

**GREY POWER FED. INC.**  
**BOARD BULLETIN No 37**  
**FEBRUARY 2009**

**FROM THE PRESIDENT**

It has been relatively quiet since the general election waiting for the new government to settle in but with visits to Zone meetings in Zones 5,6 and 7 and a Remit & Rules Committee meeting in Auckland, business as usual is the order of the day. A Board Meeting is scheduled from the 24th to 26<sup>th</sup> February and I am currently arranging a Lobby visit to the Politicians, Bureaucrats and other Organizations in Wellington from the 23<sup>rd</sup> to 26<sup>th</sup> March. The AGM will be held at the Nga Tawa Girls College in Marton during April.

I would like to point out that the Grey Power Lobby Team was responsible for the increase in National Superannuation in October.

Because Michael Cullen had stated earlier that Tax Cuts would not increase NS, the Team reminded him and ensured that an adjustment would be made to compensate for the Tax Cuts. It follows that a precedent has now been established for two increases in NS per year, something the politicians told us was too expensive to carry out.

**Les Howard -National President:**

**ZONE REPORTS**

**ZONE ONE**

The last Zone One meeting was held on Thurs. 29<sup>th</sup> Jan, As the Zone Director was unavoidably delayed and arrived just prior to lunch, the meeting was Chaired by Jack Kerr from Whangarei.

Points raised were:

- 1.Rates Rebates Scheme. It was noted thqt the last increase in N.S. has just exceeded the minimum income required by Council for the full rebate. The Zone Director will raise the matter at the next Board Meeting
2. Kaipara raised concerns that democracy is not being practiced in NZ, by way of the unfairness of the married couples being taxed at the single rate but are not paid the single rate of Superannuation.

**Zone One report cont:-**

3. Rates. Capital values v Land values was discussed and it was agreed that they should remain as they are. A public meeting is being planned at the Kaitaia Hospital.

4. Top Energy Trust dividends were discussed. Some shareholders did not receive dividend payments as they did not use enough power. Whereas some farms are receiving double payment as they have two meters, one for the farm and one for the house.

The next Zone meeting is schedules for the last week in March 09.

**Liz Renner. - Zone One Director.**

**There is no Zone Two Bulletin for this issue.**

**ZONE THREE**

We have gone through the quiet period of summer holidays and Association Meetings are just starting. Our first Zone Meeting will be on 13<sup>th</sup> February, after this Report is due.

Zone 3 Associations' concerns are about the costs of living, the probable minimal increase in superannuation, and fears about the energy costs this coming winter. Another concern is that with the imminent lifting of the Constitution moratorium so soon after the problems early last year there could be impulsive changes leading to even greater complications! Most of our Associations feel that the Constitution has been tested and NOT found wanting.

Another common concern has to do with the imbalance in Gold Card subsidies, particularly with regards to transport. Zone 3 has a majority of 'small town' Associations, most of whom pay rates at least equal to those paid by residents of Hamilton and Tauranga. These people have no access to subsidised public transport and in many instances have to travel to get access to facilities such as Council Offices, medical centres and hospitals, libraries and so on.

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Zone three report cont:-

They are waiting patiently to see some **real** Gold Card value such as Energy and Rates discounts.

With the clean slate of a new government to contend with Zone 3 Associations are expecting united and responsible activity from their Board.

**Ian S Anderson**

**Director, Mid-Northern Zone 3**

**ZONE FOUR**

The last meeting for 2008 was held in Palmerston North 27 November. It was attended by delegates from 18 associations. The election of Zone Director for 2009 resulted in Graham Adams, Wanganui being re-elected unopposed.

Emailed reports from most associations included comment about Grey Power- hosted general election candidate meetings, the overall feeling being that the election would have been even more of a yawn than it was without the participation of associations throughout the length and breadth of the country.

Associations in Zone 4 are in good shape and well positioned to continue the role of Grey Power during the very difficult period ahead of us.

**Graham Adams - Zone Four Director**

**ZONE FIVE**

The Zone held a meeting in Westport on 1 and 2 February attended by Delegates and Observers from all the Zones Associations. Federation President Les Howard Attended.

The meeting considered 9 Remits which have been forwarded for the AGM.

