

WELCOME – Several members enjoyed our local Brisbane outing taking the City Cat from Southbank to Portside, Hamilton, to enjoy morning tea. The weather cleared up nicely for great views along the river. Details of our next adventure taking the train to Cleveland will be available shortly. Connor Jones from Club Active was very well received as the guest speaker at our July meeting with his very important tips on healthy ageing and keeping strong to help prevent falls. Members very generous donations to our charities, Care Kits For Kids and the community pantry are always greatly appreciated, and our thanks go to all who contribute. The community pantry that we now support is the Yeronga Community Centre.

BRANCH MEETING & ANNUAL GENERAL MEETING

Our next branch meeting will be on **Thursday 14 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, fun time, raffles and refreshments. The cost will be \$8.00 per person payable in cash at the door.

Our guest speaker will be Savannah Falzon from Retirement Care Solutions, an organisation that assists families with the transition to retirement and aged care.

The Annual General Meeting will follow the branch meeting on Thursday **14 August**, 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, i.e, President, Vice-President, Secretary and Treasurer, but those currently holding these positions have offered to continue assisting the committee as required. As Pat Will and Evelyn Jamieson have decided to step down from their roles we will have two vacancies, in particular we will require someone to coordinate day bus trips. If any financial member would like to nominate for any position on the committee please advise our Secretary, Graham Tienan, by 1 August - M: 0407 736 453 or E: nsacoorparoossec@gmail.com.

A complimentary two-course hot lunch of roast chicken & 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 Graham Tienan on nsacoorparoossec@gmail.com or 0407 736 453 by Friday 1 August.

The remaining dates for 2025 are:
11 September 9 October 13 November

MORNING TEA CATCH-UP

Our next morning tea catch up will be on **Monday 18 August** from 10am at Easts Leagues Club. This is

always a great informal way to get to know fellow members outside the confines of a branch meeting.

The remaining dates for 2025 are:
15 September 20 October 17 November

DAY-BUS TRIP – CELEBRATE “CHRISTMAS IN JULY” AT JACOB’S WELL

There are still seats available if you would like to join us for a day bus trip to Jacob's Well on Monday **28 July** where we will celebrate "Christmas in July" at the Montauk Tavern. The bus will depart the Coorparoo RSL Club at 8:00am and return at approximately 4:30pm. Following morning tea, we will visit the Daisy Hill Koala Park where we will enjoy a tour of the facility and presentation by the Queensland National Parks and Wildlife Service. Cost is \$70.00 per person which includes the coach tour, morning tea, Koala Park visit and two-course lunch.

As part of our Christmas celebration, we will be holding a "lucky dip". This will consist of everyone who wishes to participate purchasing a novelty gift of approximately \$3-\$4 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 M: 0437 774 049; T: 3398 8726 or E: patsywill@gmail.com. Payment can be arranged at the 8 May branch meeting or 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.

AUGUST BIRTHDAYS

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

EXPLORE BRISBANE BY PUBLIC TRANSPORT – SAVE THE DATE

If anyone is interested in exploring some of what Brisbane has to offer by public transport we have planned a morning visit to Cleveland by train on **Monday 25 August**. More details on meeting place and time will be provided as soon as timetables for this date are available.

Could you please advise Freya Tienan on 0409 397 330 if you would like to join us so we can finalise arrangements.

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.

COMMUNITY PANTRY DRIVE

If you would like to contribute to a local community pantry to assist those in need in our local area, please bring along some items of good quality non-perishable food to our branch meetings. We will collect and distribute them to a local organisation. Please ensure that all items are well within use by date.

CARE KITS FOR KIDS

As part of our relationship with this organisation our branch members contribute small items each month with some suggestions of items listed below that can be brought to our monthly meetings. Not everything needs to be provided each month, and most can be purchased from discount shops.

