



*We hope all our members enjoyed the Christmas and New Year holiday period with family and friends, and that 2021 proves to be a safe and healthy year for all. The recent increase in COVID-19 cases around the country highlights the importance of being vigilant when out and about, so remember the UK's slogan - HANDS, FACE, SPACE.*

*We look forward to being able to get back together on a more regular basis this year and enjoy those much-needed social interactions and activities.*

## 2021 MEETING DATES

As mentioned previously, the Coorparoo RSL Club is working on reduced days and is not operating on Mondays. We will therefore hold our monthly meetings on the second Thursday of each month.

Our first branch meeting will be held on **Thursday 11 February 2021**. Arrival will be at 10:00am for a 10:30am start with refreshments provided. The cost per person remains at \$6.00. We hope you can join us and perhaps stay for lunch at the club afterwards (at your own cost). The remaining dates for 2021 will be:

11 March	8 April
13 May	10 June
8 July	12 August
9 September	14 October
11 November	

## CAR PARKING AT COLES

If you wish to park your car in the Coles parking area opposite the RSL Club for the monthly meetings, please advise your registration number to **Pat Will** so she can pass the information on to the parking company, otherwise there is a possibility of being fined. (Don't forget to advise Pat if you've recently changed cars and have a new registration number.) Her contact details are: T: 3398 8726; E: patsywill@gmail.com.

## BOOK SWAP

We will recommence the fundraising book swap activity again this year. If you are interested in donating books please bring only one or two to each meeting as we don't have the facility to store many books. Books are available to take for a gold coin (\$2 or \$1) and magazines for \$0.50 each. Books donated should be in reasonable condition, and magazines no older than six months.

## NAME BADGES

Please remember to wear your name badge. If you would like to obtain a Coorparoo Branch name badge please advise **Graham Tienan** so we can organise for them to be made. Cost will be \$9 for pin-on type or \$10 for magnet type (not suitable if you have a pacemaker).

## BIRTHDAYS

We hope members **Roslyn Dallaghy** and **Joan Jell** enjoyed their birthdays in January, and our best wishes to **Lyn Edwards**, **Margaret Hill** and **Brian Harding** who celebrate their birthdays in February. We hope your special days are made memorable by family and friends.

## UPDATE ON DONATED BEANIES & SCARVES

Our Secretary, **Graham Tienan**, delivered the beanies and scarves to the new facilities at the Port of Brisbane in December, and reports that they were most appreciative of the efforts of our members.

## CHRISTMAS CHILD SHOE BOXES

Our club members contributed towards the collection of items each month for the annual Christmas Child Appeal, however we have been advised that COVID-19 restrictions have caused quite a disruption to the distribution of packs overseas, and we will therefore discontinue collecting items in 2021.

We sincerely thank **Heather Tye** for her efforts over many years in collecting these items on our behalf.

We have however decided to investigate other similar organisations which are local, and would like to contribute to Care Kits For Kids Qld as per the next article.

## CARE KITS FOR KIDS QLD

Care Kits For Kids Qld Inc is a not-for-profit charity that distributes free Care Kits in backpacks to children in out-of-home / crisis care in Queensland. There are over 10,200 Queensland children in out-of-home crisis care (Dept of Child Safety, Youth and Women, 2019).

Backpacks are filled with age appropriate new or handcrafted donations of clothing, toiletry and educational items for distribution to government and non-government child safety or protection agencies to help support children in crisis care.

Care Kit backpacks are made up of either toiletry items, education/activity items or children's clothes. We will provide a list of suggested items that members may wish to contribute each month for donation to this organisation, however suggest **colouring, scrap or lined writing books** for our February meeting.

## WORDS AND PHRASES THAT DEFINED 2020

It has been a year unlike any other – and that has spurred the use of new words and resurrected old ones to place them in our everyday vernacular.

