

# NATIONAL SENIORS AUSTRALIA ADELAIDE NORTH-WEST BRANCH

## NEWSLETTER March, 2022

Meeting at 2 pm on the fourth Wednesday of each month at

Lockleys Baptist Church house,  
244 Henley Beach Road, Underdale (pictured right)

Parking - Drive through carport to rear of building



### COMMITTEE

President .....Trevor Molde  
Vice President .....Brian Mibus (0417 887701)  
Secretary ..... Kathy Hancock (0432 1013720)  
Treasurer .....Mavis Smith  
Activities Coordinator ..... Ann McCall  
Committee ..... Jeanette Molde  
Newsletter Trish Mibus (0407 605091)

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### CALENDAR

#### OUR MARCH GUEST SPEAKER

WEDNESDAY, MARCH 23, 2022

2.00 PM

MEALS ON WHEELS

Strict Covid rules will be in place and masks  
must be worn.

*Afternoon Tea – Jenny & Brenton Mathews*

#### APRIL ACTIVITY

WEDNESDAY, APRIL 13, 2022

VISIT TO BOTANIC GARDENS

*Details will be advised at the March meeting*

WEDNESDAY, APRIL 27, 2022

Guest Speaker: ANGEL FLIGHT

*Afternoon Tea – Annie McCall*

WEDNESDAY, MAY 25, 2022

Guest Speaker: CATALYST - RETIREMENT  
HOMES

*Afternoon Tea – Barbara & Peter Rix*

WEDNESDAY, JUNE 22, 2022

Guest Speaker: BEE MAN – Len Turner

*Afternoon Tea – Kathy Hancock*

WEDNESDAY, JULY 27, 2022

Guest Speaker: QUEEN ADELAIDE

*Afternoon Tea – Jeanette & Trevor Molde*

WEDNESDAY, AUGUST 24, 2022

Guest Speaker: TBA

*Afternoon Tea – Kay & John Day*

WEDNESDAY, SEPTEMBER 28, 2022

Guest Speaker: TBA

*Afternoon Tea – Yvonne Walter*

WEDNESDAY, OCTOBER 26, 2022

Guest Speaker: DAVID JARMAN – ALBERT  
WILKINS

*Afternoon Tea – Dawn Thomas*

WEDNESDAY, NOVEMBER 23, 2022

Guest Speaker: TBA

*Afternoon Tea – Trish & Brian Mibus*

### WATER, WATER EVERYWHERE!

Our President and his wife gave their apologies for the March luncheon at the Lockleys Hotel. The reason? Their car didn't work and they had to get a new one!

Did they try to use it as a boat? Seriously though – following the recent heavy rains, they found themselves ankle deep in water – **INSIDE THE CAR.**



## NOTES ON VISIT FROM IAN HENSCHKE

Ian Henschke visited the North-West meeting on February 23 and gave an enthusiastic speech about the advocacy for Seniors that the NSA head office is working towards.

**COVID:** He mentioned the difficult times we were in with all the Covid restrictions but was pleased to see us coming together to enjoy activities.

**ELECTIONS:** This year sees us with two elections and two budgets, State and National.

### FEDERAL BUDGET SUBMISSION:

**Deeming Rates:** National Seniors had a win last election and managed to get the deeming rates lowered for Seniors.

**Seniors Health Card:** All Seniors who are on a Commonwealth Pension, DVA Pension or a Senior with income less than \$90,000 p.a. should get a Seniors Health Card.

**Home Care:** Improvements to home care policies are next on the campaign.

**Federal Budget:** The budget comes out before the election and NSA are asking for Seniors over 60 years who want to continue working be trained in aged care. The My Care Solution is about training more carers.

**Aged Care:** Most Seniors want to stay in their own homes. There is a worker shortage, fees in care are too high, payments to aged care are not high but it is less for home care.

**Policies to Stay Home:** NSA is asking for policies so Seniors can stay home and receive care – a national program of traineeships, home care loan system, asset test exemption, at cost per recovery rate interest. Currently Aged care takes 85% of the pension plus deposits – why not borrow on your house and keep the pension to still get the same level of care.

**Asset Test Exemptions:** Seniors should be allowed to downsize and use the balance of money from the house, in super or bank, towards home care without losing pension or paying tax.

**Nursing Homes:** If Seniors have to go into nursing homes, they should not have to sell the home but pay a daily fee.

### STATE BUDGET SUBMISSION:

NSA campaigning for free transport for Seniors at all times - \$1.2million p.a.

Ian sited the Warner Close, Cottage homes at Murray Bridge where for a reasonable rent the

Seniors receive good food, laundry, home expenses - all included.

Ian was asked about the Universal Pension which NSA was promoting – he said in New Zealand and other countries any person reaching pension age was given the \$25,000 pension, they could then work if they wanted to, for say \$60,000, and pay tax on that income only. In Australia, if a Senior wants to work they lose their pension.

In Australia only 3% of Seniors of pension age work; in New Zealand 25% work. This could help our workforce shortage by allowing seniors to work and not lose their pension. We require 400,000 immigrants to work but we have 4million retirees, if 25% worked that would be 1million workers.

From July 1, 2022 the Home Equity Access Scheme will allow Seniors to borrow against the equity in their home. The interest for this loan will be lowered from 4.5% to 3.95% thanks to NSA. This is available to all pensioners and Self-Funded Retirees.

**Kathy Hancock**

