

Yarra Ranges Grapevine

The Journal of the National Seniors Australia Yarra Ranges Branch Inc
Incorporation No. A0048800C Branch No 100132

MAY & JUNE 2020

Due to the Corona Virus (Covid 19), it is the Government's advice that people do not meet in groups.

Unfortunately that means we cannot hold our friendly Branch Meetings or any of our many and varied 'Out & About', 'Dining Out', 'Morning Melodies' or Saturday Walks.

Please keep in contact with each other. If you require phone numbers, please contact me – Lyn, Secretary

PLEASE NOTE: Membership Renewals & Joining Members

Please ensure you use the 'Yarra Ranges NSA Application Forms' at the end of this 'Grapevine' & pay through the Branch. This informs NSA that you are a member of this Branch. The Branch receives an annual payment for your Membership.

[Click here for Membership Form](#)

President's Report

Guest Speakers for the Branch Meeting

**All Meetings
Cancelled
Due to the
Covid 19 Virus
Until
Further
Notice**

**If you have a suggestion
for a Guest Speaker please
let Denise or a Committee
Member know**

Hi Members,

This edition of the Grapevine will be quiet different to the normal.

As we all know the monthly meetings have been cancelled until further notice nobody knows when we will be able to meet next.

So until then I hope everybody can live within the requirements of the Government and stay safe.

Happy Reading Trevor

Yarra Ranges Branch Committee

President

Trevor - ☎ 9735 1104

Vice President & Welfare Officer

Pamela - ☎ 9735 5449

Secretary

Lyn- ☎ 0459 155 527

Email: ford.lyn.s@edumail.vic.gov.au

Treasurer

Anne - ☎ 97265135

Activities Coordinator

Chris - ☎ 9735 1249 / 0419 528 446

Email: chrishill3@bigpond.com.au

Guest Speaker Coordinator

Denise

☎ 9723 1403 / 0400 179 086

Newsletter Editor

Lyn ☎ 0459 155 527

Committee Members

John and Connie - ☎ 5964 4646

Elaine - ☎ 9739 4642

Please contact our Welfare Officer 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 ☎ 9735 5449



Thank You

Treasurer Ann would like to thank the members of our Branch for their kind messages and phone calls, flowers and the lovely plant given me on the sudden death of my son on 24th April in WA.



Congratulations to!

- 10 May Shirley*
- 11 May Kathy*
- 15 May Lyn*
- 26 May Sonia*

It's all the Ladies in May!

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 1st Monday of the Month

@ 'Lilydale Senior Citizens Centre Hall', 7 Hardy Street Lilydale @ 7:00pm for 7.30pm start

11 May 'Speaker' @ HALL 7 Hardy St Lilydale

8 June 'Speaker' @ HALL 7 Hardy St Lilydale

Cancelled



COMMITTEE MEETINGS - 1ST Monday of Month

@ Chris' place Meet @ 7.30pm

2020
Monday 4 May
Monday 1 June



'OUT & ABOUT' - Contact Chris 'Activities Coordinator' to Book
 Please Note All payments in an envelope with name, amount of payment and Outing name. This will be a great help. Thank you, Chris



- Sat 9 May** 'Beautiful – Carol King Story' 2pm Whitehorse Centre (Payment by 10 April)
- Sun 17 May** 'Priscilla Queen of the Dessert' 2pm National Theatre StKilda (Payment 15 March)
- Sat 30 May** 'Mamma Mia' 2pm Whitehorse Centre Nunawading (Payment by 15 March)
- Wed 1 July** 'Lightscape at Botanical Gardens Walk' Cost \$30 – see the garden lit up! Train

'DINING OUT' - Contact Chris 'Activities Coordinator' to Book



- Sun 24 May** 'Ora D'oro Café Brunch' @ 10.30am Hewish Road Croydon

'MORNING MELODIES' last Thursday of the Month – Contact Chris to Book

@ 'Olinda Creek Hotel' 161 Main Street Lilydale – Show 10.00am for 10:30am start
 (Note: order & pay for lunch first)- Lunch – 11:20am (1 course \$14.00)



- Thurs 14 May** 'Early Rock Legends' with Col Perkins
- Thurs 11 June** 'Frankie Boy' with Frank Powell

'SATURDAY WALKS' - Contact Chris 'Activities Coordinator' for details

Walks start 9.00am (unless over 30degrees then start 8.30am)

Photos in the March & April 'Grapevine' - Answers!

