### Sunday, 22 September 2019

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22 September 2019, Casino, New South Wales.

Yes, we moved in 2015. And it is a long story. So, settle down with a glass of your favourite tipple while you catch up on our doings!

#### The Move Itself

We actually moved on January 10 th, 2015 and we have had a fairly consistent reaction to the move - astonishment probably fits best.

The Retirement Village search over 2 years ended in the last quarter of 2014 when we finally concluded that the whole concept was just a way to part you from your wealth as quickly as possible.

So, we were on a holiday and came to the Big 4 Village which is an Over 50's Lifestyle Village at Casino in Northern New South Wales. We liked the park and stayed a few days and then a few days more.

We were camped on a site on the edge of the residential section of the park opposite a display home.

The display home we were opposite was built by the Village in 2012 on one of the large blocks of land as an attempt to take the Village in a different direction - i.e. more upmarket. The house is a whole lot bigger the rest of the houses in the Village and has a lock up garage. The only one in the Village, as Car and RV ports were not allowed to be enclosed at all, only a side blind of approved shade cloth is permitted. That changed in late 2015 and new homes can now have a garage.

It has two full sized bedrooms, a craft room and a study. There is an en-suite with shower, two basins and a toilet off the main bedroom and another bathroom with shower, bath and toilet.

The house itself is 130 sq m inside (1400 sq ft) with 50 sq mts (538 sq ft) of veranda and 29 sq mts (312 sq ft) of garage. 2250 sq ft all up. It is only 10% smaller inside than our house in Mansfield, but the added 50 sq mts of veranda makes a huge difference to the available space. It sits on a 778 sq mt block (8374 Sq Ft or .19 of an acre)

It was initially way overpriced at \$470,000 - and so sat unsold, and unoccupied, for 3 years. It did not even have air conditioning. And there are a number of fairly major design flaws. Construction standard is good, but design - no. When we came here in November 2014 the Village had lowered the asking price to \$330,000 - and it was still overpriced and getting no takers.

We inspected it a number of times, liked what we saw, and after doing a fair bit of local research - plus factoring in \$50,000 to remedy the design flaws - made them an offer way below their asking price. I had obtained their just published Annual Report and noted they were almost broke and desperate for cash.

Much to our surprise, they accepted our offer. As the house is a chattel, it is like buying a used car. Do an ownership check on line and pay your money. Because of the amount of money involved, we did use a local solicitor to do the checking for us to ensure the building was un-encumbered.

We took possession on November 20th, 2014, and actually stayed in our van for one night parked on the driveway! All done is less than a week. You own the house and pay rent for the site.

And so a holiday turned into a house purchase event. We left the Village immediately to return home, now owning a second house. Teach us to go on holidays. So began a hectic 6 weeks of clearing out the Mansfield house to move to Casino. 650 kg of stuff to the local landfill. They weigh you in and out and you pay for the difference - that is how I know it was 650 kg.! Then finding a painter to paint inside, 8 trips back and forward to casino - 2 hours 45 minutes each way - with a trailer bought just for the purpose of moving stuff we hadn't dumped. Finding a removalist, finding a real estate agent to manage the renting of the house. The list just goes on and on.

We finally moved here with the aid of Harry, Larry and Moe - the three stooges - on January 10 th, 2015. The relocating experience is altogether another story - and not a moving one either.

We had tenants installed in Mansfield by early February, 2015.

#### Why Casino and the Decision Process

Apart from the house itself being very close to meeting our needs there were two deal breakers for us.

# The ability to retain the house in Brisbane and the proximity of a fully equipped Gym for Ann.

These two conditions were met. The local Physiotherapist was an added bonus. The major supermarket chains of Woolworths, Coles and Aldi being in Casino didn't hurt either. Along with the big box hardware stores of Bunnings and Masters side by side in Lismore just 25 minutes down the road.

There is even a fully functioning Hospital - as opposed to a decommissioned hospital converted to a nursing home as normally happens in small country towns of 10,000 people.

## The Village Itself



The Village itself (Lifestyle Village) (RV Park) (Upmarket Trailer Park) (Hybrid Caravan Park) (Sometime God's Waiting Room) - take your pick, they all fit - was started in 2003 by members of the Campervan and Motorhome Club of Australia as a base for their activities - i.e. somewhere to call home when they were on the road in their Motorhomes. The Village is on the site of the decommissioned Casino Airport. There is an active flying club located at the strip, which the Village did not buy. The balance of the airport site that the Village did buy (including the terminal building and plane parking area) is approx 300 acres. The old Terminal building is now the Village clubhouse and inside it looks just like an airport terminal building.