Main concerns expressed by all Associations were the high numbers of couples where only one partner has renewed their Membership in the last year. All Associations also reported an increase in new Members since the start of this year and the Associations are all keen to attract new Members especially those that employ Office Staff. Many see the downturn in the Economy as being an ideal time to attract new Members especially those aged between 55

**Zone Five report cont:-**

to 65. Many Associations have arranged discount days with local Supermarkets where Committee members enrolled new member at the door. They also see a need to be set up displays and accept new members at functions, in shopping malls etc.

It is also interesting to note that most of the Associations have members now meeting with their various District and City Councils and District Health Boards where their opinions are welcomed. Much concern was also expressed as to the ever increasing cost of Rates and the shortage of specialized Medical Staff in the Base Hospitals. Favorable comments were made on the content of the last two editions of the Grey Power magazine.

Associations had applied for prepaid envelopes from New Zealand post and in most cases were turned down as not meeting the criteria for Community organizations.

Some of the Associations are now having their newsletters published in the local newspapers with the cost being met from sponsors advertising. This results in the newsletter getting to a much larger section of the population and helps to attract new Members.

In the Nelson Marlborough area the Zone Chemists have stopped making an additional charge on Prescriptions as a result of mediation between the District Hospital Board and the Chemists. The prescription item payment was increased during the mediation process but the new payment rate is confidential.

I was reelected as Zone Director for the coming year and Mrs. Pam Schouten of the Nelson was re elected as Deputy Zone Director.

The Zones Associations are ready for a very busy time renewing memberships and working for the welfare of the elderly in the coming year.

**R Reid - Zone Five Director**

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**ZONE SIX.**

**Reports From the last Zone Meeting**

**Zone Director's Report.**

At the last meeting I was re-elected for a further term as Zone Director.

In early December, I attended a Council Meeting, at which I informed the Councillors of my role as Zone Director and the importance of Grey Power. I also requested, that I be included in discussions of relevance to the people of Waimate; especially those of the senior age.

An issue of importance, as I write, is the proposed resignation of the only Doctor, at present, at the Waimate Medical Centre. Our Members' Meeting members have expressed concern by way of a letter. (Individuals to write privately.)

**North Canterbury:**

Miles Jackson reported a very successful Christmas Function for members at which, my wife, Klasina and I were invited guests, as well as Colin Taylor and his wife Bernadette. Good attendance at our monthly meetings the last number at 460. With Interesting Speakers including: Garth McVicar, Sensible Sentencing Trust: Also Politicians election forum being only one of three election forums in the Waimakariri electorate.

A good list of speakers has been drawn up for 2009.

**Christchurch:**

Continue to gather membership but the increase is offset by deaths and resignations.

Sitting in on local authority council meetings has a positive step in that GP Christchurch is now on the mailing list.

One disabled member sought the help of the Assn. concerning the clamping of her car which was parked in a mobility car park despite her having a card. (Case adjourned till 13 February)

**Ashburton:**

Ashburton Grey Power Committee got together for a luncheon and invited some guests who were outside the Committee, one of these being Dr Ron Baker and his wife Waveney. At this function Dr Baker was well surprised, by a presentation by the Mayor of

**Zone Six Report cont:-**

Ashburton, with a certificate of appreciation, suitably framed for his Service to the District and as Grey Power Federation health portfolio spokesperson. His wife was presented with a lovely floral arrangement. The Bakers are making their home in Christchurch to be near family. Mr. Jim Burgess said that with the media present and resulting major coverage in local papers, this is profile building that money couldn't buy.

Jim Burgess manned a stall at a Social Service Expo in early December, felt that the stand attracted a share of attention from those present.

Membership is steady.

**Temuka**

Interesting Speakers are there is a very good attendance of members. Membership stands at 222.

Sponsorship of a "Puppy for the Blind Foundation" is their project for 2 years.

Concern by members of a road crossing that is in a dangerous position and would like to have it resited.

**Timaru:**

Timaru are having difficulty finding a Treasurer. Meetings have been moved back to the RSA and hope to start members meetings again in February.

**Waimate:**

Monthly meetings: With good speakers and local entertainers, they have had an excellent turnout of members, and visitors from North Otago; and a very successful, end of year function in November with guests from Temuka and Timaru.

Membership stands at 367.

