

**WELCOME** – Judging by the very active interaction of everyone with our guest speakers Sarah and Laurel from Surf Lifesaving Queensland during our July meeting, everyone learned a lot about beach safety and enjoyed the interactive quizzes. The next few weeks are shaping up to be very social with morning tea at Easts Leagues Club, day bus trip to Tumbulgum, tour of the Brisbane City Hall and lunch following the Annual General Meeting, so we hope everyone takes the opportunity to participate in some of these activities. As always, our sincere thanks to everyone for your generosity in providing items for Care Kits For Kids, the community food pantry and the winter clothing donated to charity.

## GENERAL MEETING AND ANNUAL GENERAL MEETING

Our August branch meeting will be on **Thursday 8 August** at the Coorparoo RSL Club. Arrival will be at 10:00am for a 10:15am start with guest speaker, updates on branch and national activities, raffles, and refreshments. The cost will be \$7.00 per person payable in cash at the door. Our guest speaker will be Emily Gould, Community Resource Officer of Seniors Enquiry Line to discuss scams for seniors.

The Annual General Meeting will follow the branch meeting, commencing at approximately 11:30am at which all members and guests are welcome, however only current financial members are eligible to vote. All Executive positions on the committee will become available, ie President, Vice-President, Secretary and Treasurer, but those currently holding these positions have offered to continue assisting the committee as required. If any financial member would like to nominate for any position of the committee please advise our Secretary, Graham Tienan, by 1 August – 040 736 453 or nsacoorparoossec@gmail.com.

A complimentary two-course hot lunch of roast beef & vegetables and pavlova will be available following the AGM for all members and guests. To ensure sufficient catering please confirm if you will be staying for lunch, and any dietary requirements, with our Secretary, Graham Tienan, on nsacoorparoossec@gmail.com or 0407 736 453 by Thursday 1 August.

## BRANCH MEETINGS

The remaining dates for 2024 are Thursdays 12 September, 10 October and 14 November.

## AUGUST BIRTHDAYS

Best wishes to Remy Barker, Bob Deathridge, Alex Garlin, Marion Hawthorne, Irene Prendergast, Joan Stenner and Yvonne Stubbety who celebrate their birthdays in August. We hope you enjoy your special day with family and friends.

## MORNING TEA CATCH-UP

Our next morning tea catch up will be on **Monday 19 August** from 10am at Easts Leagues Club. This is a great informal way to get to know fellow members

outside the confines of a branch meeting. There is ample free parking or it is close to bus services.

The remaining dates for 2024 are: 16 September; 21 October; 18 November

## DAY BUS TRIP – CELEBRATE CHRISTMAS IN JULY IN TUMBULGUM

There are still seats available for the day bus trip to Tumbulgum, NSW, on Monday 29 July where we will celebrate “Christmas in July” at the Tumbulgum Tavern. The bus will depart the Coorparoo RSL Club at 8:00am and return at approximately 4:30pm. Cost is \$65.00 per person which includes the coach tour, morning tea and two-course lunch.

Please nominate your choice of main and dessert when booking, and advise if you have any special dietary requirements:

### Main Course:

- Beer battered fish and chips served with salad
- Chicken Caesar Salad
- Chicken Schnitzel served with chips, salad and gravy on the side
- Beef & Bacon Pot Pie served with mash and veg.
- Crumbed Lemon Pepper Calamari with chips and salad
- Bangers and mash with steamed vegetables

### Dessert (all served with a splash of whipped cream):

- Brownie
- Apple Pie
- Passionfruit Cheesecake

As part of the Christmas celebration, we will be holding a ‘lucky dip’. This will consist of everyone who would like to participate in purchasing a novelty gift of approximately \$2-\$3 and wrapping it in Christmas paper. All the donated lucky dips will be placed in a central place and all guests will be issued with a numbered ticket. When your number is called you can select your prize. If you wish to participate in this activity, you will need to donate a prize when arriving for the bus trip. Please ensure your purchased prize is not of an offensive nature.

