

National Seniors

AUSTRALIA

Melville Branch – September 2021

With Graham Mabury being our speaker at next Tuesday's Branch meeting we have extended an invitation for any resident from the RAAFA Estate who would be interested in hearing Graham to attend. At this stage I have had 5 residents advise me that they would be attending. I encourage all members to make these residents welcome, in particular over morning tea.

It was great to see 12 members of the Branch at the Zone 108 conference on the 8th September. The presentations by Chris Grice and Ian Henschke from the National Office, done by zoom, were well done and attendees had ample time to ask questions. The presentation by MetroNet staff on the construction of the airport rail link through to High Wycombe was also very informative and interesting. It was unfortunate that Graeme Piggott, who did all the organising of the conference, was unable to attend due to ill health. The Branch hopes that Graeme makes a speedy and full recovery from the illness which has hospitalised him.



Ian Henschke providing his presentation via Zoom at the conference

CHRISTMAS BREAKUP LUNCH

At the last committee meeting a decision was made to subsidise the cost of the meal by \$20 per head. Therefore, the cost to members will be \$20 and non-members \$40.00. The amount of the subsidy was made possible by a decision not to pay for live entertainment

and from income received by members bringing in containers. The decision not to have live entertainment was as a result of feedback from members who said they would like to be able to have conversations with other members and that this was not possible with the live entertainment. Members are encouraged to pay by bank transfer to the Branch's bank account and including your name and Xmas as the reference. If paying by cash at a Branch meeting, the money is to be placed in an envelope and clearly marked with your name and Xmas lunch. The close off date for payment will be the Branch meeting on Tuesday the 23rd of November. If members put their name down to go to the lunch and have not paid by this date, they will not be able to attend. The venue again will be 10 Roebuck Drive, Salters Point commencing at 12.00pm. Members are also asked to bring in items of food, wine, etc for the Christmas raffle to either the October or November meetings.

CONTAINERS FOR CHANGE

When I deposited the containers after the August meeting we received \$10.60 taking the year to date total to \$113.50. While the amount for August was not as good as previous months I hope that with summer coming people will drink more. I encourage members to continue to support this program as it is bringing in valuable income to the Branch that helps to subsidise the cost of activities such as the Christmas breakup lunch.

Cereal Crops

Lynley and I finally got away to spend a weekend with the caravan club (we stayed in a motel unit at the park) at Goomalling. I was amazed by how good the crops are looking in the wheatbelt. Below is a canola crop near Toodyay.



PETROL – DISCOUNTS AND/OR POINTS

Over time you learn what discounts and points are available when you download various apps. We all know that when you spend over \$30 at either Woolworths or Coles you get a voucher for a 4 cents discount at either Woolworths Caltex (now changing over to Ampol) or Coles Shell. But you can download the following apps to your mobile phone and get either a discount and/or points, or in the case of RAC members just present your RAC membership card at PUMA.

AMPOL: with this app your first 3 refills gives you 6 cents a litre off and 4 cents thereafter. You have your credit card details recorded and using the app you do not need to go into the service counter to pay.

7- ELEVEN: This app does not give you a discount but gives you the opportunity to lock in a low price early in the week and this is valid for a week. In my case I locked in a price of 133.9 cents early in the week as I didn't need to fill up. Later in the week I needed to fill up when the price was 176.9 cents. I got the fuel for 133.9. Also with this app you can record your Virgin Frequent Flyer details (If you are a member) and you get points when you fill up.

MY TOYOTA: If you download this app you can get 4 cents off at Ampol or Caltex Service Stations. During the year you get offers of larger discounts. Note: older model Toyotas may not qualify. If you own a Toyota it is worth checking out.

BP: Download the BPme app to access BP rewards on the go. View your offers and points information (BP Points or Qantas Points, access your digital Rewards card to scan in-store and more. You'll also earn points when you use BPme to pay for fuel from the comfort of your card. This would be pretty good on a wet and windy day.

PUMA : RAC members receive 4 cents a litre off when they fill up at PUMA and show your RAC card.

VIBE: If you a member of the Perth Wildcats by showing your membership card you get 4 cents a litre off.

SELLING AND DOWNSIZING /AFFECT ON PENSIONS

In the September copy of Have-a-go Newspapers there was an interesting article by Hank Jongen, General Manager of Service Australia in regards to the above. I received approval from the newspaper so that I could scan the article and attach to this newsletter for the information of any interested member.

GUEST SPEAKERS

- Tuesday 28th Sept: Graham Mabury - Baptist Pastor, well known identity and excellent speaker
- Tuesday 26th Oct Dr Ronniet Orlando – Music and its benefits. She will play her violin.
- Tuesday 23rd Nov John Cannon, retired psychologist – “Good sleep, bad sleep and outcomes”. He is a RAAFA Estate resident.

