



Members & Visitors

Message from the President

I want to welcome you all back to our first meeting of 2020. We should all be used to writing 2020 instead of 2019 by now. The events in Australia have been a horrible start to the year but hopefully you had a great Christmas and New Year with family and friends. I would like you to put your thinking caps (12,000 years of experience in our membership) on around what we can do to help our farmers and those folk on the land. It doesn't mean dipping into our own funds but perhaps considering visits to struggling towns to help local businesses throughout the year or collecting life's essentials for those who have lost everything in the fires. These could be donated to the Red Cross for distribution on a needs basis without us having to worry about logistics. Please come armed with ideas to our first meeting and we may be able to discuss them after our guest speaker is finished. I am confident we will have a great year with your support and enthusiasm.

Peter

Committee Members

- President - Peter Dunell.....33729432
- Vice President - Lyn Martin0409879329
- Secretary - Julie Baldwin..... 32787274
- Treasurer - Colin Court.....0426863506
- Membership - Linda Bird..... 37149708
- Trips Coordinator - Roebyne Birtles..... 0433191786
- Activities Coordinator - Barry Miles 38791690

Meeting Apologies

If you want to submit your inability to attend a Branch Meeting contact the Secretary Julie 32787274, leave a message if out or email nsaforestlakesec@gmail.com



Members Birthdays

JANUARY

- Shirley Cawley
- Doreen Cotter
- Lionel Cronin
- Kay Jones
- Bruce Mitchell
- Jenny Olive
- Sharon Poulter
- Lurlene Roy
- Barbara Tweedie

FEBRUARY

- Lisa Abbersteen
- Linda Bird
- Roebyne Birtles
- Coral Bolton
- Robert Donaldson
- Valerie Hodgson
- Russell Johnson
- Anne Little
- Valerie Mercer Brown
- Jean Nebe
- Heather Scheiwe



Meeting Venue

Branch Meetings are held at The Lion, 133 Pine Road, Richlands on the 2nd Thursday of the month.

No meetings held in December or January
Sign in 10am for a 10.30am start.



Visitors

Visitors are welcome to attend three meetings to see if our branch is for you. After your 3rd visit if you decide you want to continue joining us, you need to become a member of the National Seniors Australia & be put on our Branch register. If you are an existing NSA Member you will need to be put on our Branch register. Please see the Membership Officer between 10am & 10.30am at the monthly Branch Meeting.

New Members Welcome Pack

It was decided by the new committee that we should welcome new members with a pack. These packs contain: Members information book, Medical pocket card & NSA items subject to availability



Members Welfare

Do you know of any Members who are unwell, had a bereavement in the family or feeling down? Often, we are not aware so if you know of any Members please let our Welfare Officer know. Lorraine Horrocks has kindly taken on this important role for our club this year. You can contact her on 0409275016.

Movie & Theatre Group

Give your contacts to Barry Miles if you would like to join us. Barry will let you know when the next movie outing is scheduled. We go to Orion Cinemas at Springfield Lakes. Tickets are cheaper if you have a Cinebuzz Seniors Card. It's easy to catch the train and a short walk to the Movies.

Logan Entertainment Centre

From time to time we go to shows at the LEC. Barry Miles will keep us up to date with upcoming shows.

Dining Adventurers

Watch this space.....



For a laugh



Q. What flower gives the most kisses on Valentines Day?
A. Tulips.



Seniors Texting Code

ATD: At the doctors
BFF: Best friend fell
BTW: Bring the wheelchair
BYOT: Bring Your own teeth
FWIW: Forgot where I was
GGPBL: Gottä go pacemaker batterry low
GHA: Got heartburn again
IMHO: Is my hearing aid on
LMDO: Laughing my dentures out
OMMR: On my massage recliner
OMSG: Oh my! Sorry. Gas
ROFLACGU: Rolling on floor laughing and Cant get up
TTYL: Talk to you louder



UPCOMING EVENTS

February

Branch Meeting – Speaker Ian Henschke

Date: Thursday 13th
Where: Lions, Richlands
Time: 10.00am
Cost: \$6.00

March

Coffee Morning

Date: Monday 2nd
Where: Coffee Club Forest Lake
Time: 9.30am
Cost: Pay for your own coffee etc

International Women's Day Function

Date: Friday 6th
Where: Forest Lake Hotel
Time: 11am
Cost: \$35

Join us in the celebration of Women.