All bookings and enquiries should be made with Pat Will on: T: 3398 8726; M: 0437 774 049;

E: patsywill@gmail.com. Payment can be made by direct deposit to the Coorparoo National Seniors, BSB: 084 391; Account: 047949379. If using this method, please include your name so it can be matched to the payment.

## TOUR OF BRISBANE CITY HALL

We have arranged a complimentary guided tour of the Brisbane City Hall at **10:30am on Thursday 1 August**. With its impressive neo-classical façade, mosaic tiles, stained-glass windows, soaring ceilings and 4,400 Pipe Organ, Brisbane's heritage-listed City Hall is at the heart of our city. You will discover the secrets of this magnificent building during the 45 min tour. Members might also like to spend time visiting the Museum of Brisbane or enjoy lunch in the city afterwards.

If you are interested, please advise Freya Tienan on nsacoorparoopres@ozemail.com.au or 0409 397 330 by 22 July so your place can be held.

## WELLBEING OFFICER

If you are, or know of any member who is ill, injured, or in need of help please notify Jan Jackson on 0411 987 174 so that we can give our support where needed.

## ENJOY READING?

Don't forget our book swap at each monthly meeting. There are some great books available for only a gold coin (\$2 or \$1) donation which goes towards our club charity donations. Donated books are all in good condition and can be swapped back another month.

## CARE KITS FOR KIDS DONATIONS

Thank you to everyone for your monthly contributions to this wonderful charity – every item is greatly appreciated. Some suggestions of items are listed below that 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.

**August** – roll-on deodorant (no glass or spray), shampoo, conditioner (travel or small size)

**September** – Summer pyjamas, girls crop tops (all sizes to 16)

**October** – Reading book (all genres & ages), small soft toy or doll (no beads or stick-on eyes)

**November** – Backpack, small lunch box

## COMMUNITY PANTRY DRIVE

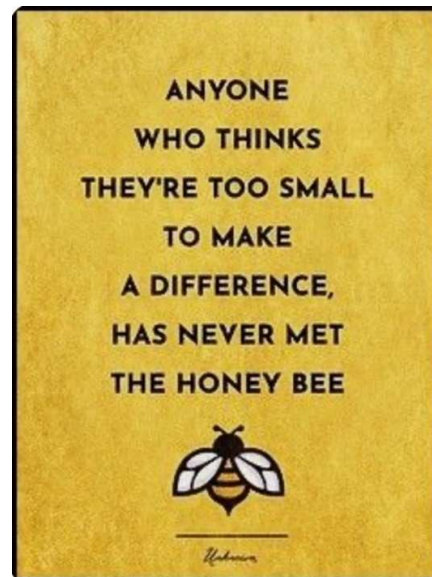
We would like to continue supporting a local community food pantry by supplying good quality non-perishable food items that can be passed on to help the needy and homeless in our area. Items such as biscuits, long-life milk, juice, canned fish, vegetables,

fruit etc. that can be easily opened and don't need heating are welcome.

If you would like to assist, please bring items along to each meeting where we will collect and distribute them to a local organisation. Please ensure that all items are well within use by date.

## MISSION TO SEAFARERS BRISBANE

Thanks to our many members who have been industriously knitting beanies and scarves which will be donated to the Mission to Seafarers Brisbane which then distributes them to ship's crew members who are heading to colder climates. These can be brought to our meetings from September onwards for presentation to a representative of the Mission in November.



## DENDY CINEMAS COORPAROO

Thanks to our friends at Dendy Cinemas Coorparoo for providing complimentary tickets for use as raffle prizes again this year. Look out for these movies coming soon:

TOTEM (drama); DEADPOOL & WOLVERINE (comedy); KA WHAWHAI TONU: STRUGGLE WITHOUT END (adventure); TREASURE (drama); IT ENDS WITH US (drama); TRAP (thriller); THE FABULOUS FOUR (comedy); EZRA (comedy); BLINK TWICE (thriller)

## BEWARE OF COMMON HOUSE FIRE DANGERS

The loss of life through fire is devastating and has far-reaching effects for families and communities. Fire fighters attend thousands of preventable house fires each year. Take precautions and protect yourself, your

family and your home. Prevention is your best defence against household fires.

