

WELCOME – As guest speaker at our August meeting, Chris Grice, General Manager, NSA HO gave a very informative presentation on the benefits of membership through their campaigns, research and advocacy, and the amount of work that goes on behind the scenes to ensure the best outcomes for all older Australians. Chris kindly donated some wine, some of which was raffled at our meeting, and we also have two bottles to raffle on our September springtime bus trip. Our thanks also to all members who again generously contributed items to the Care Kits For Kids charity.

GENERAL MEETING & ANNUAL GENERAL MEETING

Our next branch meeting will be held on **Thursday 9 September**. Arrival at 10:00am for morning tea with our guest speaker presentation commencing at 10:30am, followed by a general meeting commencing at 11:15am. Cost is \$6.00 payable on arrival.

Our guest speaker will be Sally Romano, Founder of The Family Tree Academy, who will provide some insights into tracing your family history.

All members and guests are invited to attend the Annual General Meeting which will be conducted at 11:45am. A light lunch of sandwiches, juice/ tea/ coffee will be provided following the AGM.

Current members of your committee who have agreed to re-nominate for the 2021-2022 financial year are:

President -	Freya Tienan
Vice-President –	Pat Will (also Day Bus Trips)
Treasurer –	Evelyn Jamieson
Secretary -	Graham Tienan (also Guest Speaker Coordinator)
Committee -	Elsie Debney, Joan Jell, Julie Jermy

BRANCH MEETINGS

The remaining dates for 2021 branch meetings are Thursday 14 October & Thursday 11 November. There are no meetings in December or January, but we will enjoy a Christmas bus trip at the start of December. Details will be provided when confirmed.

SEPTEMBER BIRTHDAYS

Best wishes to Vilma Barwick, Carole Clayton and Pat King who celebrate their birthdays in September. We hope you enjoy your day with family and friends.

SPRINGTIME DAY BUS TRIP

The next bus trip will be on **Thursday 23 September** departing the Coorparoo RSL Club at 8:30am and returning at approximately 4:00pm. Cost is \$62.00 per person and includes bus hire, morning tea and lunch.

We will stop for morning tea on the way to the Plant Shack at Deception Bay where there will be time to browse, and perhaps select some plants for a spring display. A two-course lunch will then be provided at the Redcliffe Leagues Club. Please advise Pat Will of any special dietary requirements at the time of booking.

For all enquiries and bookings please contact Pat Will on 3398 8726 or 0437 774 049. Payment can be made at or before our September branch meeting.

We will be raffling a \$50 gift voucher for the Plant Shack which will be drawn at morning tea, giving the lucky winner a chance to indulge in some plants or pots for their garden/balcony etc.

MORNING TEA CATCH-UP

Join fellow members and guests for a relaxing morning tea and a chat at Easts Leagues Club, 40 Main Avenue, Coorparoo from 10:00am on the last Monday of each month if no bus trip is planned. The dates to the end of 2021 are 30 August; 27 September; 25 October & 29 November.

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

CARE KITS FOR KIDS DONATIONS

As a branch, we support this organisation through the donation of items to assist children who are displaced through no fault of their own. 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 in need.

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

MISSION TO SEAFARERS BRISBANE DONATIONS

As Capt Ross Nicholls, President of the Mission to Seafarers will be our guest speaker at the November branch meeting, we would like to present him with any beanies and scarves that our members have been kind enough to knit throughout the year.

Please bring any items you have prepared along to our September or October meetings so we can collate them for presentation in November.

CARNIVAL OF FLOWERS DAY TRIP

National Seniors Travel has advised they are offering a 2021 Toowoomba Carnival of Flowers Day Trip on **17 September** at a cost of \$125 per person.

Day trip inclusions:

- Luxury coach
- Escorted by National Seniors Travel
- Exclusive Mystery Welcome Hamper
- A Day around the lanes – Toowoomba's Street Art Walking tour
- Morning tea
- Private garden viewing of Boyce Estate Gardens
- Spring Bluff gardens
- Lunch at Fitzzy's – main meal, drink and dessert
- Japanese Garden viewing
- Laurel Park – free time to explore the gardens
- Queens Park – free time to explore the gardens
- Hopefully, if time permits to see Night Garden

This day trip is organised by National Seniors Head Office and is separate to our branch activities. If you are interested, contact National Seniors Travel direct on 1300 883 750 or email travel@nationalseniors.com.au to book.

QUEENSLAND SENIORS MONTH

Connecting with one another has never been more important. For the first time Council on the Ageing (COTA) is celebrating Seniors Month from 1-31 October with the theme *Social Connections*. People of all ages, cultures and abilities can participate in

inclusive events and activities, celebrating the important and essential roles older people play in our communities.

Beginning on the United Nations International Day of Older Persons, the month will end on National Grandparents Day, 31 October.