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

MISSION TO SEAFARERS

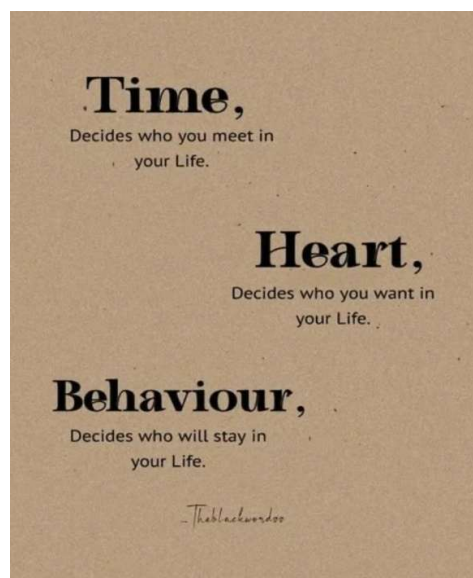
In the past, our members have been kindly knitting beanies and scarves which are donated to the Mission to Seafarers. These items are given to any crew members visiting Brisbane who may need warm clothing when their ships are heading to colder climates. If anyone is interested in continuing this activity, we will collect items for donation to the Mission in November.

BRANCH RECYCLING ITEMS

After the very interesting presentation by Franz Sauter from Rotate, at our May meeting, we have started a small recycling box for the following items:

- Plastic bottle tops (ONLY coded 2, 4)
- Pens, highlighters, white outs
- Toothpaste tubes and brushes
- Corks
- Batteries
- Soaps
- Stamps
- Blister tablet packs
- Plastic bread tabs

If you are interested in recycling any of these please bring them along to any of our branch meetings where we will arrange recycling.



DRIVE FOR CLEARER SHOP PRODUCT LABELS

Confusing food labels are costing older Australians and contributing to the nation's food waste problem. Research from RMIT University and End Food Waste Australia reveals confusing food labels, small print, and complex icons result in Australians wasting money and throwing away perfectly edible food.

The solution, the study reveals, involves clearer, more consistent date labels and storage advice with bigger print and simple icons. Each year, Australians waste 7.6 million tonnes of food, much of it still safe to eat. The study showed poor label design and inconsistent packaging were key reasons consumers throw out food, which could cost the average household up to \$2,500 annually.

The lead author of the study, RMIT's Associate Professor Lukas Parker, said shoppers are being let down by labels that don't give them the information they need to make the right call. "It's time for a consistent, clear system that helps people make

smarter choices, saves money, and keeps good food out of the bin,” he said.

Despite consumers wanting label changes, workshops revealed hesitations from industry “stakeholders” (food manufacturers and retailers), who cited concerns about cost, compliance, and regulatory complexity. The gap between consumer needs and system readiness was also identified as a major barrier to progress.

End Food Waste Australia CEO, Tristan Butt, said smarter labels would only happen if governments, retailers, and food producers work together. “Clear, consistent date labelling is one of the most cost-effective and scalable ways to reduce household food waste, but it won’t happen without industry-wide collaboration,” he said. “The UK’s retail sector has already proven this change is possible, without compromising food safety. It’s time we did the same.”

To undertake their study, the researchers set up groups comprising academics, designers, retailers, food producers, policymakers, and consumers. Participants looked at various food labels that had been developed by researchers, some of which included text cues such as “do not eat after this date”, or changed the colour of the type, or added QR codes for more information. Both stakeholders and consumers preferred clear, concise, and visually distinct date labels and storage advice.

The manufacturers and retailers were more concerned about food safety, legal compliance, and the cost of changing the labels, while consumers were more interested in how the labels worked, along with the issues of food quality and waste reduction. For example, consumers said they often associated QR codes with marketing and did not use them very often, while stakeholders said the codes were helpful in providing more information about the product without taking up too much space on the label.

The report said, “The industry players tended to view household food waste as a consumer responsibility, reflected by their focus on consumer education campaigns rather than addressing systemic factors within their own industry.” It also found that, if labels were to change, the cost of doing that would probably be passed on to the consumer.

Dr Parker said the research would inform the next phase of the National Date Labelling and Storage Advice Project, which will bring together supermarkets, food brands, and the government to co-design, test, and roll out a national framework for food labelling. “It’s not easy; we’ve got two big supermarkets, and unless you have buy-in from both of those...it’s very difficult to get something in,” he said. “But we’ve seen it with

other different types of strategies slowly coming on board, like the recycling logo. It can happen; it just takes a lot of time.” (Source: RMIT, NSA, ABC)

PENSION DEEMING THRESHOLDS CHANGING, BUT WHAT ABOUT DEEMING RATES?

Good news. From 1 July, threshold indexation could mean a higher pension, but uncertainty about deeming rates could unravel this gain.

