

From the desk



Rotary  Club of Tamworth
First Light **Bulletin**



Rotary   Be a gift
to the world

DATES TO REMEMBER **IN YOUR DIARIES**



2015

Weekend 17 / 18 October – Rotary District Muster

Sunday, 18 October – Graffiti Removal Day

Wednesday, 21 October – **Bridge of Spies Movie – Combined Rotary Clubs – End Polio Fund Raiser**

Wednesday, 25 November – TAFE “Futures” – **Christmas Party**

2016

- **Sat 2nd April – Sat 9th April 2016 - Rotary Youth Leadership Award (RYLA)**– please consider and assess which member of your staff could benefit from such an opportunity and contact Louise Matthews for further information

Weekend 15 – 17 April – District Conference – Taree

May 2016 – Careers Expo – further details to follow...

Saturday, 18 June First Light Changeover – Wests Diggers

Why we shouldn't lie!

We were dressed and ready to go out for a dinner and theatre evening. We turned on a 'night light', turned the answering machine on, covered our pet parrot and put the cat in the backyard. We phoned the local taxi company and requested a cab. The taxi arrived, and we opened the front door to leave the house.

As we walked out the door, the cat we had put out in the yard scooted back into the house. We didn't want the cat shut in the house because she always tries to get at the parrot. My wife walked on out to the taxi, while I went back inside to get the cat.

The cat ran upstairs, with me in hot pursuit. Waiting in the cab, my wife didn't want the driver to know that the house would be empty for the night, so she explained to the taxi driver that I would be out soon. *"He's just going upstairs to say good-bye to my mother"*.

A few minutes later, I got into the cab. *"Sorry I took so long"*, I said, as we drove away *"That stupid bitch was hiding under the bed and I had to poke her ass with a coat hanger to get her to come out. She tried to take off, so I grabbed her by the neck. Then, I had to wrap her in a blanket to keep her from scratching me. But it worked, so I hauled her downstairs and threw her out into the backyard. She'd better not shit in the vegetable garden again!"*

The silence in the taxi was deafening.

Wednesday, 14 October, 2015

Meeting # 1281

Quote of the Week

From The Desk

It was a great pleasure to fill the shoes of Graeme for the morning. Circumstances were such that Graeme has succumbed to the dreaded lurgy and this has laid him very low. Hopefully a speedy recovery will see him back in the chair next week.

Coming up this weekend is a busy time with the Westpac Helicopter Ball at the lookout on Saturday night and **Pedal the Peel** on Sunday. Two great ways to promote what Rotary can do in the community.

The 'recliner chair' that was kindly donated to the club by Jane Bradford is available for use by some deserving person. If anyone knows who could benefit from putting this chair to use please let Val Hellmann know so that it can be utilised.

A presentation was given on the "Wheres and Whyfors" of the National Disability Insurance Scheme providing an excellent explanation as to how this "Scheme" came about and the benefits it will give to the Australian community as a whole.

Thank you for indulging me as your stand in President for a meeting.

Best wishes
PP David Hinwood

David Baddams introducing Acting
President, PP David Hinwood as our
Guest Speaker



NOTES

- *Dobe Newton of the Academy of Country Music has asked the Combined Clubs of Tamworth to support a Musical Event during the upcoming Country Music Festival at Blazes. The tickets will be \$15 per person and will be gauging interest during the next few meetings*
- **End Polio Fundraiser movie** will be held on Wednesday, 21 October at Forum 6 Cinemas – Phil Lyon will provide more information shortly – **Please note in your diaries....**
- **Shelterbox.** – The Combined Rotary Clubs of Tamworth have purchased a Shelterbox so that we can all utilise it for all future promotions – at a cost of \$200 per Club - it will arrive too late for Pedal the Peel this year – certainly looking at the Country Music Festival to promote and raise funds from the public at the same time.



Our hat wearing members listening to our guest speaker

Maxine's Wisdom



GUEST SPEAKER – PP David Hinwood

The NATIONAL DISABILITY INSURANCE SCHEME in Australia

Today our Rotary Club, indeed, Rotary in Australia is focussing on Mental Health with Rotary Hat Day. As such I would like to inform you of the National Disability Insurance Scheme as this incorporates a lot of supports that may be needed for people with Mental Health issues.

Twenty-seven months ago, on 1 July 2013, Australia's largest social and economic reform was launched. It can be directly compared to Medicare, when it was launched back in the seventies

This landmark social and economic reform is the National Disability Insurance Scheme – or NDIS.

