



viewpoint

FRIENDS ARE GOOD FOR US ...
SO WHY DO MANY MEN HAVE
NONE AT ALL?

To all the men out there. This Christmas I highly recommend reading this article in the Guardian.

In my experience sharing with other men at an emotional level, sharing our doubts, hopes and pains is rewarding and life affirming.

The following are extracts from the article..

Having a circle of good friends is known to increase life expectancy and improve mental health.

In Of Boys and Men, Richard Reeves argues that women outperform men in most endeavours.

Friendship, it seems, is yet another field of life in which women appear to be outperforming men. According to Richard Reeves's new book Of Boys and Men, men are struggling by comparison with women in almost all endeavours, except earning more money and running the world.

Wilson-Smith attributes male social passivity to a lack of emotional engagement and a preoccupation with other aspects of life, like work, money and sport.

What research unambiguously shows is that, as Wilson-Smith puts it, "most heterosexual men look to their partners to do their social organising for them" □

https://www.theguardian.com/lifeandstyle/2022/oct/29/friends-are-good-for-us-so-why-do-many-men-have-none-banshees-of-inisherin?CMP=Share_iOSApp_Other

Cheers

Gordon Russell
ps: Do you have any friends who need to read our newsletter? Ring and we will post one out or they can download it from our website



CHRISTMAS ARRANGEMENTS

Our best wishes for Christmas & the New Year, to you and those close to you.

This Christmas we are closing our office from 5pm Wednesday December 21st and opening on Monday January 9th from 9am.

For accounts due Jan 1st or before, you have until Jan 11th to pay before penalties apply.

If you have an emergency over the break and you need assistance see Emergency Numbers on the front page or just ring (08) 8333-5200 for up to date details on contractors and emergency services □



PLEASE STOP PAYING LEVIES IN ADVANCE

Every month UnitCare is receiving \$10,000s in owner over payments. These are predominately in the form of Bpay payments.

Examples:

An owner sold their unit but failed to cancel their scheduled Bpay payments. The result is that they paid the new owner's levies for a year. The outgoing owner will now need to approach the new owner for reimbursement.

An owner got the decimal point wrong and overpaid \$7,000+

An owner paid their levies in October then again in November. This has occurred with many owners.

Many owners have paid well into 2023 and 2024.

Some owners are anticipating a special levy following a meeting are paying their estimate before receiving the invoice from their corporation.

The agents of some owners are paying levies twice within a few days.

Some owners are dumping large sums into our Trust Account before June 30 every year.

Consequences for over payments:

If an owner sells, their group is unable at law to return the overpaid funds. This has been confirmed with the Auditor.

Levy increases agreed at AGMs will require special levies to be raised against owners paid in advance. These will amount to the shortfall per quarter for the entire number of quarters paid in advance. This has led to confusion and overdue charges.

Gives fellow owners the illusion of cash in the bank whereas the levies paid in advance are a liability. The person may not continue to pay so far in advance or there may be a change of owner who then only pays when levies are due.

We have discussed our concerns with the Auditor, they ensure our compliance with the law. They raised various concerns including possible cause to investigate money laundering. **Hint:** If you need to pay instalments against your next levy, we suggest a no fee internet bank account. Drop in the money you usually pay your group in advance, then there will be sufficient to pay your levies when the invoice arrives. This can then be used to pay other regular bills. Try the financial institution you currently use.



UnitCare policy:

- 1: We understand that some owners may be paying their current or next levies by instalment. If you are doing so, please ensure you only pay sufficient to cover the amount due.
- 2: We will return levies paid well in advance. A cheque will be posted to the owner.

It appears that some of our owners are setting up automatic payments using Bpay. If you are doing this we strongly recommend that you cease the practice immediately.

The UnitCare Trust account is not a bank.

We ask that our clients and their agents be very careful with the transfer of your personal funds using Bpay and EFTPOS facilities □

BANK SA PAYING UNITCARE CLIENTS 4%

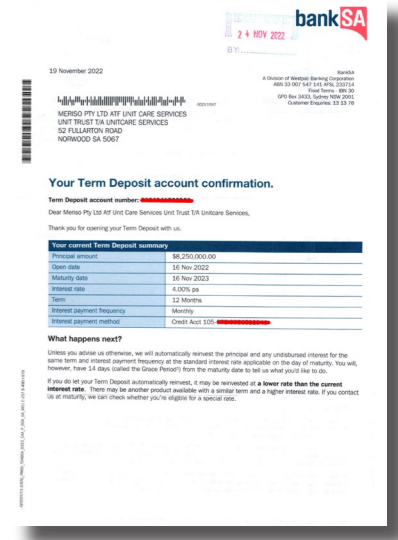
UnitCare has negotiated an improved interest rate on the term deposit that holds much of our client's funds.

