

SEASON'S GREETINGS



As 2020 finally comes to a close we would like to wish all our members a very happy Christmas with family and friends, and a safe and healthy New Year.

Hopefully the touted COVID-19 vaccines are indeed successful and will allow us to return to a more normal way of life without stress and fear of the unknown.

NEXT BRANCH MEETING

Our first branch meeting will be held in February 2021. The day and date will be advised in January as soon as we have a clearer picture of the operating hours of the Coorparoo RSL Club.

As previously advised, they are currently operating Wednesday-Saturday from 11am, so our meetings previously conducted on the first Monday of the month are not feasible at the moment in this venue, so a decision will need to be made on either a different day or venue.

DECEMBER BIRTHDAYS

Best wishes to members **Lorraine Field, Lesley Hooper, Freya Tienan** and **Gwendolyn Ungerer** who celebrate their birthdays in December. We hope your special days are made memorable by family and friends.

CHARITY COLLECTION

Julie Jermy is still collecting tea bag tags to help raise funds for the Wheelchair Foundation. It would be appreciated if members who use tea bags could collect them to bring to each meeting for Julie to pass on.

You may recall that our member contribution, together with those from other service clubs, resulted in the purchase of two wheelchairs this year.

BEANIES & SCARVES WELCOME GIFT FOR THE MISSION TO SEAFARERS

Our sincere thanks to all our members who have been knitting beanies and scarves for distribution to the Brisbane Mission to Seafarers. Your wonderful hands have created 47 beanies and 36 scarves. 18 cook books were also donated to the Mission.



STEPPING OUT IS GOOD FOR YOU

In a new study, the number of steps a person takes each day, but not the intensity of stepping, has a strong link with living a longer and healthier life. Previous studies have been done on step counts and mortality. However, they were conducted primarily with older adults or among people with debilitating chronic conditions.

This USA study tracked nearly 5,000 adults aged 40-plus over seven days. They found that, compared with taking 4,000 steps per day (a number considered to be low for adults) taking 8,000 steps per day was associated with a 51% lower risk of death (from all causes). Taking 12,000 steps a day reduced the risk by 65% compared with taking 4,000 steps.

And if you thought stepping out hard and fast is better, researchers found no connection between step intensity and risk of death. One of the authors Dr Eric Shiroma summarised the findings simply: "Exercise is important for older adults, and it's good to see further evidence that the main thing is to get moving for better overall health as we age."

A closer look at the findings show higher step counts were associated with lower all-cause death rates among both men and women, and among both younger and older adults, and were also associated with lower rates of death from cardiovascular disease and cancer.

This research backs up current recommendations that adults should move more and sit less throughout the day. Adults who do any amount of physical activity gain some health benefits. For even greater health benefits, adults are recommended to get at least 150 minutes of moderate-intensity physical activity per week.

Being physically active has many benefits, including reducing the risk of obesity, heart disease, type 2 diabetes, and some cancers. And on a daily basis, it can help us feel better and sleep better.

PHONE SCAM ALERT

Scammers purporting to be from the Australian Cyber Security Centre (ACSC) are calling Australians and attempting to trick them into installing malicious software on personal devices. The ACSC warns that some Australians are receiving phone calls from scammers purporting to be employees and claiming the receiving person's computer has been compromised.

These malicious callers are known as 'remote access scammers' and they request individuals to download 'TeamViewer' or 'AnyDesk' onto their device to help resolve the malware issue. The scammer then attempts to persuade recipients to take actions such as enter a URL into a browser and access online banking service, which then compromises their computer to reveal banking information, enabling them access to transfer funds.

NEVER provide your personal and financial details, or give a stranger remote access to your device or computer – simply hang up. Australian Government agencies will never contact individuals asking for remote access to use computers or request funds to be transferred for an investigation. If you are in doubt about a call claiming to be from a government agency or Australian business and want to verify its legitimacy, contact the organisation by sourcing their details separately from their website, NOT using the phone number or other details from the incoming call.

WILL THE DEEMING RATE DROP AGAIN?

As the nation turned its eyes to the Melbourne Cup in November, the Reserve Bank of Australia dropped interest rates to the lowest level ever seen before – a whopping 0.1%. You had better strap yourself in for a long hard road to recovery. Many of you will be wondering when retirees are going to get a break – first COVID threatens your health and then markets threaten your wealth.

Currently the upper deeming rate is 2.25%. This is what the government deems (estimates) pensioners earn on their investments above \$53,000 for singles and \$88,000 for couples. For investments below these thresholds, the government uses a lower deeming rate of 0.25% to estimate some of your income in the income test. If you are getting a return of more than 2.25% on your savings, you're ahead of the game. But if you are getting less than 2.25% then sorry, you're behind.

