

*Thirty-Seventh
Annual Report
1988*

9.3.4

Objectives and Roles

Victorian Council on the Ageing

The Victorian Council on the Ageing, registered as a non-profit organisation under the Companies (Victoria) Code and affiliated with the Australian Council on the Ageing, draws its membership from voluntary organisations, local government, State Governments, Senior Citizens Centres, private enterprise and the community at large. Members elect an Executive Committee.

Objectives

The overall objective of the Victorian Council on the Ageing (VCOTA) is to represent the needs of all ageing people in Victoria.

To ensure that all people, as they grow older can look forward to a life of dignity, security and one which will enhance and develop their role in society, taking into account their individual economic, social, cultural and medical situations.

To ensure that all present and future goods and services provide by government, the voluntary sector and private enterprise meet the individual needs of retired people.

Roles

Advocacy: To represent and where appropriate, advocate the views and needs of ageing people.

Monitoring: To monitor the suitability of services and resources available to ageing people.

Education: To educate society to understand and respect the characteristics of the ageing sector, through courses, seminars, lectures, media, advertising and publishing.

Co-ordination: To encourage co-operation in the planning and provision of services at all levels.

Research: To identify research needs and priorities and to disseminate the results of research relating to ageing people.

Information: To develop and maintain a resource base of relevant information to assist VCOTA and other bodies, to plan and provide services that are appropriate to the ageing.

To provide an 'Advisory and Counselling Service' for older people, their friends or relatives and workers in the field.

Service Provision: To provide goods and services that will be of particular benefit to older people.

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Obituaries

Sir Cecil Looker

It was with great sadness we heard from Lady Looker that Sir Cecil had passed away on Monday, September 19th after a short period in hospital.

Sir Cecil had been unwell for some time, but in those last months when I spoke to him on the phone or occasionally met with him, his well known drive and wit still came through strongly.

Sir Cecil Looker was Chairman of VCOTA for three and a half years following our initial association with him as Appeal Chairman.

VCOTA was highly honoured when Sir Cecil accepted the nomination as Chairman, and greatly appreciated his guidance and support. He brought with him to VCOTA a wealth of knowledge from both business and life experience resulting in his commitment to VCOTA proceeding down a commercial road for the benefit of both older people and VCOTA.

Whilst we are still very much in our infancy in this area, it is one that is gaining respect and credibility by older people, Governments and other organisations. Sir Cecil's involvement and support without doubt played a significant part of this development.

Those who attended the Thanksgiving Service for Sir Cecil on October 7th heard Bishop Peter Hollingworth describe Sir Cecil's life from a very humble beginning through to his enormous achievements including being private secretary to the Prime Minister Sir Robert Menzies, and Navy Service from 1942 to the end of the war in Papua New Guinea. Later he became Chief Partner of Potter Partners, Chairman of the Melbourne Stock Exchange, Chairman of the RACV, and latterly held directorships in several companies.

To Lady Looker and her family, VCOTA extends its deepest sympathy. VCOTA was privileged to have had Sir Cecil Looker as its Chairman.

Max Fox

VCOTA was saddened to hear of the death of Max Fox in 1988. He joined VCOTA's Executive Committee in June 1974 and remained an active member until his resignation in March 1988. Max saw VCOTA develop over a period of 14 years. His loyalty and support was outstanding particularly considering his other heavy commitments in community work.

He was the Federal Member for Henty for 19 years prior to becoming a Councillor within the City of Moorabbin where he served from 1974 to 1986 holding the position of Mayor from 1981 to 1982.

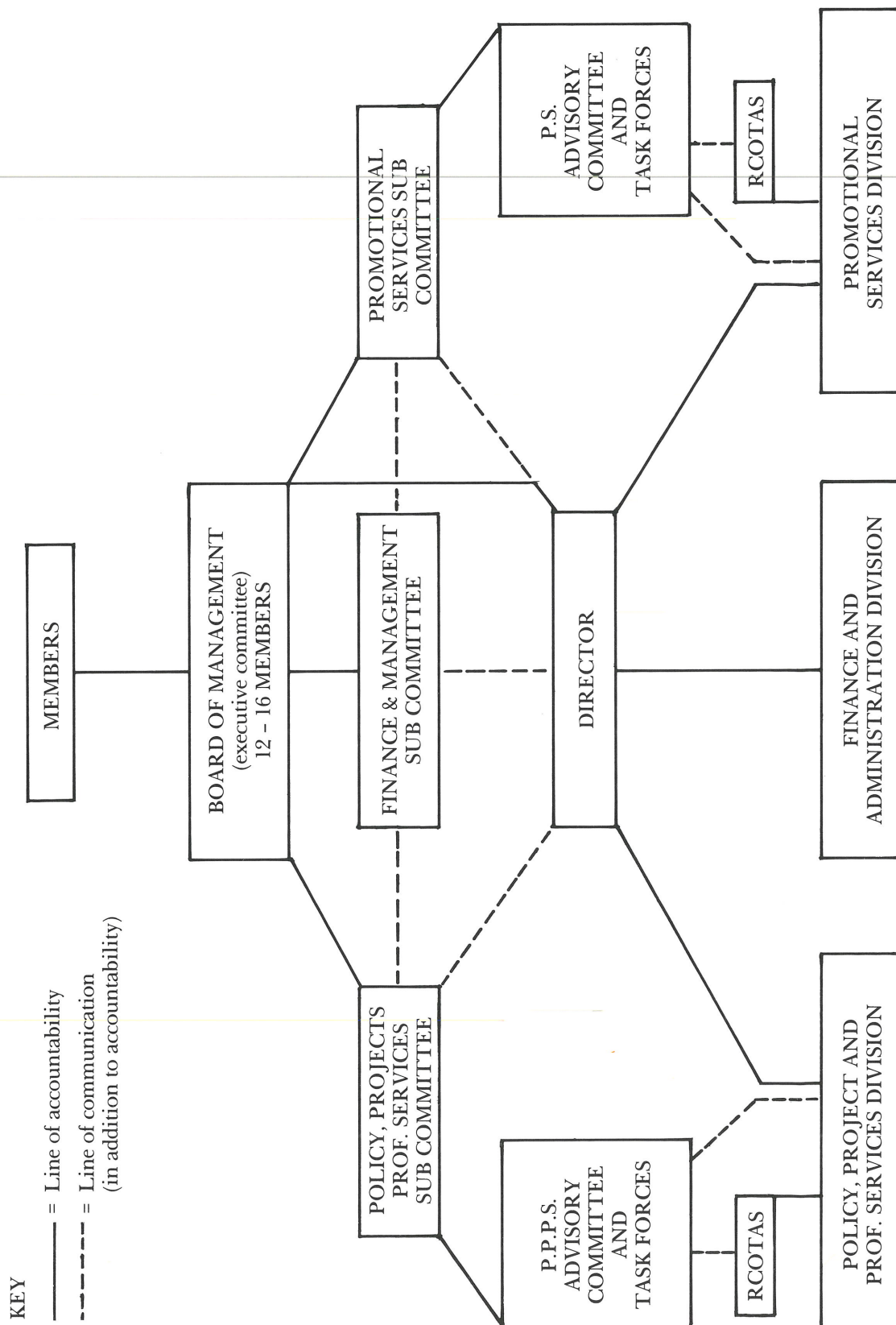
Max's regular attendance at meetings, his astuteness and sound approach to issues made him a most valuable member of VCOTA's team and his involvement will be missed for many years to come.

VCOTA extends to Mrs Fox and her family its deepest sympathy but at the same time thanks them for allowing this organisation to benefit from the inspiration and support of a very special and committed member of our society.