- **Pandemic** – what else could we have started this list with? To find a pandemic of this magnitude you have to look back more than a century, to the 1918 flu pandemic which also involved large-scale closures and mask-wearing.
- **Public health** – the concept of public health has been around much longer than 2020, but for a lot of people, this year was the first time they really had to think in terms of how their own behaviours can impact other people's health.
- **PPE** – remember when most people didn't know what PPE stood for? It may only have been a few months ago, but it felt like another lifetime. In the unlikely event you don't know, PPE stands for 'personal protective equipment'.
- **Social distancing** – Back in March 2020, at the beginning of the COVID-19 outbreak in Australia, public health officials issued guidelines to help slow the spread of the virus. At that point we were instructed to do two things: frequently wash our hands for at least 20 seconds, and practice social distancing.
- **Black Lives Matter** – the organisation and phrase 'Black Lives Matter' has been around since 2013, when the movement was founded in response to the acquittal of the person who

murdered Trayvon Martin, a 17 year old Black teenager fatally shot in Florida in 2012. Following the murder of George Floyd by Minneapolis police officers on 25 May 2020, demonstrations against police killing and racial injustice sprung up in cities around the United States, as well as the rest of the world.

- **Contactless** – living during a pandemic means getting used to thinking in terms of germ exposure, whether it's at work, a family gathering, or in a public restroom. Without even realising what we're doing, a lot of us now instinctually scan our environments for 'high-touch' surfaces – and then avoid them. Contactless is a buzzword that refers to technology or procedures that are designed to reduce physical contact.
- **Virtue signalling** – between the major loss of life resulting from the pandemic and increased awareness of systemic racism and police violence, some people have tried really hard to make it seem like they're a good person – while putting in very little effort. This is called 'virtue signalling', and is most closely associated with posts on social media by individuals, companies, or organisations, essentially co-opting social-justice related events.
- **Quarantcleaning** - when the pandemic and lockdown first started, people tended to fall into one of two categories: those who were adjusting to working from home and the rest of their responsibilities, and those who (for whatever reason) found themselves bored and with a lot of extra time on their hands. With nowhere to go and nothing to do, it seemed like the ideal time to tackle the cleaning, organising, and other home improvement projects we've been putting off.
- **Superspreader** – an event or individual to which outbreaks of COVID-19 can be traced, such as college parties, conferences, religious or family gatherings, and political events.
- **Covidiot** – a combination of COVID and 'idiot' a 'covidiot' is a person who ignores public health advice related to the COVID-19 pandemic. Even though public health is now a more prominent part of our collective consciousness than any previous point in our lifetime, the concept isn't clicking with everyone.
- **Zoom** – this has been a year of everything 'going virtual'. From doctor's appointments to meetings with attorneys and accountants to real estate viewings, things we'd always have to do in-person have now moved online. And while there were several video conferencing services used before the pandemic, one rose to the top: Zoom. Zoom is an example of a brand but has become so ubiquitous that it has achieved verb status. In other words, you can attend a

meeting via Zoom, or you could set up a time to Zoom with your aunt.

- **Flatten the curve** – Even though most of us don't have formal public health training, we have been getting more familiar with the discipline's lingo in 2020. This includes the term 'flatten the curve', which refers to slowing the spread of an illness causing a pandemic so as not to overwhelm the hospital system.
- **Resilience** – in addition to mental and emotional health, we've been hearing a lot about resilience in 2020. In short, resilience describes our ability to bounce back, cope with adversity, and endure during difficult situations. The onset of the pandemic has brought people's ability to be resilient into focus.

## LOOK AFTER YOURSELF AND EAT WELL

As we age it continues to be important to look after ourselves and eat well. Unintentional weight loss and malnutrition in older people is very common. Often people do not realise they have lost weight or are losing weight. It can be a very gradual process, noticed by others commenting on weight loss or noticing your clothes do not fit properly.

Malnutrition results in a loss of muscle, which can reduce our ability to move as well as we used to and to care for ourselves. Malnutrition also slows our recovery from illness, increases the risk of infections and means that wounds take longer to heal.

Reasons for weight loss can range from recovering from illness, chewing or swallowing difficulties, depression, loneliness, or financial concerns.

With a little bit of encouragement, discussion with professionals about ways to increase energy intake and, in some cases, using a supplement for a short period of time, your weight can increase. You may feel you have more energy, are sleeping better, your appetite improves and are once again enjoying meals and socialising.

If you find yourself in this situation here a few things that can help get you back on track.

