



ARQRV is the Association of Residents of Queensland Retirement Villages. We work to ensure your voice is heard and your rights protected as a resident, whether you are a pensioner or an independent retiree.



Your voice in the Queensland retirement village industry

Annual General Meeting Agenda

8.45 Doors open for registration & morning tea

9.30 Opening & Welcome

1. Apologies
2. Attendance (as per sign in sheet)
3. Minutes of previous meeting - previously circulated
4. Business arising from minutes
5. Reports:
 - President
 - Treasurer
 - Mediation & Advocacy
6. Special Resolution motions - as previously circulated
 - motion 1
 - motion 2
 - motion 3
 - motion 4
7. General business
8. Election/appointment of incoming committee
9. Appointment of Auditor
10. Meeting closure

11.00 Special presentation - Office of the Qld Ombudsman

12.00 Meet & Mingle - Informal Q&A with ARQRV committee

12:30 END

ARQRV HAS
A TOTAL
MEMBERSHIP
OF 6602
THIS INCLUDES
PARTNERS AND
SPOUSES

The Secretary



THEA BIESHEUVEL

In past lives I have undertaken roles in the area of Management Development and Corporate Creative Writing. I hold a few degrees, one being Management (Oxford) and others are in the Science area related to History and Philosophy. I am also a past Chairperson of my current Retirement Village.

ARQRV HAS 1646 ANNUAL MEMBERS

President's report

I am pleased to present my annual report for 2016/17. This has been a busy year for ARQRV and for all the members of the committee. This year we relocated our office to Brendale in the hope of attracting more members to the Committee as we were receiving feedback that many people did not want to travel to the North Coast. Unfortunately, whilst we did have two new members join us, we still have a number of vacancies remaining.

The portfolio structure that we put in place last year is working well with all committee members taking on the tasks associated with their role, developing and growing the skills that are needed to be able to respond to member's queries.

We have been much more active in visiting a number of villages as requested, although with only seven committee members this is not always easy. Our apologies to members who have requested a visit but have not yet had someone visit, we will get there before too long. We are hoping to get to Townsville and Mackay later this year.

Our print and email newsletters continue to be popular and we receive feedback and positive responses to their publication. If you haven't done so lately please check out our website www.villagers.org.au as we have made some changes and it is now more user friendly. Your feedback is always welcome.

We have been particularly active in representing ARQRV members in a number of forums during the year. As President, I sat on the Government's Housing Taskforce, met with Presidents from all the other State's residents' associations and had discussions with the Retirement Living Council, a representative body of all the Scheme Operators. Mike Fairbairn and I have had many meetings with Village Operators and Department officers in the course of our normal business.

Although not strictly within our reporting year I have to advise that the first draft of the amended Retirement Villages Act has finally been released as part of the Government's Housing Legislation (Building Better Futures). The new Act seeks to improve the rights and protection for people living in a retirement village by

- Strengthening pre-contractual disclosure
- Making exit entitlements and processes fairer
- Introducing enforceable behaviour standards for village operators.

The plan is to have the final draft legislated by Parliament by the end of October. We will inform all members when it is finally passed.

In closing I would like to thank all members of the Committee for their hard work and dedication during the year, it has been a privilege to work with you all. I want to thank Steve Murray, who is resigning after being on the Committee for eight years, he has made a great contribution to the work of the Association and in particular to supporting the Liaison Officers.

Thanks to Angie, our Administration Assistant, who has done such a great job in developing our newsletters and ensuring that member's queries are answered. Our Liaison Officers, we couldn't do it without you, and to all members we appreciate your continued support.



JUDY MAYFIELD

Judy is the President of the association. It is her vision to transform the ARQRV into a robust and open organisation, actively supporting, educating and empowering its members. Her focus is on advocacy and representation of the community in the political process. Before retirement Judy was the CEO of a disability support organisation.

ARQRV HAS 2877 LIFE MEMBERS



STEPHEN IRVING

Now retired after two careers as a high school teacher and a Tafe librarian I enjoy writing articles promoting my interests. They include the ARQRV, Table Tennis and the Entertainers groups at the Beenleigh & District Senior Citizens Centre. In addition, I am the Public Relations Officer for the Beenleigh & District Men's Shed Association.



