

# MARCH & APRIL 2024

# PLEASE NOTE: Membership Renewals & Joining Members

Please ensure you use the 'Yarra Ranges NSA Application Forms' at the end of this 'Grapevine' & give to the Branch Secretary. By using our form, this informs NSA that you are a member of this Branch.

The Branch receives an a small annual payment for your Membership.

Click here for Membership Form

# **Branch Meetings 2024**

# Monday – <u>10 March</u> 7.00pm for 7.30pm start

'1979 to 1990 My Experience on local Council and as Mayor'

Guest Speaker:
Valda Arrowsmith OAM

Monday – <u>8 April</u> 6.30pm

'Dinner Meeting'

at

The Crown Hotel

Main Street Lilydale

### (Speaker ideas please)

If you have a suggestion for a 'Guest Speaker' please let a Committee Member know

# President's Report

Hí Members,

I hope everyone enjoyed their Christmas break whether you went away or stayed local.

We had 22 members attend the lunch at the John Street Café.

There was 34 members attended 'Chris' Café' on 18 February. Thanks to Chris ad her helpers. The lamb was cooked to perfection by John and Ruth W. The salads and desserts were also very tasty.

The next Branch Meeting is at the Lakeside Community Room with one of our members Valda talking about her time serving on local council and what it was like to be Mayor of the City of Nunawading, which has since amalgamated with Box Hill to create the present Whitehorse City Council.

Hope to see everyone there.

Trevor President

### **COMMUNITY INFORMATION NOTICE:**

JP facilities are available at the Croydon & Lilydale Police Station on the following days and times –

Croydon Tuesdays 10.00am to 1.00pm Lilydale Thursdays 10.00am to 1.00pm

### Yarra Ranges NSA Branch Committee

#### **President**

Trevor - 2 9735 1104

### **Vice President & Welfare Officer**

Pamela - 2 9735 5449

#### Secretary **Newsletter Editor**

Lyn- 2 0459 155 527

Email: <a href="mailto:yarrarangesnsa@gmail.com">yarrarangesnsa@gmail.com</a>

#### **Treasurer**

Anne - 2 97265135

#### **Activities Coordinator**

Chris - 2 0419 528 446

## Email: chrishill3@bigpond.com.au

**Guest Speaker Coordinator** Vacant

# **Web Administrator**

Patrick

**2** 0413 726 726

#### **Committee Member**

Elaine - 2 9739 4642 Kathy - 2 0438 257807

**Welfare Officer** Please contact our WO if you know of anyone who is unwell, having an operation, in need of help or has passed away within the family. Vice President & Welfare Officer Pamela on 2 9735 5449



# Congratulations to!

3 March Judy H 20 April Huey 28 April Margaret

We would like to celebrate your day! Don't forget to email / phone your birthday & month to Lyn

# **DIARY DATES**

# **WELCOME** to our BRANCH MEETING DATES - 2<sup>nd</sup> Monday of the Month

Meet at: 'Lilydale Lake Community Room', Lilydale Lake Rd, off 435A Swansea Rd Lilydale @ 7:00pm for 7.30pm start

Monday 11 March @ 7.00pm for 7.30pm Start

'1979 to 1990 My Experience on local Council and as Mayor'

**Guest Speaker: Valda Arrowsmith OAM** 

Monday 8 April @ 6.30pm

Dinner Meeting at The Crown Main Street Lilydale

Please email your ideas for Guest Speakers or Activities to varrarangesnsa@gmail.com

# **COMMITTEE MEETINGS - 1<sup>ST</sup> Monday of Month**

@ Chris' place Meet @ 7.30pm for March & 2.00pm for April

Monday – 4 March

**Monday - 1 April** 



# \* NOTE FROM CHRIS \*

Everyone needs to please text or email Chris - 20419 528 446

Email: chrishill3@bigpond.com.au

with any changes they want to make after they have put their name down for an 'Outing & About' / 'Dining Out' / 'Morning Melodies'.

Also, if you put their name down for an 'Outing & About' / 'Dining Out' / 'Morning Melodies' please make sure you <u>put it in your diary</u>, so you don't overlook or forget what you have made a commitment that date.



