

NEXT MEETING - BRANCH: Tuesday 10th September 2024, commencing at 10am, at the Kalamunda Church of Christ Multifunction Centre, 22 Milet Road, Lesmurdie.

MANAGEMENT COMMITTEE

Richard Arnold: President / Editor 0407 945 465	Clare Arnold: Social Planner 0407 945 465
Tony Crowder: Vice President 9257 2520	Les Guest: Speaker Planner Ph. 0447 472 009
Chris Milne: Secretary 0475 582 118	Noreen Townsend: General Committee 0418 952 076
Treasurer: Pat Skinner Ph. 0428 611 835	

Arlene Quinn: Branch Policy Advisor Group (PAG) Representative: 0402 272 868

GUEST SPEAKER: Professor Alan Harvey, with the topic "Benefits of Music on the Human mind".

ACTIVITIES PLANNED FOR SEPTEMBER & OCTOBER

SPECIAL NOTE: THE SEE THE WORLD TOUR WAS POSTPONED UNTIL 11TH OCTOBER (see below). Due to not everyone being available for new date we have seats available should you wish to join this great little tour please speak to Sheila. Note payment will be required at September meeting.

Thursday 19th September. Special dinner at the Pines Restaurant (Bentley Tafe). Depart TOTH 5.30pm Return 9.30pm Cost includes coach and 3 course dinner. Cost \$60.00 per person. **Please pay with correct money as this makes things easier for Sheila, Thanks.**

Friday 11th October 2024. See the World in the Valley

Depart TOTH at 9.00am and travel to the Swan Valley and visit France for morning tea at Maison Saint-Honore, we next travel to India and visit the Sacred India Gallery, the hidden jewel of the Swan Valley before continuing to Italy and The Pasta in the Valley for our 2 course lunch, from here we go to?..... before travelling back to Kalamunda by 3.00pm.

Cost includes Coach travel, morning tea, 2 course lunch with choices and entry fees. Cost per person \$58.00 Min 40 PLEASE BRING \$60.00 WE WILL GIVE YOU \$2.00 CHANGE.

NOTE: THERE ARE STILL SEATS AVAILABLE.

Tuesday 22nd to Thursday 24th October 2024. 3 day Vines, River and Sea tour.

We have 40 for this trip and with about 8 weeks to go we have all the important things to do to be ready on the 22nd October so we can enjoy 3 days of fun and adventure. Your accounts all need to be finalised either with cash at the September meeting OR by direct deposit on the internet OR making a deposit into the account at the Bendigo Bank Forrestfield.

With both of these options we will need you to please bring us a copy of the payment details so we can issue your receipt.

Bank details are Bendigo Bank Forrestfield .

Our account name is NSA Conference account. **Please put your name as the reference**

BSB 633108 ACC No: 1834 67513

TRIP MENUS. We will have the 3 lunch menus and hopefully the 2 dinner menus for you to either fill in while at this meeting or take home to complete and RETURN at the October meeting, Documents will be given out at the October meeting thanks.

President's notes September 2024

Well, the AGM for 2024 has come and gone revealing a disappointing result. After spending the past 4 months advising that we would need replacements for the positions of Treasurer and Guest speaker organiser it took a last-minute nomination from Les Guest to cover both positions to save the day.

Though Les's gesture is most admiral, I personally feel that the position of treasurer is a stand-alone position without the addition of the Guest Speaker organiser plus Les has other commitment's and is surely entitled to have a life of his own.

The water has been muddied a little further in as much as I have suffered a mild stroke in recent times and the so-called experts tell me it is a warning, and I should be assessing my future. This does not mean standing down as president but to be handing down some of what I have been doing, but to whom? All of this is being discussed by your committee and their findings will be revealed at the September meeting meaning September is looming as a very important meeting.

The AGM saw two members recognised for outstanding service to our branch. Patricia Skinner received the Annual Graeme Piggott Certificate of Appreciation award for her 16 years as branch treasurer. Tom Jackson was awarded a Certificate of Appreciation for his service to the branch as honorary auditor and Annual General Meeting president for the past 19 years. The awards were presented with the heartfelt gratitude of all members for their outstanding service.

I apologise to those who that were inconvenienced by the postponement of the See the World in the Valley Day trip but unfortunately Clare relies on me for transport, and I had been told not to drive. As it is the weather was pretty poor, and I'm sure will be much better on the 11th October.

Look forward to catching up on the 10th.

Richard.

Should Australia move to having a Universal Aged Pension?

Australia currently does not have a universal pension scheme primarily due to its reliance on a means-tested Age Pension system. Historically, the Age Pension in Australia is designed to provide support to those who need it most. It is means-tested, meaning the amount of pension one receives depends on their income and assets. This approach aims to ensure that government resources are directed towards individuals with lower incomes and fewer assets. Frequently assistance is interjected with other policy objectives, including disability (NDIS), health care and social housing support and superannuation contributions.. This article doesn't factor those into the discussion, focusing **only on universal pension.**

Why would it work for pensioners?