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Organisational Chart



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Board of Management

Patron:

His Excellency The Rev. Dr. Davis
McCaughey A.C., Governor of Victoria
Sir Cecil Looker (Deceased September
1988)

Chairman:

**Vice Chairman (Policy,
Projects and Professional
Services)/Acting Chairman:**

Mr. J. Wise M.A., Dip Tech (S.W.)(From
Sept '89)

**Vice Chairman
(Promotional Services):
Honorary Treasurer:
Honorary Secretary:
Elected Members**

Mr N. Brooke
Mr. B. Walker ABIA
Mr. E. Hart
Rev. R. Cleary B.Econ., B.S.W., Dip Ed.
Mr. A. Cochrane ACIP, LUA
Mrs J. Dunster M.A., Dip Soc Studs.,
M.Soc.Work.
Sr. M. Goode SRN
Mrs P. Long MBBS (From February 1989)
Mrs J. McKee SRN
Miss S. Ramsay B.A., Dip Soc Stud,
K.T.C. Dip
Mr. S. Vasey B.A., Grad. Dip. Geron.,
A.D.W.S. (From February 1989)
Mrs M. Wilson B.A., Dip. Soc. Stud.
Mr P. Wilson FAII
Corrs, Pavey, Whiting and Byrne.
Duesburys - Chartered Accountants
ANZ Bank
ANZ Executors & Trustees Company

Solicitors:

Auditors:

Bankers:

Staff

Director:

Mrs A. Jacques B.A., B. Comm.,
Dip Soc Stud.

Social Workers: (Part Time)

Miss S. Ramsay B.A., Dip Soc Stud,
K.T.C. Dip.

(Voluntary)

Mrs M. Wilson B.A., Dip Soc Stud.

Public Relations & Community

Education Officer:

Mr J. Hart

Administrative Assistant:

Miss L. Vecchio

Receptionist/Secretary:

Miss C. Munoz (From March 1989)

Accounts Officer:

Mrs J. Whitlock (To March 1989)

Accounting Consultant:

Mr. E. Hart

Honorary Financial &

Investment Advisor:

Mr Andrew Cochrane ACIP, LUA
Bondmark Investment Services

Volunteers:

Mrs. M. Bubb
Mrs W. Collins
Mrs L. Gilbert
Mr G. Higham
Mrs F. Houghton
Mr M. Kelly
Miss J. Playfair
Mr C. Powell
Mr. M. Rowe

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Policy, Projects and Professional Services

Mr J. Wise (Chairman)
Rev. R. Cleary
Mrs J. Dunster
Sr. M. Goode
Mrs J. McKee
Miss S. Ramsay
Mr S. Vasey
Mrs M. Wilson
Mrs A. Jacques (Director)
Co-opted:
Ms. P. Abrahams
Dr. I. Chenoweth
Mrs I. Fernando
Mrs R. Krivanek

Promotional Services

Mr. N. Brooke (Chairman)
Mr. A. Cochrane
Mr. E. Hart
Mr B. Walker
Mr. P. Wilson
Mr. J. Wise
Mrs A. Jacques (Director)

Finance and Management

Mr. B. Walker (Chairman)
Mr. N. Brooke
Mr. E. Hart
Mr. J. Wise
Mrs A. Jacques (Director)

Sub Committees

North Eastern Suburbs
Chairman - Ms Penny Abrahams
Latrobe
Chairman -
South Gippsland
Chairman - Cr. Rex Bowman

Regional Councils on the Ageing

Chairman's Report

The last year has been a period of significant change for our aged care community. Changes in Government policy and community values as well as fiscal constraints have placed great stress on our institutions, workers and older people generally.

Long held practices and expectations have been challenged as we seek to come to terms with the new environment.

It should be said however, that in many areas the changes and review have been welcomed and long overdue. In particular changes that emphasise Residents Rights and quality of life issues deserve the full support of the sector.

The Victorian Council on the Ageing has performed well in this difficult environment and has come through the year in good shape. While we have had our set backs, generally the organisation is in a much more stable position managerially and fiscally than at this time last year.

The organisation and field were deeply saddened at the death of two people closely involved over time in the work of VCOTA. Sir Cecil Looker, Chairman, died suddenly last year after providing a strong but caring leadership for over three years. His generosity and wisdom will be sorely missed. Last year also saw the passing of Max Fox, a gently man who served for many years on the Board of our organisation.

VCOTA has received strong leadership over the years from its staff headed by its tireless Director, Anne Fulcher now Jacques. It is a constant source of amazement that work and direction is maintained in spite of a continuing mass of competing demands. Much of the credit for the current stability must be given to Anne and her team.

The financial status of the organisation will be reported in greater detail elsewhere but sufficient to say that through astute management and foresight, stability has returned to our financial position.

A number of people are retiring from the Board at this Annual General Meeting to whom tribute should be paid.

Neville Brooke has served as Chairman and Vice Chairman as well as having been President of the Australian Council. In total he has contributed to the work of Councils on the Ageing for over twenty years. Judy Dunster has been a Board Member of VCOTA since 1980 and whilst resigning from the Board due to the heavy demand of The Abbeyfield Society which she inaugurated, she will continue as a member of the Policy, Projects and Professional Services Subcommittee. Both have provided dedicated service and leadership over the many years with their valuable contribution being hard to replace.

One of the current strengths of VCOTA is the high calibre of people who have indicated a willingness to take on the responsibilities of office, in particular the Rev. Ray Cleary, Executive Director, Anglican Homes, who is succeeding me as Chairman, Margery Wilson a Board Member and volunteer part-time social worker, Steven Vasey - Director of Do-Care and Inge Fernando from the Ethnic Communities Council. All have come on to the Committees and Board in the last 12 months.

To the above and remaining Board Members I express my appreciation for their support during my six months as Acting Chairman.

I wish the incoming Chairman, Ray Cleary and Board Members a very successful 1989 and look forward to continuing a close working relationship with VCOTA in my capacity as President of the Victorian Council of Social Service.

John Wise
Acting Chairman

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Having worked with VCOTA for just over 10 years and as Director for just under that period, this year's Annual Report provides an opportunity to reflect on some of VCOTA's achievements over that period.

When I joined VCOTA in late 1978 there were the equivalent of five full time staff. By 1987 we had increased to seven, then due to financial constraints were forced to operate with four full time staff over the past two years.

Only now (March 1989) have we been able to increase to five and hopefully with extra Government assistance this will increase to six by the end of 1989 to include a part time Policy Officer and additional half time Social Work position. I say this as a preface, as had it not been for the total commitment of the moderately salaried staff, VCOTA could not have reached its achievements over the last decade.

Since 1979, VCOTA has been closely involved in the establishment of the Abbeyfield Society, ADARDS, Victorian Consultative Council of Senior Citizens, Universities of the Third Age and establishment of Senior Citizens Week.

It initiated the Gentle Exercise to Music Leadership Training Course, VCOTA's Senior Citizens Week Awards and more recently VCOTA's Senior Citizens Week 'Mini-Expo'.

Reports produced include - 'Resident Funded Housing for Elderly People' and 'Guidelines for Potential Residents', VCOTA's Position Paper 'Care of Older People in Victoria', and its 'National Insurance Income Plan' (NIIP).

Submissions were prepared on a wide range of issues which include the Victorian Government Inquiry into Resident Funded Housing and other related submissions culminating in the Retirement Villages Act (1987) the Ministerial Review of Special Accommodation Homes, Inquiry into the Future of Willesmere Hospital and Reviews into Nursing Homes and Hostels.

Members and others reading this Annual Report will learn of issues currently under consideration. Most important to older people, their relatives and friends, is VCOTA's

Advisory & Counselling Service which has been in operation for approximately 20 years.

In 1986 VCOTA launched its LIVING BUREAU, a new area of VCOTA's services aimed at providing goods and services that would be of particular value to retired people both from a monetary and quality view point. At the same time this area created a new fund raising avenue for VCOTA. COTA Mature Outlook Insurance has been the most beneficial all round with other areas covering Financial and Investment Advice, Travel, Real Estate Assistance, Acuhealth, Personal Retirement Planning and a Pre Arranged Funeral Plan.

