

WELCOME – It is wonderful to advise that our Vice-President, Pat Will, is making steady progress in her recovery from recent surgery. We look forward to seeing her again in the coming months. Our thanks to Mary-Jane Lawless from National Seniors Travel who was guest speaker at our June meeting, and a big thank you to all members who contributed to the Care Kits For Kids charity again in June. 30 members and guests greatly enjoyed the day bus trip to Twinnies Pelican and Seabird Rescue followed by lunch at the Landsborough Hotel on Monday 28 June. Thank you Julie Jermy for keeping us all on track.

CANCELLED JULY MEETING

Due to the current COVID restrictions, and to ensure the safety and comfort of all members, we have decided to cancel our scheduled meeting on **Thursday 8 July**. Hopefully life will settle back to normal and we can meet again at either the morning tea and chat on Monday 26 July at Easts or the next branch meeting on Thursday 12 August.

The remaining dates for 2021 branch meetings are:

12 August	9 September
14 October	11 November

ENJOY A MORNING TEA CATCH-UP WITH FELLOW MEMBERS

Take the opportunity to join fellow members and guests for a relaxing morning tea (at your own cost) and a chat outside of our regular monthly meetings. Our next morning tea catch-up will be held on **Monday 26 July at 10:00am at Easts Leagues Club, 40 Main Avenue, Coorparoo**.

There is ample free parking, or it is a short stroll from the bus way on Old Cleveland Road. The club opens at 10:00am. We hope to see you there.

JULY BIRTHDAYS

Best wishes to Kay Foster and Marilyn McLintock who celebrate their birthdays in July. We hope you enjoy your day with family and friends.

CARE KITS FOR KIDS DONATIONS

As a branch, we would like to continue supporting this organisation through the donation of items to assist these children. Items, with suggestions listed below, can be brought to our monthly meetings and will be delivered to Care Kits For Kids. Most can be purchased at discount shops, and not everything needs to be provided each month. Every donation will help Queensland children who are displaced through no fault of their own.

July – Face washer, soap, toothpaste, toothbrush & cover

August – Hair brush, comb, bands, clips, baseball cap

September – summer pyjamas, girls crop top sizes 12, 14, 16

October – Reading book (all genres), small soft toy or doll (no buttons or beads)

November – Back pack, small lunch box

ARE YOU A KNITTER?

Many of our members were kind enough to knit scarves and beanies during the winter months last year which were donated to the Mission to Seafarers Brisbane. These are then distributed to ship's crew members who are heading to colder climates.

If you are interested in doing this again could you please advise Graham Tienan so we can have an indication as to any contribution we can make to this organisation as a branch.

ENJOY READING?

Don't forget our book swap at each monthly meeting. There are some great books available for only a gold coin donation which goes towards club activities. Donated books are all in good condition and can be swapped back another month.

HAVING A SAY IN AGED CARE CO-DESIGN

According to new research by National Seniors Australia, older Australians overwhelmingly want a seat at the table when it comes to designing a new era in aged care following the Royal Commission.

The survey by National Seniors of 4,562 older Australians found that:

- ◆ Australian seniors are passionate about older people being involved at all levels of aged care system reform.

- ◆ Seniors currently feel that opportunities for them to be involved as co-designers of aged care are minimal.
- ◆ Seniors are wary of tokenistic gestures of engagement such as consultation processes that invite contributions but do not act on them.
- ◆ Seniors are not just aged care recipients – many have valuable experience and expertise they can contribute in making changes to the aged care system.

National Seniors CEO and Director of Research, Professor John McCallum says the response highlights the risk of inherent ageism if it's left to just bureaucrats alone to redesign aged care. "The Royal Commission presented us with a once in a generation opportunity to get this right. We have no choice. We must listen to the voices of the people who will be most impacted by the new aged Care Act."

The research was co-released with the EveryAGE Counts campaign which said that co-designing aged care reform with older people tackles ageism at its root. "Of course older people can, and must, be co-designers of the aged care system. The reason they have been largely excluded to date can be put down to ageism, pure and simple," said EveryAGE Counts Director, Marlene Krasovitsky.

"Older people bring perspective, insight and in many cases valuable expertise to the design process. They must be around the table."

National Seniors has also suggested this research be used in the Federal Government's search for a Council of Elders in helping reform aged care as recommended by the Royal Commission.

FEELING BREATHLESS? DIZZY? FATIGUED? DON'T ASSUME IT'S YOUR AGE, IT COULD BE YOUR HEART

Keep on top of your health and look out for signs of an underlying medical condition. As we age, our bodies go through many physical changes. You may not be able to climb stairs as easily, or you may notice discomfort or inability to participate in normal daily activities.