PETER SMYTH

Peter is a wizard. Before retiring Peter had a long career in the telecommunication industry. He is responsible for dragging the committee, sometimes kicking and screaming, into the 21st century. Peter is also part of the membership team and assists in the ARQRV office. He has a love of music and travel.

Treasurer's report

The 2016-2017 financial year has seen a decrease in income from both life and annual memberships and an increase in expenses. The increase is primarily due to the employment of an administrative assistant and a full year of office lease.

It has seen our profit decrease or more accurately put, the retention of membership fees for future action. Taking all this into account for this budget year, it still shows a surplus of \$6,600. Considering the income from membership decreased by \$10,000 and the expenses for wages and office are approaching \$60,000, it is good to see that the committee has not yet needed to use residual funds to continue operations.

The expenses are of course offset by the benefits of a fixed office and meeting location and having an administrative assistant greatly reduces workload for the committee. There has been reduced expenses for mediation and disputes due to the way they are now dealt with.

The rebranding and production of new ARQRV promotional material has also come at a cost which will be partially carried over to the next fiscal year. This has been a crucial step into actively canvassing residents to become members of the ARQRV through a fresh and recognisable image.

Membership fees are the life source of the association and are needed if we are to continue our role of advocacy into the future. This does require an investment of association funds. With the cash assets in our accounts in excess of \$360,000, there is security into the future that the Association can remain active and outgoing in its operations without financial difficulty.

Information & communication technology

The major decision of the Committee this year was to agree with my recommendation of opening the ARQRV web site to non members. This removed the need for a member to log in to gain full access to information. The web site still retains the facility to join and renew with the choice of either paying via PayPal or downloading a membership form, completing payment by bank transfer or cheque and posting the form to the ARQRV

The decision was made for several reasons. The prime one was that it was clear that prospective retirement village residents need to be better informed before they buy in. Another reason was to reduce the heavy workload in maintaining a database in the website and the database which holds all our membership information. To date, this decision is achieving the results intended with the bonus that it is also easier for members to access information on the website.

Our monthly eCONNECT email newsletter continues to allow us a quick and cost effective manner to update those members with an email address. A link is included to a downloadable / printable file for those wishing to read later or file for reference.

Some issues have started to appear with the delivery of eCONNECT. As technology advances, so does the volume of SPAM and JUNK email increase. Due to the complex nature in the way that email providers and email programs attempt to exclude such email, our eCONNECT may end up in your SPAM EMAIL FOLDER. It pays to check this folder briefly on a regular basis and check for possible valid senders. Move them to you inbox. Once checked, simply delete the rubbish so that your SPAM folder stays clear.

Mediation & Advocacy

Before detailing the events of the past year I would like to record my thanks to Hilton Conroy, Barbara Irving, John Scouller and Bruce Evans all of whom made significant contributions to the advocacy service to our members.

On average we had 24 disputes active at the end of each month and had resolved 16. Some disputes ran for many months before resolution. Immediate response to queries are not included in these figures.

We negotiated the repurchase of seven units by operators in the year. Some people are not suited to living in a communal environment and it's a pity that operator's sales teams are unable to deter these people from buying into a village in the first place.

We have dealt with two operators whom we felt it necessary to refer to the Department of Housing and Public Works with a recommendation that their licence to operate their villages be revoked. The Department continues to investigate these operators.

For the record, scheme operators are only allowed to make a profit on the sale and resale of village units. No profit should be generated by running their villages. Village budgets should be managed on a cost recovery basis. That's not the first time I have said that in public. Last time the audience erupted in laughter.

Operators have lawyers and accountants at their disposal and some produce budgets which are impossible to understand and have buried in them items that should be corporate expenses. Charging items to the village MRF instead of more correctly to their own CRF is another ploy used by some operators to optimise their financial position.

Most of you here today will have seen the Four Corners programme on television when one of the larger operators was criticised for their treatment of their residents.

Retirement village operators are businesses, including the one featured, whose primary objective is to make a profit for their shareholders.

