



U3A RINGWOOD INCORPORATED

35 – 39 Tortice Drive, Ringwood North,

Victoria, 3134, Australia

Tel: [0481 591 224](tel:0481591224)

Reg. No A0008300C A.B.N. 4419221576

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Notice of Annual General Meeting U3A Ringwood Inc.

**The Annual General Meeting of U3A Ringwood Inc,
will be conducted at the Kevin Pratt Pavilion**

[Norwood Sporting Club - Mullum Reserve, 58 – 60 Mullum Mullum Rd, Ringwood North VIC 3134]

1.30pm

on

Tuesday 19 May 2026

The Agenda will be –

- Opening
- Attendees
- Confirmation of Minutes of AGM held on 13 May 2025
- Acceptance of President's Report on Behalf of the Committee
- Acceptance of Financial Statements of the Association for 2025 Financial Year
- Election of Committee
- Special Resolution - Change to U3A Ringwood Rules
- Close of Meeting

Following our AGM, you are then invited to join your Committee for afternoon tea.

Minutes of U3A Ringwood AGM Held on Tuesday 13 May 2025 at 1.30 pm

Welcome

The President, Daryl James, acknowledged the Traditional Owners of the land on which we conduct today's AGM and welcomed all members to the AGM, as well as our guest Deputy Mayor, City of Maroondah, and representative for Wonga Ward, Cr. Linda Hancock

Daryl also advised that the following invited guests had sent their apology as they had prior commitments: Mayor of City of Maroondah, Kylie Spears, the State Member for Warrandyte, Nicole Werner and the Member of the Victorian Legislative Council representing the North-Eastern Metropolitan, Nick McGowan; as well as the Secretary of U3A Croydon, Christine Tomic.

Daryl advised that we did not have an opportunity to invite the newly elected Federal Member for Deakin, Matt Gregg as the elections took place merely 10 days prior to today's AGM.

Attendance

There were 51 members present and 19 apologies.

Minutes of 2024 AGM

The Minutes of the 2024 AGM of 21 May 2024 as circulated with the Notice of the AGM was moved as accepted by Robert Jackson and seconded by Irene Pomeroy. Carried.

President's Report

As distributed with the Notice of AGM the President's Report was moved as accepted by Daryl James and seconded by Marianne McCartney. Carried.

Treasurer's Report

As distributed with the Notice of AGM the Treasurer's Report was moved as accepted by Ruth Wilson and seconded by Jim Moroney. Carried.

Election of Committee

As required under our rules, the AGM is required to set the number of Committee members for the ensuing year. It was proposed by Daryl James, seconded by Suzanne di Mattia that the general committee members consist of 4 people for 2025-2026. Carried.

As there was only one nomination received for the following positions Daryl declared all those members duly elected for 2025-2026.

President – Daryl James
Vice President – Diane Batchelor
Secretary – Jeanette Cain
Treasurer – Alex Robertson
Committee Members – Lynn Blackbell
Yvonne Bruinsma
Rosie English
Richard Prior

There being no further business the meeting closed at 2.00 pm.

President's Report on behalf of the Committee of U3A Ringwood Inc.

On behalf of the Committee of U3A Ringwood Inc., it is my pleasure to report that 2025 (our 40th Anniversary Year) was a very successful year.

With 2025 being our 40th Anniversary year (U3A Ringwood was one of the first 5 U3As to be formed in Australia) we held a number of events to celebrate this achievement. These celebratory events were either at no cost to members or were heavily subsidized to ensure that as many members as possible could afford to attend.

Our principal celebratory event was our 40th Anniversary lunch which was held at the Kevin Pratt Pavilion on 17 June 2025 (the actual anniversary date on which we held our first classes in 1985). The lunch was attended by 70 members plus guests, **Matt Gregg**, MP, Federal Member for Deakin, **Cr Kylie Spears**: - Mayor of the City of Maroondah and Councillor Wombolano Ward in the City of Maroondah; **Cr Linda Hancock**, Deputy Mayor of the City of Maroondah and Councillor Wonga Ward in the City of Maroondah. Councillor **Nathaniel Henderson**, **Councillor** for the McAlpin Ward in the City of Maroondah. As the Victorian Parliament was sitting, **Nick McGowan** member of the Victorian Legislative Council representing the North-Eastern Metropolitan could not attend and his electoral office Brandi Craig attended as his representative and Nicole Werner MP, State Member for Warrandyte sent her apology.