VCOTA could not operate without the support of its Board of Management, Sub-Committee and Task Force Members. There are too many to name individually, but all have made a very special contribution to the operation and development of VCOTA over the last 10 years.

In last years Annual Report I referred to a number of outcomes from VCOTAs Review of its operation in late 1987. Most have been acted upon and are covered elsewhere in this year's Report. The one currently outstanding is a survey on consumer spending of retired people. It is proposed to seek funding for this in the latter half of 1989 once additional core staff are in place.

The other proposal from the Review related to the development of meaningful links with consumer organisations. Action on this was triggered by an article in The Herald in late September 1988, which covered profiles of a number of consumer organisations in Victoria as well as a recently established body in NSW called Greypower. The article implied plans for it to spread to other States including Victoria. As Victoria already had a range of consumer organisations operating independently, I called a meeting of representatives of a number of them four days after the Herald article appeared.

The organisations apart from VCOTA included the Australian Retired Persons Association (ARPA), Combined Pensioners Association

Director's Report

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(CPA), Early Planning for Retirement Association (EPRA), Older Persons Action Centre (OPAC), Pensioner Party of Australia (PPA), Silver Power for Action and Reform (SPAR), the Victorian Retirement Advisory Association (VRAA), with the Council for Retired Union Members Association (CRUMA) joining at the second meeting.

During the three meetings held in 1988 the group decided to form itself into the Network of Older Persons Organisations (N.O.P.O.), to share information on each others activities, respect each organisations mandate and direction, to support each others policies when appropriate and to speak with one voice when a unanimous agreement occurred on a specific issue.

NOPO, which is gradually extending its membership to other consumer organisations, will meet bi-monthly or at other times as required and be serviced by VCOTA with each organisation contributing to on-costs. A brochure is currently being prepared describing the guidelines of the Network and the objectives of members including a contact to enable others to join the group or organisation most appropriate to their need.

The next twelve months will provide the opportunity for NOPO to grow and develop as a possible alternative to "Greypower" in Victoria.

The plan this year to establish separate Reference Groups with Consumers and Workers will assist VCOTA with obtaining views and concerns from each area. In addition this will provide a new avenue to share information on recent developments and obtain reactions to them. Details of this will be circulated through VCOTA's News Bulletin and Membership Updates.

VCOTA's exposure through the media has increased significantly throughout the last twelve months. The recent 60 Minutes Program on Florence Houghton was without a doubt the most significant of them. Whilst not featuring VCOTA as such, it was VCOTA that advised on the content of the program which aimed to cover the emotions of some one facing frailty and a possible changed living environment. Both

VCOTA and 60 Minutes are most grateful to Florence for her co-operation and patience for the 15 minute segment which took over 60 hours of filming.

As previously, staff members undertook numerous speaking engagements. They provide the opportunity to share VCOTA's work and involvements, as well as gaining feedback on issues of concern to groups and individual older people in various localities.

Prior to Senior Citizens Week, I attended a seminar of representatives of the six Senior Citizens Centres in Swan Hill area as the Guest Speaker. In discussions that followed the problem of inadequate transport facilities was highlighted as well as the cost of overnight accommodation when having to travel to Melbourne for a specialist appointment. The former I will be following up in conjunction with the Shire Council and the latter could be addressed by a home hosting program with wider uses including city people going to the the Swan Hill Shire for pleasure and vice versa. I will be looking into the possibilities of introducing such a scheme.

The year ahead presents many exciting challenges apart from VCOTA continuing its day-to-day work. These include work in the area of Age Discrimination, review of the Retirement Village Act and methods of dealing with residents disputes, a Quick and Easy Guide to Services

for Older People, revision of "Cooking for One Or Two", introduction of VCOTAs Volunteer Bureau etc. etc . . .

All the above depends on the availability of adequate, ongoing resources. I am personally most grateful for the support that VCOTA has received over the years, and look forward to this continuing and expanding to enable it to meet the challenges that lie ahead in a more satisfactory way.

Finally, my very special thanks to all members for their support and involvement in VCOTA ; to our sponsoring companies involved in VCOTA's Living Bureau - Minet Australia; MLC; Bondmark; Le Pines; Royal Life and First National; to the Victorian Government for its annual grant, to the many donors who assist VCOTA, to Mr. John Wise, Acting Chairman, Board and Committee Members and to my small but very hard working staff team both salaried and voluntary.

VCOTA has an important role to play and the challenges grow each year. I look forward to the period ahead with enthusiasm knowing that support is there from all quarters. We must all work more closely together to improve the quality of care and quality of life of all older people both now and in the future.

Anne Jacques
Director



Florence Houghton chats with the Helicopter pilot and 60 Minutes crew.

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The activities in this core area of VCOTA's operation have been overseen by the PPPS Sub-Committee chaired by Mr. John Wise, (Vice Chairman). The Sub-Committee consists of Board Members with expertise and experience in the professional area of aged services.

The range of issues addressed throughout the year is once again extensive and space only permits a brief summary of some of the areas covered.

Australian Council on the Ageing (ACOTA)

The Australian Council on the Ageing has had a particularly hectic year in addition to Cliff Picton, Chief Executive, fulfilling the role of Secretary General of the International Federation on Ageing.

ACOTA continues to take the lead on national issues referring to and including State and Territorial COTA's on relevant issues.

These issues include retirement incomes, care accommodation and housing, health, HACC etc.

The two programmes, U3A and Incontinence, which ACOTA was responsible for undertaking in recent years have continued to grow and flourish. Two meetings of COTA Executive Officers/Directors and Chairpersons were held during 1988 to discuss common issues as well as the operation of all COTAs.

Regional Councils on the Ageing (RCOTA)

Due to a range of factors VCOTA's involvement in two of its three Regional Councils on the Ageing came to a standstill due to lack of funds or other regional processes taking over.

As most of the Government regional structures cover specific issues eg. HACC, Health matters and recreation, VCOTA still sees a need to have in place a liaison structure with Regions covering all aspects relating to older people and services. Resources permitting, this will be investigated during 1989.

Below is a report on the N.E. Metropolitan COTA, which with

limited funding has been able once again to demonstrate the enormous value of a RCOTA.

N.E. RCOTA. With renewed funding for a Co-ordinator in 1988, RCOTA has had an active and partially successful year. Key figures from the 1987 Executive have continued to serve on the committee, giving continuity and stability and contributing valuable background knowledge to RCOTA's operations. Important among these, has been a handful of older people, whose steadfast commitment to the regional group over a number of years, in addition to their other community work, has ensured a consistent presence and identity for RCOTA in the north-eastern suburbs.

Two public meetings in 1988 attracted wide interest from both consumers and service providers, resulting in improved representation of both on its committees and sub-committees. Most satisfactory has been the addition of several active and dedicated older people to the group, representing a broad range of interests and needs in the region.

Consumers are being strongly encouraged to take the lead in formulation of policy in RCOTA, and are being assisted to do this as much as possible within the very severe constraints imposed by our sharing an office at East Preston Community Health Centre.

If older members are to meet, inform themselves and hold discussions freely - a prerequisite to effective policy development and giving independent advice to the co-ordinator, it is imperative that we acquire a suitable venue for regular informal meetings and drop-ins.

The main areas of North-East RCOTA's work in 1988 have been in: transport, food services and accommodation issues. 1989 will see a continuation of work in these areas, and a greater commitment to the problems of the isolated elderly and ethnic aged.

The Advisory and Counselling Service

The Advisory and Counselling Service has again operated on a half-time basis recording a total of 2174

Policy, Projects and Professional Services

enquiries for the year and averaging around 17 per day.

Accommodation and pension or financial enquiries have been the most numerous.

Amongst the callers with pension queries, quite a number express preference for consulting a voluntary organisation. Another big group of callers is the relatives of older people who are faced with the task of either selling or letting an older person's home when that person can no longer live independently. They are concerned about the effects that such action will have on the older person's Age pension and the possible need to pay tax on income derived from the proceeds.