While many retirees are invested in a range of products, they are likely to keep a portion of their money in term deposits. This is because they don't want to invest all their wealth in riskier assets like shares. Retirees also turn to term deposits because they need a level of liquidity for a rainy day. With little prospect of re-entering the labour market, seniors need access to cash to meet unexpected health costs and to provide income when market-based investments go belly up, as they have done during the COVID economic crisis. Yet, with returns sinking, retirees are likely simply holding their breath and tightening their belts.

Treasurer Josh Frydenberg has signalled he is open to considering another cut to the deeming rates, but it remains to be seen if he will. "We'll continue to monitor very closely those deeming rates, recognising that the Coalition's track record has been to reduce those deeming rates consistent with the interests of senior Australians and other savers across the community," My Frydenberg said in the

Australian Financial Review. The question is whether a drop to deeming rates will have much impact.

First, the bad news – not everyone will get a boost to the pension if deeming rates drop. Why? Because we have a complicated means testing system, most people will run afoul of the assets test and not the income test that deeming rates affect.

When the government calculates your pension, it runs both the assets test and the income test and gives you a pension based on which one gives you the lower amount.

And the good news? – There's still many who will get a small boost if deeming rates are adjusted, but it's not going to be as many as last time rates were cut.

However, there is one other benefit of lowering deeming rates. It increases the number of retirees eligible for the Commonwealth Seniors Health Card (CSHC). This means that more self-funded retirees may be eligible for the concessions such as cheaper medicines, and also, the next tranche of stimulus payments in December and March.

10 REASONS WHY SILENCE IS REALLY GOLDEN

Some seniors may think their lives are too quiet and have too much silence in their day. But research points to the benefits silence brings that could keep them happier and healthier.

Certainly, in a world dominated by noise, especially of the digital entertainment kind, we are inundated with sounds throughout the day – some pleasant, some not so pleasant – but we very rarely experience silence. According to the *Psychology Today* publication, silence has been found to stimulate brain growth. A 2013 study into brain structure and function found that a minimum of two hours of silence could result in the creation of new brain cells in the area of our brains linked to learning and recall.

Noise affects our stress levels by raising cortisol and adrenaline. A study in the journal *Heart* in 2006 found that silence can relieve tension in just two minutes. Silence is more 'relaxing' for your body and brain than listening to music – as measured by a lowering of blood pressure and increased blood flow to the brain. Periods of silence throughout the day enhance sleep and lessen insomnia. We have all heard advice about 'winding down' before bed but few of us apply it to ourselves. Research throughout

the 20th century has linked noise pollution to an increase in heart disease and tinnitus. The World Health Organisation likened it to a "modern plague."

Perhaps Buddhist meditation or Christian prayer and reflection have a renewed space in this 21st century mayhem. Or it could be as simple as eating one meal a day in silence. The New York Times recently described 'the silent breakfast' as a possible "panacea to the stress of the pandemic".

Studies have shown that our brains and bodies respond to bouts of silence in the same way they respond to meditation, by lowering stress hormones and breathing rates so that, afterwards, better levels of concentration and a sense of calmness take hold. We stop feeling overwhelmed. We can then tap into our creativity and daydream, fantasise, and meditate.

Abraham Lincoln is attributed as saying, "better to remain silent and be thought a fool than to speak and remove all doubt." This past point is that we need to learn that silence is often the best strategy not only for ourselves but for others too. "Speak only when you feel your words are better than silence." – Anon

ISOLATION CAN CAUSE...

Loneliness. Decline in Mental & Physical Health. Physical Inactivity. Poor Sleep. Other Health Impacts

Living alone and being disconnected from the community are key causes of loneliness.

Did you know...

- 25% of Australians aged over 60 live alone
- 15% of Australians who live alone are over the age of 80

It's been a long year – especially for seniors who may feel isolated from their community and anxious about the pandemic. The prolonged effects of social isolation can lead to loneliness, physical inactivity, poor mental health and other health issues. But there are many ways that you can stay connected whilst in self-isolation.

It's time to look for new ways to connect. Try these ideas for creative ways to connect – even if you're feeling reluctant to return to your pre-COVID life.

1. Try new activities

Being at home for an extended period of time may have left you feeling like you're stuck in a rut or experiencing a lack of confidence. Trying something new can be a great way to boost your self-esteem,

and don't worry if you need a little help to get started, your family and friends are here to help you each step of the way.

Are you looking for a new interest or hobby, but you're not sure where to start? Ask your family or friends for some support to help you source the right materials or information, talking with your grandchildren about the internet is a fantastic way to connect. Your library or community centre may also be able to support you as you try a new hobby. Ideas of new things to include:

- Learn to use a computer & search the internet or watch Netflix
- Researching family history
- Learning a new type of craft like scrapbooking
- Taking online dance or art classes
- Joining an online community group in their area
- Making Christmas decorations
- Writing a story or your memoir

2. Organise an armchair overseas holiday

This is a fun way to create some novelty – especially if you've had to cancel a holiday. Choose a location you would like to travel to. Then cook up a storm from that part of the world and find some resources to enjoy while spending a day or two soaking up everything from that country.