- 1. Eat regularly**, ensuring you enjoy 3 meals a day plus snacks in-between.
- 2. Make use of prepared meals**, e.g. frozen meals from supermarket, MOW (Meals on Wheels), Eat (delivered fresh meals). You might use these for a short period of time, or on an ongoing basis.
- 3. Fortify your food.** Don't be afraid to use extra fat, butter, oil, cream. Previously you may have been advised to avoid these to try and lose weight

or for other health reasons. But at this time of your life these foods are ok and will help with weight gain. Use of gravies and sauces will make meals tasty, moist and higher in calories. You can also add milk powder to cereal, and sauces, custards etc. to give an extra protein boost.

**4. You may use a supplement drink**, like Complan, Ensure or a milky milo. Have this as an extra rather than a meal replacement.

**5. Avoid drinking with meals** as this can fill you up and you may not be able to eat your full meal.

**6. Eat foods containing calcium** - at least three servings of calcium-containing foods a day for good bone health. Dairy products are our best sources but calcium is also found in nuts, grains, green veg and bones of tinned fish.

**7. Eat nutrient dense foods.** Follow the ideal plate plan – one quarter of the plate protein, one quarter starch/carbohydrates and half of the plate vegetables. Have at least two serves of protein a day. Use good quality protein, like meat, fish, chicken, eggs and dairy products. This will ensure you are getting enough protein to prevent muscle wasting and enough iron in your diet. A diet low in iron can lead to fatigue and the inability to heal properly.

**8. Buy foods on special and in season.** It doesn't need to be expensive to eat well. Smaller servings of good quality food is nutritionally better than a large serving of an inferior food. For example, use premium mince instead of standard mince and fish fillet instead of fish fingers.

**9. Make sure you get outside and enjoy some sun** as this will help boost your vitamin D levels. Elderly people are at risk of being low in vitamin D, which is essential for good bone health. Just a walk around the garden or sitting outside will help. You can also get vitamin D from eggs, dairy products and oily fish. If you are unable to get outside then you may need a vitamin D supplement.

**10. Make sure you get yourself up every morning** and change into day clothes. Leave the bedroom for sleeping and not a day room. It sounds silly, but staying in bed all day or hanging about in your pyjamas all day can affect your mood.

**11. Talk to your friends and family** and arrange meals together. Try new foods and enjoy old favourites.

Eat well and enjoy your later years.

## THE IMPORTANCE OF A VALID AND UP TO DATE WILL

It's important to have an updated and valid will, but many people don't understand that certain assets fall outside the will. These include money in



superannuation, insurance bonds copy and assets held as joint tenants.

Joint tenancies are known in law as "will substitutes", inasmuch as they take the place of a will and even have precedence over the will. If an asset (such as a house) is held in joint tenancy the entire asset passes to the survivor on death of the other joint tenant irrespective of what the will states. This happens even if the deceased dies intestate, in which case the balance of the estate is divided in terms of the laws of intestacy. If assets are held as tenants in common the part owned by the deceased may be transferred in terms of their will.

The major challenge in this area is that the law is continually changing, the outcome may well depend on which state you live in, and most people's circumstances are fluid. Relationships change, people may die or become incapacitated, and some assets may be sold and other ones acquired. To make it more confusing, some assets form part of the estate and some don't.

Obviously, one of the major issues you may have to face is uncertainty. For example, historically it was recognised that when one of the joint owners of an asset held in joint names died, the asset automatically passed to the surviving owner irrespective of the terms of the will.

Yet, in 2020, in a leading case in New South Wales, the New South Wales Court of Appeal handed down a judgement in such a manner as the deceased's will was effectively ignored. The husband died in December 2015, and was survived by his wife of 57 years. At their marriage the wife was a widow with one child, a son, whom her new husband adopted. At the time of his death they had six children- the adopted son and five children born during the marriage. The couple's only significant asset was the family home worth \$1.35 million. As it was held in joint names it automatically passed to the widow on her husband's death.

The estate was virtually worthless as the house had passed automatically to the surviving spouse. However, the adopted son suffered a series of heart attacks in May 2016 that left him with permanent brain injuries that prevented him from working and from being self-sufficient. He sued the estate in order to get a share of the value of the house, even though it was not part of the estate. The primary judge's decision, after weighing each party's needs against one another, ruled that even though the parents had been joint tenants the law in New South Wales permitted the court to claw back the property and call it part of the husband's 'notional estate'. The Court of Appeal agreed with the primary judge.

The court ordered the house be sold, and \$600,000 of the proceeds be awarded to the son on the grounds of his need. At the time of the appeal judgement the son was 64 and his mother was 91.