\$8.25 million gives us some clout.

The new interest rate is 4% with the interest being paid monthly.

For those of our clients with a healthy monthly funds balance this will see greater return on their levies than possible at their local bank or credit union. We expect \$300,000+ for our clients over the 12 months.

This is a considerable contrast to interest paid over recent years □



STOP PRESS

Contractors are flat out and getting 3 quotes or work done quickly is not happening. Unfortunately the east coast flooding disaster will only exacerbate the problem.

USEFUL LINKS

For podcasts and fact sheets on many unit living matters go to..

<https://unitcare.com.au/fact-sheets/>

Our colleagues at www.lookupstrata.com.au have sent us some useful links.

The following are from some of their most viewed pages...

www.lookupstrata.com.au/sa-neighbour-smoking-on-balcony/

www.lookupstrata.com.au/category/parking/parkingsafaq/

www.lookupstrata.com.au/factsheet-maintenance-common-property/

www.lookupstrata.com.au/category/noise/noisesafaq/



SUPPORTING INDIGENOUS FOUNDATION

This year UnitCare has supported the Indigenous Marathon Foundation (IMF). Louka Parry led this initiative to the New York marathon in 2022. He is a remarkable man...

Louka works globally to enable a world of thriving learners across schools, companies and organisations. He speaks on innovation, leadership and change having worked with thousands of leaders and educators from diverse contexts all across the world, including in all Australian Education Departments and sectors, across international systems from the Dominican Republic to Romania, with corporates like PWC, the AFL, Microsoft and Apple, and with not-for-profits such as Social Ventures Australia, Inicia Educacion and TED.

A rapid learner, he speaks five languages, has visited over 80 countries, and holds two Masters degrees, one in Instructional Leadership from the University of Melbourne and another in Applied Linguistics, and has also completed executive studies at Harvard and a residency at the d.school at Stanford University. Through his work, he has acquired expert knowledge in leadership, communication, wellbeing and organisational change and culture. As an education leader, he was promoted to Principal at only 27 years old and in 2012 he was named South Australian Inspirational Public Secondary Teacher of the Year.

He posted the following .."We did it! We raised \$31,310 for The Indigenous Marathon Foundation completing the TCS New York City Marathon with a PB 3:46:31.



Great to start with some of the squad and get through a super tough final 10kms with the heat and humidity. With almost 2 million people lining the streets, ~300 DJs, ~30 live bands, it was the most enthusiastic, constant support I've ever witnessed - a true experience of a lifetime. I'm so thankful to have been a corporate runner this year to amplify the incredible work of the IMF and to journey alongside 10 incredible runners: Kyle, Callum, Chloe, Jaime, Hayley, Bree, Wynston, Roxy, Seymour and Morgan.

Thank you so much to every single one of you who donated to our campaign, especially our corporate sponsors:

Julian Sean French from Adelaide Hills Family Dental and Smile Clinic Seaford, BCC Management, Gordon Russell from Unitcare Services and to the Australian Consul-General in New York.

And a final thank you to one of my best friends in the world Eyal Halamish. So grateful we got to create this together brother - more to come.

Inspired why the journeys I've seen and the one I've taken. A huge reminder to do things that scare you and that effort and persistence is what matter most.

Thanks to Elna Reyneke Jennings, Rob de Castella, Damian Tuck and the whole team for the trust put in us".

To see more work of the IMF see www.imf.org.au and our page at https://42for42.raisely.com/

UNITCARE SALA AWARD

UnitCare has supported the South Australian Living Artists Festival (SALA) for some 8 years now. Our support is through the UnitCare Services Digital Media Award.

Artists can be a healthy challenge to our view of the world.