The Association is very fortunate in having our local Waimate Advertiser support us by allowing us to have our meeting reports in their "free" issue that goes to every householder. An excellent outlet for GP's polices and issues to the general public.

**David Holmes – Zone Six Director.**

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## **ZONE SEVEN**

The Zone 7 meeting was held in Gore on Tuesday Jan. 27<sup>th</sup> with an attendance of 28 people.

National President Les. attended this meeting and we thank him for his presence and contribution.

The meeting had 22 suggested remits to prioritise so that accounted for most of the meeting time.

Subjects discussed were Vehicle noise unacceptability -- 3<sup>rd</sup> Party Insurance -- Superannuation -- Rates -- Health -- Motor Vehicle registration costs -- Citizens Referenda -- Local Bodies -- Electricity costs -- STV voting -- Housing -- Rules for Mobility Scooters -- and Constitutional Remits.

It was decided to send some issues direct to Portfolio Holders for their comment.

I was re-elected as Zone Director for a further 12 months.

Associations are active and representing their communities well.

**Dick Stark - Zone Seven Director.**

## **PORTFOLIO REPORTS**

### **KIWIBANK DEPOSIT SCHEME**

Income from the scheme for the 2008 calendar year was \$19,125.75 and is currently running at an annual rate of \$26,000. Whilst it is encouraging that growth in income is steady, it is very disappointing that the number of members who are participating in it remains far too low. We ought to be able to do much better and I encourage associations which have actively promoted the scheme to their members to re-double their efforts. The benefits for the Federation are obvious.

**Graham Adams - Convenor.**

### **50 PLUS**

With the current downturn in the economy we will see many of our Members facing redundancy with little or no chance of finding further employment, other than short term contracts.

### **Fifty Plus report cont:-**

They could be faced with work that they are not trained to do, as many jobs will be in the unskilled area with minimum rates of pay.

An anomaly is that a couple on non qualified spouse superannuation and have a small business. IRD treat depreciation as no income; while Work and Income class the depreciation as income and abate the couple's Super payments. As a result, I feel that these Government Departments need to have common policies. The need for a tax reduction on the abatement rate for the unqualified spouse Superannuation from 70cents in the dollar for earnings over \$80.00 per week will be critical if there is downturn in employment. Many spouses may become unemployed and opt to receive the unqualified spouse superannuation. If this happens and there is no reduction in the cost of living then there will be many more forced to live in poverty.

As the last Government increased the abatement rate up to 70 cents, we should lobby the current Government to make a reduction as an incentive to seek some part time employment to supplement the Benefit; especially if they are on the Unemployment Benefit of \$153.46 each if married or \$184.17 per week single. These are the figures that apply from the 1<sup>st</sup> April 2008 and were not adjusted on 1<sup>st</sup> October 2008 as was Superannuation. If the rate for the unemployment benefit is not increased, many that could be made redundant will face much hardship. A very close watch on the employment situation will be needed as many of our Members under age 65 could face serious loss of income, with the ensuing difficulties with financial commitments. The coming months could be very difficult for many, who losing their employment and end up in a depressed state of mind, causing much worry for their families.

**R Reid - 50 Plus** Over page - 5

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**Energy Committee :**

A submission on the Electricity Commission's proposals for the Advisory Group Review has been prepared and presented to the Federation Board.

Paragraph 8 of the Government Policy Statement (GPS) states; that the Commission should make extensive use of advisory groups wherever possible, to develop industry arrangements and make recommendations concerning Regulations and Rules.

The Commission has established advisory groups with industry, consumer and independent representatives as appropriate to the role of the group. The groups provide a wide range of advice and input to the operation of the Regulations and Rules, as well as other policy and work programme matters.

Of the seven advisory groups, GreyPower at one stage had direct representation on three, being the Retail Market Advisory Group, Wholesale Market Advisory Group, and the Security Advisory Group.

Our submission has been prepared by Energy Committee member Peter Rutledge, and the main thrust of the paper is that there should be equal representation of industry and consumer organizations on the Advisory Groups. For Domestic Consumers it is important that their representatives are balanced between technically qualified and socially concerned organizations.