Special events like our 40th Anniversary lunch required a myriad of things to be done to make it happen - arrange a venue, engage a caterer, set the menu and prices; arrange ticket printing and ticket selling; making decisions about seating arrangements; organising awards etc., – the list goes on. Our organising sub-committee (Lynn Blackbell, Yvonne Bruinsma Jeanette Cain, and Rosie English) did a fantastic job to make this special event one to fondly remember as a great success.

At our Lunch, Special 40th Anniversary awards were presented to recognise those of our wonderful class leaders, who had contributed for 10 years or more as a class leader (Jill Cowie, Jennie Harvie, Alastair McCracken, Jim Moroney, Irene Pomeroy, Alex Robertson, Mary Semple, Ruth Seferth, Vicky Torresan and Ken Yelland)

In November, we held a combined Christmas and 40th Anniversary lunch on 13 November 2025 at the Dorset Gardens Hotel which was attended by 75 members. We are pleased to report that that 'Prizes' were donated by Matt Gregg, MP, Federal Member for Deakin, Nicole Werner MP, State Member for Warrandyte, Nick McGowan member of the Victorian Legislative Council, Bunnings Warehouse – Ringwood; the Dorset Gardens Hotel, Linda Robertson, Kathie Bishop and members of the Committee. This year we were very pleased to have a singing duo (Marilyn and David Benson) entertain us with songs of the 1970s that ended with members dancing in the isles. What a great way to conclude our 40th Anniversary year.

We once again held a Class Leaders Lunch (held at the Ringwood Club) to thank our wonderful Class Leaders who volunteer their time, week after week, to prepare and provide over 40 very stimulating classes. Without their support and commitment, we would have nothing to offer members.

Our mercurial Treasurer, Alex Robertson submitted a successful application for a grant under the Maroondah City Council's Community Grants Funding Program to fund a significant portion of our ongoing printing and internet costs. In addition, he was successful in gaining a Federal Government Stronger Communities Grant for the purchase of a TV Monitor which has subsequently been installed in the Foyer of the Parkwood Community Hub. to enable us to communicate more effectively with our members.

Sadly, 2 of our highly respected class leaders passed away suddenly during 2025. Our Vice President and Leader of our Current Affairs and Elders and the Law classes – Alastair McCracken passed away early in the year and later, our leader of our Aboriginal Studies class – Jim Poulter, also passed away. Both had made significant contributions to U3A Ringwood and are sadly missed.

Our Class Leaders of our Armchair Travel class (Ruth Seferth and Jennie Harvie) decided to step

away from the class at the end of 2025 after a mammoth 15 years in their role – a great accomplishment. Unfortunately, without new class leaders stepping forward, the class which began in 1985 has been discontinued for now.

It was disappointing that we continued to struggle to find members willing to volunteer to lead our classes, particularly for our very popular exercise classes. If members are interested in becoming a class leader, or know someone who may be interested we would be pleased to speak to them.

In addition to our regular classes, we were very pleased to hold a number of very well attended presentations featuring special guest speakers, including Dr Paul Kertes on heart disease, and a series of specialist speakers on downsizing, aged care and accommodation options etc.

We conducted 2 very successful sausage sizzles at Bunnings' Ringwood Warehouse which together, raised just over \$2200 – thank you to the small band of volunteers who cooked and served sausages. We also had 15 members visit the Aveo Mingarra Retirement Village for which we received a donation of \$500.

In the face of rapidly increasing costs, particularly for electricity, our fund raising enabled us able to maintain our membership fee at \$65.00.pa, continue to provide more and improved equipment for our Class Leaders to enhance the experience for class members as well as ensuring adequate provision is held due to us being a self-insurer for our contents.