- Watching a travel documentary from that country
- Reading popular books or watching popular films from that country
- Practicing a few words of the language
- Tuning into live streams or virtual tours from key sights such as museums, zoos, historic landmarks and theatres
- Listening to music from that country
- Getting dressed up in special outfits

Plan a virtual African safari, a trip to Italy or a road trip through the USA.

3. Start a family Facebook group

Connect your extended family by starting a Facebook group (ensure it is a private group). This is a great place for sharing old photos, family history, reliving memories and connecting with family members you may not have seen for many years, especially people leaving overseas.

If you are unsure how to set up the group, ask your younger family members to help and invite other relatives to join in.

4. Spread Christmas cheer

The lead up to Christmas might not feel quite the same this year, but you can still find ways to celebrate.

- **Reminisce:** Share with family and friends your best Christmas memories, like the traditions you loved when you were young, or how you used to decorate your home.
- **Send Christmas wishes:** People love sending and receiving handwritten Christmas cards. Spend some time (physically or virtually) writing and sending cards.
- **Change traditions:** Think of ways you can update your traditions. For example, you cannot physically attend Christmas mass this year, look for services you can stream online. Or organise a video call for putting up the tree.
- **Help with Christmas shopping:** Accept friends or families offer to go to the shops to purchase gifts, holiday treats and wrapping paper. If you are separated because of distance ask for help to organise online shopping with home delivery.
- **Visit Christmas lights:** Driving is a great way to get out while remaining socially distanced from others. If you are able to, hitch a lift to see Christmas lights in your area.
- **Be a Santa to a Senior:** This year we have partnered with Meals on Wheels Queensland and aged care homes across Australia to send Christmas messages to seniors. Find out how you can get involved here.
- **Watch fireworks online:** There may not be the usual Christmas and New Year community events you can attend this year, but you can think of other ways to celebrate, like watching previous year's Sydney fireworks online.

5. Keep up the regular check-ins

Even if you're growing tired of online video chats (let's face it some of us are) it's important to keep in touch with friends and family however you can. According to Beyond Blue, regular contact can significantly reduce loneliness. So instead of organising a long catch-up every now and then, try to prioritise shorter, regular check-ins. Some other ways you can stay connected include:

- Check in with neighbours
- Call or send letters to people you know and love
- Connect with other older people to learn how to use technology (find a service that offers classes, such as the local library or [Be Connected](#))
- Remember the importance of routine, exercise and protecting your mental health, If you have a smartwatch, count your steps and compare your progress with others.

6. Accept an offer of help

No-one wants to feel like a burden on others. But remember, an offer of help is usually coming from a good place and you will be helping another person feel connected and valued.

7. Find new ways to give back

Many older Australians enjoy volunteering, but may not be able to do so at the moment. Here are some tips to find different ways of giving back, to ensure you still feel fulfilled in this aspect of your life.

You could do this by:

- Donating a Christmas gift to a local charity
- Knitting items for a local children's charity
- Make homemade masks for others

8. Organise a companionship CAREGiver

When family or friends are too far away to offer companionship, a home care service could be the answer. Companionship is important for self-esteem, mental health and maintaining physical wellbeing.

A companionship CAREGiver can...

- Help with hobbies
- Offer company over a meal or even help prepare a meal
- Assist with technology
- Reminisce about days gone by or plan the armchair holiday
- Take you on outings around your local area

(Home Instead)

IS YOUR HAND SANITISER A DUD?

The outbreak of COVID in South Australia highlights the importance of hand sanitisers. But are they what they're cracked up to be?

The source of the outbreak in South Australia was a cleaner who contracted COVID-19 "via a surface". This highlights the importance of good hygiene and the need to keep up the use of preventative measures, such as hand sanitisers. However, if you read the contents information on that bottle of sanitiser, would you be any the wiser about its effectiveness?

Consumer organisation CHOICE says sanitiser labelling is woefully inadequate and in need of urgent reform. The claims of 30 supermarket sanitisers were analysed, after CHOICE conducted its own alcohol content spot test earlier this year. Nearly half of the sanitiser products analysed lacked key information, including information like the percentage of alcohol in products, making it difficult

to buy products that meet World Health Organisation standards for sanitisers.

"Hand sanitiser standards and labelling in Australia is a confusing mess," CHOICE Health Campaigner Dean Price said. "Right now, companies can call non-alcoholic gel products "hand sanitiser" even when there's no good evidence these products offer effective protection against viruses. These dud "sanitisers" can sit on the same supermarket shelves as genuinely effective options. We need better labels to help people find sanitisers guaranteed to protect them and their families."

