

National Seniors

AUSTRALIA

Perth Western Suburbs WA

Branch Newsletter - March 2025

Meeting Venue : Our Branch meets at 9.30am for 10.00am on the second Thursday of each month at Mount Claremont Community Centre, 109 Montgomery Avenue, Mount Claremont WA 6010.

Bank Account : Westpac Bank in name of National Seniors Australia Perth Western Suburbs Branch ;

BSB: 036 063 Account: 257852

When making payment, please identify by your name & type of payment – e.g. “Concert”, etc.

Website :

<https://nationalseniors.com.au/about/branches/perth-western-suburbs>

Our meetings may be subject to the COVID-19 regulations of the day as imposed by the WA State Government and the City of Nedlands. However, there are presently no restrictions.

Acknowledgement of Country

The Members of Perth Western Suburbs Branch of National Seniors Australia wish to acknowledge the Traditional Owners and Custodians of the Whadjuk Noongar Nation, on whose Lands we conduct our meetings, and pay our respects to the Noongar Elders past and present.

BRANCH OFFICERS FOR 2024/2025

President: Joseph Lieberfreund 0429 809.080
president@nsaperthws.org.au

Vice Pres: David Thomas 0418 448 933
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Secretary; Derek Cockle 0417 939 420
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Treasurer: Larry McIntosh 0416 161 816
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Membership: Marion Laws 08 9387 8383
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Newsletter: Derek Cockle (Temporary)

We thank Christine Tonkin MP for enabling this newsletter to be printed.

FROM THE EDITOR'S DESK

This March Edition may be a little different in that our President Joseph has provided a big and welcome input ! Contributions from members for future editions would be much appreciated – your recent travel experience, funny stories, jokes, whatever !

Contributions to me for the next April edition **closing date Fri 28 March.**

Please note that our Membership Secretary Marion Laws will be overseas from Tues 11 until Mon 31 March & will not be able to answer any membership enquires which in her absence can be directed to me.

Derek J Cockle

Branch Secretary & Editor,

PRESIDENT'S CORNER



Thurs 13 February saw our first meeting for the year and what a turnout it was, with a record attendance of 115 including 22 guests ! Professor Nick Beeching gave a well prepared, often amusing and informative talk on all the precautions we need to take while travelling abroad, and the possible nasties we can catch if we are unlucky or just careless. Copies of some of Nick's screen presentation slides were distributed to members by Marion Laws email of Wed 26 Feb and a more detailed summary of Nick's talk is available upon request to Branch Secretary Derek Cockle

Our tour organisers have been very hard at work and at our last Branch meeting, Jennifer Allan gave us all a wide choice of potential outings for the year to vote on. To all who participated, many thanks to you and particular thanks to Jennifer and Pamela Fox for their tireless work in research and presentation. If you were unable to attend that meeting, please contact either Jennifer or Pamela at the next Branch meeting on Thurs 13 March to advise your preferences regarding a list of possible future tours and visits.

Our first tour this year will be to Mandurah on **Thursday 27 March**. See detailed formation at the end of this Newsletter.

Our first concert for 2025 will be on **Thursday 3 April** at the Mount Claremont Community Centre and will feature both classical and light music performed by Ryan lee and his Quartet of students from UWA. It is a beautiful program of relaxing music to start the year.

The guest speaker at our Branch meeting on **Thurs 10 April** our speaker will be Alan Naber who will give an insightful account of "A pilgrimage between Porto in Portugal to Santiago in Spain" along the famous Camino de Santiago pilgrimage trail. You may imagine you know all about this....until you hear Alan Naber's account of it !

Many thanks to all the volunteers who helped with everything from catering to layout of seating to packing up afterwards.

I've decided every month to include a small section in our Newsletter on economic matters – facts, figures, insights. Economics is a mystery to many of us and yet it is so important not only to us, but also our families and the future of our country.

Anyone is welcome to contact me at any time – joseph@airbell.com.au if you have any issues or questions or ideas – always welcome.

Joseph Lieberfreund

President

BRANCH NETWORK FORUM (BNF)

The BNF is a forum attended by representatives of all Perth Branches which meets every two months to exchange information on the operation of branches & to co-ordinate meetings, speakers, topics, etc.

The meeting on Monday 17th of Feb was addressed by Chris Grice, the National Brisbane head office CEO link by interactive video link, which was very informative. Chris went through the research carried out matters important to seniors and the wins that NSA has had and current issues which had been taken up with the both Federal and State Government. There are currently 71 NSA Branches in Australia with a total of approx. 256,000 members nationally.

