

As the cost of living continues to weigh on older Australians, NSA is calling for more targeted approach to concessions and financial support for Age Pension recipients. The proposal is straightforward: create a new Pensioners Extra Concession Card for pensioners with the least financial capacity, give them access to additional concessions and assistance while maintaining all existing Pensioners card benefits. This isn't taking things away, it's about giving more to those who need it. At present, every pensioner who qualifies for a Pensioner Concession Card receives the same concessions regardless of their financial circumstances. This means a pensioner with substantial assets can access the same concessions as someone with very limited savings and resources to draw on. NSA believes a Pensioners Concession card would provide governments with a practical way to better support those older Australians most vulnerable to financial stress. Eligibility could be determined using income and asset information already collected as part of the Age Pension assessments, making the system easy to administer. The need for targeted is reinforced by NSA research into affordability concerns among older Australians and our research into the affordability of health costs. In a survey of over 4000 people aged 50 and over, pensioners were significantly more likely than self-funded retirees to express concern about meeting everyday expenses over the next 12 months. Full pensioners reported the highest level of concern, particularly when it came to essentials such as electricity, groceries, healthcare, transport and insurance. The same results were reflected in an earlier survey of 5,400 older Australians, which asked people if they had been prevented from accessing healthcare due to cost. It showed that people whose only income was from the pension were two to three times more likely to have cost prevent them from accessing healthcare than those with other income sources. This findings highlight an important reality, while older Australians are often grouped together in policy discussions, their financial circumstances can vary enormously. Some retirees have substantial savings and assets, while others rely mostly entirely on the Age Pension to cover their daily living costs. An Pensioners Extra Concession card would help ensure future assistance reaches those most in need. It could be used to deliver higher concession rates on energy bill, council rates, medicines, and other essential services, providing meaningful relief where it could make the biggest difference. The proposal could also support delivery of future programs targeted at low-income pensioners, helping governments direct assistance more effectively while recognising the financial challenges, it would ensure who spend down their savings are supported if they do. For National Seniors, the principal is simple: support should be fair, targeted and responsive to need. As affordability pressures remain a major concern for older Australians, a Pensioners Extra Concession Card could provide a practical and equitable way to help poorer pensioners.

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Modbury National Seniors meet every third Monday of the month (4th 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

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 eg.Christmas Lunch, Bustrips etc.

	Single	Couple
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/F can also be paid at the Post Office or by phone. No Credit card surcharge applies!

Riddle: Lovely and round, I shine with pale light, grown in the dark, a ladies delight ?

Grandma's wit and wisdom:My mothers menu consisted of 2 choices, take it or leave it.

Interesting fact: Your eyebrows renew themselves every 64 days

Forthcoming events for 2026-----

Monday 16th Nov.12 noon Seniors- Christmas Lunch,Windsor Hotel, Windsor Gardens.
2Course \$29.90, hot vegetable and salad bar. Lucky Door Prize There will be a subsidy for members who attended at least twice this year! Sadly, this will be the last time we meet as National Seniors Australia Modbury Branch for our Christmas Lunch.
We're hoping to start a Friendship Group next year

September Birthdays : Jeanine McKenzie(9), Mary Fioretti(18), Elizabeth Gillman(26),Vin Wright(28) Piero Fioretti(30).

Weddings: Margaret and John Fellows
CONGRATULATIONS AND BEST WISHES TO ALL

Joke: Why are you here?

Three men met on a nude beach. Two of the men were happy, but the third one was looking very sad. The three men broke into conversation. Eventually, they started talking about their jobs, and why they were at the beach. I'm a construction worker ,” said the first man. “All day long I toil in hot, hot sun, and do so wearing very heavy clothes. It's quite exhausting , but here I can relax, and do so without any clothing at all . “I'm an accountant, “ said the second man. “I just like the way everyone dresses exactly the same way.” The first two men turned to the third, sad man. “What about you?” they asked. “Why are you here “My doctor sent me here,” said the third man. “I’m a pickpocket !