Pay at February Meeting

Branch Meeting

Date: Thursday 12th
Where: Lions, Richlands
Time: 10.00am
Cost: \$6.00

Day Bus Trip

Date: Thursday 19th
Where: Currumbin Wildlife Sanctuary
Time: 8.30am
Cost: \$55.00 (Bus & Entry) Lunch at own expense

Pay at February Branch Meeting

LEC Silver Series – Liza Meets Bassey

Date: Friday 27th
Where: Logan Entertainment Centre
Time: 10.00am
Cost: \$22.00

Pay at February Branch Meeting

April

Coffee Morning

Date: Monday 6th
Where: Coffee Club Forest Lake
Time: 9.30am
Cost: Pay for your own coffee etc

Branch Meeting

Date: Thursday 9th
Where: Lions, Richlands
Time: 10.00am
Cost: \$6.00

May

Away Bus Trip

Date: 1st-4th
Where: Bellingen/Dorrigo
Time: TBA
Cost: (Single \$928) – (Double/share \$748pp)

Pay \$100pp deposit at February meeting

Trips Payment

Cash or Cheques

To assist the trips desk please write on an envelope:

Your name

Trip details

Payment amount

Dietary requirements

Seating needs

Seal your payment inside the envelope and hand into the trips desk.

Unless it is in an envelope as stated above the trips table will not accept any payment.

Full Payment will be due at the monthly meeting prior to the trip.

Joe Smith Currumbin Wildlife Sanctuary \$55 Gluten Free

EFTPOS

The Branch has purchased a "Square card" hand held EFTPOS machine to take payments. Members wishing to pay by card using this method can do so at Branch Meetings. Receipts will be emailed. Please note payment via this method will incur a surcharge of 1.9%.

Bank Transfer & direct deposit

We strongly encourage Members to pay via Internet banking or depositing payment over the counter at Heritage Bank Forest Lake.

Account Name: National Seniors Australia Forest Lake Branch Inc

Bank account details: BSB-638 070

Acc No-12471674

Please include your name & event name on the transfer and receipt for identification. Example -

Court2CWS

Surname (Court)

Number going (2)

Trip (Currumbin Wildlife Sanctuary)

Branch Refund Policy

Cancellation of an outing

The branch policy for late cancellations. Notify the Secretary 32787274 or Treasurer 48 hours beforehand. In the case of a sudden medical emergency on the day which cannot be prevented, the management Committee will consider the matter with respect of a refund.

When we have to book seats on a bus or give numbers for a booked luncheon and are still required to pay even in the case of a cancellation by a member a refund will not be provided.

In the event of an activity/outing being cancelled due to some unforeseen circumstance beyond our control, eg.: storm, transport breakdown, etc and cannot be rescheduled, members will be refunded any monies paid

Don't forget our International Women's

Day Lunch on March 6th

11am Forest Lake Hotel

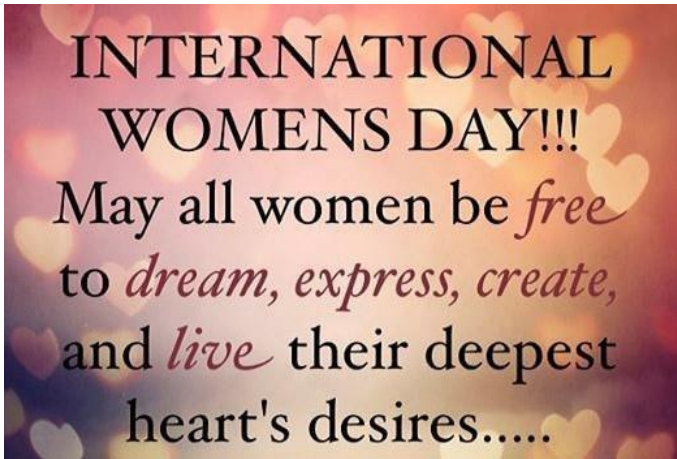
Come join in the fun & laughs, make new friends at our celebration of women. Dress up & let your hair down at this ladies only event.

