

NSA News: Cash Mandate “Devil in the Detail”

While the Watered-down cash mandate is better than nothing. It could be stronger! NSA is calling for cash to be accessible and accepted, to ensure that Seniors are not digitally excluded. The Federal Government has watered down its promise to enable Australians to pay cash for essential items and services. The government mandate is in direct response to the declining use of cash in the economy and in recognition that no business currently has any obligation to accept cash ( despite what many believe). While the government is continuing to consult on its proposed laws to mandate cash as a transaction method, the mandate will apply to fewer businesses than previously outlined in the government’s earlier consultation. NSA has responded to the government’s backing away from what it means by ‘essential’ and is fighting to have cash mandate across a wider range of retailer and service providers. NSA CEO Chris Grice, says the draft regulations are disappointing for cash supporters nationwide’ “While we acknowledge this is a step forward, given there is currently no obligation on retailers to accept cash, we call on the government to enact a cash mandate that includes a greater number of businesses and government agencies to conditions for cash availability and accessibility are strengthened,”

The promised mandate is more restrictive than initially proposed with medications, utilities , telecommunications services, and other items no longer considered essential. This means consumers will be able to pay cash for a packet of Allen’s Snakes at Coles but not for Panadeine Forte at their local Chemist. In the 2024 joint media release announcing the cash mandate, Treasurer Jim Chalmers and the Assistant Treasurer said, “The government will mandate that businesses must accept cash when selling essential items, with appropriate exemptions for small businesses”. In a subsequent interview the Treasurer said that, “ We think that’s especially important when it comes to things like petrol and groceries and pharmacy, and in other things as well”. This approach was reflected in the consultative paper on the cash mandate, which included as essential items: water and sewerage, electricity and gas, clothing for children, medicines and medical products, medical and dental services. Given the proposed mandate now applies only to groceries and fuel, we ask the government why the above goods and services are no longer considered essential?

In addition to the restrictions to what are deemed to be essential goods and services, there are further exemptions included in the draft regulations:

- \*Small businesses are exempt, businesses with an annual turnover of less than \$10 million.
- \*Franchises are exempt based on the turnover of the whole franchise, not the separate business
- \*The rules only apply to businesses structured as companies, so those structured as trusts, partnerships, or sole traders are exempt
- \*The ACCC may grant other exemptions to “entice businesses, classes of retailers, specific retailer sites, or specific classes of retail sites owned by single businesses” due to exceptional circumstances or risk to ongoing feasibility to the business due to cost of complying with the rules. These exemption may be ongoing and without conditions.

Mr Grice said the mandate is an opportunity for government to show it listens to the needs of everyday Australians .

“Keeping cash accessible and accepted is important to Seniors and to the broader community as a means of basic payment, a backup for emergencies, and for the broader financial system,”

# National Seniors AUSTRALIA

Modbury Branch Newsletter

January 2026 Issue 236



## Branch Diary Guest Speakers 2026

19 <sup>th</sup> Jan.	U3 Ukulele Group
16 <sup>th</sup> Feb.	Financial Planner, Mattan Dunning
16 <sup>th</sup> March	LIONS Assistance Dogs , Jess Hattam
20 <sup>th</sup> April	My Local Physio Plus

Modbury NSA is sponsored by the Modbury Plaza Hotel  
Thanks to the Office of Federal Member for Makin, Tony Zappia,in the printing of this Newsletter

President	Susan Boyle
Vice President	Piero Fioretti
Secretary	Bruce Anderson
Treasurer	Bruce Dommenez
Assist. Treasurer	Alastair Boyle
Activities Officer	
Guest Speakers	Rosalie Zurek
Welfare	Ashley Todd
Extra Member (1)	Mary Fioretti
Extra Member (2)	
Ex Officio. Public Officer	John Fellows
Door	Dianne & David Broadbent
Greeter	Beverly Anderson
Newsletter	Ray Zurek
*****	

Modbury National Seniors meet every third Monday of the month (4<sup>th</sup> if Public Holiday) at 1.30pm at the Lutheran Homes, 1217 Grand junction Rd. Hope Valley, except November and December. Entrance fee \$ 5.00  
Postal address: NSA Modbury, PO Box 499 St Agnes 5097  
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We always welcome visitors and potential new members. If after 3 or 4 visits you find that you enjoy coming to our meetings and being part of our group why not become a financial member of National Seniors Australia? Members are able to get involved in discussing and taking part in community issues pertaining to Senior Australians. You can also take part in social events, hear interesting guestspeakers and meet like-minded members at other branches. Most importantly members can ensure that their voice is heard on issues affecting the over 6 mill. Australians over 50.  
Only financial members are covered by NSA Insurance on Outings! Financial members will also be given preference when there is a limit on numbers e.g. Christmas Lunch, Bus Trips etc.

	Single	Joint
1year membership	\$49.50	\$80
2 year	\$88	\$143
3 year	\$120	\$180
5 year	\$220	\$325

Enrolment forms can be found on activities Table or from Treasurer. M/fees can be paid at the post office or by phone . No Credit card surcharge applies!

Riddle: How can you just remove 2 letter from the word five and end up with the word four  
Grandma’s Wit and Wisdom: Family is the most important thing in the world  
Interesting facts: IKEA sells one bookcase somewhere in the world every 10 seconds  
Forthcoming events for 2025-----2026  
Monday 23<sup>rd</sup> Feb. 12 noon, Lunch at the Highlander Hotel, 647 N/Eastrd GilliesPlains

**Jan. Birthdays:** Pat Guldemeester(15) Alistair Boyle(20), Coral Megaw(22), Branda Harden(24), Jill Fenwick(31), Ron O’Flaherty(31),  
**Anniversaries :**Rosalie & Ray Zurek (1), Mary & Piero Fioretti(19),  
**Congratulations and Best Wishes to All**

**A wee Joke...**  
**Five pigs walk into a bar**  
**The first one orders a beer , goes to the bathroom and leaves**  
**The second one orders 2 beers , goes to the bathroom and leaves**  
**The 3<sup>rd</sup> one orders 3 beers goes to the bathroom and leaves**  
**The 4<sup>th</sup> one orders 4 beers, goes to the bathroom and leaves**  
**The 5<sup>th</sup> one orders 5 beers drinks, them all up, gets up and heads for the door**  
**The bartender says, ‘Hey wait! Aren’t you going to the bathroom?’ You drank more beer than any of them!’**  
**The 5<sup>th</sup> pig says, ‘No, I’m the pig that goes wee wee wee all the way home!’**



What did the pig say when he went to the beach and forgot his sunblock?  
I’m bacon.  
What do you call a pig that drives slowly? A Roadhog’  
Where do pigs keep their money? In a piggy bank.  
What does a working pig do? Brings home the bacon.  
What is a pig’s favorite Starwars character? Ham Solo.  
What do you call a pig that has a black belt in karate? Pork chop.  
What is a pigs Favorite Sport? Mud Wrestling.