'OUT & ABOUT - BLUE

'DINING OUT - PINK

'MORNING MELODIES' - GOLD



# **Activities**

# Please Contact Chris 'Activities Coordinator' to Book and to cancel in time

<u>Please Note:</u> All payments in an <u>envelope</u> with <u>name</u>, amount of <u>payment</u> and <u>Activity name</u>. This will be a great help. Thank you, Chris

'Out & About' - Blue

'Dine Outs' - Pink

'Morning Melodies' - Gold

MORNING MELODIES @ The International Hotel Maroondah Highway Lilydale
Please note: Order lunch before show at 11.00am. Lunch 12.00noon

Wednesday 6 March @ <u>10.30am</u> Thursday 7 March @ <u>6.30pm</u> Thursday 21 March @ <u>12.00noon</u>

Saturday 23 March @ 7.30pm

Thursday 25 April @TBC

Wednesday 3 April @ 10.30am Tuesday 16 April @ 10.30pm

Wednesday 1 May @ 10.30am

Tuesday 7 May @ <u>12.30noon</u> Friday 17 May @ 7.30pm

Sunday 19 May @ 2.00pm

Sunday 9 June @ 2.00pm

**Sunday 16 June @ 2.00pm** 

Sunday 18 August @ 2.00pm

'Morning Melodies' - Frankie Boy

'Hoks Café' 236 Main Street Lilydale

'High Tea on the High Seas' on Board the Ferry from Sorrento to Queenscliffe and enjoy a 'High Tea' on board Ferry - \$55 includes ferry ride \$20 and return (we stay on board)

RSVP ASAP so I can Book!

'Oliver the Musical' - 'The Round' Theatre Nunawading (see Lyn)

'Morning Melodies - Turn Back Time' - Peta Balcombe

'Alfred Nicholas Gardens' ('Burnham Beeches') Sherbrook Road Sherbrook. Lunch @ 12.30pm 'Ripe Café' Sassafras

'Yarra Valley Gourmet Foods' <u>Tour</u> 814 Warburton Highway Seville Fresh locally sourced food – jams, relishes, chutneys, mustards etc <u>Lunch TBC</u> – Mont Delancey Cafe 71 Wellington Road Wandin

'Morning Melodies – All My Lovin Beatles Tribute' – Alex Kyle

'Yarra Valley Deli Café' Lunch Warburton Highway Wandin

'Little Mermaid Ballet' – Karralyka Mines Rd Ringwood (see Lyn)

'Billy Elliot' Musical - National Theatre St Kilda (see Lvn)

'Priscilla - Queen of the Desert' - The Round Nunawading (see Lyn

'Phantom of the Opera' – Karralyka Mines Rd Ringwood (see Lyn)

'Beauty & Beast Ballet' – Karralyka Mines Rd Ringwood (see Lyn

'SATURDAY WALKS' - Contact Chris 'Activities

# Coordinator' for details

Please Note - Walks start 9.00am

These 2 photos are from the same walk – do you know where? Answers in next '*Grapevine*' Photos 1 & 2 in '*January & February*' *Grapevine*' was from '*Killara* – *Seville*' *Walk* 

Sat 2 March

Mullum Mullum Burnt Bridge



Sat 9 March Barngeong Reserve Croydon Sat 16 March Mooroolbark Community Centre

Sat 23 March Norton Road Croydon

Sat 30 March Lilydale Lake

Sat 6 April Lilydale to Mt Evelyn Sat 13 April Lilydale to Coldstream Sat 27 April Norton Road Croydon

Sat 4 May Mullum Mullum Burnt Bridge

Sat 11 May Lilydale to Mt Evelyn

**Note:** If there is an **all day** 'Out & About' organised, we won't be walking



#### **OTHER NEWSY** BITS!

# **Contributions to our Newsletter**



Have vou been travelling? Have you attended a good show? Have you read a good book?

Is there something you have experienced, that you would like to share with the members of the Photos from outings?

Branch?

A story? One-liners?





# Update your medicines list now – you'll need it if you go to hospital



A medicine list is a complete list of all your prescriptions, over the counter and complementary medicines.

Now is the time to make sure you have that list upto-date and easy to find in case you unexpectedly have to go to hospital or visit a doctor or pharmacist who is not familiar with your health status.

# Please ensure you have this app installed on your phone – it could save lives and maybe even your



**Emergencyplus** is an app you can put on your mobile. (It was recommended by a trainer who trained the staff at my school.)

You can choose to load onto an Apple or Android system (2nd choice).

