

NSA News: ATM action highlights 'cashless society concern'

The 'Keep Cash' movement is growing across Australia, and NSA is at the forefront of advocating for banknotes and coins to continue moving through the economy. Last week people from across Australia made the choice to withdraw cash from their local ATM's. This coordinated effort, prompted by various groups across the social media, was designed to draw attention to the relentless shift towards a cashless society. NSA has been a strong voice in support of the continued availability, accessibility, and acceptance of cash within the economy with its ongoing 'Keep Cash' campaign. As a central component of its 'keep cash' initiative NSA is strongly campaigning for :

- *Cash to remain a valid form of currency
- *More support and education for seniors needing to access digital systems
- * Retailers to continue to accept cash so the seniors and others disproportionately impacted by 'cashless' are not excluded.

NSA CEO, Chris Grice, who was one of the many Australians to use an ATM on Tuesday, says, "The move towards a 'Cashless Society' will disproportionately impact seniors and others who may struggle with technology and online banking, highlighting the concerns about digital exclusion. "Many seniors are not comfortable banking online because they're not tech savvy, and they're concerned about online and credit scams. "In many cases, cash is all they're familiar with, and is their only way to make financial transactions." He notes that while online transactions were convenient for many people, digital systems could shut down due to computer outages and natural disasters. He says we should bear in mind the lessons of history, where some changes have had unintended consequences. Something that seems convenient today may turn out to be a problem tomorrow. The number of ATM's across Australia has declined by about 60% since 2017, to an estimated 6000 bank-owned machines today. This is on top of 424 branches that closed in the 2022-23 financial year alone. While non-bank ATMs can still be found in some places, they charge up to \$3 per transaction. The Reserve Bank of Australia identified ATM closures as a problem far back as 2021, noting " there are parts of regional and remote Australia where people must travel long distances to access cash, and the available access points do not always have nearby alternatives. This means that access to cash in these areas is more vulnerable to any future removal of cash services. Just last week Coles was forced into an uncomfortable explanation after a leaked memo revealed contingency plans to revert to a card-only basis at it's liquor division over Easter. The memo came amid concerns over the solvency of cash management service company Armaguard. However, the supermarket group insisted it is not going cashless. Back in 2021, a public backlash caused Woolworth to end a trial where only cashless payments were accepted at some Metro stores. As the mass withdrawal last week demonstrated, the issue is not going away –and neither will NSA's support for Australians who want to continue using cash in their everyday transactions.

Did you hear about the ATM that was addicted to money? It suffered from withdrawals!

National Seniors AUSTRALIA

Modbury Branch Newsletter

April 2024

Issue 218



Branch Diary

Guest speakers

15th April Riding for the Disabled

20th May "Sight for All" (Eye Specialist from RAH)

17th June Meals On Wheels -range of services

Modbury NSA is sponsored by the Modbury Plaza Hotel

Thanks to the Office of Federal Member for Makin, Tony Zappia, in the printing of this Newsletter

Committee for 2023 & 2024

President	Susan Boyle	0410 500 779
Vice President	Piero Fioretti	0423 784 050
Secretary	Bruce Anderson	0449 574 554
Treasurer	Heather Murphy	8365 6002
Assist. Treasurer	Alastair Boyle	
Activities Officer	Rosalie Zurek	8264 9681
Guest Speakers (interim)	Rosalie Zurek	0416 010 329
Welfare	Ray Zurek	"
Extra Member (1)	Robyn Neate	0408 496 305
Extra Member (2)	Mary Fioretti	
Ex Officio. Public Officer	John Fellows	
Door	Eric Schubert & Mary Fioretti	
Greeter	Beverly Anderson	
Newsletter	Ray Zurek	

 Modbury National Seniors meet every third Monday of the month (4th if Public Holiday) at 1.30pm at Lutheran Homes Inc., 1217 Grand Junction Rd. Hope Valley except November and December. Entrance fee of \$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 guest-speakers 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 e.g. Christmas Lunch, Bus Trips etc.

	Single	Joint
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/fees can be paid by phone. No Credit card surcharge applies!

Riddle: How do you make 'one' disappear?

Grandma's wit and wisdom: Wisdom doesn't necessarily come with age. Sometimes age just shows up all by it self.

Interesting fact: At birth, a kangaroo is smaller than a cherry.

Please wear your Name badges to meetings and Outings

Forthcoming events for 2024

Monday 1st July, Lunch at Modbury Plaza Hotel 12noon, Raffle, Tea & Coffee Station,
Monday 2nd Sept. Tour of Beaumont House & Gardens, 10am, Morning Teas \$25,
631 Glynburn Rd. Beaumont, Will have 11seater Lutheran Bus for 9am,

Please let Rosalie know if unable to attend!!!!!!!!!!!!!!!!!!!!!!

April Birthdays: Susan Boyle(1), Pat Ross(7*), Dawn Gill(10), Roma Webb(17), Pam Sweet(20),

Wedding Anniversaries: Andrea & Ken Randell

Congratulations and best wishes to all!!!!!!

When old Jake returned to the doctor he was given a bottle of medicine. "This is potent stuff," said the doc, "don't take it everyday." The doctor wanted to make sure Old Jake understood. "So take it on alternative days, do you understand what I mean? Take it tomorrow, then skip a day, then take it next day and skip another day, and so on.

A month later the doctor saw Jake's wife in the street and asked after the old codger. "Oh, he is dead," she said.

The doctor was aghast.

"No, the medicine didn't kill him," she said. "It was all that skipping!"



Live is full of complications. Even when you are born there is a string attached! I was so surprised by my birth, I was speechless for a year and a half! The best way to remember your wife's birthday is to forget it once!