To do this they will manipulate regulations if it is to their financial benefit to do so. That's just normal business practice and I would suggest that many in this room will have been party to such practices during their pre-retirement lives.

If we seek to attribute blame for the cause of most disputes look no further than the weaknesses in regulations that govern our industry. Draft copies of the revisions to the Act lead us to believe that many of the deficiencies in the Act will cease to exist.

The review of the Act has taken up a great deal of our time attending meetings with Government officials and Ministers. During one such meeting we learned that changes to the Act would not be retrospective meaning that the compulsory buy back provision sought would not benefit existing members. We immediately embarked on a campaign to have at least this clause made retrospective.

My thanks to the many members who responded and wrote to the Minister. Those members will be pleased to learn that the campaign was successful.



MICHAEL FAIRBAIRN

Mike is a Vice President for ARQRV. Mike was formally a manufacturing director of an international company responsible for 600 employees in three locations. He is accustomed to dealing with issues relating to industrial and commercial law and regulations. A good grounding for ARQRV advocacy work.

**ARQRV HAVE MEMBERS SPREAD OVER
141 VILLAGERS IN QUEENSLAND**

**THERE
ARE
318
REGISTERED
RETIREMENT
VILLAGERS
IN
QUEENSLAND**



Barbara IRVING

I have had a varied career from Secretary, Receptionist to Retail, eventually owning an Aquarium/Pet store for 7 years prior to retiring. Bred and showed Great Danes, Cavalier King Charles Spaniels and German Shepherds for many years. After retiring I/ Barbara volunteered as a Lifeline Telephone Counsellor and also as a visitor for Karuna Palliative care at home

Mediation & Advocacy - South

Mike Fairbain, like all who take on the role of Mediation and Advocacy within the ARQRV, was inundated with queries, disputes and mediation, emanating from the whole of the Queensland area. On my re-joining the ARQRV Committee in January 2017, it was envisaged that the Disputes etc., could be divided into two areas; the north and the south of the Brisbane river. This would ease the work load of just one person dealing with the whole of Queensland.

To put you in the picture I need to say that I served on the Committee of the ARQRV for some 4 years, 3 of which as Secretary. I relinquished this role just over 3 years ago, mainly because the travel to the Sunshine Coast was getting a little much each month. However, the ARQRV Committee meetings have now moved to Brendale on the North side of Brisbane, which makes attending the meetings viable.

Because of the short period of time I have been back on the Committee, there is, luckily, not too much to report regarding disputes on the south side. Maybe this side of the river we happen to be luckier with our Managers and Scheme Operators! The programme on Four Corners regarding Aveo appears to have brought most, if not all, Scheme Operators racing to write a letter to all their Residents, assuring them that all is well in their village and to see their Village Manager if they have any concerns. If any concerns are not addressed to your satisfaction, then please contact the ARQRV (providing that you a Member of course), and we can reassure you of your rights under your Contract and the Retirement Villages Act.

Budget time is coming up so please, make sure your village budget is compliant and that there has been no 'creative accounting' on the part of the Scheme Operator. The ARQRV website has articles on Budget Comparators (the total of General Service Charges as defined in S106 of the Retirement Villages Act) and also guidelines for the preparation and presentation of the General Services Charge Budget.

Every person on the ARQRV Committee is a volunteer, giving of their own time in retirement, to help other residents in Retirement Villages. We ALWAYS need more volunteers to help out so that the workload can be lightened for all committee members. Will you help out? Please?



HILTON CONROY

Budget Compliance Reviews

Over the past year, most (but not all) of my time has been spent on working with the Committee and John Scouller, the Budget Compliance Sub Committee, assists members with queries and disputes relating to budget and expenditure matters generally in villages.

The ARQRV website now includes an EXCEL spreadsheet (with audio) to assist members to undertake a budget compliance check. Inquiries from our members have ranged from simple questions about the requirements of s107 of the RVA to requests for more substantial examination of budgets with major issues.

The more common areas of concern related to:

- refusal of operators to provide residents and/or residents committees with sufficient detail to allow proper consideration of the budget that residents are being asked to pay for. There continues to be a tendency for some operators to use broad cost headings, apparently to avoid any close scrutiny of residents who seek to have the expenditure fully justified.