When loaded the right-hand screen will appear. The OOO Emergency, SES & Police are live buttons that will automatically call that service when pressed.

Google play

Also, you will note your 'location coordinates' appear so you can pass the

information to the service concerned as to where your location is.



# he Lighter Side of Life!

Here are some more

'Do you remember these?

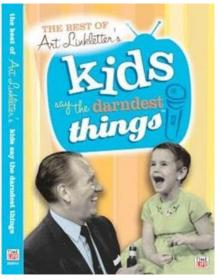














# Clever ways to reduce your power bill

Reducing your power bill involves making conscious choices and adopting energy-efficient practices. Implementing these strategies not only helps you save on your power bill but also contributes to a more sustainable and environmentally friendly lifestyle.

Here are some clever ways to cut down on your power expenses:

- **1. Unplug "Energy Vampires" -** Many electronic devices continue to draw power even when turned off. Unplug chargers, appliances, and electronics when not in use or use smart power strips to cut off power to multiple devices at once.
- **2. Switch to LED Bulbs -** LED bulbs are more energy-efficient and have a longer lifespan compared to traditional incandescent bulbs. Although the initial cost may be higher, the energy savings over time make them a cost-effective choice.
- **3. Install a Programmable Thermostat** A programmable thermostat allows you to set specific temperatures for different times of the day, optimizing energy use. Lowering the thermostat in winter and raising it in summer when you're away or sleeping can lead to significant savings.
- **4. Optimize Appliance Use** Use energy-efficient appliances and set them to eco-friendly modes if available. Consider air-drying clothes instead of using a dryer, washing clothes in cold water, and using a dishwasher only when it's fully loaded.
- **5. Seal Leaks and Insulate -** Proper insulation and sealing gaps around doors and windows prevent heat or cool air from escaping, reducing the need for your HVAC system to work harder. This can lead to substantial energy savings over time.
- **6. Utilize Natural Light** Take advantage of natural light during the day by opening curtains and blinds. This minimizes the need for artificial lighting and reduces electricity consumption.
- **7. Upgrade to Energy-Efficient Appliances** When it's time to replace old appliances, choose energy-efficient models with high Energy Star ratings. These appliances often use less energy and water, resulting in long-term cost savings.
- **8. Practice Water Conservation -** Heating water consumes a significant amount of energy. Set your water heater to a lower temperature, fix any leaks promptly, and consider installing low-flow fixtures to reduce water consumption and heating costs.

- **9. Cook Efficiently -** Use energy-efficient cooking methods, such as microwaving or using a slow cooker, which consumes less energy than a conventional oven. Match pot sizes to burner sizes to maximize efficiency.
- **10. Strategically Plant Trees and Shrubs** Planting trees or shrubs strategically around your home can provide shade in the summer, reducing the need for air conditioning. In winter, after leaves fall, the sun can naturally warm your home.
- **11. Opt for Smart Home Technology** Invest in smart home devices, such as smart thermostats and smart plugs. These devices allow you to control and monitor energy usage remotely, making it easier to identify and address inefficiencies.
- **12. Negotiate Utility Rates** Check with your utility provider to see if there are any discounts, loyalty programs, or off-peak rates available. Sometimes, negotiating your utility rates can result in cost savings. For helpful insights on ways to negotiate on your utility bill or contract read out article
- **13. Seniors rebate across States (in Australia) -** Saving the best for last, lucky number thirteen. Every state in Australia offers some sort of energy rebate to seniors and pensioners with valid senior health cards or pensioner concession cards. While the details and eligibility of the pensioners and seniors energy rebate vary, if you hold a concession card (below), you're probably eligible for some help on your energy bills.
  - Centrelink Pensioner Concession Card
  - National Seniors Card
  - Commonwealth Seniors Health Care Card

The exact details of the energy rebates depend on the individual state. Some energy rebates for seniors cover gas and electricity while others only cover one.

# VIC - Seniors energy rebate

If you have a seniors card in Victoria, you can apply for 2 different energy rebates for seniors:

- The Electricity Concession covers 17.5% of your electricity usage & service charges
- The Winter Gas Rebate covers 17.5% of your gas usage & service charges

You can apply for these energy rebates if you are a resident of Victoria and have a Pensioner Concession Card, Health Care Card, or Veterans' Affairs Gold Card.