1st – Frog up a Pole & **2nd** – Stark Old Gum Tree – both at Home Town Park Croydon

Photos from our walks – do you know where they are?

Come and join us to find out?

No Walks – No Photos

Both photos are from the same walk.

Answer in the next edition of the 'Yarra Valley's Grapevine'

- Sat 2 May** Millgrove to Warburton **10.00am Start** with Lunch at Warburton
- Sat 9 May** Paringgeong Reserve Croydon Nth
- Sat 16 May** Wandin to Seville

Tradies Corner

Carpenter Hans ☎ 0418 111 499	Electrician Shockfree Electricians	House Renovations Tandin Constructions
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	☎ 0411 035 345	Tim ☎ 0412 185 353
Kitchens Touchwood Kitchens ☎ 0418 542 130	Painting Craig ☎ 0421 889 326	Plumber Lachy ☎ 0438 563 788
Tile & Bathroom Renovations Stephen ☎ 0419 894 874		

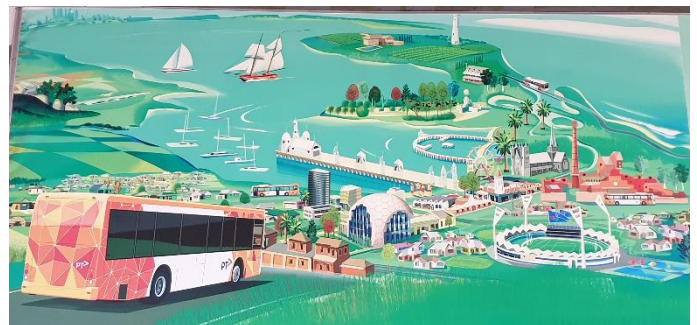
OTHER NEWSY BITS!

Looking through the Autumn Window



'OUT & ABOUT' Early March

Our Branches last 'Out & About' was onboard the 'Geelong Flyer' Catamaran Ferry to Geelong. It was a perfect day and the Bay was calm for the 'queasy tummy' people. The Ferry docks



opposite the docklands stadium where there is a ticket office and small take away café. Tea and coffee facilities are also available onboard.

The 'Bellarine Flyer' Catamaran Ferry also use this berthing area.

Out of Dockland, under the Bolte Bridge and down the Yarra River passing under the Westgate Bridge and out into the Bay. It was great to see our city and surrounds from a different angle – even the Dandenongs in the distance. As we neared Geelong, the You Yangs stood out against the horizon, passing the industrial docks of Geelong and berthed next to the pier with the restaurant on the end of it at the foreshore.

After approximately 2 hours sailing, we arrived at Geelong time for lunch. Pasting the beautifully painted and restored over 100 year old carousel and checked out the new foreshore edge construction. There was a new instillation of a very quiet military band!



After lunch at a sea shore café, we went in search of the Information Centre, which is now located in the Wool Museum nearby. I remembered many years ago of visiting the 'Ford Museum' and we made inquiries about this. It seems that it has now been incorporated into a local Industrial Museum which is located at one of the TAFE Colleges in South Geelong. We realized that it was some distance and it would make us too late in arriving home. So that will be outing at another time.



Geelong has some beautiful old buildings and we found out from the Information Centre that they are in the middle of beautifying the main street by planting tree and closing it off to through traffic. Also learnt that we could visit the inside of the magnificent Library and go up to the top floor where there is a balcony with a good view of Geelong. This is only available to the general public when there are no functions in this 5th floor area.