I wish to personally thank all members of our very hard working 2025/2026 Committee – Diane Batchelor (Vice President and Course Coordinator), Jeanette Cain (Secretary), Alex Robertson (Treasurer and IT expert), Richard Prior (Course Co-ordinator), Lynn Blackbell, Yvonne Bruinsma and Rosie English (our Publicity Team). It is the Committee's ongoing work, which is mostly unseen by members, that ensures that U3A Ringwood runs smoothly and meets its legal and financial obligations.

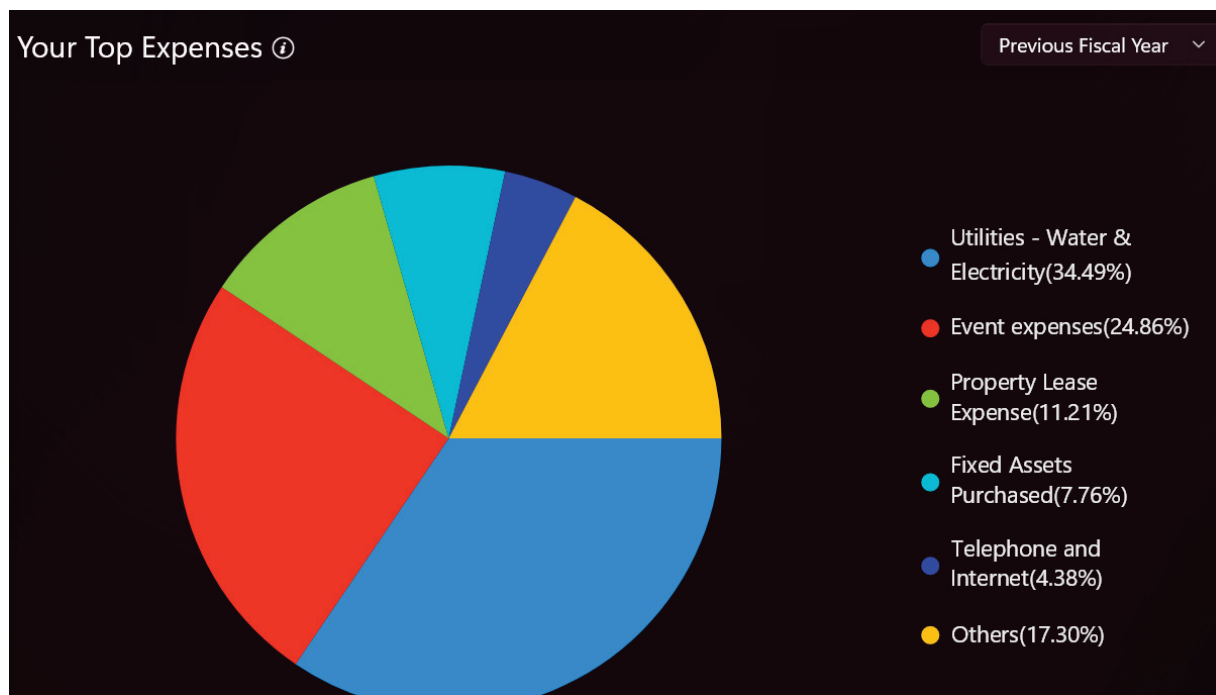
Your Committee acknowledges the valued contribution made by Graham De Haan, who has once again volunteered to audit our financial records, Linda Robertson and Jan Hanos who performed the role of catering managers at the Kevin Pratt Pavilion and Parkwood respectively, as well as the Norwood Sporting Club, with which we have developed a very cooperative and effective working relationship.

Lastly, but certainly not least, we acknowledge our Ward Councillors (Crs Linda Hancock and Nathaniel Henderson) and officers of the City of Maroondah Council, who support us and recognise the important role that U3A Ringwood plays in contributing to healthy ageing in the City of Maroondah.

Daryl James
President

2025 TREASURER'S REPORT

2025 Top Expenses Summary



Further information on all expense categories can be obtained from the detailed P & L report in this document or from the Treasurer.

Income is mainly derived from member fees, fund raising and grants. Member fees are predominately received in the Dec- Mar period annually.