Under a universal pension, retirees would earn as much as they like from their investments, or from work, but still get a pension. They would simply pay tax to fund their entitlement, making the system sustainable. So, rather than create an up-front barrier to the pension through means testing, government would instead recoup the cost of a universal pension through the tax system.

What are some of the known benefits?

Under a universal pension, retirees would:

- be rewarded for saving more for their retirement
- have no incentive to overinvest in housing simply to gain the pension
- not have to deal with Centrelink
- not have to constantly report the value of their investments and income to meet means testing rules.

Dr David Knox:

The most important benefit of introducing a universal pension is certainty of income a safety net.

“And some retirees, not all, but some, are scared of Centrelink. They don’t want to have to keep talking to Centrelink. Then you have the problem of applying for a pension. It’s not easy. We now have some people who are being paid to help make pension applications.”(2)

Why hasn’t it been part of Government policy?

A universal pension would create an incentive for government to fix the tax system, and not cherry pick some elements to suit election preferences. So that if having the universal pension created more equity and fairness then it probably would be an outcome that all Australians ideally should support. *“Read no political advantage in either party having it as policy”*. Implementing a universal pension scheme would require significant government expenditure. The current system helps manage costs because less people access it.

What are some of the downsides of having a universal system?

Inefficiency: Universal pensions can be seen as inefficient because they provide benefits to individuals who may not need financial assistance. E.g. As with the cost-of-living support being offered for electricity bills.

Higher cost: To fund a universal pension, governments might need to increase taxes, that places a further burden the diminishing working population. \$30 billion a year (2)

Reduced Incentive to Save: Knowing that they will receive a pension regardless of their financial situation, individuals might be less motivated to save for their retirement

Examples from other countries: In Canada, for example, a pension recovery tax is used to recoup the cost of the universal pension. Currently, a Canadian pensioner starts paying back the pension if they earn above \$81,000 (AUD) in a year. In New Zealand, tax is applied to earnings so that the cost of the universal pension is repaid by those with adequate incomes.

Join the campaign

If you support a universal pension, please join the Fairness in retirement income campaign that National Seniors Australia has on their website.

<https://nationalseniors.com.au/advocacy/fairer-retirement-income-system/adopt-a-universal-pension#join-the-campaign>

Further reading

Old age and survivors’ pensions and related benefits - Social Protection and Human Rights (socialprotection-humanrights.org)(1)

<https://ioandc.com/and-merciers-knox-talks-universal-pension/> (2)

Age Pension - Services Australia (3)

Written by Arlene Quinn, Policy Advisory Group Member, with the assistance of CoPilot (AI)
16/08/2024

Recent Photos



Tom Jackson, receiving the NSA Certificate of Appreciation
& Pat Skinner receiving the Graeme Piggott Certificate of Appreciation



Richards Nana Norma's Betty Browns

As a child growing up on an orchard in Lesmurdie I don't think we realised what a privileged life we had. Being a small community, the children we went to school with and their parents were friends with my parents, so we were allowed to play at one another's homes after school sometimes.

I remember always being happy going to play at one particular friend's home because her Mum made these magic biscuits called Betty Browns, not sure where the name came from.

This friendship continued through the years and our kids also enjoyed the Betty Browns at Nana Normas house.

I guess that is why it seemed a natural thing to say when on the first morning tea on a River Cruise in Portugal that seeing identical looking biscuits on the buffet, I said to Richard hey look, these biscuits look like Nana Norma's Betty Browns. A lady standing near asked what I had called them and before I could answer, Richards Nana Norma's Betty Browns was the answer from someone near.

This name seemed to stick so much so that each time they appeared on the morning tea buffet someone would say look its Richards Nana Normas Betty Browns, or just say we have the Betty Browns today and although they were not quite as special as Nana Normas, they were still very nice and rarely were any left on the serving plates. On the last day I had a couple of people say, tell Nana Norma thanks for giving us a name for the biscuits. They had had them on other river cruises and from now on they will be known to them and other River Cruise travellers as Nana Norma's Betty Browns. The strange thing is that we never did get to tell them that Richard and his Nana Norma were just special friends and not actually related.

The armchair travel.

As she got older and couldn't travel so much, my mum used to do this a lot. She would sit in a comfortable chair and choose a holiday or destination, close her eyes and let her mind wander through the memories. One day I asked where her snaps were to see where she had been, in the best place possible she answered, in my mind. As the years have passed, I find that I sometimes do the same, and she was right. I also find that I finish off with a little nap as she did. Her reason was that all good holidays included some rest time.

SECRETARY'S NOTES:

By paying a \$5 entry fee at the registration table does not constitute membership. It is simply a fee to assist us in our hiring, catering & guest speaker/entertainment costs. You must be a member of National Seniors Australia, to be a member of our Branch.

If you have recently become a member of National Seniors Australia, or renewed your membership, please see Chris at the next meeting and show him your card or receipt, as NSA Head Office doesn't supply that information to the Branch, members privacy policy. Thank you.

Postage has increased, please consider changing to email, if this is available to you.

Please support the NSA Campaign to KEEP CASH. Bumper stickers available.



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