Membership Development

The focus of the portfolio during the year has been on supporting and growing our current membership. It is only through our membership that we are able to provide a strong voice to Government and demonstrate to village operators that we represent a growing number of residents who can and will challenge business practices that seek to manipulate the requirements of the Retirement Villages Act.

Through changes to the Constitution we are hoping to establish a new class of membership, Associate Membership, aimed at providing access to information to family members who may be dealing with the affairs of older residents who are members of ARQRV and giving information to people considering moving into a retirement village.

Whilst we will provide information and support to Associate members they will not have voting rights nor are they eligible to serve on the Committee. We have also made our website available to the general public, having removed the need for a password to access information, however we will continue to provide direct support and individualised information only to members.

Our current membership is 1646 annual members (114 new members this year) and 2877 Life members (up 155 this year). Unfortunately, 573 residents did not renew their membership for a number of reasons, some moved into nursing homes, others have died and many have just forgotten to do so.

We made the decision to send all Liaison Officers extra copies of the Newsletter as well as brochures and extra membership forms which they can leave in a communal area within the village to promote the work of ARQRV. We have just begun a mailout to villages with no Liaison Officer and only a few members in order to encourage more residents to join. We have also been more proactive in visiting villages to promote the work of ARQRV.

It is with regret that I have decided to resign from the committee this year. After eight years, it is time to move on. I would encourage any member with an interest in continuing to promote and develop membership of ARQRV to nominate for the committee, it is interesting and rewarding work.



Steve MURRAY

Steve is a vice president for the ARQRV.

His career in education started as a teacher in the UK, before becoming involved in policy development in both state and federal education departments. Steve's contribution to the Association can not be under rated. The success of the Liaison Officers Conference in 2016 is a testament to his skills.

Budget Compliance Reviews - cont.

- a growing practice of entirely removing some expense items from the village budget by treating them as "personal items" or "non core business". This means that, when these items are billed by suppliers direct to residents and removed from the village budget, the power of s106 to limit expenditure on such items is bypassed. This will happen even when the total budget is non-compliant and a special resolution vote is given to residents.
- residents are being asked to consider the budget for a new year without expenditure statements being available for the preceeding March quarter.
- some villages are not carrying the surplus forward in accordance with s102A(6) of the RVA. This requires that any surplus must be carried forward and taken into account in adopting the general services charges budget for the next year.
- Villages without any residents committee remain the most vulnerable to problems with budgets. However, expertise on financial matters varies widely between residents committees across Qld.

Hilton is also the ARQRV Liaison Officer at North Lakes Retirement Resort. His main focus on the Committee has been on concessions & rebates and the budgets compliance sub-committee. Hilton worked in various Commonwealth Government Departments including Super Board, Education, Health, Austudy, CES, Child Support and the ATO. He also ran an electronics retail store and a driving school. Hilton has interests and qualifications in amateur radio and also aviation as a private pilot.

Motion 1 - Membership

*That the amendments to the clauses in section
3. MEMBERSHIP,
Subsections 3.1 d., 3.3 b., 3.4 a. and b., 3.5 a. and b. and 3.6,
as proposed in this circulation be accepted for adoption into the Constitution for the Association.*

Motion 2 - Committee

*That the amendments to the clauses in section
4. COMMITTEE,
Subsections 4.1 b., 4.3 c., 4.5 b. and d.,
as proposed in this circulation be accepted for adoption into the Constitution for the Association.*

Motion 3 - General meetings

*That the amendments to the clauses in section
5. GENERAL MEETINGS,
Subsection 5.1 e.,
as proposed in this circulation be accepted for adoption into the Constitution for the Association.*

Motion 4 - General

*That the amendments to the clauses in section
8. GENERAL
Subsections 8.6 a. and b.,
as proposed in this circulation be accepted for adoption into the Constitution for the Association.*

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For Membership Enquiries

- renewal/payments /changes

ARQRV Office Staff will assist

Phone 0429 098 417

or email membership@arqrv.org.au

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