Seniors Month aims to:

- Improve community attitudes towards older people and ageing
- Facilitate community participation and activity by older people, including those from Indigenous and culturally and linguistically diverse backgrounds
- Enhance community connections and inter-generational relationships

This aligns with the Queensland Government's and COTA Queensland's vision of building age-friendly communities in Queensland, and COTA coordinates Queensland Seniors Month on behalf of the Queensland Government.

Both COTA Queensland and the State Government value the contribution older people have made – whether as volunteers or in the workforce, community leaders or carers, grandparents, or advocates.

Whilst still in the planning stages, more information can be found on their website qldseniorsmonth.org.au.

SIMPLE FORMULA FOR LIVING

- ◆ Live beneath your means.
- ◆ Return everything you borrow.
- ◆ Stop blaming other people.
- ◆ Admit it when you make a mistake.
- ◆ Give clothes not worn to charity.
- ◆ Do something nice and try not to get caught.
- ◆ Listen more; talk less.
- ◆ Every day take a 30 min walk.
- ◆ Strive for excellence, not perfection.
- ◆ Be on time. Don't make excuses.
- ◆ Don't argue. Get organised.
- ◆ Be kind to unkind people.
- ◆ Let someone cut ahead of you in line.
- ◆ Take time to be alone.
- ◆ Cultivate good manners.
- ◆ Be humble.
- ◆ Realise and accept that life isn't fair.
- ◆ Know when to keep your mouth shut.
- ◆ Go an entire day without criticising anyone.
- ◆ Learn from the past - plan for the future.
- ◆ Live in the present.

FROM THE MOUTHS OF BABES...

Q: *How do you decide whom to marry?*

A: You've got to find somebody who likes the same stuff. Like, if you like sports, she should like it that you like sports, and she should keep the chips and dip coming. - Alan, age 10

Q: *What is the right age to get married?*

A: Twenty-three is the best age because you've known the person FOREVER by then. - Camille, 10

Q: *How can a stranger tell if two people are married?*

A: You might have to guess, based on whether they seem to be yelling at the same kids. - Derrick, 8

Q: *What do you think your mum and dad have in common?*

A: Both don't want any more kids. - Lori, 8

Q: *What do most people do on a date?*

A: On the first date, they just tell each other lies and that usually gets them interested enough to go for a second date. - Martin 10

FEELING OLD? TRY THIS AND SEE THE DIFFERENCE

There are simple steps you can take to help you stay healthier for longer and prevent illness in the future.

Imagine if you could take simple steps today that could help you stay healthier for longer and prevent illness in the future. The great news is you can – and you don't have to develop a taste for kale or kombucha to do so. It's all about shifting your healthcare approach from exclusively focusing on treating illnesses to also encompassing preventative care.

"There's been some great evidence-based development in preventative healthcare for more than 20 years now," says Dr Nancy Huang, Australian Unity's Chief Medical Adviser for Independent and Assisted Living. She should know, as in her 35-year career, Nancy has researched and implemented programs relating to preventative healthcare for governments, not-for-profits and universities.

Here's just one example of a preventative action you can commit to this week that has huge returns: "Being moderately active – so that could be 30 minutes of fast-paced walking, five times a week – can reduce your risk of cardiovascular disease by 50%. There's no other drug, test or intervention we

know of that can actually reduce the risk like that," says Nancy.

"Regular physical activity is one of the best actions we can take as a preventative measure, but it has to be ongoing," Nancy emphasises. "You can't join a gym for three months and then do nothing for the rest of the year. Unfortunately, it's not like a bank account. You can't deposit a lot and then spend it up later!"

Especially when the notion of "later" can cover quite a lot of time. According to the latest Australian Institute of Health and Welfare statistics, men in their mid-60s can expect to live another 19.9 years, while women of the same age can expect to live another 22.6 years. On the whole, Australians are living longer than ever before, which makes preventative care even more important.

Focus on lifestyle choices. "The key thing is, the small choices that we make on a day-to-day or a week-to-week basis are what add up to having the greatest impact," says Dr Jeannie Yoo, Clinical Director at Remedy Healthcare. For Jeannie, this comes down to lifestyle choices. "So many of our common diseases are related to lifestyle factors," she says.

So honestly ask yourself: are you being physically active? This means getting in a total of 150 minutes of moderate intensity exercise each week. Are you eating a balanced, nutritious diet, one that's filled with plenty of fruits, vegetables and wholegrains, a moderate amount of dairy, and only a small amount of lean meat, poultry or fish?

Are you contributing to your wellbeing by getting enough rest at night, maintaining a healthy weight, and creating space to do things that bring you joy, while avoiding the things that won't, such as drinking too much alcohol or smoking?

"It's nothing different to what we already know is good for us," says Jeannie. "But after the age of 50, it's very important to focus on those things to prevent the kinds of illnesses and conditions that become more common with age."