OUTINGS

- Wednesday 6th October – Romancing the Stone Garden and Kalamunda hotel for lunch
- Thursday 9th December- Christmas Breakup lunch

THEATRE VISITS, Etc (Lorelie)

Saturday 25th of September - MELVILLE THEATRE CO.- 8 p.m. \$21

'CLUE - ON STAGE" I was very pleased that nearly everyone could transfer to the Saturday evening as the Friday night was so heavily booked they could not accommodate our booking of 20. Nine members will be gathering at the Golden Gate at 6 p.m. for the Chinese Banquet, \$22.

Friday 8th October - OLD MILL THEATRE, 7.30 p.m. \$20.

"HAY FEVER' by Noel Coward. We were fortunate to receive their last eleven seats so cannot accept any further bookings for 8th. Please put \$20 in an envelope for me and arrive about 7.15. I have the seat allocations.

Sunday 31st October - ACE CINEMA, MIDLAND -- 3 p.m. \$20

"SYDNEY II - LOST AND FOUND"

Upon booking our 12 seats I was informed that because we had a booking of over 10, and because we are Seniors, the price would be \$20 (instead of \$41.50)! I have paid for these so please put \$20 in an envelope and give to me at our meeting on 28th. *At this more reasonable price, further members might like to attend this unusual and impressive presentation of live theatre performed with a cinematic background, so I will be happy to receive more names for 31st October.*

Groaner' Dad Jokes

- Have you heard about the restaurant on the moon? Great food, No atmosphere.
- I don't trust stairs. They're always up to something.
- I used to hate facial hair, but then it grew on me.
- I asked my wife if I was the only one she slept with. She said yes—the others were 7's and 8's.
- How do you make a tissue dance? You put a little boogie in it.
- I ordered a chicken and an egg from Amazon. I'll let you know.
- Imagine if you walked into a bar and there was a long line of people waiting to take a swing at you. That's the punch line.
- What's an astronaut's favourite part of the computer? The Space Bar.
- I was playing chess with my friend and he said, "Let's make this interesting." So we stopped playing chess.
- Why didn't the vampire attack Taylor Swift? She had bad blood.
- Today I'm attaching a light to the ceiling, but I'm afraid I'll probably screw it up.
- I hate it when people say age is only a number. Age is clearly a word.
- I can't take my dog to the pond anymore because the ducks keep attacking him. That's what I get for buying a pure bread dog.
- Someone complimented my parking today! They left a sweet note on my windshield that said "parking fine."
- I was excited to hear Apple might start selling its own cars until I learned they wouldn't support windows.
- I just applied for a job down at the diner. I told them I really bring a lot to the table.

Les Davey President

President	Secretary	Treasurer	Social Co-ordinator	Theatre
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Associations Registration Number – A1006794T

Branch's Westpac account details BSB 036084 and Account Number 434141



Dates of Melville NSA Events 2021

Saturday 25th September - Melville Theatre

Wednesday 6th October – Romancing the Stone Garden/Kalamunda Hotel

Friday 8th October – Old Mill Theatre - Hay Fever

Tuesday 26th October – 10.00am – Branch Meeting

Sunday 31st October – Ace Theatre

Monday 8th November 2.00pm – Committee Meeting (Sally and John)

Tuesday 23rd November – 10.00am – Branch Meeting

Thursday 9th December – 12.00pm – Christmas Lunch

Up to date information on selling and downsizing and how this affects pensions



by **Hank Jongen,**
General manager,
Services Australia

If you're a retiree, there might come a time when

you decide to sell your home. There may be financial reasons, or you might want to move closer to family. Or perhaps your current home is too big and doesn't meet your needs anymore.

When you're selling and buying, there may be a time when you've got the money from the sale of your home, but you haven't found where you want to buy yet. You could have a lot of cash sitting in a bank account

ready to purchase your new place.

Usually, if you have money in a bank it can affect your pension. The good news is Services Australia has a special rule for how the proceeds from the sale of your home are considered, while you're waiting to buy or build your new home. The money you get from the sale, which you plan on using to buy or build your new home, doesn't count

towards the assets test for 12 months from the date you exchanged contracts. The funds can be exempted for an additional 12 months under special circumstances.

This means the funds you've set aside for your new place may not affect your pension under the assets test for a possible 24 months.

So, if you sold your home for \$700,000, and are looking to buy a new home for \$500,000, only

\$200,000 is assessable as an asset for 12 months from the date of exchange. All \$700,000 is sitting in the bank though, so we'll deem interest on the total balance.

Services Australia will still consider you to be a homeowner while you're looking for your new place during the exemption period, but you may be eligible for Rent Assistance if you have to pay for rental accommodation while looking for, or building, your new home.

There are other things you might need to consider when selling your home. There is the possibility of injecting funds into superannuation through downsizer contributions, or you may have capital gains tax implications depending on how you used the property in the past. If you are thinking of selling, I would strongly recommend you make an

appointment to speak to one of our Financial Information Service (FIS) Officers. If you'd like to speak to a FIS Officer, call Services Australia on 132 300.

That's all for this month. See you next time.

If you have a question of a general nature for Services Australia general manager Hank Jongen, simply email info@haveagoneews.com.au with Hank in the subject line.