



President's Report October 2025.

Here is a question for all of us more mature citizens; "What do we do when we can't remember our Bank and/or Credit Card numbers."

While talking to a neighbour recently who was trying to help her sister, who stays in North Queensland, pay an account, a worrying problem was raised. How can a relative or trusted friend help you when you can't remember your Bank Card or Credit Card number? The sister could not remember her card numbers any more, because of dementia. With the banks and card companies insisting on having 8 or 10 digit passwords with upper and lowercase letters, and at least one number and symbol, making the password difficult to break, and for us older people more difficult to remember.

This is a difficult problem to solve. The person holding your Power of Attorney is possibly the best person, if they are close by and freely available. With recent cases of carers, family members and "friends" being brought before the courts, for theft or fraud when an older person has allowed them access to their bank or credit cards, a person has to be super cautious and careful.

The one answer is to use the Public Trustee, but this can be expensive and is cumbersome to get things done.

I don't know what the answer is for you, but please be careful.

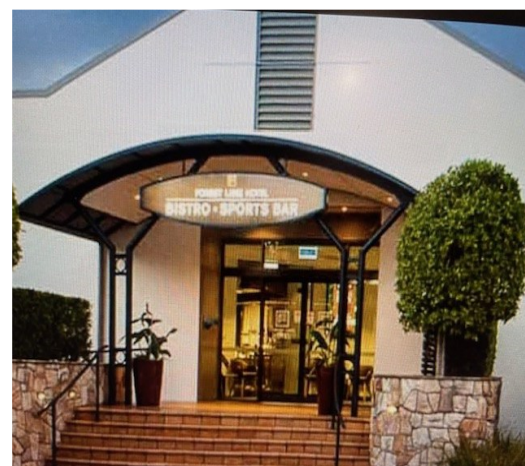
Brian



OCTOBER BIRTHDAYS

| | | |
|--------------|--------------------|---------------------|
| Dan Baldwin | Paula Cockle | Carmel Japuncic |
| Lynne Ball | Peter Dunell | Rhonda Martens |
| Linley Bates | Jenny Hashim-Jones | Marjorie Stephenson |

National Seniors Branch members please use the access to the Forest Lake Hotel on the side of the hotel opposite the Red Rooster.



ACTIVITY REPORT FOR GENERAL MEETING
9th OCTOBER, 2025

**Tuesday 16th - "ESK BUSH BASHERS" - POSTPONED
UNTIL TUESDAY 26TH OCTOBER 2026 (NEXT YEAR)**

**Thursday 25TH Lunch at Khao Thai Restaurant –
Forest Lake – Members enjoyed their yummy meals
and wandered down to the Coffee Club for tea/
coffee afterwards.**

OCTOBER:

Thursday 9TH GENERAL MEETING – AGM

**Monday – Wednesday 13-15TH Mary Valley
Explorer with Julie & Dan (30 happy adventurers
going)**

**Wednesday 29TH - Portofino at Forest Lake Commu-
nity House 2 Alpine Place Forest Lake 8.00am –
2.00pm morning tea - \$15 pp – FINAL NOTICE RE
NAMES + PAYMENT PRIOR TO OCTOBER MEETING
PLEASE.**

NOVEMBER:

**Thursday 13th General meeting – Remembrance
Day Retired Lt Col George Hulse – "Dogs in War"**

**Thursday 20th 7.45 Spring Breakfast at Café 63
Government Road Richlands, OWN EXPENSE.**

**NAMES DOWN FOR BOOKING PURPOSES AT
OCTOBER MEETING PLEASE**

DECEMBER

**Thursday 4 Christmas Party – Blue Fin Fishing
Club, Inala 11.30 - 2.15pm
Entertainer Alice Anderson + Mark,
lucky \$20 Xmas voucher, hampers drawn through-
out the festivities \$55.00 pr person**

**NAMES DOWN AT OCTOBER MEETING PLEASE AND
PAYMENT PRIOR TO NOVEMBER MEETING –**

**BEST BY TRANSFER PLEASE, TO SAVE CONGESTION
AT THE DESK- VERY MUCH APPRECIATED.**

Lynne B + Activity Team

Committee Members

Branch email - nsaforestlakepres@gmail.com

President - Brian - 0407113126

Vice President –

Secretary - Janelle - 0402097564

Treasurer - Colin - 0426 863 506

Membership – Norah - 0421282052

Activities - Lynne . - 0412 122 161

Publicity - Lorraine . - 0409275016



Forest Lake Branch
For all your banking
needs see the friendly
branch team or contact
us on 3412 2360

Forest Lake Hotel

**245 Forest Lake Blvd
Forest Lake, QLD, 4078
(07) 3278 7444**

General Opening hours

Of interest for our Branch Members

jpc mobile, tech repair and accessories
have now moved into a shop.