Being a so-called RV Village all the houses - as opposed to the cottages - have a carport on one side and an RV port on the other. So the houses are not close together.

There are 45 cottages (smaller houses on smaller blocks of land with room for a car only) and 150 houses (larger than cottages, on larger blocks of land and with room for a car and an RV (motor home, caravan etc). So, a lot more space around houses than a conventional retirement village or even a standard Manufactured Homes Estate - called MHE's by the investment community.

## Photos of Home and the Village

## November 2014

House before the installation of balustrades and blinds.



Street side of house with our bedroom and garage. Bedroom has access to veranda.



## May 2016

Our house with the veranda blinds all down. These provide protection from the summer sun and have lowered the internal house temperature by around 7 deg C.

The little item on the top of the roof is the National Broadband Network Fixed Wireless antenna. i.e. how we get our internet.



Pull down external blinds over bedroom windows are up to let in Winter sun.



#### Life in Casino

Casino has a population of 9,500 approx. There are the usual array of empty shops that you find in almost all Australian country towns. Casino is not actually dying but it is certainly not growing either. Rural economies all over the western world have suffered declines since the mid to late 20th century. Australia is no different.

On a brighter note, here is the resident Gym Bunny in her Renault Cabriolet with the top down just retuning from the Gym. Photo was taken in Brisbane but the look is still the same here in Casino.



Just what Casino needs, a 75 - something gym enthusiast heading through this NSW country town showing she can finally drive her 6 speed manual shift through the roundabouts without stalling.

There are no traffic lights in Casino, just three roundabouts.

NBN wireless is installed in the Village (National Broadband Network - a make work job creation scheme installed by a Labor Government to roll out a technologically obsolete Internet Broadband Network across the whole country). Still, it did buy a lot of votes and the Government was re-elected.

While it is a bit better than I thought, it is not classed as broadband as defined by the latest (January 2015) USA standards. More like fast dial up. But it is all that is available in the Village so we have to live with it. It ranks about 55 in the world for overall performance and is only going to drop even further in the rankings.

TV via satellite is fine, and as the terrestrial signal is strong, we can get the local offerings by an internal digital TV antenna a.k.a. modern rabbit ears.

During 2015 Ann got to march in the Beef Week parade - it is after all a country town in the middle of beef country and the major employer is the abattoir. She walked with the Casino Health Club where she is a member.



The center of downtown given over to a cattle auction.



The latest development has been the sale of the Park to an MHE operator. MHE being Manufactured Homes Estate. Our new owner is a public company, Gateway Lifestyle, that now has 54 MHE's with 6000 residents and a good track record. They are not Caravan Park operators and they will probably close the caravan park section - as they have done in other parks they have purchased - and concentrate on Manufactured Homes only.

#### **Endnote**

Apart from the move, we are in reasonable shape for our ages. I was 78 in June, and Ann will be 77 in November 2019.

Ann was diagnosed with Parkinson's the day before her 70th birthday in 2012. It was caught reasonably early and she started on medication in mid 2013 and a regime of exercises for equilibrium (specialist Physiotherapist) and general fitness (general Physiotherapist attached to the Clem Jones Center in Brisbane.)

The gym here in Casino is good, slightly better than the one she was using in Brisbane. Ann has been going to Gym for 5 years now. Given that nowhere in Casino is more than 5 to 10 minutes away it is no drama. Ann is an avid follower of the Michael J Fox Foundation activities and listens to all their webinars about Parkinson's.

The local Physiotherapist has an interest in Parkinson's, and is making a fairly big difference in Ann's general flexibility. He works on her every two weeks for 45 minutes and has been doing so since we moved here in January 2015.

Ann's sister, Pat, from Charleston, South Carolina visited with us for 9 weeks in the first part of 2016. Pat is 84 and made the sensible decision to fly First and Business class all the way and did the trip direct i.e. no overnight stops. Arrived in very good shape. Says a lot for sleeper seats in aircraft. We all had a great visit. Pat would like to return for another trip, but it seems unlikely given the cost and her age. In any case, Pat has been to Australia 5 times already!

All is well with us at Casino and we trust all is well with you too.

Rex Adamson and Ann Stradley – taken July 2016. Ann in May 2018





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