Of the callers with accommodation needs the plight of older people paying high market rental is particularly serious. Other such people's only income is the Age Pension supplemented in some cases by meagre savings on which they are steadily drawing to meet basic living costs.

A number of people express very real concern about the future and uncertainty as to what they should do to provide greater security for themselves. Many have already consulted the "Yellow Pages" but find this gives them an incomplete picture of what might be available and whether it is appropriate in their circumstances. They need both information and time to discuss the range of options available to them.

As so far small but increasing number of callers are showing interest in Home Equity Conversion Schemes, reflecting some inadequacy of retirement incomes and a realisation that the home in which they live is an asset which might now yield some additional income.

Another small but steady stream of enquiries comes from older people who are finding the cost of private health insurance too great from a pension - only income and want to discuss the advantages and disadvantages of retaining it.

The focus of the Advisory and Counselling Service is on providing a highly personalised service to older people, their relatives and friends, as well as information to other service

providers. Data obtained through the service is also important to VCOTA in its Policy and Consultative work with Governments and other organisations.

Since September the service has had some additional and voluntary help from Mrs. Margery Wilson an experienced Social Worker who has worked with Lifeline and a number of agencies in both Melbourne and Sydney. Margery has volunteered her services one day a week and this is very much appreciated.

Community Services

Home and Community Care (HACC): VCOTA has continued to be represented on the HACC Advisory Committee as well as playing a significant role in the Victorian non-Government Community Consultation, as part of the National Review. VCOTA conducted that part of the consultation relating to providers of services for frail older people in addition to compiling the total Victorian Report which covered both service providers and consumers.

Transport has been a special project of the N.E. Metropolitan RCOTA which has done considerable work in the area and is currently seeking funds to conduct a research project on the needs of older users.

Residential Care and Housing

Aged Care Advisory Committee (ACAC) - the Department of Community Services and Health Advisory Committee is responsible for advising the Minister on policy and planning issues relating to the

allocation of Nursing Homes and Hostel beds. The Committee does not address specific applications but rather reviews, monitors and advises on the number of beds required in each Region. VCOTA is currently looking at ways in which it can liaise with relevant member organisations regarding this issue.

Hotline

During November VCOTA conducted a Hotline on Nursing Homes and Hostels on behalf of the Federal Government. Approximately 500 calls were received over the three days of the Hotline which was manned by trained volunteers and counselors, mainly from CAB's. Legal complaints were followed up immediately by Departmental staff. The overall findings are currently being analysed by the Department and VCOTA.

Nursing Homes and Hostels

Changed funding and guidelines caused much concern in many quarters. The prime work in this area was carried out by relevant organisations whose members were involved in direct service delivery. VCOTA, whilst recognising the role and work of these specialised organisations, kept a watching brief on the change and development in the interest of older people and their families or carers. Involvement in the Hotline provided an ideal opportunity for VCOTA to fulfil its role as an advocacy body and as a result be better informed regarding the real need for any amendments or changes. The current consultations on Dr. Chris Ronald's Issue Paper



CAB Volunteers at work during the Hotline.

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"I'm Still An Individual" are further enabling VCOTA to speak out on behalf of older people.

Special Accommodation Homes (SAH)

Many of the changes proposed in the Report following the Government Committee of Inquiry into SAH's have been included in legislation, though other changes and guidelines are still to be brought into practice.

Retirement Housing

VCOTA continues along with other organisations to express its grave concern at the shortage of public rental housing (Elderly Persons Units) for older people. Those unable to use this form of Government subsidised housing are paying high rents in the private market. This can take up to 75% of the Age Pension.

The Retirement Village Act (1987) has provided protection for the majority of residents in resident funded villages. The main areas relate to disclosure, legal agreement, control of fees and participation in management.

Unfortunately not all R.F. Villages belong to the Retirement Villages Association which is causing problems for residents in some of the smaller villages, which do not come under that Association's standards.

This has meant that VCOTA has had to assist with a range of disputes, which in some instances have proved extremely difficult and time consuming. As a result VCOTA is currently looking into ways that will improve this situation and hopefully bring about speedier solutions.

Retirement Incomes

The release of the Social Security Reviews Issues Paper No. 6 "Cass Report - Towards a National Retirement Incomes Policy" in 1988 has resulted in a number of workshops and consultations. VCOTA has been involved in conjunction with VCOSS and ACOSS.

ACOTA has prepared its draft response which VCOTA is currently considering. VCOTA will submit its own response both supplementary and complementary to ACOTA.

Health Related Issues

1988 saw changes in Private Health Insurance which enables contributors to transfer between funds at the same level without having to meet waiting period requirements. For older people, this means they can consider transferring to funds with greater benefits and/or lower fees.

This issue currently under consideration, relates to changes to the Re-insurance Trust Account which would enable health care costs for older and chronically ill members of Health Funds to be fairly shared amongst all Health Funds instead of falling on those funds which have disproportionately poor risk members. VCOTA has written to Dr. Blewett supporting his proposed change and encouraging members on similar ground.

Other Issues

The Aged Abuse Project has now come under the umbrella of the office of the Public Advocate with VCOTA administering the funds received from Trusts. The project team is now in place, with the findings and Report due towards the end of 1989.

Older Persons Planning Office/ Consultative Council

These two Victorian Government initiatives were introduced in mid 1988 arising from the development of the Social Justice Strategy.

The office was led initially by Mrs. Concetta Benn who has now been replaced by Mr. David Green. The main priority of the office has been to collate and co-ordinate the work of and information held by various Government Departments involved in, or responsible for, service provision to older people.

The Consultative Council, like the previous Senior Citizens Consultative Council, was made up of individually appointed members from non-government organisations. Its main role is to consult and identify future needs of older people and services they require. For a range of reasons the Consultative Council has not met since early October following the State Election. VCOTA understands that plans are in hand to re-establish it in the near future.

External Representation

Unfortunately space and time does not permit detailed reporting on VCOTAs involvement on the following wide range of External Committees and Organisations:

Aged Care Advisory Committee
ACOTA Board of Directors
Abbeyfield Society (Vic) Ltd.
Australian Association of Gerontology
DELTA
Foster Grandparents Scheme
HACC Advisory Committee
National Safety Council
Older Persons Consultative Council
Senior Citizens' Week Advisory Committee
Lincoln Institute Gerontology Course Advisory Committee
Aged Abuse Working Party
EASE Advisory Committee
Mount Royal Hospital Community Health Committee
Ministry of Housing - Group Housing Assessment Panel

In addition, less formal liaison is maintained with many other groups and organisations in order to share experience, information and to provide assistance where appropriate. As mentioned in the Directors Report the establishment of Reference Groups with Consumers and Workers will also assist this process.

Promotional Services

VCOTA's Promotional Services under the Chairmanship of Neville Brooke continued to oversee and develop the work of this Division, including the provision of commercial services of particular benefit to older people and to an extent financially beneficial to VCOTA.

Direct promotion in the wider community is a vital part of this area in order that more people become aware of VCOTA, its work on behalf of older people and the associated benefits.

Insurance

COTA Mature Outlook Insurance was introduced in May 1986 resulting in many retired people 55 & over, benefiting from very competitive premium rates on Home, Contents, Personal Valuables, Motor Vehicle and Caravan Insurance.

For almost twelve months, policies have been issued from the VCOTA office either over the counter or by mail, providing a more personalised and efficient service to members.

The continued growth in policy holders has resulted from a range of promotional activities both direct and indirect.

However, without doubt, the most effective promotion of COTA Mature Outlook Insurance, is the personal recommendation of satisfied members to friends, relatives, neighbours and members of other organisations and groups. VCOTA takes the opportunity of thanking those people who have assisted in this way, bringing financial savings to new VCOTA members together with increased commission to VCOTA.