2025 Explanatory Notes

- 1) Lease payments and utility expenses remain our largest expense categories except in 2025 when we had two-member lunch events - Christmas and 40th Anniversary.
- 2) Member fees and grants/donations are our largest income categories following by Christmas lunch and similar events.
- 3) Meals, Gifts and Entertainment expenses include thank-you gifts to guest speakers, NRCH for holding our swipe-cards, etc. It also includes refreshments at our annual Welcome Day and larger presentations
- 4) Event Ticket sales expenses are higher in 2025 as we held two major member lunches in 2025.
- 5) In 2025 we fundraised \$2,211 from two successful Bunnings Ringwood events, \$500 Aveo Croydon and \$100 from Grill'd.
- 6) In 2025 we received \$626 from a Maroondah Council grant to assist with our printing expenses. We also received \$1,997 from the Federal government for the publicity TV in the PCH entry hallway. Grant opportunities are generally available around Feb-Mar each year or late in the year. Most are competitive and there is no expectation that U3A Ringwood Inc will be successful every year.

- 7) The software we use, including our web site and membership system, are generally free or low-cost items. For example, our membership system software is provided, at no cost, through our membership of U3A Network Victoria.
- 8) Our 2025 banking arrangements changed due to changes in our Executive committee.
- 9) Event expenses are higher in 2025 due to extra for the 40th Anniversary lunch which were both subsidised by U3A Ringwood. Bunnings BBQ costs are also included in the 2025 balance. The Aveo \$500 Visa card was used to reduce these expenses in 2025.
- 10) The difference between 2025 Event Receipts and Expenses is due to one-off discounts on 2025 Christmas and 40th anniversary lunches (~\$1200) and for 40th Anniversary tutor plaques, pens and flowers (~\$960).
- 11) Meals, Gifts and Entertainment is higher in 2025 due to expenses hosting an U3A Network meeting that was refunded by U3A Network
- 12) Property Lease expenses are lower in 2025 as there was minimal 2024 costs received after we closed-off the 2024 books.
- 13) Publicity and Marketing expenses relate to our participation in the 2025 Maroondah Festival.
- 14) Utilities – Water and Electricity expenses are higher in 2025 due Maroondah Council invoices for \$2,121.51 and \$643.67, for 2024 PCH water/electricity use, received after we closed-off our 2024 books.
- 15) We no longer cover our contents/assets risk via a purchased contents insurance policy. We now self-insure. This is due to very high premiums, low replacement costs, council provided building security and a no claim history over last 15 years. We have a 12 month term deposit (renewed annually) with sufficient funds to cover asset losses.
- 16) Public Liability and other business risks are covered via free VMIA insurance arranged through U3A Network Victoria
- 17) Fixed assets are no longer listed on the balance sheet. They are recorded in a separate Asset system. Please note:
 - I. Replacement Value is based on original cost, years owned and indicative inflation rate. It is used for “new for old” insurance policies. However, we are unlikely to buy new if we suffer a partial or full asset loss.
 - II. Depreciated Value is based on original cost, years owned and average depreciation rate for the asset’s classification. It is an estimate of how much our assets are worth if we were to sell them in the current market.
 - III. We dispose of assets when they are no longer required, broken, etc. If practical, we seek market value for these assets.
 - IV. We purchase new, refurbished or used assets. Most assets greater than \$500 are bought new under grants.
- 18) U3A Ringwood has no liabilities and is registered as a not-for-profit Incorporated entity.
- 19) A summary of our financial books is published yearly on the ACNC web site.

Accommodation

U3A Ringwood has a Community Facility License, due for renewal by 1st April 2027, with the Maroondah Council for our use of rooms at the Parkwood Community Hub Maroondah and a renewed annually Facility Hire Agreement with the Norwood Sporting Club

U3A RINGWOOD

Audit Statement

To the Committee and members of U3A Ringwood Inc

I have examined the books and records for U3A Ringwood Inc and find as follows:

In my opinion, the books and records give a true and fair representation of the financial performance of U3A Ringwood Inc for the year ended **31st December 2025**; and the financial position of U3A Ringwood Inc as at **31st December 2025**.

