

## Notes of the Monthly Meeting held at C.ex Coffs, Vernon St. Coffs Harbour Wednesday 13<sup>th</sup> March 2019

President Pete opened the meeting at 11.00 am. The Guest Speaker, Solicitor, Manny Wood had limited time to cover “*Where There’s a Will, there’s a Way*” and invited members to ask questions throughout his presentation. Manny was awarded Specialist Accreditation in Wills and Estates and, after firmly advising that this session was **NOT** to be taken as legal advice, presented descriptions of some essential legal documents and processes.

**Power of Attorney:** The Authority to act on your behalf in Financial matters while you are alive. More than ONE Attorney can be appointed. Joint bank accounts can be activated without a power of attorney.

**Enduring Power of Attorney:** Needs a Solicitor to action. Must be signed by yourself and the named Attorney. Manny explained that there have been some instances – but not many - where an attorney has taken more care of themselves than following the best interest of the one for whom they are acting. Therefore, the attorney chosen should be a trusted person.  
Both *Power of Attorney* and *Enduring Power of Attorney* **die with you**.

At this stage Manny suggested that we, as a friendly looking group, should all look out for each other, and for other friends and relatives, and seek advice if it is thought that a friend is “being abused”, physically or financially.

**Enduring Guardianship:** Covers **Health** related decisions, e.g. Medical procedures and medications; where to put you if you can’t look after yourself; hen to “pull the plug”, etc..  
Enduring Guardianship HAS NOTHING TO DO WITH A WILL. This is an important document, especially if you do not have any next of kin.

**Advance Health Care Directive:** Manny is not keen on these and prefers Enduring Guardianship with the right person, so no real details on this one.

**Wills: THE MOST IMPORTANT DOCUMENT IF YOU DON’T WANT THE STATE TO GET ALL YOUR WELL-EARNED MONEY AND VALUED POSSESSIONS. MAKE SURE YOU HAVE ONE.**

Outdated wills are apparently worse than no will. Update regularly, particularly if circumstances change. A Will must be signed by yourself in the presence of **two witnesses**. An Executor must be appointed to administer the estate. The Executor does not need to agree to be nominated but it is kinder to at least ask them. The Executor can also be a Beneficiary, (even the only one). Usually a Solicitor is contacted by the executor to guide them through the process of finalising the estate (at a cost, of course...). **Probate** is arranged by the Solicitor and that declares that the Will is valid. Superannuation has a binding nominee and does not form part of the will or go through probate.

*Minute Editor Note: This is all compiled from Notes taken at the meeting and should not be assumed to be absolutely accurate. ALL LEGAL ADVICE SHOULD BE SOUGHT PROFESSIONALLY.*

**Apologies:** Val Brown, Neville & Angela Fryer, Julie McGann, Maureen Orr, Annette & Ron Sparks

**New Members:** Louise Cluley, Carol Vennard (returning member)

**Visiting Members:** None this time

**Visitors:** Leigh Olk, Josina Van Stroe

**Previous Notes:** Copies of the *Notes* of the February meeting were available from the Min. Sec. if required.

**Matters Arising:** Nil

**Correspondence:**

***Incoming:***

Post Office Box Renewal - \$135.

***Outgoing:***

Nil

**Treasurer's Report:**

Treasurer Brian Williams reported for the period to 28 February 2019:

**Balance Carried Forward: \$3,865.68**

**Income:** Meeting Fees, Excursions totalled **\$279.00**

**Total Funds of \$4,144.68**

**Expenditure:** Meeting refreshments, totalled **\$157.50.**

**Balance available = \$3,987.18**, which accords with the bank statement printout.

Petty Cash Balance carried-forward was **\$3.70.**

**Expenditure:** Minor matter with reimbursement. Brian to organise. **Balance 3.70**

**Future Guest Speakers/Topics:**

**Today** **Manny Wood**, Solicitor: *Where there's a Will there's a Way.*

**10 April 19** **Russell Sheldon**, Marine Rescue Commander: *Saving Lives on the Water.*

**08 May 19** **Elaine Ghali**, Life Coach: *Dementia, an unknown adventure.*

**14 August** **Tanya Johnson**, Pink Silks Trust: *From Little Things to...*

**Future Activities:**

**27 March**

**Bus trip to Ulmarra** (timetable follows)

**\$59pp.** Includes Coach, Morning Tea and Ulmarra Village Tour, then a Stroll/Tour of Yamba and the Yamba Museum, and Lunch.

*Lunch is an alternate drop of:*

-Roast Chicken, Veges & gravy **OR** Crumbed flathead, chips & salad;  
- Apple Tart & custard **OR** Pavlova, fresh fruit salad & whipped cream

**Bus pick up Schedule**

07.30am Urunga Pick up (*Coach Stop @ VIC*)  
08.00am Coffs Pick up (*Coffs Coach Stop Elizabeth St*)  
08.15am Moonee Beach Pick up (*Moonee Tavern*)  
08.30am Woolgoolga Pick Up (*Hearnes Lake Bus Stop*)  
9.30am Morning Tea and Village Stop-over Ulmarra  
11.15am Arrive Yamba for Stroll/Tour  
12.30pm Lunch Bowling & Rec Club  
02.30pm Depart Yamba

**Please be early at pick up points in case coach is early.**  
**Emergency contact Liz Price 0499 209 289.**

**24 April**

**Sealy Lookout. 12 noon**  
BYO Picnic. Car pool

**Aug 2019**

**The Blueberry Processing Plant**

**General Business:**

Christmas in July venue to be decided asap.

**Lucky Door Prize:**

**Y38 - Marjorie North (or Geoff).** One of them had the ticket!!.

**Next Meeting:**

**April 10, 2019** at C.ex Coffs, 10.30 for 11.00am.  
**Admission: \$5.00pp.**

**Closure:**

President Pete closed the meeting and invited members to dine in the Brasserie.

*Wendy Bennetts*

Minute Secretary  
13/03/2019