Smoke and fire can spread through a house quickly. A smoke alarm will alert you, but you need to know how to get out fast to survive. Make a home fire escape plan now.

**Electrical hazards** – overloaded electrical circuits, faulty electrical equipment and misuse of electrical equipment are common causes of fire.

- Never run extension cords under carpets or rugs – it could over-heat and cause a short circuit that could start a fire.
- Replace any frayed or cracked extension cords.
- Repair or discard malfunctioning electrical appliances immediately.
- A qualified electrician should identify the cause of repeatedly blowing fuses or tripping circuit breakers. Replacement fuses must be the correct load capacity for the circuit.
- Turn power off at the power point for electrical equipment that isn't in use.
- Do not place fans, heaters, laptops, computers, televisions and electrical equipment in areas with restricted airflow as overheating could occur.
- Do not overload power supplies by connecting double adaptors or linking power boards.
- Use safety plugs in unused power points to prevent accidental contact.
- Consider purchasing surge protection power boards to protect your items from electrical surge.
- Keep all electrical appliances away from water.
- Have small appliances like electric blankets, heaters, hair dryers and fans serviced by a licensed electrician in accordance with the manufacturer's instructions.
- When buying second hand appliances make sure they have been tested by a licensed electrician and have been certified as safe.
- Never leave heating tools like hair straighteners unattended. The heating plates on a hair straightener can cause severe burns and potentially cause a fire. Keep out of reach of children.
- Use all electrical equipment in accordance with the manufacturer's instructions.

### **Rechargeable Devices –**

- Don't leave rechargeable electronic devices such as mobile phones, laptops, tablets or eReaders on charge or plugged in to charge for long periods of time.
- Unplug portable devices from the main power source when you leave your home or go to sleep.
- Only charge your devices on solid fire-resistant surfaces such as table or bench rather than soft surfaces like the couch or bed. Recharging

devices can generate a large amount of heat that could cause a fire.

**Candles** – Candle and oil burner usage can be a serious fire hazard if used improperly.

- Never leave an oil burner or candle alight when you leave home or while you sleep.
- Follow the manufacturer's instructions.
- Use in a safe area where they won't be knocked over and away from small children and pets.
- Don't leave candles or oil burners near curtains or other flammable objects and liquids.
- Don't restrict the airflow to oil burners.
- Ensure candles are in suitable candle holders and placed on a fire-resistant surface such as a ceramic, metal or glass plate.
- Make sure there is clear space above and around candles. Do not place them under curtains, near paperwork, or on Christmas trees.

### **Smoking –**

- Never leave lit cigarettes unattended.
- Store matches and lighters away from children.
- Never smoke in bed.
- Make sure all smoking materials are properly put out before disposing.
- Use deep-sided ashtrays as an additional safeguard and empty them regularly.
- Empty ashtrays frequently into an outside bin ensuring that all cigarette remnants and matches are extinguished first.
- Check furniture for cigarette butts and ashes before going to bed. Cigarette embers can smoulder unnoticed and later burst into flame.
- E-cigarettes can cause fires or small explosions from battery failures. Use only the charger provided with your e-cigarette, replace the batteries if they become wet or damaged, and do not leave your e-cigarette to charge unsupervised or overnight. (Source: Queensland Fire Department)

## **CUT PENSIONER POVERTY WITH TARGETED CONCESSIONS**

While some of us are doing okay financially in later life, there are some who are not. The Organisation for Economic Cooperation and Development (OECD) estimates the proportion of Australians aged 65 and older in poverty is 20%. The Grattan Institute, however, argues that poverty rate among the over 65 age group is about 10% when factoring in housing wealth.