Signed:

G J De Haan

Name GRAHAM DE HAAN

Dated:

6,3 / 2026

U3A Ringwood Inc

Balance Sheet

Basis: Cash

Account	31/12/2024 Total	31/12/2025 Total
Assets		
Current Assets		
Cash and Cash Equivalents		
Cash		
Petty Cash	139.30	133.80
Total for Cash	139.30	133.80
Bank		
Bendigo Bank Business Savings	11,602.20	13,577.92
Bendigo Bank Ringwood- Cash & Cheques	2,583.18	86.30
Bendigo Bank Term Deposit 1YR	20,502.47	26,476.40
Sandhurst Select 90 Fund	5,401.60	2,638.71
Total for Bank	40,089.45	42,779.33
Total for Cash and Cash Equivalents	40,228.75	42,913.13
Accounts Receivable		
Total for Accounts Receivable	0.00	0.00
Other current assets		
Total for Other current assets	0.00	0.00
Total for Current Assets	40,228.75	42,913.13
Fixed Assets		
Total for Fixed Assets	0.00	0.00
Other Assets		
Total for Other Assets	0.00	0.00
Total for Assets	40,228.75	42,913.13

Liabilities & Equities

Account	31/12/2024 Total	31/12/2025 Total
Liabilities		
Current Liabilities		
Total for Current Liabilities	0.00	0.00
Long Term Liabilities		
Total for Long Term Liabilities	0.00	0.00
Other Liabilities		
Total for Other Liabilities	0.00	0.00
Total for Liabilities	0.00	0.00
Equities		
Owner's Equity	31,678.23	31,678.23
Current Year Earnings	2,265.69	2,684.38
Retained Earnings	6,284.83	8,550.52
Total for Equities	40,228.75	42,913.13
Total for Liabilities & Equities	40,228.75	42,913.13

Amount is displayed in your base currency **AUD

U3A Ringwood Inc

Profit and Loss

Basis: Cash

Account	Jan 2024 - Dec 2024	Jan 2025 - Dec 2025
	Total	Total
Operating Income		
Asset Sales	100.00	25.00
Class Fees Received	170.00	400.00
Event Raffle Proceeds	531.00	433.00
Event Ticket Sales	2,730.00	4,615.00
Fund Raising	2,794.40	2,811.40
Grants - Federal	2,500.00	1,997.00
Grants - Local Government	500.00	626.00
Interest Income	902.47	1,283.05
Membership Fees	16,890.00	18,960.00
Refunds Received	0.00	182.87
Tea Money Income	0.00	75.05
Total for Operating Income	27,117.87	31,408.37
Cost of Goods Sold		
Total for Cost of Goods Sold	0.00	0.00
Gross Profit	27,117.87	31,408.37
Operating Expense		
Bank Fees	1.75	0.00
Class Expenses	1,169.61	673.69
Class Leader Conferences/Lunch	1,041.00	952.83
Cleaning Expense	112.38	0.00
Event expenses	2,990.30	7,083.92
Fixed Assets Purchased	3,799.25	2,210.52
Fund Raising Costs	671.84	267.26
Meals, Gifts and Entertainment	336.15	500.46
Office Supplies	113.95	226.49

Account	Jan 2024 - Dec 2024	Jan 2025 - Dec 2025
	Total	Total
PayPal, Zeller and Bank Fees	231.41	299.55
Printing and copying	402.25	641.88
Property Lease Expense	5,694.00	3,195.00
Publicity And Marketing	0.00	200.60
Refunds Paid	65.00	0.00
Regulatory and Government Fees	413.40	0.00
Sundry Expenses	82.98	127.95
Tea Money Expenses	19.30	369.56
Telephone and Internet	944.09	1,246.68
U3A Network Fees	456.00	454.00
Utilities - Water & Electricity	5,813.66	9,826.42
Web Site Expense	493.86	447.18
Total for Operating Expense	24,852.18	28,723.99
Operating Profit	2,265.69	2,684.38
Non Operating Income		
Total for Non Operating Income	0.00	0.00
Non Operating Expense		
Total for Non Operating Expense	0.00	0.00
Net Profit/Loss	2,265.69	2,684.38