Karen Furnivall, Community Engagement Manager had travelled from Brisbane Head office for the meeting and Ross Glossop, National Chairman of NSA, who lives in Perth, also attended. Karen provided a presentation covering threatened Branch closures with options to attempt to stop this from happening. The concept of a social group versus amalgamating with a nearby incorporated Branch was put forward for discussion as a future option for Branches facing possible closure and wind-up due to lack of Committee members able and willing to manage a Branch.

Copies of both of their PowerPoint presentations are available on request from our Branch Secretary Derek Cockle.

LOOKING AHEAD

Branch Meeting – Thurs 13 March – Speaker will be **Ian Stann** who will give an informative talk, the first part of which is titled "If Switzerland ran Australia" about the political system in Switzerland which is called Direct Democracy. It highlights how the Swiss have ALL the parties in Government at the same time and participating in running the country. They have no OPPOSITION as all parties are involved in running the Government. This stops

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the angst we see on a daily basis with our Govt in Canberra and all the theatre that goes with it, while very little REAL POLICY is developed.

Kate Chasney our local MP will be attending this meeting & hopefully comment on this system.

Branch Meeting – Thurs 10 April - Speaker will be **Alan Naber** who will share his experiences of walking the Camino de Santiago de Compostela trail.

SOCIAL & SPECIAL EVENTS

Thurs 20 March - Claremont Golf Course T Box Café –These social afternoon tea meetings are usually organised by Marion Laws, however as she will be cruising around Japan at that time, Judith Lauri has kindly agreed to organise, instead.

Thurs 27 March – Visit to Mandurah – This first tour of 2025 will be by train from Perth Underground Station to Mandurah. See separate attachment.

ECONOMICS - NATIONAL DEBT by President Jaseph Lieberfreund

Everyone has heard of the National Debt. It is the amount sovereign governments owe to lenders. Governments raise money in several ways to pay for expenditure. These are:

1. Taxes
2. Sale of assets
3. Borrowing

Governments borrow money usually by issuing bonds. A bond is a promise to re-pay a loan and carries a set rate of interest. Bonds are traded on bond markets and people buy and sell them, similar to shares. More on bonds at a later article.

What I want to focus on today is the National Debt which is a debt owed by a national government to its lenders which is measured in three ways:

1. The amount owing
2. The amount owing per capita

3. The amount owing as a percentage of GDP.

Have a look the table below. The amount of debt that nations carry is eye watering and more so because the debt eventually has to be repaid..... by our children and grand-children ! Debt is in many ways a current burden passed on to the future. In a sense, we borrow from the future to spend today. In 2023 total global public debt reached US\$ 97 Trillion. Current statistics indicate that 3.3 billion people live in countries that spend more on debt interest payments than on education and health care. (Source: United Nations Committee on Trade and Development).

PUBLIC DEBTS OF MAJOR ECONOMIES – VARIOUS SOURCES			
Country	Gross Public Sector Debt		Net Public Sector Debt as a % of GDP*
	US\$, £,€	Per Capita	
Great Britain	£2.6 trillion	£ 38,000	95.30%
Japan	US\$ 8.84 trillion	US \$85,000	205%
Germany	US\$ 2.977 trillion	US\$ 43,700	44.89%
Canada	US\$ 1.52 Trillion	US\$ 40,000	107%
France	€3.045 trillion	€ 45,340	109.9%
South Korea	US\$ 543 billion	US\$ 16,181	49%
Australia	A\$ 881.9 billion	A\$ 32,663	32.0%%

United States	US\$ 36.2 trillion	US\$ 108,141	123.0%
Singapore	S\$1.23 trillion	S\$ 219,643	<u>Net</u> public sector debt = \$0
China	US\$ 16 trillion	US\$ 11,364	Data not Available

* “Net” Public Sector Debt = Government “Gross” Debt minus Government-owned Assets.

REMINDERS

Please find and wear your name badges to Branch meetings as I’m not that good at remembering all your names. Also please PRINT the name of your emergency contact and phone number on the back of your name badge, just in case we need to contact that person or persons in the event that you may be taken ill, as happened at a Branch meeting earlier last year.

Another repeat plea to enlist the help of two or three able-bodied members to help set up chairs, tables, etc., from 9 am prior to each Branch meeting. At present this is being done by only a couple of struggling not-so-young people and they would appreciate some help !

Derek J Cackle

Branch Secretary & Editor