A recent survey of older Australians conducted by National Seniors Australia (NSA) showed that almost 40% of older renters and more than 30% of older households in the lowest income brackets said they

experienced severe cost-of-living pressures – much higher than other groups. Given this, have you ever wondered why governments don't target additional concessions to those who need it most?

**Types of Concessions** – Commonwealth Concession Cards (from the Department of Social Services and Department of Veterans' Affairs) are used to provide access to subsidised services and cost-of-living concessions at all levels of government. All pensioners are eligible for concessions via the Pensioners Concession Card (PCC).

There is currently no simple way to give additional concessions to those most in need. All pensioners receive the same concessions regardless of wealth and income. For example, a homeownership couple can have up to \$1,003,000 in assets (not including the principal place of residence) and receive the same concessions associated with a PCC as a couple with no assets and no home.

Even at a conservative estimate of return, a couple with a large assets base will have significantly higher income overall than a couple solely reliant on the pension with no assets. They can also draw on this wealth to fund consumption without significantly diminishing their overall income because the pension increases as private income and savings reduce.

If governments want to provide additional support to pensioners experiencing higher cost-of-living pressures, they cannot do this under the current system, where they can only deliver additional support to all pensioners – even when there may be a need to deliver additional support to those most in need. This approach makes the cost of providing additional targeted concessions or supports prohibitively expensive, resulting in a lack of action from the government.

NSA believes this could be solved by the Federal Government creating a Pensioner Concession Card+ (PCC+), which would make it easier for all governments, local, state, and federal to target additional concessions and supports to eligible pensioners. This policy initiative is now with the government after being included in NSA's 2024-25 Budget Submission.

The targeted PCC+ would enable government to better support eligible pensioners with higher concession rates, dental subsidies, cheaper medicines, or health care rebates. The Commonwealth would use existing customer data to tailor eligibility to those most in need. A person's income and assets are already used to determine the amount of Age Pension they receive and could be used to determine eligibility for a PCC+ based on an appropriate criterion.

Pension poverty, adequately adjusted for housing wealth, could be used to determine who would be eligible for additional support via a PCC+ (for example, the same way that pension means test rules treat homeowners and non-homeowners differently). Determining who would be eligible would require Treasury modelling to ensure only those most in need were receiving access to additional support.

**Budget Costs** – The cost of providing a targeted PCC+ would be relatively small and involve administrative costs with setting up a new card within the existing system and costs associated with updating existing communications. Funding any new concession/s would be a major cost, but by targeting those concessions, the cost to government will be small, but the impact large.

For example, if 20% of pensioners (500,000) were assessed by Treasury as living in poverty, the government could use the PCC+ to:

- Administer a targeted Seniors Dental Benefits Scheme (SDBS). If under an SDBS, a recipient was eligible for \$500 per year for dental, this would cost \$250 million per year to cover 500,000 pensioners holding a PCC+. Providing a SDBS to all pensioners would cost \$1.25 billion.
- Administer additional relief for those most in need. Under the recent Energy Bill Relief Fund, all pensioners were eligible for up to \$500 to offset energy bills at a cost of \$1.25 billion. Under a PCC+ card, the government could have provided additional relief to 500,000 pensioners in need. For example, an additional \$250 rebate for PCC+ holders would cost only \$125 million compared to \$625 million for all pensioners.

A benefit of the PCC+ is that it would provide additional support to pensioners with limited means and additional support as pensioners spend down their savings later in life. (*Source: NSA Federal Budget Submission*)

## LET'S APPOINT A MINISTER FOR OLDER AUSTRALIANS

NSA is supporting a call by Federal Member for Mayo, Rebekha Sharkie, for the government to establish a new portfolio and Minister for Older Australians. The Private Member's Motion follows a meeting last year with the Prime Minister, Anthony Albanese, during which Ms Sharkie, together with Member for Kennedy, The Hon. Bob Katter, and NSA Chair, discussed the needs and value of older Australians being managed by a dedicated minister.