To check your eligibility and find out how to apply for the Seniors Electricity Rebate in VIC click here



# \*Some News Items from National Seniors that you may have missed

# **Independent Guidance Service to make super sector stronger**

The way we do superannuation in retirement is under review and National Seniors wants the government to take a stronger focus on education and guidance

Two interrelated consultations are in progress relating to superannuation.

# **Key points**

- The Federal Government is moving to legislate an objective for super and opening discussions on improving super retirement products.
- National Seniors has lodged submissions offering insights and advice to the government.
- Our key recommendation is an independent guidance service to educate, protect consumers and promote competition.

<u>The first</u>, a parliamentary inquiry, seeks to interrogate the Federal Government's proposed legislation for an objective of superannuation.

<u>The second</u>, a Treasury-led consultation, is seeking feedback on policies to improve the retirement phase of superannuation.

Representing your views, National Seniors Australia's submissions seek to enhance super as an important financial resource for achieving the retirement goals of older Australians.

# Information, guidance, and advice mix

The availability of affordable, quality advice is needed. Super funds are being encouraged to fill the gap left by the financial advice sector, which retreated following the Hayne banking inquiry.

While financial advisers play a key role for those who can afford it, the government wants to see super funds playing a stronger role in support of members.

Ultimately, though, what many people need is independent information and guidance. This support could be delivered by an independent superannuation guidance service.

The service should not be delivered by government but through an independent community-based organisation funded by government, industry, and co-contributions.

As a "one-stop shop" for information about financial wellbeing, including information related to health and aged care, the service would increase competition in the superannuation sector and reduce the risk of conflicts of interest.

Such a service is especially important for people with limited super balances who will never be able to afford costly financial advice.

Complementing this is the need for funds to be required to provide standardised product disclosure statements. These provide consumers with key information to easily compare products and performance across the super sector.

The proposed independent guidance service would play a key role in creating tools to compare product information.

# Funds assisting and defaulting members to better settings

While super funds operate default products at the accumulation phase, we believe such a product would be too risky in the retirement/pension phase of superannuation.

Funds do not know enough about members beyond their balance and basic demographics to assess if a product default is truly suitable – unless the member is willing to provide them with this detail.

It is likely that funds couldn't provide this level of personalisation without significant cost unless fund members were willing to pay for such a service, which would constitute advice.

Funds should instead be required to alert members of the products available to them through the fund and direct members to the proposed independent guidance service or seek independent financial advice.

Read more in the 'Connect Weekly' from NSA

# Yarra Ranges National Seniors Australia Branch Membership Application (NSA ABN 89 050 523 003)

#### **PERSONAL DETAILS**

Mr / Mrs / Miss / Ms / Dr First name	
Last name	Date of birth
Address	
Suburb	State Postcode
Phone	Mobile
Email	Membership Number:
JOINT MEMBER DETAILS	
Mr / Mrs / Miss / Ms / Dr First name	
Last name	Date of birth//
Phone	Mobile
Email	Membership Number:
MEMBERSHIP AND PAYMENT DETAILS	Yarra Ranges Branch
I / we would like to join for: (please tick) includes GST	No. 100132
1 Year Single \$49.50 Joint \$80	2 Year Single \$88 Joint \$143
3 Year Single \$120 Joint \$180	5 Year Single \$220 Joint \$325
TOTAL PAYABLE: \$	
☐ Cheques / Money Order enclosed (payable to: National Please charge my credit card: ☐ Visa ☐ Ma	
Card number:	
Cardholder's Name:	// Expiry:/
	nitted to protecting your personal Information. cy statement online at nationalseniors.com.au Mail

## **MEMBERS**

Branches – Social & Friendship
'My Generation' Magazine
Discount & Benefits
Credit Card
Car Buying Service
Insurance
Travel
Competitions

#### **NEWS & EVENTS**

Online Shop

Latest News Policy & Media Updates In the Media / Media Releases Events

#### RESEARCH

Finance
Health & Aged Care
Housing
Retirement
Social Connectedness
& Communities

#### **ABOUT US**

Board & Governance Leadership Team Policy Advisory Groups Careers Foundation Trust Partners FAQs Advertising

#### **INFORMATION HUB**

Consumer Protection
Healthy Ageing / Aged Care
Social Inclusion
Technology
Work & Career
Retirement
Retirement Living Options

#### **ADVOCACY**

How Advocacy Works Policy and Advocacy Submissions