Create a support team. When you're on this journey of preventative care, you don't have to take it alone. "It's a matter of making it a focus and then talking to the right people about making changes and finding out what kind of support is out there for you," says Jeannie.

Nancy says the first person you need to add to your support team is your GP. "Whether you're an Olympic athlete or a couch-potato by nature, it's

really important to have a good trustworthy relationship with your GP, who can monitor, assess and then advise you on your individual risk factors. This relationship, especially from middle-age onwards, can help us filter all the information out there, and give us individualised advice about what it is that we can do for our health. Regular check-ups with your trusted GP are invaluable.”

This is crucial in helping to prevent the need for more serious treatments in the future too. Making sure you're on top of your regular checks means if a condition is found early, the interventions that you need to help you with your condition are likely to involve more conservative and non-invasive treatment options.

If you're feeling overwhelmed by the number of changes you'd like to make, just commit to one action this week. Then, when it has become a habit, add another step. By shifting your healthcare regime to a more holistic preventative approach, you can help offset – or at least catch earlier – some of the more common ailments that you may experience as you age. (*Source: Australian Unity*)

NOT-FOR-PROFITS “TRILOGY OF TERROR”

We love community organisations – we volunteer and donate to them and use their services but are they another victim of the pandemic? Studies suggest so.

Not-for-profits (NFP) are coming under intense pressure more than a year on from the start of the COVID-19 pandemic with 52% reporting more demand for services, and the majority suffering a slump in volunteers and donations. Denis Moriarty, Group Managing Director of Our Community, said the immense pressure meant it was time for governments to move to support the sector.

“A trilogy of terror is threatening the Australian community sector, which is facing increased demand for services, a reduction in donations and a catastrophic collapse in volunteering. The only thing that will save Australia's 600,000 community groups will be Australians' continued faith in them, and a big investment by government to ensure the sector can invest in technology and reskill its workforce. We need a major industry plan for the future,” Mr Moriarty said in a statement.

The *COVID-19 Community Sector Impact Survey*, released by Our Community in partnership with Salesforce found that more than half of not-for-profits reported an increase in demand for services

(with 28% saying demand has increased significantly). 907 NFP representatives and 1,027 members of the public were surveyed.

Organisations providing family violence, homelessness, food relief and childcare services have been particularly hard hit by increased demand.

Technology focus. NFPs need to invest in better online experiences which make it easier for people to volunteer and donate. More than half of people surveyed said they want to be engaged more through an established online community, and 61% said the use of technology by NFPs has an impact on their level of trust for the organisation.

The pandemic has accelerated the NFP sector's shift to digital technology, with 74% of organisations increasing their use of technology in the past 12 months, and 64% planning further adoption or investment over the year ahead.

Other key findings include:

- A bounce-back in staffing should be expected
- Organisations are investing more in training and digital technology
- NFPs are more optimistic now than they were 12 months ago
- There's greater community awareness of the work of NFPs
- Some groups have responded to the pandemic by diversifying revenue
- There is a renewed focus on governance and strategic planning

Volunteers needed. The pandemic and societal changes have cut the volunteer 'army' that most NFPs rely on. 73% of NFPs rely on volunteers for programs and services, but 64% of organisations reported a drop in volunteer numbers.

Fundraising drop. Fundraising is still grim for many NFPs, with many losing at least half of their fundraising income. The good news is that 37% of Australians who support NFPs plan to donate more this year. (*Source: Probono Australia & ourcommunity.com.au*)

NON-INVASIVE POTENTIAL TREATMENT FOR ALZHEIMER'S DISEASE

While controversial new drugs may help against Alzheimer's, ultrasound joins the fight.

In June, USA regulators had controversially approved a new drug for the treatment of

Alzheimer's disease. It was the first time since 2003 that a drug has been approved for the disease. The drug, Aduhelm, has been shown to reduce levels of beta-amyloid, the sticky plaque that is the hallmark of Alzheimer's disease, in the brain. It's believed Aduhelm works most effectively the sooner the patient is diagnosed with Alzheimer's before damaging proteins, tau, can form.

In conjunction with the government approval, researchers are continuing to study Aduhelm and its effectiveness, as well as testing combination therapies involving the drug. Aduhelm is under review by Australia's Therapeutic Goods Administration (TGA), with a decision expected in early 2022.

Ultrasound research. Ageing is associated with impaired cognition and a reduction in the learning induced plasticity of the signalling between neurons called long-term potentiation (LTP). About 400,000 people in Australia have dementia and numbers are projected to increase to one million by 2050, with ageing the single biggest risk factor. The use of ultrasound may be a new treatment option in the future.

More commonly known for scanning in vitro babies and body parts, ultrasound is showing promise in clearing amyloid and tau. Previous research has shown the long-term safety of ultrasound technology, and that pathological changes and cognitive deficits could be improved by using ultrasound to treat Alzheimer's disease.