**Terry King - Chair Energy Portfolio**

**THE ENERGY SCENE:**

Currently a review is being undertaken of competition in the electricity supply industry and we have taken the opportunity to voice our concerns on this issue. A submission to the Electricity Commission was prepared and submitted on their Market Design Review Options Paper. It has been a quite protracted exercise requiring a lot of research to provide practical solutions to the many defects in the current market. The thrust of our submission is that there is in fact no competition at the

**Energy Scene cont:-**

domestic consumer level. As these consumers provide 44% of the revenue but only consume 32% of the electricity they have a right to be given greater consideration.

Domestic consumers are encouraged to use their right to switch suppliers more vigorously but the savings that can be achieved by switching are quite small generally.

In some cases much greater savings can be made by switching to an alternative fuel such as gas if available, or installing a wood burner. Modern chip burners are now available that give out minimal emissions and consequently have very little environmental impact.

Also under consideration is whether there should be a carbon trading scheme for admissions or a carbon tax. Either of these options could have a serious effect on domestic electricity prices and we are lobbying hard to ensure that the revenue produced will be used to mitigate the burden on domestic consumers.

An emissions tax seems the preferred approach, rather than an emissions trading scheme because a tax raises revenue directly and with certainty, and tax revenue could be redirected in socially just manner. It is recognised that the Household fund in the ETS Act was based on the principle of recycling government windfall revenues into the sector that suffered most harm from emissions pricing. This principle must be retained, whatever form emissions pricing might take as it is the lower income domestic consumer that will suffer the most.

Further research is being undertaken on this aspect. We were supported in our submission by the RSA and Age Concern and this is very much appreciated.

**Peter Rutledge - Energy Scene Research.**

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### Social Services

**Super Gold Card:** help-line number is 0800 254 565

The new “free” travel scheme is now in place. I urge all Associations to encourage their members to keep their card in a secure place. The AA can add a photo to the Super Gold card that would enable it to be used as proof of identity.

### **Grey Power Website**

Information has been coming in from the Associations for inclusion on the website and the comments we are receiving are all pretty positive.

### **Stationery prices**

With the escalating prices of all office material, we are doing a costing to assess if and where the Federation Office need to amend their prices ie: labels and printouts etc. I will be advising the Administration Committee when this process is finished and work from there.

### **Services to Seniors – Forum**

Bill Atkinson and I attended a meeting with the MSD in Wellington on the 6<sup>th</sup> November which discussed the proposed Services for Seniors Delivery Transformation Programme. This programme talks about the sorts of services that the MSD would like to deliver to seniors and they are currently endeavouring to engage more with NGO's and government agencies in order to give more definitive detail and then there will be further forums to fine line proposals. I will keep you informed as I hear more.

### **Cuts in the Official Cash Rate**

Adrian Chang, a reporter with BusinessDay.co.nz, approached Grey Power with regard to doing an interview re: the above. As Adrian is based in Auckland, Ian Anderson asked that I be personally interviewed on camera, while he was interviewed over the phone. The written article was published on the Business Day website (the filmed interview aired on the Social Services Cont:-

same site), the Stuff.co.nz site and it was also published in the Timaru newspaper on the 29<sup>th</sup> January 2009.

## Violet McCowatt -

### Chair Social Services

### Housing Portfolio:

Following up on the project to **Empower older people to Repair and Maintain Safe and comfortable Homes.**

My last report was on ‘What is this Research About?’ Since that last report quite a number of homes, belonging to Grey Power folk and others in the regions we mentioned, have been thoroughly checked and many questions asked.

This report I hope to explain

### **“Why is this Research Important?”**

Homes that don't perform well, or are poorly maintained can be cold, uncomfortable and unsafe. They can lead to accidents and ill health.

To know how NZ should respond to older people's housing needs, we need to understand a lot more about their repairs and maintenance practices and what is important to them about their housing.

Some NZ research has suggested that older people are less likely to keep up with home repairs and maintenance. Also, some older people may move into higher dependency living because their home is not meeting their needs anymore and this, to them, seems to be their only option.

This research will result in some real, on-the-ground benefits by:

Generating information about the condition and performance of older people's houses, to help agencies better respond to older peoples needs.

Developing and testing models repair and maintenance services based on their needs. It is

interesting to note that in interviews

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## **Page – 7 HOUSING Cont:-**

completed so far there are people who think their home is in good condition and not much is needed to be done to keep it in good repair but... The follow up technical survey shows that there are many more repairs needed than they realise.