Two course meal \$35

Mains Chicken or Barramundi alternate drop

Dessert Pavlova

Ticket given on entry is your assigned seat number. So, come on Ladies and put your name down & pay at the February meeting.



Christmas Lunch

Christmas Lunch at The Lion - What a great time we all had at the Christmas Lunch. Check out our Angel Pat. She was simply illuminating. Don't we have some fabulous dancers in our group too. Santa was kind enough to pose for photos with his many admirers but made no promises he couldn't deliver what was on their list for Christmas.



Australian Occasion Lunch

Australian Occasion Lunch at Forest Lake Tavern - There was plenty of fun and games, good food, great decorations on the tables and much more. All thanks to the super organised team led by Lyn Martin and Barry Miles. How clever we all were to get such great scores in the Trivia Games. Barry Miles set up some challenging fun games to test our super skills out on. What a life saver. We were impressed with the service provided by the friendly and efficient staff at the Tavern and enjoyed the privacy of the function room to let our hair down.



Website

nationalseniors.com.au/about/branches/forest-lake

Here you can see upcoming events, the latest newsletter & photos of our outings

Please also take time to access the National Seniors Australia Website. It is very simple to navigate the drop-down menus are excellent. There's lots of interesting things to read and keep yourself up to date. There's a world of membership benefits awaiting. Remember to look out for the quarterly PAM reports from NSA Chief Advocate, Ian Henschke.

Facebook

Did you know our Branch has a Facebook page?

Search for **Forest Lake Branch National Seniors Australia**. You can join our group to keep up with all the news. Please note only Members on our Branch register will be given access to the group. National Seniors Australia is also on Facebook & is a great way to keep up to date.



New government website compares medical specialists' costs

We're paying too much to see medical specialists. So, how can a new government website help?

Some doctors charge 10 times more than the Australian Medical Association (AMA) recommends, adding to the \$1.6 billion a year in gap payments not covered by patients' health funds or Medicare. National Seniors welcomes the launch of the Australian Government's online [Medical Costs Finder](#) tool as an initial step in cutting costs. It's a tool we've been calling on for years as part of our campaign to put pressure on specialists to bring down costs. You can sign up to our campaign [here](#). Currently, the tool covers a limited number of procedures, but the government says it will be further developed.

You can use it to:

- see how much people have paid out of pocket for a medical procedure, and
- to compare the costs estimated by specialists and other health providers for a hospital procedure with the typical costs for the procedure in your area or location.

Compare the market

This can help you better understand what is typically paid and whether your likely out of pocket costs are high or low, compared with what other people have paid for the treatment. However, the tool does not enable you to search individual specialists' fees, just the average fee amount for specific procedures by postcode. National Seniors want the government to expand this to better enable us to compare actual fees and charges. Medical specialists can charge whatever they like so it is vital that consumers discuss fees and procedures with their referring GP and with the specialist. The online tool can assist with this.

High costs don't mean best service

The peak body for Australia's private health insurance industry peak offered sound advice saying high cost don't equal better health outcomes or quality. "The training standards for Australian medical specialists are sufficiently high to ensure the vast majority are capable of providing high quality clinical care, regardless of what they might charge," said Private Healthcare Australia's Director of Policy and Research, Ben Harris. "There is nothing compelling them to inform patients in advance of treatment what their fees are. This [government] website gives consumers and GPs the ability to compare fees at the point of referral – avoiding potential bill-shock and out-of-pocket costs." Consumers are entitled to ask their specialist before surgery for an accurate quote, including anaesthetists and assistant surgeon fees.

Good times ahead. But don't get too excited, says banking regulator

Safe as a bank? Maybe not. A new report raises questions about your money and financial wellbeing. Disturbing risky behaviour by our key banking, insurance and superannuation sectors and uncertainty are revealed in a surprisingly frank report by the Australian Prudential Regulation Authority, APRA. The [2019 Year in Review](#) found incidents and trends that forced the regulator to intervene and act.