As such, Australian researchers are examining alternative therapeutic approaches, including combining Aduhelm with ultrasound.

Promising results. Professor Jurgen Götz from The University of Queensland's Brain Institute led a multidisciplinary team who showed low-intensity ultrasound effectively restored cognition. The findings provide a potential new avenue for the non-invasive technology and will help clinicians tailor medical treatments that consider an individual's disease progression and cognitive decline.

"Historically, we have been using ultrasound together with small gas-filled bubbles to open the almost-impenetrable blood-brain barrier and get therapeutics from the bloodstream into the brain," Professor Götz said. The new research involved a designated control group who received ultrasound without the barrier-opening microbubbles. "The entire research team was surprised by the remarkable restoration in cognition," he said.

"We conclude therapeutic ultrasound is a non-invasive way to enhance cognition in the elderly." Professor Götz said using ultrasound could enhance cognition independently of clearing amyloid and tau, which form plaques and tangles in people with Alzheimer's disease. "We are taking these findings and implementing them in our Alzheimer's research as we go forward to clinical trials." (Source: *The University of Queensland*)

COULD GIFTING RULE CHANGES HELP YOUNGER PEOPLE?

Many younger people struggle to buy a home. Why do our pension gifting rules make this harder?

Imagine this. You're 35, have a job and a partner and kids. You're a valued member of the community, paying taxes and doing the right thing. But every time you try to buy your own home – prices skip further out of reach.

That's a growing dilemma for many younger people, who see rising property prices as a barrier to the Australian dream. Interest rates have enticed a lot of people into the housing market, but not everyone can cough up the money to meet the significant deposit and associated stamp duty costs.

Some people get around this problem through the 'bank' of mum and dad. However, there can be limits to their generosity, which has nothing to do with how much they love their kids.

Gifting rules. Under social security law, gifting is defined as the act of giving away income or assets; or selling something for less than the value it is worth. It's designed to stop part-pensioners from giving away their wealth to get more pension.

Under gifting rules, income or assets given away may still count towards the income and assets tests. The limit you can gift without it running afoul of gifting rules is \$10,000 per financial year. There is also a limit of \$30,000 over any rolling five financial year period. Not a lot if you're trying to help your kids get into the housing market in almost any of the capital cities, and even in some regional areas!

Are gifting limits fair? Obviously, government doesn't want a situation where retirees can simply "dispose" of their assets to get more pension. But that doesn't mean the current gifting limits are fair or fit-for-purpose. The gifting limit of \$10,000 was set way back in July 2002.

Since then, housing prices in Australia have risen on average 8.6% per annum (to 2020), according to

OECD data. Inflation has been running at an average of about 2.7% per annum over the same period. While assets test thresholds are indexed in line with inflation in July each year – the gifting limit hasn't changed one iota. Clearly, \$10,000 in 2002 isn't the same as \$10,000 in 2021.

What's the answer? There appears to be two issues. The first relates to the rolling limit of \$30,000 over five years. Five times \$10,000 equals \$50,000 so why not increase the rolling limit to match the annual one.

The second relates to the \$10,000 limit. To be fair, this limit should be increased to reflect inflation. Based on average inflation, the gifting limit in 2021 should be about \$15,000.

Making these changes provides an elegant way for the older generation to help the younger generation buy a home.

Note: If you are a full pensioner, then the \$10,000 gifting limit does not apply as you already have the maximum pension amount. Ideally you should check with a Centrelink Financial Information Officer or a financial adviser before making any financial decisions.

TRUSTED TRADIES

Following discussions with some of our members we decided to pass on some details of some trusted tradies that they would recommend. If you're looking for a local electrician try:

Greens Electrical & Data Installations
8 Daly Street, CAMP HILL 4152
Ph: 3324 9636 or 0412 243 923

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.

SMILE

Twelve commandments for seniors:

1. Talk to yourself. There are times you need expert advice.
2. "In Style" are the clothes that still fit.
3. You don't need anger management. You need people to stop pissing you off.
4. Your people skills are just fine. It's your tolerance for idiots that needs work.
5. The biggest lie you tell yourself is, "I don't need to write that down. I'll remember it."
6. "On time" is when you get there.
7. Even duct tape can't fix stupid, but it sure does muffle the sound.
8. It would be wonderful if we could put ourselves in the dryer for ten minutes, then come out wrinkle-free and three sizes smaller.
9. Lately, you've noticed people your age are so much older than you.
10. Growing old should have taken longer.
11. Aging has slowed you down, but it hasn't shut you up.
12. You still haven't learned to act your age and hope you never will.

And one more... "One for the road" means peeing before you leave the house.

And remember to be careful when online as you don't know who you're dealing with:

