

ΩMEGA NEWS & VIEWS



LEABROOK PLACE
Omega FamilyCare Apartments



THE GLENBROOK
Omega FamilyCare Apartments



THE ASHBROOK
Omega FamilyCare Apartments

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www.omegaseniorcare.com.au

SOUTH AUSTRALIA'S GROWTH TOPS THE NATION

Recently released economic indicators have given South Australia the big thumbs up. The state's seasonally adjusted gross domestic product (GDP) figure is 5.2%, which contributed positively to the National results. The Australian economy has been the best performing advanced economy over the past year and the only advanced economy that has recorded positive growth over the period.

Other states results were
WA 2.5%, Victoria
1.5%, NSW 0.8% and



Queensland was negative 2.5%. "SA has come through this downturn pretty well" Prescott Securities chief economist Darryl Gobbett said.

"Construction is doing quite nicely. And business investment has held up."

Peter Vaughan, Business SA chief executive officer, said while challenges remain, the figures "point to a cautious recovery" and show that the SA economy is resilient.

THE ASHBROOK – OPEN DAY 24 SEPTEMBER 2009

A fantastic opportunity for you to be shown The Ashbrook by residents.

You are welcome to come and see, feel and touch **The Ashbrook**, view the display apartments and enjoy a cup of tea. Residents are happy for you to ask them questions – they were in your shoes not that long ago!

Picture yourself here; The Ashbrook is a vibrant community of like-minded people, where new friendships flourish. Tai chi, happy hours, indoor bowls, exercise classes and movie afternoons are just a few of the activities you can choose to get involved in – all in award-winning, purpose-built surroundings.



Our unique **FamilyCare** environment gives you peace of mind and security – staffed 24/7. FamilyCare is the care you would give yourself if only you could and is all about choice. It's there if you need it but waits invisibly in the background if you don't. Our services can include housekeeping, restaurant dining and personal care.

So to see how you can benefit from living at The Ashbrook, join the residents on **Thursday 24 September from 1pm to 3pm, Syme Street, Ashford**. For more information or to make an alternative time to visit, call our **Information Line on 8131 3933**.

IS LONELINESS NORMAL AS WE GET OLDER?

There's no doubt that a lot of older people live by ourselves these days. Our partners pass away and we try and stick it out in the family home, rattling around on our own. Some of us still have good neighbours of course; friends who pop in now and again. And some will be looked after by grown up children. But a lot of us won't. Our kids are often too busy trying to hold down jobs, pay the mortgage and look after their own offspring.

Some of us actually consider loneliness as an inevitable consequence of getting older but the reality is that most of us have more experience, life skills and time to make friends than our younger counterparts. We meet and greet each other easily.

We don't have to justify ourselves to each other. There is seldom talk of 'what do you do?' 'where do you live?' or 'what car do you drive?' We 'old folk' are more naturally gregarious and open. We have the confidence necessary to get on with each other. We understand the aches and pains – and even the heartaches – our friends may have suffered and we relish in providing a range of 'personal support services.'

Loneliness can also be a result of inactivity. But today, we seniors are not only living longer, we are staying healthier and more active later in life. Most of us are happy to join clubs or form small groups. It may be a few blokes who go fishing together while their wives form a 'knit and natter' circle. But more likely these days it'll be joint activities such as dancing, bowls, golf or even chair aerobics.

Of course there's a big difference between being lonely and being alone. Some of us enjoy our own company and we may even prefer to spend time on our own to reflect on the past and recharge the batteries. Being at home alone brings its own freedoms. We can wear what we like, get up late, and even watch TV late into the night. But when being alone turns into being lonely, something has

to be done and this is where the Catch 22 comes in.



People without friends will, by definition, be lonely. But sometimes we become too down in the dumps to do anything about the situation ourselves. We need friends – the very thing we lack – to help us out of the doldrums before it turns into

something serious. So, the secret is to make and maintain strong friendships. Good friends are like vitamin pills. They'll give us a lift and make us feel good. And our friendship will do the same for them.

Remember, friendship combats loneliness. If you feel lonely, try and do something positive before it becomes a real issue. If you know someone who is on the threshold of loneliness, do what you can to bring them back into the fold. No one has to be lonely these days. It all comes down to good old Australian mateship. And you'll never regret having one more friend.



Love is...?