"The number of people aged 65+ is expected to grow by 2.35 million by 2041, and those aged 85+ expected



to grow by almost 750,000 over the same time. We need to plan for this impact and opportunity now,” NSA Chief Executive Officer, Chris Grice, said.

“Aged care is just one of the many issues facing older Australians. Many also experience ageism, barriers to mature age employment, elder abuse, poverty, and homelessness. There is also a misconception older Australians are living well off high inflation. However, pressures from rising private health insurance costs, and out-of-pocket expenses, rising living costs including rent, fuel, and grocery increases erode most of these gains. Representation is about creating a voice for their concerns and needs to be heard.

“Importantly, as Ms Sharkie has expressed, it’s an opportunity to change the narrative around older Australians – to view them as the builders they have the potential to be, rather than the burden they are too often portrayed.”

In Parliament on Monday, 1 July, Ms Sharkie, who is a co-chair of the Parliamentary Friends of Seniors, called on the House of Representatives to establish a portfolio and Minister for Older Australians to:

- Demonstrate the government’s commitment to older people during a time of demographic change in which Australians are expected to live longer lives, but with increased reliance on key services such as health and aged care.
- Act as a conduit between government and the community to better engage with older people on matters which concern them, beyond aged care, and enable a whole of government approach to policy making for and with older Australians across multiple sectors and government agencies.
- Ensure government services are accessible and inclusive for all including those who may not have ease of digital access or may be experiencing hearing or vision loss.
- Champion our older Australians and shift the narrative of older people as vulnerable and in need of support (a “Burden”) to more positive aspects of ageing and the contribution older people make to the economy and society.
- Work with older people and the sector to address key issues including age discrimination, elder abuse, social exclusion and isolation, homelessness, access to and cost of health care, and financial stress.
- Reframe the current narrative to recognise that older people helped to build our nation and continue to represent some of our greatest assets, rather than promoting intergenerational competition or conflict.

Ms Sharkie noted that a lot of older people “report experiencing age discrimination, elder abuse, financial stress, and homelessness”, and that many people had

reported experiencing age discrimination after turning 50. Her speech also addressed barriers to seniors going back to work, concerns about the rising cost of living and access to dental care, homelessness among older people, elder abuse, and lax consumer protections for seniors in retirement villages.

Ms Sharkie has been a long-time advocate for senior Australians, addressing the issue of Australia’s ageing population during her first speech in Parliament in 2016. Along with Mr Katter and other members of the non-partisan Parliamentary Friends of Seniors, Senator Richard Colbeck and Dr Mike Freelander, she met NSA board members and senior executives at Parliament House in February this year to discuss issues affecting older people.

Mr Grice added, “NSA thanks Ms Sharkie for once again shining a light on this growing population and supports her call for a Minister for Older Australians. This is an ideal and timely opportunity for government to demonstrate its support – to give millions of older Australians the voice and respect they deserve – a rightful seat at the table.” (*Source: The Weekly Source*)

## EXTENSION OF DIGITAL LITERACY PROGRAM WELCOMED

NSA has welcomed the Federal Government’s \$42 million investment to extend the Digital Literacy for Older Australians program – *Be Connected* – until June 2028.

NSA Chief Executive Officer, Chris Grice, said the investment and timing were critical to provide the training to help give older Australians the skills and confidence to safely use online services, helping to bridge the gap between digital inclusion and exclusion. “We live in a world where most services, communications and transactions are online. For those who are not online, including older Australians and other vulnerable groups, they risk being left behind. For many of these people, being online and navigating the internet is still new and fraught with fear, and rightly so,” Mr Grice said.