Amount is displayed in your base currency **AUD

U3A Ringwood

Assets Summary by Book Classification

09-Jan-26

9:45:05 AM

Book Category	Original Cost	New for Old Replacement Value	Estimated Current Value
Computer	\$15,357.90	\$18,089.90	\$1,035.00
Electronic Equipment	\$17,443.75	\$20,655.75	\$3,090.86
Furniture	\$17,242.80	\$20,349.80	\$9,498.34
Other Assets	\$11,855.30	\$14,598.30	\$3,346.62
Grand Total	\$61,899.75	\$73,693.75	\$16,970.82

Original Cost is the asset's purchase price regardless if brand new or pre-owned.

New For Old Replacement cost is estimated cost to replace assets based on estimated current prices. It is calculated using original cost, an average inflation rate and years held. This value is used for contents insurance purposes.

Estimated Current Value is calculated value of assets if sold now. It is based on original cost, an estimated depreciation rate (per asset type) and numbers of years held. It is also estimated cost to replace items for those of equivalent age. This is the amount we self-insure for.

U3A Ringwood Assets Purchased By Year 2025

Friday, 9 January 2026
9:45:44 AM

ID	Description	Supplier	Qty	Cost	YearAcquired	Comment	Classification
241	Sony Bravia BZ30L 50" commercial display for PCH entry hall	LWT Systems	1	\$1,320.00	2025	purchased through grant	Audio Visual
242	Greenseas 80L ice chest	Mitre 10	1	\$199.00	2025		Kitchen & Cleaning
243	Dozianai Powerboard with 3AC 2 USB-C and 2 x USB-B poerts for TVs in CR1 and CR1	Amazon AU	2	\$45.60	2025		Miscellaneous
244	Unitek Wireless HDMI adapters for TVs in CR1 and CR2	MSY Mitcham	2	\$111.10	2025		Audio Visual

SCHEDULE 1

Regulation 15

FORM I

Associations Incorporation Reform Act 2012 Sections 94(2)(b), 97(2)(b) and 100(2)(b)


ANNUAL STATEMENTS GIVE TRUE AND FAIR VIEW OF FINANCIAL POSITION OF INCORPORATED ASSOCIATION

We, Daryl James and Jeanette Cain, being members of the Committee of the U3A Ringwood Incorporated certify that-

The statements attached to this certificate give a true and fair view of the financial position of U3A Ringwood Incorporated during and at the end of the financial year of the association ending on 31 December 2025.

Signed: 

Date: 26/3/2026

Signed 

Date: 26/3/26

A Member may appoint another member as a proxy for the Annual General Meeting

FORM OF APPOINTMENT OF PROXY

I Membership Number
(name)

Contact details.....
(email address and/or telephone number)

being a member of U3A Ringwood Inc. - Registered No. A0008300C

appoint: Membership No
(name of proxy holder)

Proxy contact details:
(email address and/or telephone number of proxy holder)

being a member of that Incorporated Association, as my proxy to vote for me on my behalf at the annual general meeting of the Association

to be held on

19 May 2026

and at any adjournment of that meeting.

My proxy holder is authorised to vote (please delete what is not applicable):
in favour / against / or as my proxy sees fit* as follows:

.....
.....
.....
.....
.....
.....
.....
.....
.....
.....

Signed:

Date:

Note: To assist with the logistics of holding our AGM, members are asked to forward their completed and signed proxy form to the Secretary either by email to: admin@u3aringwood.org.au; or by post to U3A Ringwood Inc., 35 - 39 Tortice Drive, Ringwood North 3134 to reach the Secretary, no later than 7 days prior to the date of the AGM.

*Delete if not applicable

Nomination for U3A Ringwood Inc. Committee 2026-2027

Position(s) for which nomination is made (tick as appropriate)

President	.	<input type="checkbox"/>
Vice President	.	<input type="checkbox"/>
Secretary	.	<input type="checkbox"/>
Treasurer	.	<input type="checkbox"/>
Committee Member	.	<input type="checkbox"/>

Candidate:

Name Membership No

Contact Details:
(email and/or telephone number)

Signature:

Proposer:

Name: Membership No:

Signature: Contact Details:
(email and/or telephone)

Date:

Note: To assist with the logistics of holding our AGM, members are asked to forward their completed and signed nomination form to the Secretary either by email to: admin@u3aringwood.org.au, or by post to U3A Ringwood Inc., 35 - 39 Tortice Drive, Ringwood North 3134 to reach the Secretary, no later than 7 days prior to the date of the AGM.