But sometimes, these changes may be signs of an underlying medical condition, such as heart valve disease – a common condition in which the heart valves do not work the way they should. Heart valve disease can reduce the amount of blood to your body. If your body is not getting enough oxygen, this

can lead to symptoms such as shortness of breath, fatigue, lightheadedness, chest pain and difficulty exercising.

Heart valve disease (aortic stenosis, mitral valve regurgitation and tricuspid regurgitation) impacts 2.5% of Australians, rising to 8.5% of over 65s. Aortic Stenosis is one of the most prevalent and serious conditions impacting elderly people in Australia. It is estimated that one in eight older Australians has Aortic Stenosis.

Unfortunately, up to 50% of people who develop severe aortic stenosis symptoms will not survive within two years, unless they have a valve replacement. Early diagnosis is therefore essential for survival.

Diagnosis of Aortic Stenosis starts with listening to the heart, but four in 10 Australians say their doctor rarely, or never, checks their heart with a stethoscope, making the illness undetected, undiagnosed, and untreated.

If you are experiencing signs or symptoms reflective of heart valve disease, ask your GP to listen to your heart next time you see them. (*Source Edwards Lifesciences.*)

WHAT DO YOU KNOW ABOUT 'SLEEP HYGIENE'?

Common sleeping problems (such as insomnia) are often caused by bad habits reinforced over years or even decades. When you have good 'sleep hygiene', you are maintaining habits that help you have a good night's sleep.

- ◆ Get a routine and stick to it. Try going to bed around the same time every night and getting up at the same time each morning.
- ◆ Avoid drinking caffeine and alcohol too close to bedtime. And finish eating at least two hours before your head hits the pillow.
- ◆ Keep TVs and iPads out of your bedroom.
- ◆ Make your bedroom a haven. Make sure your bed is comfortable. Turn the lights down as you get into bed. Read using a bedside light.
- ◆ Try some simple meditation, like closing your eyes for 5-10 minutes and focusing on taking deep, slow breaths.
- ◆ Enjoy a warm bath or shower.
- ◆ Turn your alarm clock to the wall so you don't lie awake watching it. If you are tossing and turning, try getting up and reading a book for half an hour before trying to go to sleep again.

If you have tried and failed to improve your sleep, you may like to consider professional help. (*Source: Victorian Department of Health*)

HEALTHY EARTH, HEALTHIER FUTURE CAMPAIGN

Older Australians care deeply about the future. They want to leave a better world for future generations.

As the results of the 2021 National Seniors Social Survey show:

- ◆ 85% of older Australians believe climate change is occurring
- ◆ 75% of these people want action, even if living costs increase
- ◆ 60.7% of older Australians have already invested in one or more renewable energy products or projects.

Seniors are not only concerned about climate change, they are also interested in recycling, nature conservation and species diversity; and they know they have a key role to play.

National Seniors takes this challenge seriously and has created this campaign to help deliver a better future. It will focus on promoting practical actions to tackle the pressing issues of today, to create a better tomorrow.

Priority 1 is the Seniors Bond Scheme.

Australia's future energy needs require large-scale renewable energy production and storage. This infrastructure is slowly coming to life with many projects like Snowy Hydro 2.0 being built over the next few years. Several of these are being financed by government through the Australian Renewable Energy Agency (ARENA) and the Clean Energy Finance Corporation (CEFC) and require significant investment to bring them to life.

Public investment in large-scale renewable energy production and storage projects can help address concerns about climate change, promote grid stability and contribute to lower energy prices. Importantly, it could also help to boost retirement income.

To achieve this, National Seniors is proposing the Federal Government create a **Seniors' Green Bonds Scheme** to give older Australians the opportunity to safely invest in renewable energy production and storage capacity.

How it would work:

- The Federal Government would issue Green Bonds to raise money for existing and future commitments for renewable energy generation and storage projects.
- Unlike existing government bonds which require a broker, Green Bonds would be purchased over the counter via Australia Post or with other suitable financial institutions such as a bank or building society.
- The purchase of the bonds would be limited to Australian citizens of pension eligibility age.
- Bonds would be sold in lots of \$5,000 to allow those with limited savings the opportunity to participate in the scheme.
- Eligible participants would be able to purchase bonds up to a maximum value (approx. \$50,000 per person).
- Green Bonds would be guaranteed by the government as per the government guarantee on bank deposits.
- A return on the bond would be provided commensurate with existing government bond rates.
- A range of maturity options could be offered to provide flexibility and liquidity (e.g. to pay for unexpected health costs).

Pension means test exemption

Critical to the success of these Green Bonds is an exemption from the pension means test. This would make it more attractive for older Australians to invest in renewable energy projects.

Investment in large-scale renewable projects do not benefit from an exemption from the pension means test as is the case with roof-top solar, which is exempted if it is part of the family home.