The address is Shop 3a, 152 Woogaroo Street
Forest Lake Phone 0480 039 913.

If any members happen to need their services
can they please mention that they are National
Seniors Forest Lake Branch members.

Newsletter, Agendas & Minutes of previous meetings

Email Members will be sent these in the pre-meeting email, **please print them out & bring with you if you wish to have a copy at the branch meetings**

Non-Email Members will have a copy of the newsletter reserved for them for pick up at the entry desk.

The Newsletter is also available online at **(nationalseniors.com.au/getinvolved/branches/forest-lake)** & on our Facebook group page **"Forest Lake Branch National Seniors Australia Group"**

If you are on Facebook go to the Branch Facebook Page **(Forest Lake National Seniors Australia)** and click on "Join Group"

Members Welfare

Do you know of any Members who are unwell, had a bereavement in the family or feeling down? Often, we are not aware so if you know of any Members, please let our Welfare Officer know. Vicki has kindly taken on this important role for our club

The Committee would like to thank all the supporters of the NSA Forest Lake Branch for photocopying or printing of newsletters, financial reports and other support material.

Thank you for the printing of our monthly newsletter to Margie Nightingale and her team at her Office . Margie is our local state member

A special thank you goes to our volunteers without whom our meetings would not run so smoothly.

An extra thank you to the offices of Milton Dick, Margie Nightingale and Charles Strunk for the printing of newsletters for our stall at the Over 50 Expo, Jindalee.

Hi Members: Could you please try to have small change with you to pay when entering our meetings. This is to pay for morning tea and as our lovely Volunteers manning the desk do not have access to a lot of change and big notes make it very difficult for them.

We strongly encourage Members to pay for excursions via Internet banking or depositing payment over the counter at Heritage Bank

Trips Payment

Bank Transfer & Direct Deposit

Account Name: National Seniors Australia Forest Lake Branch Inc

Bank account details: BSB-638 070

Acc No-12471674

Please include your name & event name on the transfer and receipt for identification.

Example – Smithx1Xmas party
Surname (Smith)
Number going (1)
Event (Branch Christmas Party)

EFTPOS

The Branch has a "Square card" hand-held EFTPOS machine to take payments. Members wishing to pay by card using this method can do so at Branch Meetings. Receipts will be emailed. Please note payment via this method will incur a surcharge of 1.9%.

Cash or Cheques

To assist the trips desk please write on an envelope:

Your name

Trip details

Payment amount

Dietary requirements

| |
|------------------------|
| Joe Smith |
| Branch Christmas Party |
| \$? |
| Gluten Free |

Seal your payment inside the envelope and hand it to the trips desk.

Unless it is in an envelope as stated above the trips table will not accept any payment.

Full Payment will be due at the monthly meeting prior to the trip.

Branch Refund Policy

Cancellation of an outing

The branch policy for late cancellations. Notify the Secretary or Treasurer 48 hours beforehand. A Medical Certificate will be required to receive a refund if notification is 24 hours or less. In the case of a sudden medical emergency on the day which cannot be prevented, the Management Committee will consider the matter with respect to a refund.

When we have to book seats on a bus or give numbers for a booked luncheon and are still required to pay even in the case of a cancellation by a member a refund will not be provided. In the event of an activity/outing being cancelled due to some unforeseen circumstance beyond our control, eg: storm, transport breakdown, etc, and cannot be rescheduled, members will be refunded any monies paid.

AWAY TRIPS

Hello Travelling Enthusiasts

"The Mary Valley Explorer" UPDATE.

Only a few more sleeps and we'll be on our way. As mentioned in our article in the September Newsletter, Allan will be picking us up at the Forest Lake Shops Aldi end carpark. Departure time is 8am so come at least half an hour before we depart so the luggage can be loaded on board our bus.

Please note that Special Reserve signs will be placed on the first 2 rows either side at the front of the bus for travellers with special travel needs. The rear seat has been set aside by request for 2 of our group. As your hosts for this adventure we look forward to seeing all our travel companions on Monday 13th. All travellers should have received our email with a few suggestions to assist especially our newbies travelling for the first time.