Next to the Library is a lovely peaceful sunken garden with a restored



band stand. Walking through this towards the rail station, there is an interesting building. On closer inspection it is over 100 years old and the first school in Geelong. We caught the train from Geelong station.



A LOOK AT THE LIGHTER SIDE OF LIFE TO KEEP YOUR 'TEE HEE' (laughter) WORKING!

The Positive Aspects of the COVID-19 Pandemic (or 'Always Look on the Bright Side of Life')

Here are a few that come to mind:

1. Our local parks, gardens and streets are filled with people walking, playing, cycling, exercising, interacting with their dogs, bird-watching, gazing at the sky, meditating etc.
2. There's hardly any traffic on the roads and no traffic noise
3. It's safer for pedestrians and cyclists to walk and ride on local streets and major roads
4. The air 'feels' cleaner and the days brighter
5. People are becoming more 'connected' with their local community
6. Gardening is more popular than ever
7. Teddy bears and rainbows are appearing in front windows bringing smiles to passers-by's of all ages
8. Footpath chalk art is booming
9. People are communicating more via social media, telephone and even by mail!
10. The birds still sing, the rain falls, everything is green and lush, and the sun appears most days
11. Homes and gardens are being tidied up
12. Jobs that were put off for years are finally being started (if not yet completed)
13. There's more time for reading, listening to the radio, playing music, binge-watching films & TV series.

So it's not all bad news!

How many positives can you list?

2 customers seen at a Mooroolbark Cafe



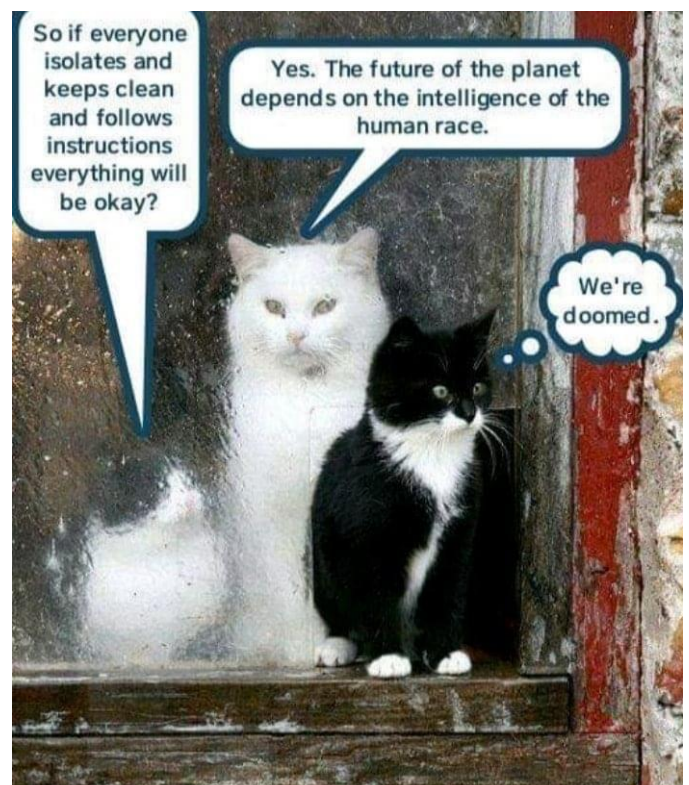
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[Click on the video icon to see the amazing transformations](#)

I heard a Dr. on TV saying in this time of Corona virus and staying at home we should focus on other things. It's important that we should always finish things we have started. So I looked through my house to find things I'd started and hadn't finished, so I finished off a bottle of Pinot Noir, a bottle of Chardonnay, a bottle of Baileys, a bottle of wum, the remainder of Valiumun scriptuns, an a box a chocletz. Yu haf no idr how feckin fablus I feel rite now. Sned this to all yer frends an telum u luvum !