**Proposed Changes to U3A Ringwood Inc Rules
Presented to 2026 AGM for Approval
Summary and Rationale**

The age profile of U3A Ringwood members is around 70+ years and we find that there are very few members who volunteer to be involved in fund raising or more importantly, in leading classes. At present we offer 34 classes of which 17 are full with waiting lists. We urgently need to be able to offer additional classes to existing and potential members.

Volunteering to lead a class hasn't got to be weekly, or even fortnightly - a class leader's role can be shared by two or three or more members – whatever the arrangement, we can do it, if it ensures that existing classes continue or more classes can be offered.

To give the problem some perspective, we have over 170 members enrolled across our 5 exercise classes. Four of those classes are led by the same Class Leader. This was meant to be a very temporary arrangement while we found members who were willing to volunteer to lead a class. Unfortunately, that arrangement has continued far beyond what was envisaged and is becoming unsustainable.

Accordingly, we are faced with the prospect of having to discontinue some exercise classes if we are unable to find additional Class Leaders to lead one or more of these classes.

We have potential members approach us to join but when they find that classes in which they wish to enroll, are full, they understandably, do not proceed with their membership. Your Committee has been grappling with this issue for some considerable time. Our Course Coordinators have spoken to classes in an effort to identify potential class leaders, but no member has been prepared to lead an exercise class even though we have offered to mentor them.

We have also approached other U3As but have not been successful.

In order to try to address this existential issue, your Committee, recommends that we change our eligibility Rule for membership to enable younger people to join U3A Ringwood.

Why is this an existential issue?

Without enough Class Leaders to lead existing classes we will lose classes, membership numbers will fall, membership fees will need to increase and less classes will be available

Why does the Committee believe that lowering the eligibility age for membership may assist? U3As in surrounding areas have a much younger membership profile than U3A Ringwood, have more members volunteering to lead classes and offer more classes.

Accordingly, we have formed the view that enabling younger people, i.e. people who are 45 years of age or older and who are no longer fully employed, to join U3A Ringwood, may result in increased membership and these new members may be more likely to volunteer to lead classes.

Accordingly, it is proposed to Amend our Rules in the following manner:

A. By amending Clause 2 - Purposes

From:

2 Purposes

The purpose of the Association is to advance the education, welfare, health and wellbeing of persons who are retired or semi-retired, are 55 years of age or over and support the purposes of the Association, by:

- (1) providing educational programs and opportunities for life-long learning;
- (2) providing programs which advance healthy, active and positive ageing;
- (3) encouraging and providing opportunities for people to volunteer and share knowledge, skills and experience;
- (4) generally acting as a self-help body of volunteers interested in their own and community education; and
- (5) providing accommodation, facilities and services for the above purposes.

To read:

2 Purposes

The purpose of the Association is to advance the education, welfare, health and wellbeing of persons who are 45 years of age or over, are no longer working full time and support the purposes of the Association, by:

- (1) providing educational programs and opportunities for life-long learning;
- (2) providing programs which advance healthy, active and positive ageing;
- (3) encouraging and providing opportunities for people to volunteer and share knowledge, skills and experience;
- (4) generally acting as a self-help body of volunteers interested in their own and community education; and
- (5) providing accommodation, facilities and services for the above purposes.

B. To vary 'clause 8 – Who is eligible to be a member'.

From:

8 Who is eligible to be a member

Any person who:

- (a) Is retired or semi-retired; and*
 - (b) is 55 years of age or over; and*
 - (c) Supports the purposes of the Association;*
- is eligible for membership*

To:

Any person who:

- (a) is 45 years or older and is not fully employed; and
 - (b) supports the purposes of the Association;
- is eligible for membership