The aim of the NDIS is simple ... and profound, namely to provide all Australians who acquire a permanent and significant disability before the age of 65 with the **reasonable and necessary** supports they need to live a life of inclusion.

In Australia, **carers** are the unsung heroes of the grassroots campaign that made the NDIS not just possible, but inevitable. Unity has been the driving force of the NDIS – from its genesis to its rollout.

That is because the cause united people with a disability and families and carers and service providers and, ultimately, the Australian community.

The NDIS has a responsibility to deliver supports and inclusion to over 460,000 people throughout Australia. This will ultimately affect over 2,500,000 Australians both directly and indirectly taking carers, family and direct support workers into account. We know our community does not treat our People with Disability equally.

Our history has seen the ways in which people with disability and their families can be shut out of mainstream life – and the NDIS will introduce ways in which those barriers can be overcome.

The NDIS has a public responsibility to these countless families in Australia, and as such is governed by an appointed and independent board.

There is a great fear that the carers and families of a person with disability have - they are the *What if?* questions.

What if ... I can no longer care for the person I love?

What if ... I die?

What then?

The story of the NDIS – is the answer to these and many other questions.

The rollout of the NDIS is a monumental undertaking and as such evokes highly emotive responses in the press and from families directly involved or to be involved. It will lead to a complete restructuring of Australia's disability sector.

It represents a doubling of spending on disability by Australian governments from 0.5% of GDP to 1%, currently estimated at \$23 billion per annum by 2020. It is being funded through an increase in the surcharge that Australians pay for medical and health insurance, the Medicare levy, and general revenue.

In the two years to 30 June 2015, since the Scheme's operations commenced, 19,817 participants have become eligible for the Scheme. This is in line with expectations.

The rollout of the Scheme is, therefore, on time.

Of these participants, 17,303 had approved plans at a total cost of \$953 million. This is consistent with the original cost estimates.

The Scheme is, therefore, on budget and most importantly, participant satisfaction is remarkably high at over 90%.

The Scheme is scheduled to be fully operational across Australia by 2020.

In 2020, the NDIS will have around 460,000 participants, out of a total Australian population of around 24 million people.

It will then be national and the benefits will be portable no matter where a person lives in Australia.

As I said earlier, the Scheme's participants will include all those Australians who are born with or acquire a disability before the age of 65 and whose disability is permanent and which significantly affects their functional capacity.

The age cut off of 65 reflects the fact that the NDIS is an insurance scheme.

The disabilities that most of us will acquire as we get old are almost inevitable and therefore are not insurable risks. You can save to cover these costs and assist with caring, but you can't insure against them.

The NDIS includes people with intellectual, physical, sensory and psychosocial disabilities, as well as early intervention services, especially for children.

The Scheme seeks to maximise independence and social and economic participation and all participants receive reasonable and necessary supports based on their needs.

Most importantly, the NDIS is controlled by the individual with a disability and their family. **They** have the **power**.

The Scheme therefore embraces the shift to consumer directed supports that has emerged in a number of other countries around the world.

In the current trial phase, there is continuous monitoring of the Scheme to compare experience or actual results with the forecasts – and thereby identify improvements, as well as deviations from expectations.

There is learning and building, building and learning.

There is also looking at a lifetime approach as opposed to short term outcomes.

The aim is to maximise opportunities and minimise the costs of supporting a participant over their lifetime, rather than seeking to minimise costs in the short term.

This long term investment approach is also of great benefit to carers as it minimises unnecessary reliance on them.

The NDIS therefore invests in sustainable care, balancing individual, family and government responsibilities.

The NDIS also sees early intervention, equipment and technology as investments and it believes that the purchasing power of the NDIS market will drive innovation and so contribute to Scheme's sustainability.

For instance, some leading global technology companies—Apple, Microsoft and Google—are considering incubating accessibility ideas in Australia as a direct result of the NDIS.

The NDIS is looking to create an e-market that helps participants become informed consumers.

They are also building an outcomes framework to measure the medium and long-term benefits of the NDIS for participants and their families.

Those outcomes for families and carers cover five domains. They are:

- Families and carers have the support they need to care.
- Families and carers know their rights and advocate effectively for the person they are caring for.
- Families and carers are able to gain access to services, programs and activities in their communities.
- Families and carers have succession plans.
- Families and carers enjoy good health and well-being.

For people with disability the key outcomes are:

- choice and control,
- independent living,
- relationships,
- health and well-being,
- home,
- lifelong learning,
- work and social,
- community and civic participation, including volunteering.