Kind regards

Julie and Dan Baldwin



Just a reminder of the itinerary.

MARY VALLEY EXPLORER

Departing 13th -15th October 2025

ITINERARY

Day 1 - 8.00am Depart Brisbane to the Caboolture Pioneer

Village for Morning Tea and Self Guided tour then to Gympie Gold Mining Museum for Lunch and Tour then to Gympie Timber Museum then book into Motel at around 4.30pm (Great Eastern Motel Gympie) 6.30pm Dinner at Motel


Day 2 - 7am Breakfast at Motel Restaurant 8.15am Depart to Habitat Noosa Everglades Eco

Camp for a 9am/9.15am Depart for Cruise Noosa Everglades including morning tea at Harrys Hut then cruise back to the Noosa Everglades Eco Camp for lunch then to Rainbow Beach and Carlo Sand Blow then return back to Gympie 6.30pm Dinner at Motel Restaurant

Day 3 - 7.30am Breakfast at Motel then Depart to the Old Gympie Railway Station to Board the Gympie Rattler for the Journey down to Amamoor Station short break then Return back to Gympie Station for Lunch then to Kenilworth Cheeses for Cheese tastings then return back to Brisbane via Maleny with stop in Maleny time permitting



NATIONAL SENIORS AUSTRALIA
FOREST LAKE BRANCH
EVENT CALENDAR SEPTEMBER TO DECEMBER 2025

| | | |
|--|--|-------------|
| | | |
| <u>OCTOBER</u> | | |
| Monday 6th | Public Holiday – Kings Birthday | FREE |
| Wednesday 8th | FREE Over 50s Expo – Riverlife Church Seventeen Mile Rocks | FREE |
| Thursday 9th | AGM Meeting held at Forest Lake Hotel 09.30am for 10 am - Ask member for suggestions for 2026 trips/activities | \$8 |
| Monday 13th– Wednesday 15th | Mary Valley Explorer, (PP) Double/twin \$825.00 pp and Single \$985.00 | Own Expense |
| Wednesday 29th | Fashion Event - Portofino at Forest Lake Community House 3 Alpine Place, Forest Lake. | \$15 |
| <u>NOVEMBER</u> | | |
| Thursday 13th | General meeting held at Forest Lake Hotel 09.30am - Speaker – Remembrance Day tba Retired Lt Col George Hulse – “ Dogs in War” | \$8 |
| Thursday 20th | 7.45am Late Spring breakfast at Café 63 Richlands | Own expense |
| <u>DECEMBER</u> | | |
| Thursday 4th | CHRISTMAS PARTY – Blue Fin 11.30 – 2.00pm Entertainer - Alice Anderson + Mark | \$55.00 |
| |  | |
| | Only 56 days until our Christmas Party. | |

Our Treasurer Colin took delivery of the grant cheque from the Heritage Bank on behalf of National Seniors Forest Lake



On Friday 3 October our Treasurer Colin Court accepted a cheque/letter presented at the Heritage Bank Forest Lake. The Management Committee, in particular our Secretary Janelle Jaraminas completed a grant application to be considered by Forest Lake One Community (FLOC). The purpose of the application was for the purchase of a laptop, wireless mouse and laptop bag. This will provide our Activities Coordinator with a computer to be used to organise the Branch's Event Calendar. The Activities Committee Team is Lynne Ball (Activities Coordinator), Pat Hetherington, Cheryl Williams and Julie Baldwin. Forest Lake One Community Ltd is administered in partnership with Heritage Bank Forest Lake Community Branch. Since 2005 Heritage has contributed over \$1.5 million to local community projects. Through this joint initiative, a portion of branch profits is reinvested into the local community. Forest Lake National Seniors have benefitted from the grants approved over the years. The Board of FLOC meets every second month to consider grant applications. Board members are all volunteers."



LAUGHTER IS THE BEST MEDICINE



Question: What do you call something that runs but never gets anywhere?

Answer at the October meeting.

What's the most eco-friendly way to send out a newsletter? [Lettuce](#) know when you find out.

The Lord Mayor's Seniors Christmas Parties' will be held in Brisbane City Hall from

Monday 1st December to Saturday 6th December 2025

Each event will commence at 9am, 1pm or 5pm. Experience the joy of Christmas and celebrate amongst friends.

Enjoy an exciting variety concert by the finest local artists performing traditional sing-along Christmas carols and performances