



President's Report September 2025.

In recent days there has been a lot of information and talks about financial matters. As the government runs out of money they have to look at ways to raise more money and pension and super funds are a good target. The interest rates have come down and possibly will fall a bit further. While this may be good for home mortgages, it is not helpful to pensioners who rely on fixed interest income.

The government is looking to change deeming rates, which Peter talked about two meetings ago, and has proposed a tax on super balances over a certain level. Add this to the proposal to not allow franking credits which will affect all share investments people hold. This all creates a level of uncertainty about our pension.

As a result there are a lot of adverts tempting people to chase better rates for their investments and super funds. The problem is this is where the scammers come in, with magic promises. Unfortunately with the \$1.2 billion collapse of Shield Investment Fund and Guardian Superannuation Fund in recent days, which were regarded as safe investments, may worry some people about the security of their pension.

My advice is to leave all your investments as they are for the moment, rather than those higher rates which may be "pie in the sky." After all, I think it is better to have your current investments than no investments at all, after your donation to the scammers.

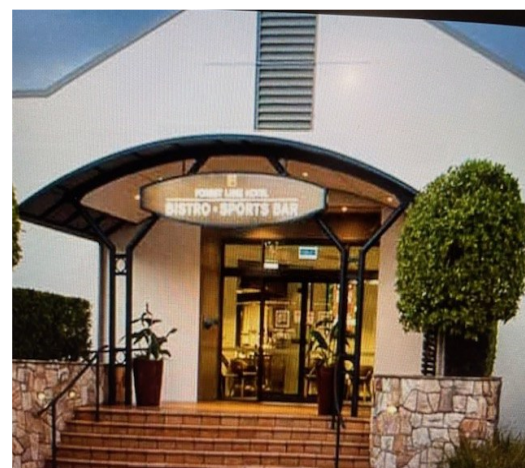
Brian



SEPTEMBER BIRTHDAYS

Anita Eisenreich	Pat Parlane	Ann Tuppicoff
Jean Elston	Ellen Simpson	Elizabeth Waldeck
Valentina Gillard	Elizabeth Stanford	Barbara Weiss
John Lutke-Schipholt	Nick Steadman	Lynne White
	Kay Sullivan	

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

11TH SEPTEMBER 2025

Thursday 21ST - WELLINGTON POINT FARM-HOUSE RESTAURANT - HIGH TEA MORNING TEA /SHOPPING/GOLDEN CIRCLE DFO, ICE CREAM AT WELLINGTON POINT.

Such a beautiful High tea for morning tea – very generous serves in a great restaurant, onto Golden Circle DFO then icecreams at Wellington Point. This was such an enjoyable day.

SEPTEMBER 11th General meeting 9.30am – QFES will be doing a presentation for us (depending on availability)

PLEASE AT THIS MEETING PUT YOUR NAMES DOWN FOR PORTIFINO FASHION PARADE WITH PAYMENT PRIOR TO OUR THIS SEPTEMBER 11TH MEETING.

Tuesday 16th - “ESK BUSH BASHERS” POSTPONED TILL TUESDAY 26TH OCTOBER 2026 (NEXT YEAR)

Thursday 25TH Lunch at Khao Thai Restaurant – Forest Lake - NAMES DOWN PLEASE THIS MEETING FOR BOOKING PURPOSES

OCTOBER 8th – at Riverlife 6 Jennifer Street Seventeen Mile Rocks - FREE Over 50's Expo – possibly the final Expo. FREE morning tea and Sausage Sizzle lunch, with 4 exciting speakers in the Auditorium, many information stalls, from 9.00am till 1.00 pm. MUST RSVP ASAP WITH NAMES –PLUS DIETARY REQUIREMENTS:

CentenaryBeat@police.qld.gov.au

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 Community House 2 Alpine Place Forest Lake 8.00am – 2.00pm morning tea - \$15 pp with names down and cost to be paid prior to 11th September meeting.

Lynne Ball + Activity Group

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

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 this year. Phone 0403663293

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.

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

All 30 travellers on the “**The Mary Valley Explorer**” have paid in full and now it’s down to just a few weeks before we head off. Thank you to those Enthusiasts who have supported this trip departing Forest Lake on Monday 13th October and returning on Wednesday 15th October. 3 full days with an amazing itinerary travelling with Allan Foster from Granite Highlands Maxi Tours (based in Stanthorpe). Allan will be picking us up at the Forest Lake Shops Aldi end carpark. We are departing at 8am so come before departure so the luggage can be loaded on board our bus. 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 is also set aside by request for 2 of our group. Dan and I will be your hosts for this adventure and we look forward to seeing all our travel companions on Monday 13th.

Kind regards
Julie and Dan Baldwin



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>SEPTEMBER</u>		
Thursday 11th	General meeting held at Forest Lake Hotel	\$8
Thursday 25th	Lunch at KhaoThai Restaurant, Forest Lake Shopping Centre – 235 Forest Lake Boulevard.	Own Expense
<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



**Members enjoyed the lovely High Tea at
Wellington Point Farmhouse**



**Members also managed some shopping at the shop
attached to the Farmhouse as well as at the Golden Circle
DFO.**

LAUGHTER IS THE BEST MEDICINE



Question: WHICH AUSTRALIAN INSECTS CAN JUMP HIGHER THAN A HOUSE.

Answer at the September meeting.

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