On behalf of the Federation Housing Portfolio team,

**Judy Lamont - Chair Housing Portfolio**

## **Health Report.**

NZ now entering a new era for Health Care under a new Government and Grey Power needs to keep its communication avenues open. The new Health Minister has signified that he wants to work with Grey Power and that our organisation is needed to debate and promote Health Issues.

At this stage we are stating that before more funding is made available to Health the present system needs to be updated to today's requirements.

This Government campaigned on the mess that has developed within the NZ Health System and that it was uppermost on their agenda to rectify this.

Grey Power intends to work alongside them in this endeavour and will keep members informed of proposals, and will welcome the input of initiatives from Associations.

**Dick Stark - Health Portfolio**

## **Local Bodies Report**

The Local Bodies Committee of Frank Jackson; Roy Reid; Roger Hennebry and Bob Buchanan had only met with the then Minister of Local Government the Hon Mania Mahuta once when the 2008 election saw National come to power. Our meeting with the Hon Mania Mahuta was very positive but alas we start all over again with a new Minister. The new Minister is Mr Rodney Hide who is currently setting the scene in Local Government by talking with some stake holders before a Local Government Commission Report is tabled in Parliament (due 31/3/2009).

\_This Report will comment on the Governance situation in Auckland and a ripple

## **Local Bodies report cont:-**

effect of those outcomes will more than likely effect other Local Authorities.

There is a view that Local Government is out of control so this Committee should watch with interest and at the appropriate time input through Lobbying and Select Committee input.

This Committee was surprised to hear of the resignation of Frank Jackson and would like to wish him well in his future endeavours and to thank him for years of dedicated work on this Committee. Frank will be sorely missed.

**Bob Buchanan - Chair Local Bodies.**

## **Membership Committee**

The Membership Committee consisting of Mrs Ann Reading; Judy Lamont; Graham Adams and Bob Buchanan would like to thank the Federation Office Staff for sending out the Membership statistics on a monthly basis.

The Committee would like to also thank Paul Hobbs for further breaking those statistics down into Associations and Zones.

The National membership is only slightly down on last years and the Membership Committee will keep a close eye on the upcoming year on the basis that in the current "Global Recession" the discretionary spending goes down and as most Associations have an Annual Subscription of \$10, which is reasonably low, this could be considered as discretionary.

**Bob Buchanan - Chair**

## **Law Order and Justice:**

An appalling start to the New Year; with far too many cases of serious violence being reported. The Government is promising much harder sentences for anyone convicted for serious offences. It will take time to see if a harsher sentence will result in less violence being committed.

With the current economic downturn it was disappointing to read the recent

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**Law Order and justice cont:**

report on the Community Law Service which is funded from the interest earned by lawyers trust accounts. With the downturn in the property market plus the lower interest rates the amount of finance could be expected to be halved. The Nelson the Community Law Centre had an income from the Trusts of approx. \$400,000 over the last few years in which provided 4000 hours of free legal advice to that region. Any reduction of finance will unable many of our Members have access to free legal advice on such issues on property, immigration, consumer affairs, debt and small disputes. The reduction in services provided by the Community Law service could also increase the need for more cases to be heard in the Courts as many cases might escalate due to the lack of affordable legal advice. At the present time Banks charge an admin. fee amounting to about 40% of the interest earned by the trust accounts. This charge was set up by the Government in the past and we should be supporting the Community Law services case to the Government to get these Bank charges removed. The Banks should still be able to make a reasonable profit without the income from the interest on trust accounts.

I see a need to take the case for the ban on the use of cell phones while driving taken up with the Government as a matter of urgency plus the Legal Aid Remit from the 2008 AGM.

We should still be very concerned that Judges are reducing Fines for Traffic Offences at a rate of one hour Community work for \$100.00 of accumulated fines. This rate of exchange is totally unacceptable and we should be opposed to this happening, especially with the way many so called "Boy Racers" are behaving at the present time.

**R Reid**

**Law Order and Justice Committee**

**Superannuation and Taxation:**

For obvious reasons we have had very little contact with the new National Government, but it is gratifying that the Prime Minister and

**Superannuation & Tax Cont:-**

the Treasurer are making themselves available to us. I was an invited speaker at a recent WBOP GP Association public function where the Health Minister, Hon. Tony Ryall was also a speaker. He paid tribute to the Grey Power Lobby Team's activities and said how much National valued their contact with us whilst in Opposition and expected that association to continue now that National is the Government.