Unfortunately, increases in costs are a fact of life. 1988 saw an increase in premiums resulting from MLC having made no change in 2 years. This was associated with the revised formula for motor vehicle insurance based on age of vehicle as well as category. VCOTA along with its Insurance Brokers Minet Australia, negotiated to keep the rise to a minimum although to some people the increases have been significant.

Motor Vehicle claims have continued to rise resulting in further increases

from April 1, 1989. In order to develop a more equitable system, a 'no claims bonus' is being introduced which will affect renewals in 1990 and new clients from April 1, 1989

During the year, two additional forms of Insurance were introduced - Personal Travel Insurance through Vanguard and Public Liability Insurance for Senior Citizens' Centres and similar groups through MLC.

VCOTA and Minet Australia will continue to negotiate for as fair and equitable system as possible, closely watching movements with other companies.

Financial and Investment Advisory Service

The Financial and Investment Advisory Service continues to be a major benefit to those VCOTA members with moderate amounts of funds to invest, this being the original intention of the service.

Andrew Cochrane, a licenced investment advisor and the Senior Financial Investment Advisor with Bondmark Investment Services has recently been joined by Ray Cox to assist with the increased numbers of clients and members seeking advice.

Pre Arranged Funeral Plan

VCOTA's Pre Arranged Funeral Plan provided through Le Pines Funeral Services continues understandably to be slow. Originally a Pre-Paid plan, the change has provided a greater variety of options.

Travel

VCOTA's Travel Club came alive with tours to Expo '88 and Bright. Plans are in hand for expansion in this area particularly for those people who do not have the opportunity for travel or group discounts through membership of other organisations. The emphasis will continue to be on quality and financial benefit.

Details of Travel opportunities are included in VCOTA Bulletins or Membership Updates, with special opportunities, only circulated to those people registered with VCOTA's Travel Club.

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Real Estate Advisory Service

VCOTA has continued its Real Estate Advisory Service with the First National Real Estate Group. Contact with one of their local agents is recommended to members should they wish to sell their home.

Acuhealth

Sale of Acuhealth kits continued to be vigorous in the early part of 1988. In many instances they brought relief to people with various symptoms, with some quite amazing results.

Acuhealth is a personal portable acupressure machine which has the ability to identify and stimulate treatment points with a safe effective electronic pulse.

The accompanying book 'Your Health in your Hands' by Dr. Dean Richards, details full instructions for use on the treatment of over 150 specific ailments.

VCOTA's promotion of these services include speaking engagements by VCOTA staff at the invitation of numerous community groups, Exhibitions/Displays, radio interviews, advertisements, print editorial and advertising in supplements related to retirement issues.

VCOTA Senior Citizens' Week Awards

The 1988 Senior Citizens' Week Awards were presented by The Minister for Health, The Hon. David White at a function in the Melbourne Room, at Treasury Place on April 28th 1988. The function was also held to thank those involved in organising the week.

This year saw the return of the popular VCOTA Awards Dinner, held at the Hilton International, with the added attraction of a Dance and music courtesy of the Australian Showband under the leadership of Norm Harris.

The Awards were presented by The Hon. Maureen Lyster M.L.C., Parliamentary Secretary of the Cabinet and recently named the Minister responsible for the Aged.

The Awards this year were made possible with the kind assistance from Australian Retirement Com-

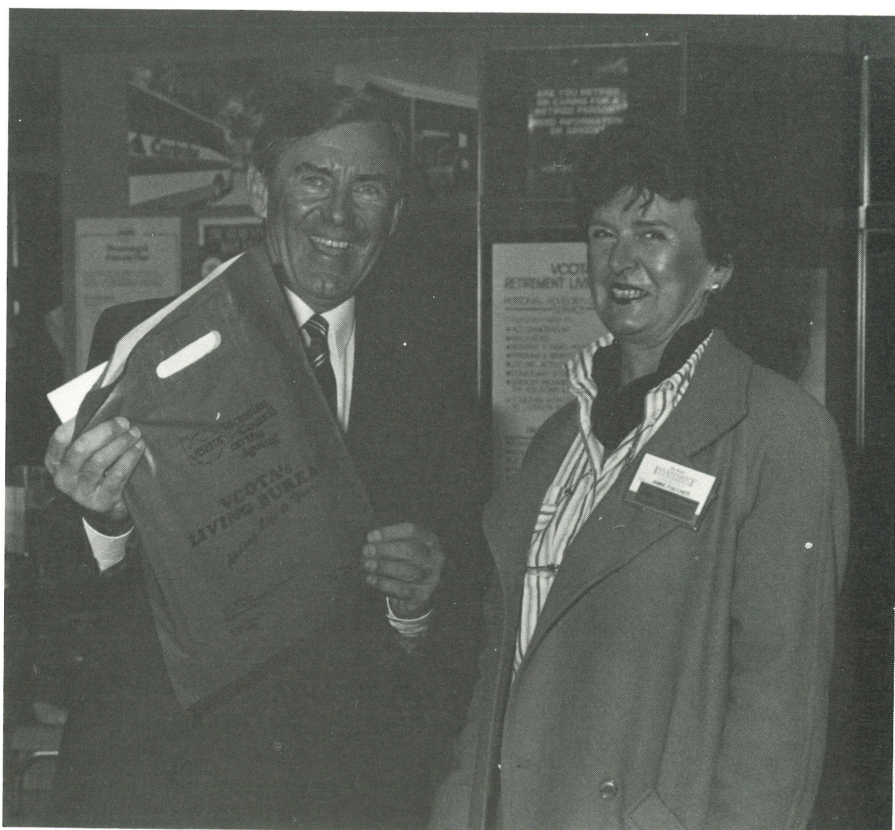
munities, Bondmark Investment Services, MLC Insurance, Minet Australia and Jennings Retirement Communities.

VCOTA's sincere appreciation and no doubt that of those attending the Dinner, goes to Royal Life Australia who provided the major sponsorship for the Awards and Dinner Dance. Their generosity allowed over 300 retired people to attend at \$20 per head as opposed to the actual cost of \$52.

Investment and Retirement Exhibition

The 1988 Herald Investment and Retirement Exhibition was the third to be held and VCOTA was once again involved. Situated in a prominent position near the entrance and manned by VCOTA staff and volunteers as well as representatives of sponsor organisations, hundreds of VCOTA's Promotional bags were distributed containing information on VCOTA's services.

VCOTA's further involvement in the Exhibition included chairing a number of lectures on financial planning and living in Retirement



Brian Naylor visits VCOTA's stand to talk with Anne Jacques at the Herald Exhibition.

1988 Annual Report

The Award winners for 1988 and 1989 were:-

Senior Citizens of the Year

Rev. Harry Sunderland (Wantirna South) 1988

Ella Ebery (St. Arnaud) 1989

Worker in the Aged Field

Mr. Bob Lloyd (South Gippsland) 1988

Barbara Sawyer (Tombolas) 1989

Senior Citizens Centre

(Metropolitan)

Bell Bird Boronia 1988

Knoxfield/Scoresby 1989

Senior Citizens Centre (Country)

Warrnambool 1988

Geelong West 1989

Residential Care

Fernhill Hostel (Sandringham) 1988

Cumberland View Retirement Village Hostel 1989

Retirement Village

Salford Park (Wantirna) 1988

Knox Retirement Village (ARC) 1989

Innovative Program

Mount Royal Hospital

Kindergarten Program 1988

40 Years & Over Victorian Table

Tennis Program 1989

Sports Award 1989

Thomas Warburton

(80 years still rowing, competing and winning)

Concert Party 1989

Glee Club

(East Bentleigh)

Details of Award Winners are included in VCOTA's News Bulletin as a community education aspect of highlighting individuals and groups involved in improving the quality of life of older people.



The Hon. Maureen Lyster MLC presents 1989's Senior Citizen of the Year, Ella Ebery with her award.