So now, in New South Wales at least, we don't just have an "estate" – we can have a "notional estate". As one lawyer friend opined "there is now no such thing as a watertight will."

Despite the foregoing, it is still vital to have a valid and updated will. It should be reviewed at least once a year, and kept in a safe place where it can be readily be found by family members at a time of need. Life is a dynamic process, and people's situations change continually. A valid will doesn't cost – it saves.

Written by Noel Whittaker, author of *Retirement Made Simple*.

## HOW THE LOW INTEREST RATE IS CRIPPLING OLDER AUSTRALIANS

The coronavirus economic crisis has led to the lowest interest rates ever recorded in Australia. The Reserve Bank says it won't be lifting the cash rate for at least three years, or until there's evidence unemployment is falling steeply.

The low interest rate policy is designed to support the economy and generate growth, but it's also crippling the incomes of older Australians, and derailing the life plans of younger ones.

Many older Australians don't trust what's happening around the world and are uncomfortable investing in shares, trusts and other alternative income streams. They prefer the perceived safety of bank accounts, but dwindling interest income has greatly affected their ability to manage regular expenses.

## CAN YOU INCREASE YOUR AGE PENSION ENTITLEMENTS?

The following information is supplied by NSA partner, Retirement Essentials.

Have you wondered why you're getting less Age Pension than your friends? The obvious reason is that their financial circumstances are different, but often people aren't aware of some simple things that could change their eligibility.

Most part pensioners find their entitlement to a pension is impacted by the assets test. How does that work? For every extra \$1,000 you have in

assets in the “part pension zone” your age pension declines by \$3 per fortnight or \$78 per year. A couple with 4100,000 less in assets could get \$7,800 per year more in Age Pension – a big difference!

So, if you have less assessable assets you get more of the part pension. On the other hand, you also don't have the assets anymore. That's why many people talk to financial planners about whether they can do anything to “optimise” their age pension.

Here are some strategies that are often considered. They might not be right for you, but they are strategies that are sometimes used. It is best to seek some advice before taking any action because everyone's circumstances are different.

**Reduce or pay-off your mortgage?** – About 17% of people who use Retirements Essentials' eligibility calculator still have a home mortgage. Many of these people also have some money in the bank, in super or perhaps other investments.

Centrelink doesn't care that you have a mortgage against your home, even if it is an investment loan, as it isn't classed as an assessable asset. In simple terms, if you had \$200,000 in the bank and a \$200,000 mortgage, Centrelink will calculate that you have \$200,000 in financial assets and reduce your entitlements accordingly. If you used the \$200,000 to pay off the mortgage, then you will have \$0 in financial assets and you will most likely get more age pension (up to \$15,600 more per annum for a couple).

People who use their savings or investments to reduce or pay off their mortgage are likely to benefit in a couple of ways:

- Their outgoings will decrease as they don't have mortgage payments
- Their Age Pension payments will most likely increase as their assets will be less

On the other side, their investments will be reduced, so depending on their circumstances they won't always be better off.

**Renovate your home** – You don't want to spend your hard earned savings needlessly, but if you are planning some home improvements or a renovation, you will find that the savings you use to pay for this will result in your assets being reduced which could improve your Pension, and the increase in the value of your home won't be assessed as an asset.

**Be careful about gifting** – Some people might be tempted to give some, or all, of their savings away in

the belief it will increase their entitlements.

Centrelink controls this very tightly, and there is a limit of \$10,000 a year, and \$30,000 over five years. If you gift more than these limits Centrelink will assess you as if you still have that money. Not only don't you have the money, but your pension will also be reduced.

## DENTAL BENEFITS SCHEME CRITICAL FOR SENIORS

Of the 124 recommendations made by Counsel Assisting the royal commissioners, those promoting better oral care for seniors received little coverage, yet is of crucial importance to the health of older Australians.

NSA has promoted affordable dental care as essential for the health and wellbeing of older people as part of the “Fix Pension Poverty” campaign. But the privatisation of dental care has put it out of reach for disadvantaged older Australians, especially pensioners. This means millions of older Australians don't have basic access to dental services.

Evidence shows that a healthy mouth enables people to eat, speak and socialise without pain, discomfort or embarrassment. Poor oral health is also linked to chronic diseases, including stroke and cardiovascular disease.