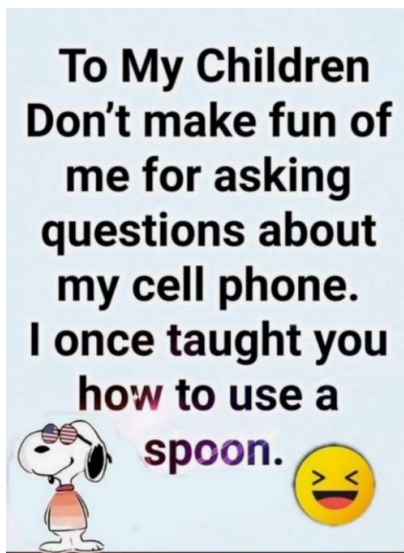
“Figures recently released by the ACCC reveal older Australians are increasingly targeted by scammers. Within the last quarter alone, Australians 65+ have lost \$14.3 million in investment scams, \$2.8 million in dating and romance scams and \$1.1 million in phishing scams. These are not just numbers – these are people’s retirement funds, life savings and legacies to family and charities.

“Fear of banking online and potential scams are valid reasons why some older Australians prefer to use cash and why, as part of NSA’s *Keep Cash* campaign,

we have been calling for greater digital literacy education for seniors, such as the *Be Connected* program. We are pleased to see our call has been heard and the delivery of this essential program has been assured for another four years.

“NSA has been a long supporter of the *Be Connected* program. We will continue to support and promote the program to help ensure our 240,000+ community members and supporters, and others, can confidently and safely be connected online.”

Good Things Foundation will deliver the grants program and continue to support more than 3,800 community organisations that deliver *Be Connected* Training, both in person and online.



## BRANCH CONTACT DETAILS

If you have any queries please contact our Secretary, Graham Tienan, on mobile 0407 736 453 or email nsacooparoosec@gmail.com. Do remember to update any changes to your details. Emergency contacts need to be current.

## SMILE

An elderly lady was visiting her granddaughter when she asked if she could borrow a newspaper.

“This is the 21<sup>st</sup> century,” the granddaughter said. “I don’t waste money on newspapers. Here, use my iPad.”

That fly never knew what hit him!

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Lawyers should never ask an elderly woman a question if they aren’t prepared for the answer. In a trial, a small-town prosecuting attorney called his first witness, a grandmotherly, elderly woman to the stand. He approached her and asked, “Mrs. Jones, do you

know me?” She responded, “Why, yes, I do know you, Mr. Williams. I’ve known you since you were a boy, and frankly, you’ve been a big disappointment to me. You lie, you cheat on your wife, and you manipulate people and talk about them behind their backs. You think you’re a big shot when you haven’t the brains to realise you’ll never amount to anything more than a two-bit paper pusher. Yes, I know you.”

The lawyer was stunned. Not knowing what else to do, he pointed across the room and asked, “Mrs. Jones, do you know the defense attorney?”

She again replies, “Why yes, I do. I’ve known Mr. Bradley since he was a youngster too. He’s lazy, bigoted, and he has a drinking problem. He can’t build a normal relationship with anyone, and his law practice is one of the worst in the entire state. Not to mention he cheated on his wife with three different women. One of them was your wife. Yes, I know him.” The defense attorney nearly died.

The judge asked both counsellors to approach the bench and, in a very quiet voice said, “If either of you idiots asks her if she knows me, I’ll send you both to the electric chair.”

\* \* \* \* \*

An elderly lady was standing at the railing of the cruise ship holding her hat on tight, so that it would not blow off in the wind.

A gentleman approached her and said: “Pardon me, madam. I do not intend to be forward, but did you know that your dress is blowing up in this high wind?”

“Yes, I know, said the lady, “I need both hands to hold on to this hat!”

“But madam, you must know that your privates are exposed!” said the gentleman in earnest.

The woman looked down, then back up at the man and replied, “Sir, anything you see down there is 85 years old. I just bought this hat yesterday!”

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## LIFE NEVER GETS OLD

- Going out is good... Coming home is better!
- You sleep better on a lounge chair with the TV blaring than in bed. It’s called “pre-sleep”.
- You miss the days when everything worked with just an “ON” and “OFF” switch.
- The things you used to care to do, you no longer care to do, but you really do care that you don’t care to do them anymore.
- What used to be freckles are now liver spots.
- Everybody whispers!
- But “old” is good in some things: Old songs, Old movies, and best of all, OLD FRIENDS!!