



**KEVIN
MURPHY**
**M MORTALITY
FUND MEMBER NO 1**

BORN 16 NOVEMBER 1925
BORN TO ETERNAL LIFE
31 MARCH 2011



Truly one of nature's gentlemen Kevin was the first to invite us to speak at the Blue Mountains Branch of the NSW Transport Authorities Retired Employees Association Inc. and he was the first one to join.

He regularly attended the Annual General meeting and contributed toward the decision making supporting its development as a funeral contribution fund.

Members may remember him during his many years of service in the Railway in personnel and later with the retired men's association. I will remember him as a role model for how organisations and associations can be run in an atmosphere of quiet confidence.

We share in the loss of this wonderful Australian and will miss him at formal and social meetings

FUNERAL COVER INCREASE

Due to the success of the Funeral Benefit provided by the M Mortality Fund Pty Ltd and the licensing requirements, The Welfare fund is moving its payments of its death benefit to be paid through the Mortality Fund Pty Ltd. We are negotiating with an established insurance company to secure the best price for the premium. It will mean that every member is insured to \$2500 and will involve an increase in subscriptions

The change is to take place 1 January 2012



THE WELFARE FUND

1300 327 747

www.welfarefund.com.au

manager@welfarefund.com.au

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Fax: (02) 9752 8217

CREDIT LICENCE SECURES LOAN FUTURE

The small loans by the fund have ensured that members get access to funds for accommodation and out of pocket medicals. Members have always been able to negotiate when hardship occurs and the credit guide allows them to understand the structure around dispute resolution.

At our fundraiser in Parramatta Park in April the raffle raised almost \$250 for the Kidney Kar Rally which was matched by a donation by the Welfare Fund.

Considering the rain there was a decent turnout and the lamb cutlets didn't go to waste.

Raffle prizes were donated by MLC, Sydney Hifi and Kidney Kar Rally with one of the cars on display. Winners chose their prize as they were drawn.

Pictured Steve Khangura



RAIN DOESN'T DAMPEN CHARITY

THE WELFARE FUND INC NOTICE OF ANNUAL GENERAL MEETING

All fund members are invited to attend the Annual General Meeting to be held on Tuesday 15 November 2011 at 6.00 pm in the Town Hall Room, Mercure Hotel, 818-820 George Street, SYDNEY NSW 2000

AGENDA:

- | | |
|------------------------------------|-----------------------|
| 1. Confirm minutes of the last AGM | 2. Chairman's Report |
| 3. Manager's Report | 4. Treasurer's Report |
| 5. Endorse Directors | 6. Annual Accounts |
| 7. Special Resolutions | |

To consider and, if thought fit, to pass the following as special resolutions:

RESOLUTION NO. 1 - CONVERSION TO A COMPANY LIMITED BY GUARANTEE

- 1 That the Welfare Fund (Association) apply to become registered as a company limited by guarantee in accordance with Chapter 5B, Part 5B.1 of the Corporations Act 2001 (Cth) (Conversion).
- 2 That the name of the Association be changed to "The Welfare Fund Limited" (Company) with effect from the date on which the Association becomes registered as a company limited by guarantee with the Australian Securities and Investments Commission (ASIC).
- 3 That the Committee be empowered on behalf of the Association to undertake all necessary steps to carry out the Conversion of the Association into the Company including applying for approval to transfer registration of the association to a company with NSW Fair Trading.

RESOLUTION NO. 2 - ADOPTION OF NEW CONSTITUTION

- 4 That the constitution attached to this resolution be adopted as the constitution of the Company in substitution for the existing constitution with effect from the date the Company is registered with ASIC.
- 8 General Business

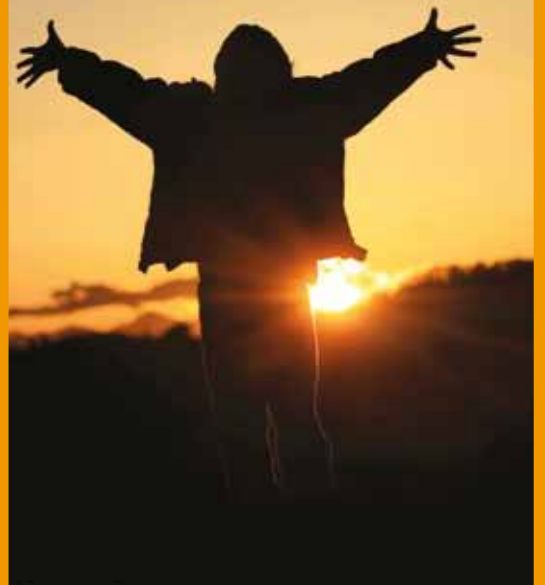
After the meeting members will be invited to share dinner and drinks in the Town Hall Room, Mercure Hotel.

Please contact the Manager Welfare, Frank Fontana on 96331670 to nominate members to the position of committee members or to notify of your attendance at the meeting.

RSVP before Thursday 10 November 2011.

\$5,000 Funeral Cover

\$3 per week



m mortality fund pty ltd

Ph: 1300 327 747

PSYCHOTHERAPY AT SUBSIDISED RATES

New members are taking advantage of 22 years of counselling experience. Ongoing professional development has grown a modest counselling office into a growing therapeutic practice. Cognitive Behavioural Therapy is a recognised treatment for many of the stresses faced in the community. It is the grounding in existential philosophies which is really effective in dealing with the traumas and crises that clients face at crucial times in their lives