Achievement of these goals will benefit families and carers, too, as they lead to greater independence and participation.

Monitoring the outcomes across these domains, as well as the financial metrics, will help ensure the Scheme is sustainable and an economic reform.

The NDIS is therefore a radical departure from the welfare-model of disability— as well as conventional thinking about how best to support carers.

How did this radical departure in disability policy come to fruition? Seven years ago, the then-Prime Minister of Australia, Kevin Rudd, invited 1,000 prominent Australians to a convention in Canberra.

Those Australians represented indigenous and regional Australia as well as fields such as business, academia, the arts, science, medicine, the environment, the public service and the community sector.

The convention was called the Australia2020Summit.

The idea behind the Summit was to 'help shape a long term strategy for the nation's future' – but Australia's disability sector was largely shut out of that Summit.

They were shut out because, back then, disability issues were considered peripheral – out of sight and out of mind.

So far out of sight and mind that, in the lead up to the Summit, people from within the sector lobbied the delegates to the Summit, because they had not been invited.

They asked the delegates to put forward an idea on their behalf: - the establishment of the NDIS.

Like its aim, the thinking behind the NDIS was simple ... and profound.

It was known the risk of significant and permanent disability at a young age was low, but the impact was very high and growing due to increased life expectancies;

It was also known that, if we approached significant and permanent disability as questions of insurance and investment, rather than welfare, it could change people's lives and make the disability community more equitable and productive.

The NDIS was put forward at this Summit, yet, out of the 138 recommendations at the conclusion of the Summit, the only one that is transforming Australia, currently, is the NDIS.

How did this happen? How was this adopted by mainstream Australia?

The answer comes back to the power of unity – of being prepared to work alongside disparate groups for a common purpose – of making it clear the NDIS was about people with disability and families and carers ... instead of 'either/or'. Plus the fact that the entire Australian population would benefit from the peace of mind that the NDIS brings.

Many factors account for the adoption of the NDIS:

- leadership,
- vision,
- a sustained community campaign, and
- evidence which framed disability as an economic issue, not just a social policy or human rights issue.

For example, in 2011, Australia's pre-eminent independent economic think tank – the Productivity Commission – handed down a landmark report on the feasibility of the NDIS.

The Productivity Commission concluded that the economic benefits of the NDIS would far outweigh its costs and add close to 1 per cent to GDP.

PricewaterhouseCoopers followed up with an analysis, which found that without the NDIS government spending on disability would increase by two-to-three times the projected costs of the NDIS.

This economic evidence was compelling.

Ultimately, though, what made the NDIS irresistible was unity.

The disability movement created a new peak body, the National Disability and Carer Alliance, which brought together people with disability, families, carers and disability service providers.

It was the catalyst for the disability sector to unite and speak with one voice.

Together, a united grassroots campaign was created, "**Every Australian Counts**". It featured people with disability, their families and carers telling their stories with great courage and authenticity and used media technology brilliantly. The focus of the Every Australian Counts campaign – and the focus of the NDIS – was, and is, the needs of the individual with a disability.

This focus on the person with disability was deliberate, because everyone benefits if the quality of that individual's life improves.

And it was fortunate that Carers Australia championed that strategy.

This helped turn a fractious disability 'sector' into a united disability 'movement'.

That unity gave momentum and purpose to the Every Australian Counts campaign – and made the NDIS possible, then inevitable.

Now, the challenge is to remain focused on the task of turning this idea into a lasting, life-changing reform for hundreds of thousands of people with a disability, and their carers and families.

And as we do so the NDIS will answer the four big questions that need to be addressed.

- How do societies and economies manage care in the face of demographic change and more mobile populations?

The NDIS manages care by taking a lifetime approach. And it's portable within Australia and seeks to nurture and sustain carers in their roles.

- How can we support people to manage their working and caring lives, contributing to business, economic and social sustainability?

The NDIS is a genuine win-win for the economy, the community, people with disability and carers. It makes mainstream life and employment more accessible, and will boost Australia's GDP.

- How can we share the costs of care – and ensure there is a vibrant market for care?

KPMG has estimated that the NDIS market will reach maturity in 2025, 10 years from now.

The NDIS carefully balances the roles and responsibilities of the individual, families, the market and government to make the NDIS sustainable over time and as the Scheme grows it will create a national market for care and support – driving greater efficiencies and effectiveness.

- How can new technologies support the delivery of care, transform the lives of individuals and families and drive economic growth?

The NDIS is using new technologies to inform consumers, support the delivery of services and assist with daily living and participation. By creating a national market, we are also attracting the interest of global technology companies.

