 08/02/2024**

A review has been kindly provided by our member Helen Agnew. She continues -----.

The NSCLC was established in 1996. It is a non-profit, multidisciplinary legal centre. It provides high quality legal, and advocacy services to eligible people in the northern suburbs of Perth.

Stacey Price, was the presenter, she has 18 years' experience in Family Law and Estate Law including EPOA, EPG, etc., and spoke informatively about the NSCLC Family Agreement service. The NSCLC Family Agreement service is provided without a means test. Contact her at info@nsclc.org.au or www.nsclc.org

What is a Family Agreement?

A Family Agreement is an arrangement, often verbal, made between an older person and another party, typically family members, friends or carers. The agreement may involve an older person providing a benefit to the other party in exchange for promises of future care. Family Agreements can take a number of forms. They may involve sharing accommodation, joint property ownership, loans or gifts of cash or other assets.

Are Family Agreements a good idea?

Many families have entered into successful, mutually supportive agreements. For instance, a shared accommodation arrangement may give an older person closer contact with their grandchildren. That person may find it rewarding to help care for their grandchildren and generally help run the household. In turn, an older person with an illness or disability can be cared for by family members who live in the same household. And in this era of high house prices, a joint property purchase with a parent can help younger adults enter the property market much sooner. A Family Agreement can be very attractive, however, it is important to be aware of the potential consequences and risks that can arise.

**When a Family Agreement might be used:
Knowing Your Rights and Responsibilities
re Granny flats**

An older person contributes financially towards the purchasing or building of a granny flat with the intent to live there on the other person's property. However, as granny flats do not have separate legal titles it is often difficult and legally expensive to prove one has a right to live in the granny flat should disputes arise or the owner of the property decides later to sell the home.

Re Transfer of title

An older person transfers the title of their home to one of their children, so their son or daughter can use the house as collateral, for instance, to get a loan to establish a business. The agreement includes a condition that the older person can reside in the house rent-free for the rest of their life. However, in the event of the son or daughter's business failing, the problem arises for the older person as they no longer have legal title to the property. Here, the bank may foreclose on the business loan and seize the house.

Re Co-purchase of a property

An older person agrees to enter into a joint purchase of a home with their son or daughter,

with a view to all of them living in that property for the remainder of their lives. If the relationship breaks down between any of the parties, the older person may find themselves unable to continue living in the property. Such property disputes between co-owners can be legally, emotionally and financially costly for older people, especially when parties do not get along.

Re Centrelink and tax ramifications

An older person agrees to give away or sell their lifelong home or transfer other assets or large amounts of cash to relatives. However, in disposing of assets they may risk their Centrelink pension benefits, incur a large taxation bill, or affect their eligibility for government-sponsored housing. They may also risk fines and penalties if they do not declare these transactions to Centrelink or the Australian Taxation Office.

Financial guarantees

An older person may provide financial guarantees or security to financial institutions to assist their relatives, carers or friends in buying a house or business. If the person does not understand the implications of giving a guarantee, or agrees to be a guarantor under pressure, they may be at risk of being financially disadvantaged or exploited by the other party.

Before you enter into a Family Agreement follow these 5 key steps

1. Seek legal and financial advice. Talk to independent experts who can advise on the legal and financial implications of the proposed Family Agreement.

2. Ensure you understand the ramifications of having your name on the relevant title deeds

For instance, if you are contributing money toward the purchase of a property with a family member or friend, make sure you have legal advice about whether or not your name should be on the title deed and ensure that you follow such advice.

3. Talk to Centrelink, the Australian Taxation Office and other relevant authorities Explain

your proposed agreement and ask about what impact it will have on your rights, entitlements, obligations and benefits. It is better to discuss your plans before signing a Family Agreement.

4. Be sure you know how this may affect you and your family. Be clear with your family about what you expect from the agreement, both now and in the future. Try to anticipate what could happen in the years ahead, consider even potential 'worst case scenarios', and talk through these scenarios with your legal representative. Together you may be able to work out with your family appropriate future plans should the unexpected happen.

5. Get it in writing. It is recommended that legal advice be sought to finalise Family Agreements, in writing and all parties should sign and retain copies. You're strongly encouraged to seek independent legal professionals be consulted about your intention and proposed Family Agreement.

Summary

In summary, Family Agreements can be beneficial, but older people need to ensure they are informed about their rights, obligations and the potential risks. Adequate preparation, impartial advice plus frank and open discussion with the other parties should take place before any agreement is reached or put in place. Finally, be sure you are entering into a Family Agreement because *you want to*, not just because others want you to.



Photo courtesy Jean-Pierre Hericher