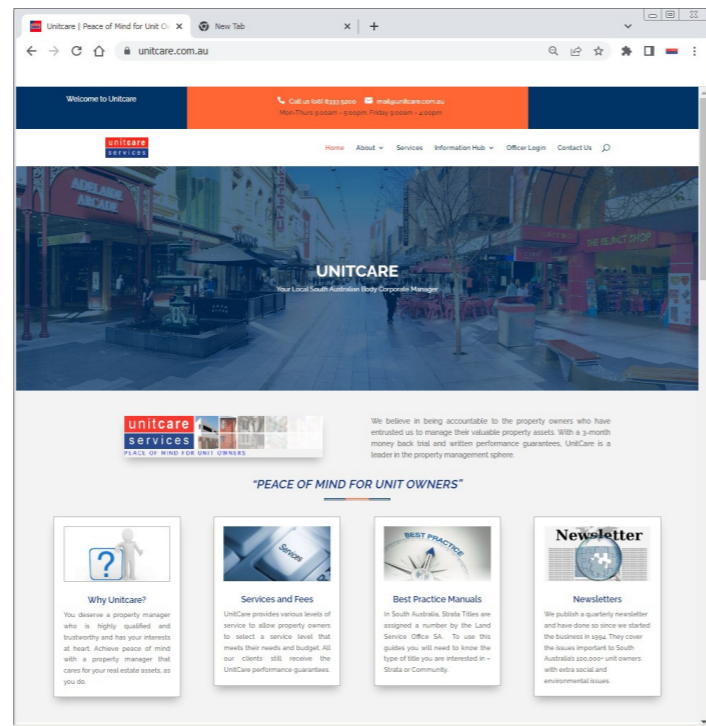
This award seeks to encourage experimentation in new media and is for artists working in digital art including computer, moving image, virtual, interactive, sound, and internet platforms. The prize is \$5,000 cash.



This year the winners are Kurt Bosecke, Eloise Holoubek & Emmaline Zanelli

NEW WEBSITE

We have updated our website www.unitcare.com.au It is now fully compatible with smart phones and tablets. There are over 100 pages of information. Our information hub is popular as it helps unit owners effectively run their strata or community titled group.



COURT RULES ON UNIT WORKS

This story is from our ABC. It was 1st published on 17/11/2022. A link to the full story appears at the end of this story.

The District Court found Si Ren, of Seaford in Melbourne, converted the 82-square-metre apartment in the Mansions on Pulteney building in the Adelaide CBD into a five-bedroom apartment without getting permission from the strata corporation that runs the building.

Ms Ren claimed development approval from the council for the project meant no further approval was required from the strata corporation — an organisation formed to look after shared areas and interests in a group of units or shops.

Each of the bedrooms in Ms Ren's apartment was rented out at between \$150 and \$165 per week from March 2021, instead of the previous \$450 for the entire apartment, according to previous advertisements available online.



Key points:

Si Ren bought a one-bedroom apartment in the historic Mansions on Pulteney building in 2018.

She converted it into a five-bedroom apartment in 2019.

A judge says she broke the law by not gaining approval for the conversion from the strata corporation.

Judge says approval was needed:

The strata corporation told the court the apartment's conversion was a "prescribed work" that it needed to approve — but did not — and that leasing part of a unit — rather than a whole — also needed approval from the body corporate.

Ms Ren said the development approval from the council meant no further approval was required from the strata corporation for the development or to lease rooms in the apartment separately.

District Court judge Michael Durrant found the development was a prescribed work and needed approval from the strata corporation under the Strata Titles Act.

For ABC Story go to - https://www.abc.net.au/news/2022-11-17/landlord-not-allowed-to-convert-one-bedroom-apartment-into-five/101656676?utm_campaign=abc_news_web&utm_content=link&utm_medium=content_shared&utm_source=abc_news_web

or search landlord not allowed to convert on the abc.net.au site

For the Judge's ruling go to -

https://www.courts.sa.gov.au/wp-content/uploads/download-manager-files/2022%20SADC%20134.pdf

LOT OWNERS INSURANCE

There are two types of community titled groups. One has 1 lot on top of another and is designated a Community Strata Scheme under the Act. The other type is where a building sits on its own lot. This is called a Community Scheme under the Act. There is no lot above. Go to for more information and illustrations.

https://unitcare.com.au/bp-community-boundaries/ See the example below.

The lot and all buildings there on in a non strata scheme are the property of the lot owner.

The current arrangements for some of our clients is that the community scheme and individual lots are insured with the same insurer. This can have advantages.

One substantial problem with the existing arrangement is that some lot owners have made their own arrangements without advising their manager or group. This has led to two policies for one lot.

Commencing in 2023 all lot owner insurance renewals will be forwarded to owners to action as they see fit