That is why we agree with the renewed focus on this important health concern coming from counsel assisting. NSA wants government support for a universal dental health care scheme for older Australians, based on the Child Dental Benefits Scheme (CDBS). This would provide pensioners access to an annual subsidy to help maintain their dental health. These funds could also be used to support the delivery of much needed dental care to residents living in aged care.

The Australian Dental Association (ADA) has welcomed Counsel Assisting's recommendation to introduce a Senior Dental Benefits Scheme and has called for those recommendations to be followed through with urgency. “Creating such a scheme is critical to building better oral health among people in aged care,” said Dr Carmelo Bonanno, ADA Federal President. “Without the funding mechanism to ensure that private dental practitioners can provide screening and treatment, the oral health of our most vulnerable population will continue to be neglected.”

In its submissions to the Royal Commission, the ADA reinforced the need for a Senior Dental

Benefits Scheme and its benefits relative to other models – a model NSA supports.

Under a Senior Dental benefits Scheme, Pensioner Concession Card holders aged over 65, and Commonwealth Seniors Card holders would receive an individual entitlement to subsidised public or private dental treatment up to a cap, for every two-year period. The entitlement could be used by patients to fund dental examinations before, or on entry to, aged care, and regularly from then on, as well as oral health care planning once they access aged care, and any necessary treatment.

Importantly, it would mean that older people would no longer need to languish on public dental waiting lists, and would have the choice of continuing to see their regular dentist. In addition, by improving access to affordable and timely dental treatment for those aged 65 and above, the scheme would ensure that they do so with a better foundation of oral health.

Having a national scheme based on consistent eligibility criteria, and treatment rules which can fund dental care for a high proportion of their residents/clients, will be equally important to aged care providers trying to navigate an already complex funding system.

As ADA Federal President, Dr Carmelo Bonanno notes, there are many benefits of such a scheme for those in aged care. "Ongoing assessments and access to oral health treatment will be improved for residents which will benefit their general health and nutritional status, while aged care providers, carers and families will have access to a range of available practitioners to provide these services."

## DIGITAL MENTORING

Australia has approximately 2.5 million people who are not online, and over 4 million people with limited digital skills.

**Be Connected** is an Australian Government initiative empowering all Australians to thrive in a digital world. There are online learning resources as well as a network of community partners who offer support to help develop your digital skills and confidence.

If you are interested in increasing your confidence, skills and online safety in using digital technology, and would like assistance and training on actually getting online, **Freya Tienan** has completed the National Seniors Australia Digital Mentoring course and may be able to assist. Contact Freya on 07 3397 3304 or 0409 397 330 to see if she can help.

## 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 [nsacoorparoossec@gmail.com](mailto:nsacoorparoossec@gmail.com).

## SMILE

**DON'T WASH YOUR HAIR IN THE SHOWER** (it's so good to finally get a health warning that is useful)

**IT INVOLVES THE SHAMPOO WHEN IT RUNS DOWN YOUR BODY WHEN YOU SHOWER WITH IT – A WARNING TO US ALL!!**

I don't know WHY I didn't figure this out sooner! I use shampoo in the shower! When I wash my hair, the shampoo runs down my whole body, and printed very clearly on the shampoo label is this warning **"FOR EXTRA BODY AND VOLUME."** No wonder I have been gaining weight!

Well, I got rid of that shampoo and I'm going to start showering with dishwashing liquid instead. Its label reads **"DISSOLVES FAT THAT IS OTHERWISE DIFFICULT TO REMOVE."** - Problem solved!

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- ◆ Do not let them take your temperature when you enter a store! It's a scam! They are erasing your memory! I went in for bread and milk and came out with six bottles of wine!
- ◆ I see people my age doing yoga poses and hiking up mountains...I feel good if I can get my leg through my underwear without losing my balance!
- ◆ I write on calendars, set reminders, and make lists, and I still don't know what's going on!
- ◆ Someone sent me an email that I could use Vodka to clean the house. IT WORKED! The more Vodka that I drank the cleaner the house looked!

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Memorable quotes from Sir Winston Churchill...

- ◆ There is nothing government can give you that it hasn't taken from you in the first place.
- ◆ A good speech should be like a woman's skirt: long enough to cover the subject, and short enough to create interest.