

Melville Branch – November 2020

I can't believe that our next Branch meeting is the last for the year in what has been a unusual and difficult year like no other. Even though with these difficulties we did manage to get in 7 Branch meetings and we have managed to keep our attendances around the 40 mark. Over the past few days there has been some positive news in regard to a vaccine for covid-19 that may become available in the early part of next year.

With the move to the new Cirrus building in January we will have the capacity to have a larger number of members at Branch meetings. National Seniors Australia is a great organisation working for you, and the Melville Branch is a friendly, pleasant Branch with a convenient venue, so why not tell people about us and extend many invitations to friends, family and neighbours in 2021 to join us. Working together, we can all contribute to make the Melville Branch even better.

On the 4th of November 21 members enjoyed the bus outing to Edenvale Café in Pinjarra and then lunch at the Dwellingup Hotel. The new visitors Information Centre that was opened in Dwellingup in September in a wonderfully designed building and was the final gathering point for members. Inside the centre was a beautifully restored fire tender and information in regards to the fire that destroyed the town in the 60s.

BUDGET 2020 A MISSED OPPORTUNITY (News item from NSA Brisbane Office)

An extra 23,000 home care packages, cash payments totalling \$500 for pensioners and financial initiatives for aged care. These are some of the main 2020 budget announcements that will affect older Australians.

National Seniors Australia described the budget as a missed opportunity to address the waiting time for home care. "The waiting list has been described by our very own CEO, Professor John McCallum, as a running sore and this announcement is a band-aid which barely covers the wound, said chief advocate Ian Henschke.

The National Seniors campaign to have the Pension Loan Scheme interest rate of 4.5% lowered had also been ignored, he said. "This is a missed opportunity to help older Australians access their home equity to help them have a better life, stimulate the economy and assist in paying for their own care".

Older people would be disappointed that there is still no commitment and plan to get home care waiting times down to 30 days or less. National Seniors Australia will continue to advocate for changes and improvements in policies involving older Australians.

INTEREST RATES

The recent announcement by the Reserve Bank to again lower interest rate to a low 0.1% will have a significant impact on self-funded retirees and some age pensioners on a part

pension . Ian Henschke has again gone in to bat for NSA members demanding the Federal Government lower the deeming rate further.

American Election

I don't know how many members have been closely watching the election result. I have been watching CNN for the first time with intrigue and the current claims by the President that the election being rigged. Once the dust settles with the numerous court cases either Joe Biden or Donald Trump will be the next President. I know that things can sometime go wrong with voting and recall when we had to have a re-run of a senate election a few years ago when ballot papers went missing. However, I worked on elections for 50 years and generally the elections in this country are very well run. While America goes through these uncertainties over the election result the number of Covid-19 cases has reached record levels around 200,000 cases a day, with 1,400 people dying each day with no apparent action plan in place to address this.

John Mott

It is with much sadness that I announce the passing of another member of the Branch. John passed away on the 3rd of November.

CHRISTMAS WINDUP LUNCH

It was great that we reached the minimum number of 30 members at the October meeting and were able to confirm with the caterers. I understand that there are other members interested in going to the lunch. These members can either make a direct transfer to the Branch's Westpac account, the details of which are: BSB 036084 and Account Number 434141 or pay at the November Branch meeting. Please ensure that you use your surname or part of as the reference in the transfer. An email to Fred confirming that you have paid would be recommended.

GUEST SPEAKERS

<u>Tuesday</u> 24th November – Joshua - RAC Education Branch. Subject "Driving for Oldies"

OUTINGS

Branch Picnic – Thursday 28th January 2021 at 5.30pm. This event will be held at Wireless Hill in Applecross.

Lunch -17^{th} February 2021 – THE SWAN RIVER HOTEL, 1 Epsom Avenue, Ascot. This hotel provides a seniors lunch for \$15 and is situated on the banks of the Swan River with lovely views.

Annual Branch Breakfast – Wednesday 17th March 2021 – 8.00am. This will be held on the Shelley foreshore

THEATRE VISITS, Etc.

Thursday Nov. 26th Melville Theatre for "Old Love". \$18. Optional Chinese banquet beforehand. \$22.

SATURDAY 12TH DECEMBER 7 P.M. OLD MILL THEATRE. Belcanto Productions will be presenting

"Joseph and his Amazing Technicolor Dreamcoat" directed by Kathryn Freind, starring her children's ensemble. I will collect names at our meeting on 24th November. Payment, \$20, on the night.

Cashless Society

Since the outbreak of Covid-19 there has been considerable talk in regard to moving to a cashless society. I have received the following which puts a reasoned perceptive in regard to cashless.

- (র)A cashless society means no cash. Zero.
- It doesn't mean mostly cashless and you can still use a 'wee bit of cash here & there'.
- Cashless means fully digital, fully traceable, fully controlled.
- (2) I think those who support a cashless society aren't fully aware of what they are asking for.
- ♠ ∧ □ A cashless society means:
- * No more tuck-away cash for those preparing to leave domestic violence.
- * No more purchases off marketplace unless you want to risk bank transfer fraud.
- * No more garage sales.
- * No more cash donations to hungry homeless you pass.
- * No more cash slipped into the hands of a child from their grandparent.
- * No more money in birthday cards.
- * No more piggy banks or tooth fairy for your child.
- * No more selling bits & pieces from your home that you no longer want/need for a bit of cash in return.
- * Less choices of where you purchase based on affordability.

What a cashless society does guarantee:

- * Banks have full control of every single cent you own.
- * Every transaction you make is recorded.
- * All your movements & actions are traceable.

- * Access to your money can be blocked at the click of a button when/if banks need 'clarification' from you which could take weeks, a hundred questions answered & five hundred passwords.
- * If your transactions are deemed in any way questionable, by those who create the questions, your money will be frozen, 'for your own good'.
- And before anybody slams this post ... don't go shooting the messenger.!! I'm sharing it because maybe we all need to take off our blinkers.
- X Forget about cash being dirty. Cash has been around for a very, very long time & it gives you control over how you trade with the world. It gives you independence.
- ✓ If you are a customer, pay with cash. ✓ If you are a shop owner, remove those ridiculous signs that ask people to pay by card.
- (§) Cash is a legal tender, it is our right to pay with cash.
- Banks are making it increasingly difficult to lodge cash & that has nothing to do with a virus.
- Please stop believing everything you hear on the TV.
- X Almost every single topic in today's world is tainted with corruption & hidden agendas.
- X Politics & greed is what is wrong with the world; not those who are trying to alert you to the reality.
- ✓ ⑤ 🕮 🖒 🏻 Please pay with cash & please say no to a cashless society while you still have a choice.

Les Davey

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Associations Registration Number – A1006794T

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