VCOTA'S Mini Expo.

This year VCOTA launched a new event in Senior Citizens' Week, the 'LIFE'S FOR LIVING' MINIXPO at the Lower Melbourne Town Hall. The Expo provided an opportunity for people to learn more about the services and products of organisations and Government Departments, with Mary-Lyn, over 50's holiday resort and the Retirement Villages Association also taking part.

One hour seminars/lectures were held each day at 11.00 am, 1.00 pm. and 3.00 pm. with the Council of Adult Education being a major participant. Other topics included health, finance, housing and accommodation with Florence Houghton, of parachute fame, talking on the "SIX 'L's OF GROWING OLDER" Living, Loving, Learning, Looking, Listening and Laughing.

Light refreshments were available at very reasonable prices through "Pot Luck"!

VCOTA is already planning for next year's Expo.

VCOTA'S News Bulletin / Membership Update

With the majority of VCOTA's News Bulletins and Membership Updates still being written by the Director, the number of issues remained low in 1988, a total of 5 including notices of the Annual General Meeting and Forums.

It is intended to have a minimum of 6 issues in 1989. If anyone knows of a retired journalist who would be interested in assisting, VCOTA would love to hear from them. The aim would be to incorporate an Honorarium/out of pocket expenses into the cost of production. Having someone on board would enhance this process.

Apologies are extended to members who have forwarded articles, letters, or items of interest for inclusion. Again this will be rectified with assistance in this area.



Retirement Villages Association stand at VCOTA's Senior Citizens' Week Expo.

1988 Annual Report



The Finance and Management Sub Committee under the Chairmanship of Bruce Walker (Honorary Treasurer) succeeded in developing VCOTA into a more financially viable organisation.

This was achieved by strict budgetary measures and a concentrated effort by staff along with the reliable assistance of volunteers, to cope with a very heavy and varied workload.

Particular thanks are due to Eric Hart (Honorary Secretary) for his significant efforts with budget calculations, preparation of statements for the auditors and currently the re-organisation of VCOTA accounting procedures.

The turn around from an operating deficit in 1987 of (\$8,857) to a surplus of \$13,642 in 1988 is proof of stringent management and budgeting.

The Victorian Government Grant of 1988/89 was held at \$95,000 for the third year in succession. The \$117,494 figure in the Revenue Statement includes the 50% subsidy for VCOTA's half-time Social Worker. Now that the Government Grant comes from Community Services Victoria instead of Treasury, VCOTA will be negotiating for a justifiable increase in the future.

The new item 'Product Net Profit' in the Revenue Statement of \$54,816 covers returns to VCOTA from its commercial services including a significant net increase from COTA Mature Outlook Insurance commissions of approximately \$45,000. The remainder includes minor returns from the sale of Acuhealth Kits, the Financial and Investment Advisory Service and the Pre Arranged Funeral Plan. In 1987 this revenue item was included under donations.

The membership fee increase has resulted from the policy introduced in 1988 that participants of commercial services must become members of VCOTA at \$10 per annum. Membership of retired people has more than doubled from 1,000 to approximately 2,200 with organisational membership revenue increasing from \$22,567 to \$30,170. Many members made donations over and above their fees for which VCOTA is extremely grateful. Due to

lack of space, only those over \$20 are recorded in this report.

Some regulatory changes to the presentation of audited statements are reflected in this year's report.

The reduction in salary costs from \$126,273 in 1987 to \$112,425 in 1988 resulted from major cut backs in mid 1987. However there was an increase in voluntary staff, including Margery Wilson, a retired Social Worker, who works with VCOTA's Advisory and Counselling Service one day a week. All VCOTA volunteers are paid out-of-pocket expenses included under local travel.

With the gradual improvement in VCOTA's overall financial situation it has now been possible to create a new position of Administrative Assistant. Lucy Vecchio, previously Receptionist/Typist, has been appointed, with Christina Munoz having joined VCOTA in March 1989 taking up the former position. The demand on VCOTA's switchboard and reception made it impossible for one person to cope in addition to VCOTA's typing, processing of Insurance policies, membership applications and all initial enquiries.

Mrs Joy Whitlock, Accounts Officer for 5 years, has been working part time between 5 - 7am each weekday plus some weekend hours for approximately two years to assist VCOTA during its difficult period.

It has become necessary to change this arrangement so that all book keeping and accounting procedures are completed during normal office hours. Eric Hart has been appointed Accounting Consultant for three months on a part-time basis to re-organise VCOTA's accounting procedure in line with more modern practice. On completion, VCOTA will seek a retired accountant/bank manager to work on a part-time basis.

Finance and Management

Financial Statement and Reports

DIRECTORS' REPORT

Your Directors submit their report made in accordance with a Resolution of the Committee Members with respect to the Financial Statements of the council at 31st December, 1988.

DIRECTORS

The names of the Committee Members of the Victorian Council on the Ageing in office at the date of this report are:

Mr. N. Brooke	Mrs. J. McKee
Rev. R. Cleary	Miss Shirley Ramsay
Mr. A. Cochrane	Mr. B. Walker
Mrs. J. Dunster	Mr. P. Wilson
Sr. M. Goode	Mrs. M. Wilson
Mr. E.L. Hart	Mr. J. Wise

PRINCIPAL ACTIVITY

The principal activity of the Council in the course of the year ended 31st December, 1988, was generally to promote and assist the welfare and good of all ageing people in the State of Victoria. There has been no significant change in the nature of this activity during that period.

REVIEW OF OPERATIONS

The Council has continued to operate according to its objective under Memorandum and Articles of Association. The Council has continued to work in the interests of ageing people and improve their quality of life and quality of care.

RESULTS

The net result of operations was an operating surplus of \$13,642.

DIRECTORS' BENEFITS

Since the end of the previous financial year no member of the Committee of the Council has received or become entitled to receive a benefit, by reason of a contract made by the Council with the Committee or with a firm of which he is a member or with a company in which he has a substantial financial interest except where arrangements have been made with Companies providing direct services for people through VCOTA living bureau.

Signed on the 10th day of March, 1989.

By Resolution of the Committee

MR. J. WISE - CHAIRMAN

MR. B. WALKER - HONORARY TREASURER

Place: Melbourne

1988 Annual Report



VICTORIAN COUNCIL ON THE AGEING

BALANCE SHEET AS AT 31ST DECEMBER, 1988

	NOTE	1988 \$	1987 \$
CURRENT ASSETS			
Cash		24,156	28,047
Receivables	4	30,303	1,117
Inventories	5	3,281	1,467
TOTAL CURRENT ASSETS		<u>57,740</u>	<u>30,631</u>
NON CURRENT ASSETS			
Property, Plant and Equipment	6	<u>32,918</u>	<u>13,834</u>
TOTAL NON CURRENT ASSETS		<u>32,918</u>	<u>13,834</u>
TOTAL ASSETS		<u>90,658</u>	<u>44,465</u>
CURRENT LIABILITIES			
Creditors and Borrowings	7	10,605	12,401
Provisions	8	<u>4,835</u>	<u>4,835</u>
TOTAL CURRENT LIABILITIES		<u>15,440</u>	<u>17,236</u>
NON CURRENT LIABILITIES			
Creditors and Borrowings	7	54,691	36,042
Provisions	8	<u>10,582</u>	<u>7,408</u>
TOTAL NON CURRENT LIABILITIES		<u>65,273</u>	<u>43,450</u>
TOTAL LIABILITIES		<u>80,713</u>	<u>60,686</u>
NET ASSETS		<u>9,945</u>	<u>(16,221)</u>
MEMBERS EQUITY			
Accumulated Losses		(4,237)	(40,790)
Reserves	9	<u>14,182</u>	<u>24,569</u>
		<u>9,945</u>	<u>(16,221)</u>

The accompanying Notes form part of these Accounts.