I've eaten 14 meals and taken 6 naps and it's still today. are you kidding me

Sitting on the couch & my husband sweetly whispered.. "The best part about all of this is that I get to spend more time with you" as I looked over at him lovingly I realized he was talking to the dog not me



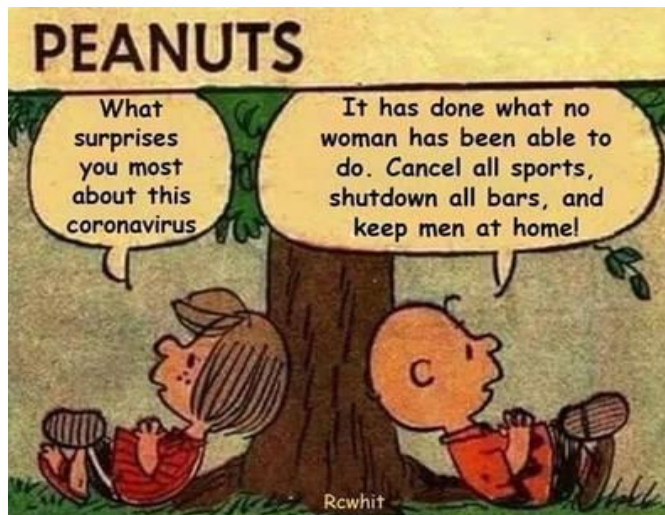
The Corona Virus and Yarra Ranges National Seniors

From Pamela

Has our life changed? It certainly has, oh boy!
There's no YRNS and the things we enjoy.
We know the reason, the worst we have seen,
Some say Corona Virus, others Covid Nineteen.
We used to enjoy things side by side,
Now we have to keep many feet wide.
There was panic buying and the grabbing of spoils,
And the number one trophy? Yes, toilet rolls!
The majority of people are doing things right,
Without a commotion, or having a fight.
Many acts of kindness have been shown,
And the sense of community has really grown.
Take heart my friends, this won't last forever,
And just remember that 'we're in this together.'
No, we can't be with each other in the same room,
But we can keep in touch with emails and Zoom.
There's a number of things that we can still do,
With reading and gardening, and 'easy' Sudoku?
When it comes to adversity Aussies are the best,
Gaining flying colours when we're put to the test!
Stay positive folks until the virus has gone,
Then back to YRNS with zest and aplomb!

After washing your hands well, slice a chilli and rub it all over them.

It does nothing for viruses, but you quickly learn not to touch your face



Day 7 at home and the dog is looking at me like, "See? This is why I chew the furniture."

Thank you to Pamela, Emese and friends for their contribution to our 'Lighter Side of Life' segment.



My Pear Tree is totally confused as it is producing new fruit!



Flood water coming down Brushy Creek



Contributions to our Newsletter



Have you 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 Branch? A story? One-liners? Photos from outings?



National Seniors
AUSTRALIA

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

Who's afraid of the big bad debt?

More than \$200 billion taxpayer dollars have gone into the government's COVID-19 recovery measures. Is this an economic nightmare and how do we pay for it?

The dollars being spent are jaw-dropping: the first federal response cost \$17 billion, the second round cost another \$66 billion, and then the third rang the bell at \$130 billion.

In the mid-year budget update, Australia's net debt was forecast to peak at \$392.3 billion in 2019-20, or 19.5 per cent of gross domestic product (GDP), before declining. But the emergency wage package will see Australia's net debt increase by a third, swelling to roughly \$507 billion by the end of June, to hit 26 per cent of GDP, and there's more debt on the way next financial year.

How Do We Pay for It?

According to [ABC business reporter Gareth Hutchens](#) the stimulus packages will be paid for by creating the money. The federal government will raise the money via the Australian Office of Financial Management (AOFM), which borrows money on behalf of the Government by selling Australian Government bonds.

Institutional investors (foreign and local banks) will buy the bonds, which promise to pay regular interest payments and repayment of the principal at a set future date.