Given that rooftop solar attracts both subsidies and a means test exemption, it is no wonder older Australians have invested in roof-top solar much more than in large-scale renewable energy projects. It demonstrates the potential value of extending the means test exemption to large-scale renewable energy production and storage projects.

Several situations already exempt assets from the means test, for example, when someone has purchased a pre-paid funeral, burial plot or have a refundable accommodation deposit for aged care.

PET COSTS – DON'T BE BLINDED BY LOVE

For many, pets are an extension of family and the centre of regular activities. Throughout the last year, pets have become even more important in

supporting good mental health, but while pets bring great joy, they can also put a strain on the household finances. Knowing what you are getting into upfront and ensuring it fits your lifestyle is crucial.

There are some great online resources available to help you make your decision – like *Getting a Pet by Money Smart*. On this website it estimates the ongoing annual expense for a dog is \$1,627 or \$962 for a cat. The upfront cost can vary depending on whom you purchase from. The range tends to be \$500 to around \$5,000 from a breeder.

You need to consider living arrangements, how much space you have, what your budget is and how active your lifestyle is. In terms of managing the upfront cost, this will come down to whether you purchase or adopt a pet. Adopting or rescuing a pet can cost about \$500, but it comes with the added advantage of vaccinations and worming.

There are several ongoing expenses that you need to keep in mind – they all add up. These include feeding, housing, healing, training and boarding. The first step is to have a budget and stick to it. Always look for opportunities to save.



THE CLOTHESLINE

A clothesline was a news forecast,
To neighbours passing by,
There were no secrets you could keep,
When clothes were hung to dry.

It also was a friendly link, for neighbours always knew,
If company had stopped on by to spend a night or two.
For then you'd see the "*fancy sheets*", and towels upon the line;
You'd see the "*company table cloths*" with intricate designs.

The line announced a baby's birth.
From folks who lived inside,
As brand new infant clothes were hung,
So carefully with pride!

The ages of the children could,
So readily be known,
By watching how the sizes changed,
You'd know how much they'd grown!

It also told when illness struck,
As extra sheets were hung;
Then nightclothes, and a bathrobe too,
Haphazardly were strung.

It also said, "On vacation now",
When lines hung limp and bare
It told, "We're back!" when full lines sagged,
With not an inch to spare!

New folks in town were scorned upon,
If wash was dingy and grey,
As neighbours carefully raised their brows,
And looked the other way.

But clotheslines now are of the past,
For dryers make work much less.
Now what goes on inside a home
Is anybody's guess!

I really miss that way of life,
It was a friendly sign,
When neighbours knew each other best
By what hung on the line.

BE CAREFUL – FAKE NEWS PROMOTES INVESTMENT SCAMS

Some older Australians are losing money in dodgy investments. Here's how not to join them.

A common tactic used by scammers is to promote fake articles via social media. They look realistic and impersonate real news outlets. Some examples include *Forbes Business Magazine*, *ABC News*, *Sunrise* and *The Project*.

Once consumers click on these advertisements, they are directed to a site that is not linked with the impersonated publication. Then they are asked for their name and contact details.

Scammers then follow up by contacting the person making the enquiry, promising an investment with unrealistically high returns.

Australia's corporate, markets and financial services regulator, the Australian Securities and Investment Commission (ASIC), is warning older Australians what to look out for:

- ◆ Use of crypto-assets or crypto currency: Crypto-assets are largely unregulated in Australia and are high-risk, volatile investments. Do not invest any money in digital currencies that you are not prepared to lose. Seek professional advice when making investment decisions.
- ◆ News outlets offering specific investments: Most reputable news outlets do not offer specific investments as part of their news coverage.
- ◆ Use of ASIC's logo: ASIC does not endorse particular investments. You should be wary of any website or advert which states the investment is approved by ASIC or contains ASIC's logo – it's a scam. ASIC does not authorise businesses to use its name and branding to promote themselves.

What to do if you think you have been scammed?

Many of these scams originate overseas. Once money has left Australia, it is extremely hard to recover, and it is unlikely ASIC will be able to assist you to get your money back.

If you have transferred funds via bank transfer or credit card, you should contact your financial institution as they may be able to reverse the transaction. If you have paid scammers via crypto-assets, your bank or credit union won't be able to assist.

You should report investment scams to ASIC through its website. Your report will assist ASIC in disrupting scammers and warning others.
(Source ASIC)

WHY THE 2021 FLU VACCINE IS SO IMPORTANT

One of the interesting effects of COVID-19 and the measures brought in to contain it is that there were fewer flu cases than usual in Queensland in 2020. Queensland Health's data shows that over the five years from 2015-2019 there was an average of just under 38,000 lab-confirmed cases of flu a year.