This Statement is to be read in conjunction with the Report of Duesburys.

1988 Annual Report

VICTORIAN COUNCIL ON THE AGEING

REVENUE STATEMENT AS AT 31ST DECEMBER, 1988

	1988 \$	1987 \$
REVENUE		
State Government Grant and subsidy	117,494	115,572
Donations	21,635	43,812
Membership subscriptions	30,170	22,567
Sale of Publications (Nett)	1,241	2,554
Sale of Service	20,649	11,977
Sponsorship	5,500	20,970
Product net profit	54,816	—
Interest (receivable)	923	114
Sundry income	3,829	531
	<u>256,257</u>	<u>218,097</u>
EXPENDITURE		
Staffing		
Salaries	112,421	126,273
Superannuation	5,161	3,262
Insurance (Workcare & General)	4,253	3,046
Leave provision	3,174	1,067
Property		
Rent & Cleaning	31,743	26,775
Rates and Taxes	2,747	—
Depreciation	2,647	5,611
Leasing cost - copier	1,170	—
Maintenance office equipment	401	1,658
Maintenance other	307	222
Lights & Power	2,003	1,994
Conferences and Travel		
Council Meetings	896	1,187
Local Travel	2,266	1,738
Interstate Conference and Travel	1,367	1,361
Vehicles - interest costs	3,570	—
Amortisation of Motor Vehicle	1,446	—
Vehicles other costs	8,267	8,720
Catering	3,918	3,018
Administration		
Telephone & Postage	19,304	13,928
Printing & Stationery	26,501	14,365
Interest (Payable)	2,521	2,492
Audit Fee	608	1,500

The Accompanying Notes form part of these Accounts.

This Statement is to be read in conjunction with the Report of Duesburys.

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VICTORIAN COUNCIL ON THE AGEING

REVENUE STATEMENT AS AT 31ST DECEMBER, 1988

	NOTE	1988 \$	1987 \$
Other			
Outside publications		487	837
Outside subscriptions		1,068	629
Sundry Expenses		4,369	7,271
		<u>242,615</u>	<u>226,954</u>
Operating Surplus (Deficit) for year		<u>13,642</u>	<u>(8,857)</u>
Operating Surplus	2	13,642	(8,857)
Income Tax Attributable to Operating Surplus		<u>—</u>	<u>—</u>
Operating Surplus After Income Tax		13,642	(8,857)
Surplus on extraordinary items	3	<u>7,951</u>	<u>—</u>
Operating Surplus and extraordinary items after income tax		21,593	(8,857)
Accumulated losses as at 1st January 1988		(40,790)	(31,933)
Aggregate of amounts transferred from Reserves	9	<u>14,960</u>	<u>—</u>
Accumulated losses at the end of the financial year		<u>(4,237)</u>	<u>(40,790)</u>

The Accompanying Notes form part of these Accounts.

This Statement is to be read in conjunction with the Report of Duesburys.

VICTORIAN COUNCIL ON THE AGEING

NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER, 1988

NOTE 1 - STATEMENT OF ACCOUNTING POLICIES

The following summary of significant accounting policies and definitions is provided to assist in the understanding of the Council's Financial Statements. The accounting policies generally follow the accounting standards issued by the Australian accounting bodies.

(a) General Basis of Accounting

The Financial Statements of the Council have been prepared in accordance with generally accepted accounting principles. They have been prepared on the basis of historical costs without adjustment for either changes in the general purchasing power of the dollar or changes in the value of specific assets.

(b) Depreciation

Depreciation on Fixed Assets is calculated on the straight line methods and is charged against revenue so as to provide for a write-down from cost to estimated residual value over the estimated life of the assets.

This Statement is to be read in conjunction with the Statement of Duesburys.

	1988 \$	1987 \$
NOTE 2 - OPERATING PROFIT		
Operating profit has been determined after:		
a) Charging as expenses:		
Interest	2,521	2,492
Interest paid or payable to		
- Finance charges on finance leases	3,235	—
Depreciation of property, plant and equipment	2,647	5,611
Amortisation of capitalised lease assets	1,445	—
Auditor's remuneration - audit	608	1,500
Rental expense on operating leases	32,913	26,775
Transfers to provisions for:		
- Employee entitlements	<u>3,174</u>	<u>1,067</u>
b) Crediting as Income		
Interest	<u>923</u>	<u>114</u>
c) Operating Revenue		
Government Grant	117,494	115,572
Donations	21,635	43,812
Subscriptions	30,170	22,567
Other	86,958	36,146
	<u>256,257</u>	<u>218,097</u>

(c) Employee Benefits

Charges have been made in the Financial Statements for benefits accruing to employees in relation to annual leave and long service leave. Long service leave is accrued in respect of all employees after 5 years service at the levels prescribed by the relevant awards.

(d) Capitalisation of Leases

Leases of fixed assets where substantially all the risks and benefits incidental to the ownership of the asset are transferred to the Company are classified as finance leases. Finance leases are capitalised recording an asset and a liability equal to the present value of the minimum lease payments, including any guaranteed residual value. Leased assets are amortised over their estimated useful lives. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the period. Lease payments under operating leases are charged as expenses in the periods in which they are incurred.

	1988 \$	1987 \$
NOTE 3 - EXTRAORDINARY ITEMS		
Capital profit on sale of motor vehicles	<u>7,951</u>	<u>—</u>

NOTE 4 - RECEIVABLES CURRENT

Sundry Debtors and prepayments		
- Products	11,484	—
- General and Other	<u>18,819</u>	<u>1,117</u>
	30,30	31,117

NOTE 5 - INVENTORIES

Inventory - Stock of publications	—	1,467
- Health products	<u>3,281</u>	<u>—</u>
	<u>3,281</u>	<u>1,467</u>

NOTE 6 - PROPERTY, PLANT AND EQUIPMENT

a) Furniture and Fittings - at cost	17,481	16,753
Less Accumulated Depreciation	<u>12,190</u>	<u>9,545</u>
	5,291	7,208
Motor Vehicles (At Cost)	—	17,800
Less Accumulated Depreciation	<u>—</u>	<u>11,174</u>
	—	6,626
	<u>5,291</u>	<u>13,834</u>

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	1988 \$	1987 \$
b) Leased plant and equipment		
- Capitalised present value of lease payments	29,073	—
- Less Accumulated Amortisation	1,446	—
	<u>27,627</u>	<u>—</u>
NET WRITTEN DOWN VALUE	<u>32,918</u>	<u>13,834</u>

NOTE 7 - CREDITORS AND BORROWINGS

CURRENT

Sundry Creditors	7,039	12,401
Lease Liability	3,566	—
	<u>10,605</u>	<u>12,401</u>

NON CURRENT

Computer Loan	5,714	7,828
J. Hart	—	800
Brotherhood of St. Lawrence	25,000	25,000
Car loan No. 2	—	2,414
	<u>30,714</u>	<u>36,042</u>
Lease Liability	23,977	—
	<u>54,691</u>	<u>36,042</u>

NOTE 8 - PROVISIONS

CURRENT

Provision for Annual leave	<u>4,835</u>	<u>4,835</u>
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NON CURRENT

Provision for Long Service Leave	<u>10,58</u>	<u>27,408</u>
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NOTE 9 - RESERVES

General Reserve	<u>12,297</u>	<u>24,569</u>
Represented by:		
(a) Region 14	2,978	10
(b) A. J. Peddlesden Memorial Library Fund	—	11,000
(c) Fitness Leaders Project	4,308	4,308
(d) Advertising Account	896	—
(e) Early planning for Retirement	—	(709)
(f) Nutrition Programme	6,000	6,000
(g) Protection Seminar	—	507
(h) Beyond Therapy Seminar	—	3,453
	<u>14,182</u>	<u>24,569</u>

Movements in Reserve

Balance 1st January, 1988	24,569
Add Receipts	14,983
Transfers to receivables	709
	<u>40,261</u>