Financial sector

The Royal Commission exposed a wide of range of failure: governance, culture, remuneration and accountability, and raised questions about APRA's supervision of the sector. APRA says it is following up and where appropriate actions will be made public in due course.

The economy

Key indicators describe a downbeat 2019 and economic headwinds for 2020. The year saw economic growth at just 1.7 per cent. Housing credit, the largest component of borrowing by the non-financial sector grew at a historically low rate: annual growth in housing credit was 3.1 per cent, marking the lowest growth rate since the beginning of this data series in the 1970s. Also, unusually, all of the growth over the past 12 months was in lending to owner-occupiers; lending to investors did not grow. Despite this relatively low growth rate in credit, household debt continued to grow faster than household income. Very low interest rates added challenges for the financial sector, which are likely to continue in 2020.

Superannuation

Despite stellar returns for the past twelve months, APRA has gone out of its way to caution investors and the sector that the good times will probably not keep rolling. They will be challenged by low domestic and global long-term real yields and a worsening outlook for global growth. APRA also explained that new laws were introduced to save the superannuation system from itself, enabling the regulator to intervene at an early stage before members suffered significant harm. Also, APRA now has the power to take civil penalty action against trustees and their directors for breaching their obligations to members, including the duty to act in the best interests of members. Performance wise, APRA reported that over the past five years, funds collectively decreased percentage allocations to cash and equities (primarily Australian) and increased percentage allocations to fixed income (primarily international), infrastructure and property. The average industry return was 7.9 per cent per annum for the 10-year period ending 30 June 2019. Investment returns were boosted by strong share market performance over this period.

Health insurance

Not surprisingly, the regulator painted a picture of an industry in deep trouble, which may go some way to further explaining how policy holders are getting the rough end of the stick. Premium increases have exceeded average wage growth for more than a decade. The cumulative toll on household budgets saw more members downgrade or cancel their policies during the year. In Australia's community-rated system, the steady decline in cover among younger, healthier policyholders, who subsidise older, unhealthier policyholders, has contributed to a further push up in premiums – which, in turn, fed into the continuing exodus of younger and healthier policyholders from the system.

Risk, governance, capital

So concerned was APRA that the industry was not capable of managing risk, governance and capital that it told the industry it would intervene assertively via entity-specific supervisory action. As part of this, insurers were tasked with submitting

recovery plans to explain how they'd manage business crises. Information technology was identified as a specific risk as insurers increasingly migrate their systems to 'the cloud'. Clearly, APRA is not convinced about managing this risk and demanded insurers explain actions in resourcing, governance, expenditure, system health, security, recovery, major initiatives and audits. APRA continues to assess the sector's compliance with new prudential requirements and has already identified mixed performance and "notable gaps" in implementing and testing security controls. A further red-flag was raised with this telling statement in the Review report: "A majority of PHI entities are reliant on outsourced service providers for managing and supporting critical business systems, including their core policy management system. In addition, there are also ambitious plans by some insurers to transition towards cloud-hosted solutions. APRA's expectation is that entities adopt sound prudential practices in managing these outsourcing arrangements and demonstrate the ability to understand and manage the associated risks."

Bringing transparency to health costs

National Seniors has partnered with a new website to bring greater transparency to specialist fees as part of our out-of-pocket health costs campaign. My Dr Bill is a free and independent website to help you share out-of-pocket costs from your surgery to increase transparency and help others. The My Dr Bill website was created by two retired doctors surprised and concerned by their own family members' unexpected costs for medical procedures. They were genuinely shocked that despite having top level private health insurance they were being charged substantial out-of-pocket costs.

How does it work?

My Dr Bill is quick, easy and powered by you.

By collecting information from real life patients about the cost of different medical procedures performed by different medical specialists, others will be able to use this information to understand potential costs. When you add information about the cost of procedure, your deidentified costs are aggregated with other patients resulting average costs. This helps others make better, more informed financial decisions when choosing a specialist. Searching by procedure, you'll find average costs by type of doctor, specialist and assistant involved. You can drill down to see average costs by state.

My Dr Bill also provides advice on the questions to ask and how to assess costs before choosing a specialist.