There were just over 6,000 cases in 2020 – a very dramatic drop. Most of those cases occurred in the first three months of the year.

The reduction in cases of flu was not just because of the lock down. There were a range of public health measures to limit the transmission of COVID-19 infection. These included closure of state, territory, and international borders, reduction of large gatherings, social distancing, hand hygiene, and wearing face masks. These had the added benefit of reducing flu cases.

So, if there's not much flu around, why bother getting vaccinated?

There are several very good reasons.

- ◆ Flu has not gone away completely. We could still face a significant flu season so it's important not to lose sight of making sure we get our flu jab each year.
- ◆ There is also the chance that you could get COVID-19 and the flu at the same time, particularly if you have not been vaccinated against either.
- ◆ Importantly, getting vaccinated against the flu helps protect vulnerable people who cannot get vaccinated, such as infants and people with weakened immune systems.

About flu

Influenza is a respiratory illness commonly known as 'the flu'. Typical flu symptoms include fever, cough, muscle aches and pains, nasal congestion, headache, sore throat and fatigue.

While most people recover from the flu in about a week, sometimes the flu can lead to other serious health problems like bronchitis or pneumonia or make a person's existing health problems worse. Complications from the flu can be deadly: on average the flu causes an estimated 3,500 deaths in Australia each year.

Influenza is caused by a virus, which is a tiny infectious germ that hosts itself in another living organism's cells. Influenza viruses are classified into different types and sub-types. Influenza A and B are responsible for most of the illness in humans.

Different strains dominate each year. Some strains may be more severe in certain age groups. For example, the dominant strain in 2017 was H3N2 and this had a greater impact on older age groups.

Influenza viruses can evolve and mutate allowing new strains to emerge, against which people may not have immunity.

The best protection against flu is to be vaccinated against it.

The flu is highly contagious, spreading when an infected person coughs or sneezes. Droplets containing the influenza virus also settle onto surfaces, such as telephones and doorknobs, and can then pass from hands to the nose, mouth or eyes. People with influenza can be infectious to others from 24 hours before they display symptoms until a week after the start of symptoms.

It's recommended that all Australians over six months of age get a flu vaccine each year.

They should have the vaccine for two reasons:

- ◆ To stop themselves from getting ill
- ◆ To limit the spread of the virus to others in the community, particularly those most vulnerable to infection.

In Australia, the vaccine is provided for free for people aged 65 years and over, pregnant women, Aboriginal and Torres Strait Islander children and adults, and people with certain medical conditions which increase the risk of complications from influenza such as severe asthma, lung or heart disease, low immunity or diabetes.

It's important to get a flu shot every year as the circulating virus strains change. Receiving the vaccine from April allows protection from the flu to develop well ahead of the peak transmission period, which usually falls around July and August.

How is the flu vaccine made?

In February and September each year, The World Health Organization (WHO) holds a conference with leading experts and influenza centres from around the world to make recommendations about the composition of the next season's flu vaccine.

They look at all the current information about influenza, including the recent patterns of flu epidemics across the world, to decide which strains of flu are likely to be most common in the next flu season. Vaccines are created to protect against these strains, usually containing three or four strain vaccines.

For countries in the Southern Hemisphere, like Australia, the information from the September conference helps them plan for flu vaccines for the following winter. After the conference, the Australian Influenza Vaccine Committee meet with the Therapeutic Goods Administration to confirm which strains will be included in the Australian flu vaccines. The vaccine funded for the National Immunisation Program in Australia contains the two strains of Influenza A most commonly circulating and the two Influenza B strains.

These vaccines then need to be made. It's a long and time-consuming process, with large amounts of each virus strain needing to be created to make enough vaccine doses. (*Source: Queensland Health*)

BRANCH CONTACT DETAILS

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

SMILE



- ◆ Dad, are we pyromaniacs? Yes, we arson.
- ◆ Writing my name in cursive is my signature move.
- ◆ Why do bees stay in their hives during winter? Swarm.
- ◆ If you're bad at haggling, you'll end up paying the price.
- ◆ Just so everyone's clear, I'm going to put my glasses on.
- ◆ A commander walks into a bar and orders everyone around.
- ◆ I lost my job as a stage designer. I left without making a scene.
- ◆ Never buy flowers from a monk. Only you can prevent florist friars.
- ◆ How much did the pirate pay to get his ears pierced? A buccaneer.
- ◆ I once worked at a cheap pizza shop to get by. I kneaded the dough.
- ◆ My friends and I have named our band 'Duvet'. It's a cover band.
- ◆ Prison is just one word to you, but for some people, it's a whole sentence.
- ◆ I'm trying to organise a hide and seek tournament, but good players are hard to find.
- ◆ Scientists got together to study the effects of alcohol on a person's walk, and the result was staggering.