All Australians, not just people with disability, stand to benefit from the NDIS, whether through the direct provision of disability supports and services or through the flow on benefits to our economy. If people with disability are treated as consumers as opposed to passive welfare recipients then Australia will reap the rewards.

The challenge for the Disability Sector into the future is to maintain its focus and establish itself as a proactive stakeholder in the business. Consequently for the NDIS to be truly effective we need to measure outcomes over a longer term than months or even years.

In conclusion, let me come back to the notion of responsibility.

Carers often wonder what would happen to their child if something were to happen to them.

Such is the responsibility of parenthood ... of being a carer.

However, we all share a greater responsibility – one that goes beyond the lives of carers or their children.

That greater responsibility we share is to those who follow us – the next generation of people with disability and their families and their carers.

We owe it to those who follow to forever remove the barriers to equality and opportunity.

We owe it to tomorrow to focus more on the 'and' than the 'either / or' of today.

And that is why Australia needs to make the NDIS a reality.

Reform and especially big reforms, like the National Disability Insurance Scheme, are all about harnessing the power of inclusion.

Thank you.

Questions

Q Who does the management for this?

A The NDIA or National Disability Insurance Agency is responsible for the administration of the "Scheme". The Agency began three months before the start of the program on 1 July 2013 and to date is working within budget.

Q Will this Insurance Scheme have an impact on, as an example, local councils such as the person who dives into a wave and results in paralysis – what happens then?

A The NDIS will provide reasonable and necessary supports but I can't answer as to the legal ramifications. Should stop ambulance chasers am sure there should be more in this answer?

Q Will carers be helped?

A Steve Hawkins says "Yes – they can't wait for it to happen!"

A David Hinwood says the NDIS roll out starts in this region from 1 July 2016, currently now trialling in Newcastle region

Q How are "not for profit" charities who are service providers going to assist in asset building such as the building of Simpson Lodge in Tamworth?

A Stockton, Newcastle is going through this process at the moment – we will have a better understanding in 18 months' time after the finish of the trial period. However any sale of property such as Simpson Lodge, the monies raised would stay within the community

Q Will there be an increase in numbers of people with disabilities?

A Yes markedly, right across the board. Participants will receive supports either "in kind", e.g. assisting a person into a new vocation, or will receive funded supports. People are living longer and can stay in the workplace for longer with new technologies and care.



Hat wearing members





David Hinwod making his presentation



Paul Stevenson thanking a relieved David Hinwod

Mother-in-Laws

A big game hunter went on a safari with his wife and mother-in-law.

One morning, while still deep in the jungle, the hunter's wife awakened to find her mother gone.

She woke her husband, and they both set off in search of the old woman.

In a clearing not far from the camp, they came upon a chilling sight.

The mother-in-law was standing face-to-face with a Lion.

"What are we going to do?" his horrified wife asked.

"Nothing," her husband replied, "The Lion got himself into this mess, let him get himself out of it."

ROTARY HAS A “CHALLENGE” FOR OCTOBER – ECONOMIC AND COMMUNITY DEVELOPMENT MONTH

Analysing the economics of an idea - What are 'the economics of an idea'?

In its most general form the potential economics of an idea are fundamentally driven by customers acquisition and maintenance cost versus the life-time value of a customer. I use the word potential economics because execution is orders of magnitude more important than the idea itself.

Customer acquisition and maintenance costs are comprised of

- 1) product development, product manufacturing (if any) and operation expenses
- 2) sales, marketing & distribution expenses (if any) - Virality can reduce this cost
- 3) customer support expenses

The life-time value of that customer is comprised of

- 1) what the customer is willing to pay for the product
- 2) what are third parties are willing to pay for access to your customer base (think advertising)

Cloud computing and the internet have disrupted both of sides of this ledger by reducing product development, customer acquisition and distribution costs as well as enabling a number of new monetization methods on the revenue side.