You could even win \$500 when you provide details of your costs. [Learn more about the offer here.](#)

Visit the My Dr Bill website to share your out-of-pocket costs. You can learn more about our partnership with My Dr Bill by visiting the *Partners* section of our website. Learn more [here](#).

It's the Decade of Healthy Ageing

The World Health Organisation (WHO) has told us all to get out of our chairs and go run around the house, a bit. Well, not really BUT that would seem to be a good thing to do, if you can, in keeping with the WHO's self-declared Decade of Healthy Ageing (2020-2030).

WHO says the decade is an opportunity to bring together governments, civil society, international agencies, professionals, academia, the media, and the private sector for ten years of concerted, catalytic and collaborative action to improve the lives of older people, their families, and the communities in which they live. The world's population is ageing.

Already, there are more than 1 billion people aged 60 years or older, with most living in low- and middle-income countries. Many do not have access to even the basic resources necessary for a life of meaning and of dignity. Many others confront multiple barriers that prevent their full participation in society. This is why WHO's call for concerted global action on Healthy Ageing during this decade is critical. What is healthy ageing? Learn more [here](#).

Dementia care? Here's your air ticket

Where are British families sending their loved ones as poor quality and rising costs putting dementia care out of reach? You'll be surprised. It seems developing countries such as Thailand may be providing better quality and affordable care to dementia patients. At least that seems to be the case from media reports about British families sending elderly relatives with dementia off-shore. *The Guardian* reports that Thailand, which is already a hub of medical tourism, is setting itself up as a dementia care destination. The Thai government and private investors promote the economic development potential, with dementia facilities being owned and run by British, Thai and Swiss interests. According to the *Guardian*, being cared for in Thailand is a no-brainer. It reports there are 850,000 people living with dementia in the UK. Local authority residential care costs up to £700 a week, with private care around £1,000. There are no prescribed staff-to-guest ratios in the UK but, with annual staff turnover exceeding 30% and 122,000 job vacancies, levels in state and private facilities tend to be around 1:6. In Thailand, in contrast, 1:1 around-the-clock residential care with fully-qualified staff – in award-winning facilities that look like four-star hotels – costs around £750 a week.

[The Royal Commission into Aged Care Quality and Safety](#) continues to uncover failings in aged care including dementia care, often the result of quality and funding pressures. So, it may be just a matter of time before Australians discover the benefits of sending their loved ones to nearby countries that we are already increasingly visiting for affordable dental, eye and other medical procedures.



CLASSIFIEDS

To advertise on this page is free



Friday's Craft Days

Forest Lake Community House,
3 Alpine Place, Forest Lake.
Fridays 9am - 12 noon. \$5 entry
includes morning tea and a lucky
door prize. The group carries
insurance. Contact Wendy on
0406 063 585.

Richlands Courthouse
is looking for a volunteer to add
to their books. It would start as a
relief position, and later become
permanent. It is for
approximately 2 – 2 1/2 hours
one day a week. If you are
interested you can contact Pat
Hetherington after the meeting
or phone 0488 337 210 for more
information.

**Do you have
something to sell,
give away, offer
services, want to
say thank you to
someone or submit
a death notice?**

Can you sew,
do mending etc
for a small fee?
Offer your
services here

Do you have an
event you would
like to advertise?
Place it here

National Seniors Member Benefits

Mt Tamborine Rainforest Discovery Skywalk

10% Off admission price

Log onto your account at the National
Seniors Australia Website for this
discount and many more.

Recent email advised members of a new
and better way to access your NSA
member benefits. Logon to NSA
website using your email address and
surname password (first letter
of surname Capitalised)

See our Secretary
Julie if you wish to
place a classified



Thank you to the Lions for the
use of their facilities for our
Meetings



Special thanks to our
Newsletter sponsor. 3271 2595
Located in the Forest Lake
Shopping Centre.



For all your banking needs
see the friendly Branch team
or contact the Heritage Bank
on 37149399

thankyou

The Committee would like to thank all the supporters of the NSA
Forest Lake Branch for photocopying or printing newsletters, meeting
minutes and agendas, financial reports and other support material.