I have been speaking to the Policy Advisor – Tax, in the Treasurers Parliamentary Office, about our concerns with the RWT, (Resident Withholding Tax). The Banks and some other financial institutions had convinced the previous government that it was impossible to reprogram their computers in time for the RWT to be adjusted to the 12.5% rate. I have been promised that the necessary changes will take effect from 1 April, the new Financial Year. I suspect the IRD had something to do with this because they have suddenly realised they are about to be inundated with many thousands of, to them trivial, refund claims.

I urge Zone Directors to impress upon their Associations that any of their members who have any savings at all will probably be entitled to RWT refunds. Another category of entitlement is Superannuitants who have a part time job and earning \$14,000 or less. They will have been paying the higher tax rate and are entitled to a refund. It will mean preparing a Tax Return for probably a small amount in many cases, but remember who the money belongs to. The possible downside is that the bureaucracy will try to convince governments that it is all too hard to grant ad hoc tax cuts. That is bound to happen even if we do not claim.

The prospect of a meaningful increase in Superannuation this April is not encouraging because of the dramatic CPI decrease by the end of last year.

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### Superannuation and Tax cont:-

Unfortunately we are experiencing a repeat of last year where the cost of living is climbing between December and April.

The Federation Board is aware of the difficulties faced by so many members and will continue to advocate on behalf of all members and Associations.

**Ian S Anderson**

**Chair, Superannuation & Taxation**

### **Retirement Villages Portfolio**

The report to the last Board Meeting told optimistically of the joint submission by Age Concern, Grey Power and the NZRSA on the Retirement Villages (RV) Code of Practice 2008. Despite this submission receiving wide congratulations for its presentation and the clarity of its requests, including from those opposing its views, the results obtained were very unfavourable.

The submission made the clear case that clause 49e in the invalidated Code of Practice 2006 stating "that the residential unit is to be refurbished to no more than the condition of the unit when the resident entered it, **less fair wear and tear.**" should stand in the 2008 Code. This was supported by Judge France in his judgement, when invalidating the 2006 Code but also recognising that most Licence to occupy agreements did not include fair wear and tear, he stated in his final decision that "the Act authorises the Code to alter existing contractual arrangements" thus accepting that fair wear and tear could legally be included in the 2008 Code.

Similarly, the Retirement Commissioner, in her submission also considered that fair wear and tear should be for all residents.

Despite this, the then Labour Minister of Housing & Construction, Hon Shane Jones, acceded to "the pressure of big business" by ruling in the 2008 Code that fair wear and tear be only allowed in agreements entered into by those taking residence after 25 September 2006.

As it had realised that fair wear and tear was to be included in the 2006 Code, the Retirement Villages Association, (RVA) the

Owner/Operators' organization, had already circumvented this by advising RV owners to increase the Management Fee deduction from 20% or 25% to 30% of the cost paid to obtain a Licence to Occupy (LTO) and so leave out the refurbishment clause in any agreements as from 26 September 2006.

Bear in mind that the average cost of refurbishment to an "as new" condition, as stated by the RVA, is from \$8,000 to \$12,000. Yet even 5% of the cost of an LTO - that can be from \$300,000 to over \$1,000,000 - can vary from \$15,000 to \$50,000. So 10% doubles that. Not bad for an average outlay of \$10,000

Who says that politicians don't show favouritism to big business, and so penalise the consumer.

May it be suggested that probably a great number of politicians will have investments in RV businesses?

The present Minister, Hon Maurice Williamson, from the National Government, has been written to and his reply is that "The Code must balance the needs of varied interests in the retirement villages sector, both now and into the future. I consider the Code achieves this balance." The Minister needs reminding that the first purpose of the Act is "to protect the interests of residents and intending residents or retirement villages" and not to boost the profits of the Retirement Villages owners and shareholders. As it is these latter receive far more ways of increasing profits than any other business does, mostly at the expense of the residents. It is disappointing, although not unexpected, that the new National Minister has the same business oriented sympathies as the previous Labour Minister.

Because of the long festive season and summer holiday break, there has been little other activity in the RV Portfolio area.

**Bill Atkinson – Retirement Villages.**