Presented by Matt Carbonara

- Startup Ideas: What do You think about Uber for photographers for the USA market?
- Business Ideas: What are the best ways to think of ideas for a startup?
- Economics: Have the wages for software interns peaked in Silicon Valley?
- Startup Ideas: What business should I start? I'm looking for a business idea.
- Business Ideas: What are some creative ways of finding growing markets?
- Startup Ideas: Which are the websites where people can buy Ideas?
- Startup Ideas: What are the chances of this product being successful?
- Economics: Why do low interest rates inflate startup valuations?
- Startup Ideas: How do you know if your startup idea already exists?
- Economics: What make sharing economy differ from rental business?
- Economics: In terms of success, is there any kind of startup (sector-wise) that is better for Latin America?
- Business Ideas: Where can I find business ideas?
- Startup Ideas: Where do the best ideas come from?
- Startup Ideas: I am only 27, full of energy, have the power to dream big, have courage to face failures, have patience to wait for the results, but the only ...
- Business Ideas: How important is empathy in business idea formulation?
- Business Ideas: What are some cool beginner ideas for starting a food business in India?
- Startup Ideas: I have a few business ideas I'd love to play with and maybe create a page. Where can I do this for free?
- Business Ideas: What is the business model if I wish to start a software industry with 5-10 lakhs of investment?
- Business Ideas: I want to start my own business of vegetable retail stores with herbal products with reasonable prices and free home delivery.
- Startup Ideas: Is intra-city bike ride sharing start up idea worth pursuing?

Meeting Roster	Wednesday, 14 October	Wednesday, 21 October	
Guest Speaker	Ken Hall	Jamie Hunt	
Topic	Stop Hunger Now	RYLA's Visit to "Scotland the Brave"	
Door Team	Laurence Hearne John Treloar	Rob Sharp David Rogerson	
Meeter & Greeter	Diane Ford	Brian Logan	
Welcome	Brett White	Maureen Thornton	
President Assist	Stephen Hawkins	Sue O'Connor	
Visitor Assist	Dennis Maunder	Barry Biffin	
Corporal Assist	Peter Bell	John Toulmin	
Introduction	Bruce Hemmett	John Worldon	
Vote of Thanks	Les Jacob	Max Cathcart	
Post Office Raffle Roster			
9 October	16 October	23 October	30 October
David Baddams Brian Logan	Brian Logan James Treloar	James Treloar Phil Heffernan	Phil Heffernan Peter Ryan
6 November	13 November	20 November	27 November
Peter Ryan Louise Matthews	Louise Matthews Phil Heffernan	Phil Heffernan Michael O'Connor	Michael O'Connor Helen Tickle
Corporals for October		Corporals for November	
Anne Jacob and Julian Smith		Graham Dooley and Phil Heffernan	
Birthdays, Anniversaries and Inductions			
Members Birthdays	Phil Lyon & Brett White (14/10)		
Partners Birthdays	Pauline Davison (15/10)		
Anniversaries	David & Cathy Rogerson (15/10) 24 years		
Club Induction	Brian Yeo (15/10) 18 years		
Stats for last meeting			
Attendance	73%		
Make-Ups	Nil		
Visiting Rotarians	Nil		
Visitors	Christine Shewry, Andrew Beer, Reiki Uzumi (YEP Japan)		
Heads & Tails	Richard Hardwick		
Raffle	Steve Hawkins		

The Object of Rotary

The Object of Rotary is to encourage and foster the ideal of service as a basis of worthy enterprise and, in particular, to encourage and foster:

- **FIRST.** The development of acquaintance as an opportunity for service;
- **SECOND.** High ethical standards in business and professions; the recognition of the worthiness of all useful occupations; and the dignifying of each Rotarian's occupation as an opportunity to serve society;
- **THIRD.** The application of the ideal of service in each Rotarian's personal, business, and community life;
- **FOURTH.** The advancement of international understanding, goodwill, and peace through a world fellowship of business and professional persons united in the ideal of service.

Rotary Grace

O Lord and giver of all good
We thank Thee for our daily food
May Rotary Friends and Rotary ways
Help us to serve Thee all our days

The Four-Way Test

Of the things we think, say or do

1. Is it the **TRUTH**?
2. Is it **FAIR** to all concerned?
3. Will it build **GOODWILL** and **BETTER FRIENDSHIPS**?
4. Will it be **BENEFICIAL** to all concerned?

Tamworth—First Light

Meets Wednesday morning,
6:30 for 7:00 am at

Wests Diggers

Kable Avenue

TAMWORTH NSW 2340

Phone: 6766 4661

Club Officers and contact details

President—Graeme Kruger

president@tamworthfirstlight.org.au

Secretary—Brodie Shields

secretary@tamworthfirstlight.org.au

Other Clubs meet:

Monday

Tuesday

Wednesday

Friday

Tamworth West, West Tamworth Bowling Club, 6:30pm

Tamworth Rotary Club, Service Club, 6:15pm

Tamworth on Peel – (Calala Rotary), Calala Inn, 6:30pm

Tamworth Sunrise, Sanctuary Inn, 7:am