Less Payments	11,119
Transfers to Accumulated Funds	14,960
Balance at 31st December, 1988	<u>14,182</u>

(a) - REGION 14

This is a grant received from the State Government to establish a pilot scheme to organise the needs of the aged on a regional basis. It was commenced in March, 1983. the main costs of the scheme are wages and administration costs

	1988 \$	1987 \$
Balance 1st January, 1988	10	115
Add Receipts during the year	14,087	1,804
	<u>14,097</u>	<u>1,919</u>
Less payments during the year	11,119	1,909
Balance 31st December, 1988	<u>2,978</u>	<u>10</u>

(b) - A J PEDDLESSEN MEMORIAL LIBRARY FUND

Balance 1st January, 1988	11,000	11,000
Add: Receipts	—	—
	<u>11,000</u>	<u>11,000</u>
Less: Payments		
Transfers to Accumulated Funds	11,000	—
Balance at 31st December, 1988	<u>—</u>	<u>11,000</u>

(c) - FITNESS LEADERS PROJECT

Balance 1st January, 1988	4,308	4,408
Add: Receipts	—	—
	<u>4,308</u>	<u>4,408</u>
Less: Payments	—	100
Balance at 31st December, 1988	<u>4,308</u>	<u>4,308</u>

(d) - ADVERTISING ACCOUNT

Balance 1st January, 1988	—	—
Add: Receipts	896	—
	<u>896</u>	<u>—</u>
Less: Payments	—	—
Balance at 31st December, 1988	<u>896</u>	<u>—</u>

(e) - EARLY PLANNING FOR RETIREMENT

Balance 1st January, 1988	(709)	(2,242)
Add: Receipts during the year	—	48,461
Transfers to Receivables	709	—
	<u>—</u>	<u>46,219</u>
Less: Payments during the year	—	46,928
Balance at 31st December, 1988	<u>—</u>	<u>(709)</u>

(f) - NUTRITION PROGRAMME

Balance 1st January, 1988	6,000	6,000
Add: Receipts during year	—	—
	<u>6,000</u>	<u>6,000</u>
Less: Payments during the year	—	—
Balance at 31st December, 1988	<u>6,000</u>	<u>6,000</u>

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	1988 \$	1987 \$
(g) - PROTECTION SEMINAR		
Balance 1st January, 1988	507	507
Add: Receipts during the year	<u>—</u>	<u>—</u>
	507	507
Less: Transfers to Accumulated Funds	<u>507</u>	<u>—</u>
Balance at 31st December, 1988	<u>—</u>	<u>507</u>

(h) - BEYOND THERAPY SEMINAR		
Balance 1st January, 1988	3,453	3,453
Add: Receipts during the year	<u>—</u>	<u>—</u>
	3,453	3,453
Less: Transfers to Accumulated Funds	<u>3,453</u>	<u>—</u>
Balance at 31st December, 1988	<u>—</u>	<u>3,453</u>

NOTE 10 - CAPITAL AND LEASING COMMITMENTS

(a) Finance Leasing Commitments

Finance leases are capitalised in the accounts in accordance with the accounting policies detailed in Note 1(d).

Payable - not later than one year	9,548	—
- later than one year but no later than two years	9,548	—
- later than two years but not later than five years	21,926	—
- later than five years	<u>—</u>	<u>—</u>
Minimum lease payments	41,022	—
Less: future finance charges	<u>13,480</u>	<u>—</u>
Total Lease Liability	<u>27,542</u>	<u>—</u>

This Statement is to be read in conjunction with the Statement of Duesburys.

1988 Annual Report



VICTORIAN COUNCIL ON THE AGEING

STATEMENT BY DIRECTORS

In the opinion of the Directors:

- (a) the accompanying Profit and Loss Account of the Victorian Council on the Ageing is drawn up so as to give a true and fair view of the results of the Council for the year ended 31st December, 1988, and
- (b) the Balance Sheet is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31st December, 1988.
- (c) At the date of this report, there are reasonable grounds to believe that the Council is able to pay its debts as and when they fall due.

Melbourne March, 1989

J. WISE - CHAIRMAN

B. WALKER - HONORARY TREASURER

AUDITORS' REPORT

To the Members of the VICTORIAN COUNCIL ON THE AGEING

In our opinion:

the accompanying Balance Sheet and Profit and Loss Account of the Council read in conjunction with the notes thereon are properly drawn up in accordance with the provisions of the Companies (Victoria) Code, and so as to give a true and fair view of:

- i) the state of affairs of the Council at 31st December, 1988 and of the results of the operations of the Council for the year ended on that date; and
- ii) the other matters required by section 269 of that Code to be dealt with in the Accounts; and are in accordance with Australian Accounting Standards and applicable approved accounting standards.

DATED at Melbourne this 10th day of March, 1989.

DUESBURYS
Chartered Accountants

G.A. STEVENS
Partner

1988 Annual Report

Donations 1988

(Of \$20 and over)	\$
Rev. Aitken	20.00
Mr. F. Blundy	25.00
Boort Senior Citizens Centre	40.00
Dame M. Breen	20.00
Mr. W. Buckley	20.00
Container Packaging	50.00
Mr. P. Dan	20.00
Flinder and District Senior Citizens Centre	70.00
Mr & Mrs. Fox	40.00
Mr & Mrs. Gale	20.00
Mrs. M. Hands	300.00
Hartwell Church of Christ	25.00
Mr & Mrs Henderson	20.00
Jennings Ltd	1,000.00
J. Jenning	50.00
Flora & Frank Leith Trust	11,000.00
R. Macreadie	20.00
Meadowvale Hill	40.00
Mr. J. Milne	20.00
Mr & Mrs. Murley	20.00
E. McCallum	20.00
Mrs. S. McConchie	20.00
Mr. McHutchinson	20.00
Mr & Mrs. Nicholls	20.00
S. Norton	20.00
Pethard Tarax	500.00
Mr & Mrs. S. Prezman	20.00
Probus Womens Housing	150.00
Mr & Mrs. Reid	20.00
Retirement Village Association	380.00
Mrs. D. Ritchie	20.00
Royal Society of St. George	100.00
R. & M. Spooner	20.00
Sport & Recreation	50.00
Dr. S. Smith	40.00
Mr & Mrs. Taylor	20.00
Templar Homes for Aged	20.00
W.C. Thomas Fund	3,000.00
Mr. T. Tuer	20.00
Victorian Gas Association	45.00
J. Ward	20.00
Joe White Bequest	300.00
Mr. J. Wilson	40.00
Winchelsea Senior Citizens Centre	30.00

1988 Annual Report



Donations

The Director
Victorian Council on the Ageing
1st Floor, 449 Swanston Street
MELBOURNE 3000

I enclose herewith my donation of \$.....
to assist VCOTA in its continuing work on behalf of older people in Victoria.

Name.....

Address.....

.....Postcode.....

Telephone.....

Donations of \$2 and over are allowable deductions for Income Tax purposes.

Bequests

On a number of occasions VCOTA has been extremely fortunate to receive substantial funds through the generosity of people who have remembered us in their wills.

Bequests not only allow VCOTA to maintain its services to the community, but expand its work into new areas for the benefit of older people.

Should you wish to support VCOTA in this way, the appropriate wording when making or amending a will is:

"I give, devise and bequeath to the Victorian Council on the Ageing . . ."

Legacies and Bequests to VCOTA are exempt from any Government Duties or Taxes.

The Victorian Council on the Ageing expresses its sincere appreciation to past, present and future donors who generously support the work of VCOTA in this way.



VICTORIAN COUNCIL ON THE AGEING

1st FLOOR, 449 SWANSTON STREET, MELBOURNE 3000

Telephone: (03) 663-6199

DONATIONS TO VICTORIAN COUNCIL ON THE AGEING ARE ALLOWABLE DEDUCTIONS FOR INCOME TAX PURPOSES