"When my grandmother got arthritis, she couldn't bend over and paint her toenails anymore. So my grandfather does it for her all the time, even when his hands got arthritis too. That's love" *Rebecca – age 8*

"Love is what makes you smile when you are tired." *Terri – age 4*

"Love is what's in the room with you at Christmas if you stop opening presents and listen." *Bobby – age 7*

"Love is when your puppy licks your face even after you have left him alone all day." *MaryAnn – age 4*

"When you love somebody, your eyelashes go up and down and little stars come out of you." *Karen – age 7*



THE IMPORTANCE OF FINANCIAL ADVICE

There are many factors to consider when looking at retirement accommodation, so it is important to obtain quality advice to suit you. At Pitcher Partners we spend time to get to know you and your needs and are on hand to assist with:

- Accommodation fees and charges
- Maintaining the age pension and other social security entitlements
- Whether to keep or sell the family home
- Structuring income and assets to meet any ongoing costs
- Minimizing tax and lowering fees
- Estate planning fees such as Wills and Powers of Attorney

With the range of accommodation available to you, including private or Government-funded facilities we will utilize available tax allowances, ensure your investments are structured correctly and managed professionally. We can calculate the amount of fees and charges you may need to pay

for the type of accommodation you require and advise on a suitable plan to help reduce fees.



Pitcher the difference

Planning For Life After Work

Secure your 'nest egg' with Pitcher Partners and make your retirement income last.

Our retirement services include a range of wealth creation and tax efficient strategies.

Contact Jeff Allen to book your FREE consultation.

PITCHER PARTNERS
(08) 8179 2800

Liability limited by a scheme approved under Professional Standards Legislation. Pitcher Partners including Johnston Rorke is an association of independent firms and an independent member of Baker Tilly International.

We will work with you to gather all of the relevant financial information and examine your current financial status to put together a plan of how you can meet your goals given your individual situation. With the plan in place you will be able to understand how each decision you make affects other areas of your finances as you can consider the short and long term effects on your goals. You can also adapt more easily to life changes and feel more secure that your goals are on track.

Make your money work for you now and contact **Jeff Allen on 8179 2800** of Pitcher Partners today for a complimentary one-hour initial consultation on strategic retirement planning.

RETIRED AND IRRELEVANT

How understanding the stages of retirement is important in planning your future.

It is often said that the most traumatic events in life are the death of a loved one, redundancy and divorce. Many would add retirement to the list but there's one big difference. The first three events hit us suddenly, but we can plan for our retirement. We can even decide when to retire and how we'll spend our time.

That's not to say however that leaving work, especially for those of us who have held the same position for many years, is not a daunting and even traumatic experience. It can equate to a divorce in some ways and may involve radical changes in lifestyle and daily routine.

According to the experts, there are at least three defined stages of retirement. In stage one we are active and independent. We play more golf, take the grandchildren on picnics, or simply hitch up the caravan and set off on the trip we've been dreaming of for years. In stage two we start to slow down a little and become more dependent on those around us – and perhaps medication. We're more likely to stay at home decorating, tinkering with the car and pottering in the garden. By stage three, we are suffering the rigours of ageing and any form of activity may mean more pain than pleasure.

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Many cope well with the natural progression of these stages of retirement. But, for some of us, retirement is a bitter pill right from day one. Within a year or so, life has little purpose, there are no challenges. We may feel redundant. We fear being thrown onto the scrap heap of life.

The secret to avoiding this situation is to establish a post-retirement lifestyle that involves all the things that keep us happy and active. We should aim to stay in each stage of retirement for as long as possible. And it's never too late to start.

Av Lieberman, President of the American Retirement Education Center, says, "It is important to retire to something, not from something." He suggests that we ask ourselves questions such as 'What do I really like to do?' 'What motivates me?' 'What



about a second career or part-time work?' 'Should I take an education course?' 'Should I join a club or a charity and do voluntary work?'

By answering these questions and taking the necessary action, those of us who believe we will be redundant after retirement will find ways of making ourselves, our skills and our experiences once more relevant to those around us – and to our own long-term fulfilment. Our abilities no longer benefit the company we worked for but ourselves and society as a whole.

The things that seem to frighten us most are surprises. Death, redundancy and divorce are surprises and can result in frightening situations. Retirement is not a surprise so there is no need to fear it. But remember, it is important for all of us to

remain as active as possible – both physically and mentally – and to stay within each stage of retirement for as long as we can.

Like to know more about The Ashbrook, The Glenbrook or Leabrook Place?

To be kept informed, please mail the slip below to (no postage stamp required):

**Omega SeniorCare
Reply Paid 83052
DULWICH SA 5065**



Please provide more information about (please tick):

The Ashbrook *The Glenbrook* *Leabrook Place* *All*

Name: Mr/Mrs/Ms

Address:

P/code: Phone:

- I am interested for myself Male Female Couple DOB / /
- I am interested for a family member Male Female Couple DOB / /
- I would like to make a time to view an apartment