CHOICE is calling on the federal government to fix sanitiser labels with better regulation and to resource spot checks to make sure the sanitisers on the market actually protect people against viruses.

Equally as disturbing is the result of a survey finding widespread confusion amongst Australians about the quality, effectiveness and monitoring of hand sanitiser products. Poor labelling information is blamed for the confusion. CHOICE surveyed 1,013 people aged 18-70 and data was weighed to represent the Australian population.

66% either didn't know, or incorrectly believed, alcohol free sanitisers would protect them from COVID-19, highlighting a major information gap that could leave Australians buying products that won't protect them.

The survey found:

- 59% of people believe that hand sanitisers sold in Australia are required by law to state the percentage of alcohol they contain on the label (they aren't)
- 49% of people believe that hand sanitisers sold in Australia are required by law to contain a certain amount of alcohol (they aren't)
- 74% of Australians trust sanitisers sold in supermarkets and chemists are effective against COVID-19 (CHOICE says this high level of trust matched with poor information and labelling means people may buy ineffective products).

CHOICE is calling for the Australian Government and Assistant Treasurer Michael Sukkar to urgently:

- Implement a national labelling standard for sanitiser products so that only products known to be effective against viruses can use the term "hand sanitiser."
- Resource regular spot checks of sanitiser products to ensure they have enough alcohol to be effective against COVID-19.

These measures would then allow the ACCC to issue fines to businesses that fail to comply with the

standards. "These are simple actions the federal government can take right now to ensure safe and effective sanitisers are being sold to Australians. Even outside of the context of a global pandemic, we must set a higher standard for essential health products," Dean Price said.

COVID-19 OLDER PERSONS SUPPORT LINE

Don't forget, if you need information and/or support as it relates to the current COVID-19 pandemic, there is a National Seniors Australia support team dedicated to members, so please call **1300 877 626** to speak directly to the team about your concerns.

BRANCH CONTACT DETAILS

If you have any queries please contact our Secretary, **Graham Tienan**, on Mobile 0407 736 453 or email nsacoorparoosec@gmail.com.

SMILE

Dear Santa - We don't want much for Christmas – we just want the person reading this to be happy.

* * * * *

Christmas cracker jokes

Q: What do you call an old snowman?

A: *Water*

Q: What do elves do after school?

A: *Their gnome work!*

Q: What's the difference between Santa's reindeer and a knight?

A: *One slays the dragon, and the other's draggin' the sleigh*

Q: Why is Christmas just like your job?

A: *You do all the work and the fat guy with the suit gets all the credit.*

Q: What do you call a kid who doesn't believe in Santa?

A: *A rebel without a Claus*

Q: What did Adam say to his wife on the day before Christmas?

A: *It's Christmas, Eve!*

Q: What does Santa suffer from if he gets stuck in a chimney?

A: *Claustrophobia!*

Q: What's every parent's favourite Christmas Carol?

A: *Silent Night*

Q: How did the ornament get addicted to Christmas?

A: *He was hooked on trees his whole life*

Q: Why does Santa have three garden plots up at the North Pole?

A: *That way he can hoe, hoe, hoe!*

Q: What's the difference between the Christmas alphabet and the ordinary alphabet?

A: *The Christmas alphabet has Noel (no L)*

Q: What would you call an elf who has just won the lottery?

A: *Welfy*

Q: Where would a reindeer go to find her lost tail?

A: *Re-tail store*

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It was Christmas and the Judge was in a merry mood as he asked the prisoner, "What are you charged with?"

"Doing my Christmas shopping early", replied the defendant.

"That's no offense", said the judge. "How early were you doing this shopping?"

"Before the store opened."

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Friends are the fruit cakes of my life – some nutty, some soaked in alcohol, some sweet – but mix them together and they're my friends.

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What I owe my Mother...

- My mother taught me **TO APPRECIATE A JOB WELL DONE**. "If you're going to kill each other, do it outside. I just finished cleaning."
- My mother taught me **RELIGION**. "You better pray that will come out of the carpet."
- My mother taught me about **TIME TRAVEL**. "If you don't straighten up, I'm going to knock you into the middle of next week!"
- My mother taught me **LOGIC**. "Because I said so, that's why."
- My mother taught me **MORE LOGIC**. "If you fall out of that swing and break your neck, you're not going to the store with me."
- My mother taught me **FORESIGHT**. "Make sure you wear clean underwear, in case you're in an accident."
- My mother taught me **IRONY**. "Keep crying, and I'll give you something to cry about."
- My mother taught me about the science of **OSMOSIS**. "Shut your mouth and eat your supper."
- My mother taught me about **CONTORTIONISM**. "Will you look at that dirt on the back of your neck!"