The bonds will be traded with other investors, such as superannuation and pension funds, insurers, hedge funds, and private banks and central banks, which like to hold interest-bearing financial assets in their portfolios.

Deloitte

However, economics specialist, Deloitte, has gone public to ameliorate fears the government has saddled our children with massive debt.

The current spend is more than twice as big as a share of national income, than that of a decade ago. But it says interest rates are just one fifth as high as they were back then, meaning that the interest burden this time is only about half of its GFC equivalent.

Deloitte says the ongoing annual interest bill for these new borrowings will be \$1.6 billion and gives this perspective on why that's not scary:

- To take a simple example, you could pay for that by raising the Medicare levy from today's 2%. It would have to go all the way up ... to 2.14%.
- And the total tax take as a share of national income would lift by less than 0.1%. (Had this extra Medicare levy applied last year, then the Federal tax take would have been 23.47%, rather than 23.40%.)

Deloitte argues that global interest rates are now so low it has never been cheaper for governments to borrow.

Australia's economy will grow again on the other side of this war. So, here's a simple suggestion: let's just let our debts from this new war simply become a smaller share of our growing economy over time.

"That's what we did with the war-time debts of the past. And it's probably the smart play this time too. Self-imposed flagellation rarely makes sense. The same policies that were sensible ahead of this crisis will remain just as sensible after it too. And the federal budget after this crisis will look a lot like the ones before it," Deloitte says. It continues, "Consider the numbers. We'll be borrowing about an extra 10% of national income. If we choose not to pay back a single cent of that, the growth in our economy over time will halve to about 5% of national income in 18 years, and then halve again to 2.5% in a further 18 years.

"So, the costs of what we're doing really are big. And important. But they shouldn't scare you as much as they have."

New Taxes

A taxation and business Law expert predicts the government will have to consider a raft of new taxes and revived old ones to help pay the ballooning debt.

Writing in the [Firstlinks](#) investor newsletter UNSW Business School's Dr Rodney Brown predicts the repayment burden will primarily fall to high income earners.

The burden will also likely fall on the shoulders of high-income earners in addition to that already being borne by landlords not classified as high-income earners.

Likely Tax Options for Repaying Debt

Two reform options likely to pass relatively unchallenged would be the unwinding of the legislated personal income tax cuts and the revival of the 'Budget Repair Levy'.

Superannuation also could be a target including the cancellation of the legislated increase in the superannuation guarantee charge (SGC) rate. The current 9.5% rate is legislated to increase to 12% by 2025 in a series of annual steps.

Dr Brown says the government could tap superannuation funds, despite the \$3 trillion held in super before the crisis taking a beating due to stock and bond market declines. This could take the form of an increase in the current concessional tax rate of 15% on fund earnings or even the reintroduction of taxes on certain benefit payments.

There is a saying in politics 'don't let a good crisis go to waste', and in times of crisis the government may be forced to implement otherwise unpopular measures in the best interests of all Australians, including some of Labor's policies at the last election:

- limits to negative gearing
- halving of the capital gains tax discount (from the current 50% to 25%)
- eliminating the refundability of franking credits.



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 up-to-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.

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 _____

JOINT MEMBER DETAILS

Mr / Mrs / Miss / Ms / Dr First name _____
Last name _____ Date of birth ____ / ____ / ____
Phone _____ Mobile _____
Email _____

MEMBERSHIP AND PAYMENT DETAILS



I/we would like to join for: (please tick) includes GST

- 1 Year Single \$45 Joint \$75 2 Year Single \$80 Joint \$125
5 Year Single \$195 Joint \$295 Lifetime Single \$425 Joint \$650

TOTAL PAYABLE: \$ _____

- Cheques / Money Order enclosed (payable to: National Seniors Australia)
 Please charge my credit card: Visa Master Card

Card number:

Cardholder's Name: _____ Expiry: ____ / ____

Cardholder's Signature: _____

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You can view the full details of our privacy statement online at nationalseniors.com.au

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