No matter how much your financial investments earn, Centrelink assumes they earn a set rate to estimate how much pension you might get. It’s called “deeming” and the government says it is a simple way to smooth out market fluctuations. This matters to older Australians because it plays a key role in determining Age Pension entitlements under the income test.

Deeming rates – instead of calculating your actual returns, Centrelink assumes your total financial assets such as bank accounts and investments are earning a set minimum rate, despite what those assets are actually earning. The estimate is added to your other income, and the pension income test is applied to work out your payment amount.

Deeming rates have been frozen for two years, which has been good news for pensioners, saving them billions of dollars as interest rates climbed and living costs skyrocketed. While the federal Government has signalled that the freeze will eventually end, NSA does not currently know when and how they will be reset.

How deeming rates and thresholds set your pension – The Federal Government applies a complicated formula to determine how deeming rates apply to financial assets, which involves applying two different rates to estimate the income your financial assets would generate. This requires the setting of a deeming threshold, which is subject to change annually via indexation, to keep pace with inflation; and the setting of deeming rates which apply to your assets.

From 1 July 2025, the deeming threshold for a single pensioner lifted from \$62,600 to \$64,200. That means financial assets up to \$64,200 will be deemed to earn 0.25% income and financial assets above this are deemed at 2.25%. For couples, the deeming threshold increased from \$103,800 to \$106,200 using the same percentage calculations.

The 1 July changes to the thresholds mean more of your financial assets are assessed according to the lower rate, which is good news for pensioners as it will lower your deemed income, meaning you may get a

higher pension payment, if you are subject to the income test.

Which financial assets are deemed? These include ASX shares, international shares, bonds, cash at the bank, and some superannuation income streams. Some financial assets like investment properties are not subject to deeming rules. Instead, you simply report the net rental income.

According to the Department of Human Services, by treating all financial investments the same, deeming rules

- Encourage people to choose investments on their merit rather than on the effect the investment income may have on a person's pension entitlement.
- Provide an incentive to invest in higher return investments, as any interest rate achieved above the deeming rates doesn't count as income.
- Create a simple way to assess income from financial assets, increasing predictability and reducing fluctuation in payments.

But what about deeming rates? The million, or billion, dollar question is: what will the Federal Government do with deeming rates when the freeze lifts after 1 July? NSA believes the current freeze on deeming rates should continue while interest rates remain high. Importantly, they believe the government's approach to setting deeming rates needs urgent reform, as it is neither fair nor transparent. It should be linked to changes in the Reserve Bank of Australia (RBA) cash rate to reflect the returns available via term deposits. A consistent and transparent method for determining deeming rates will ensure Australians know the pension system is fair and adequate.

NSA has created an estimator, which shows the worst-case scenario if deeming rates go back to the pre-freeze method, and are advocating to the Federal Government to delay resetting the rate until interest rates come down to reduce impacts on pensioners.

DON'T QUIT

When things go wrong, as they sometimes will,
When the road you're trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest, if you must, but don't you quit.

Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about,
When he might have won had he stuck it out;

Don't give up though the pace seems slow –
You may succeed with another blow.

Often the goal is nearer than,
It seems to a faint and faltering man,
Often the struggler has given up,
When he might have captured the victor's cup,
And he learned too late when the night slipped down,
How close he was to the golden crown.

Success is failure turned inside out,
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems so far,
So stick to the fight when you're hardest hit,
It's when things seem worst that you must not quit.
(Author unknown)

WHAT PREVENTS US FROM EXERCISING MORE?

Seniors are urged to exercise regularly as the path to improved sleep, mental health, and vitality; combatting heart problems, diabetes, asthma, arthritis, and osteoporosis; and reducing falls and injuries.

A Heart Foundation report has found that most people want to be physically active and want the opportunity to exercise in their local communities. In a survey of 3,000 people, 93% of respondents believed this to be important or very important. The survey asked questions about:

- The features that are most important in a local neighbourhood.
- What matters most to the respondents when deciding where to live.
- How they engage in physical activity.

However, the path to exercise and achieving better health is being blocked by the poor state of our footpaths. We want our local areas to be easier and safer to walk, wheel, bike ride, or use public transport.

The *What Australia Wants* report revealed 66% of people want governments to redirect some roads funding into more local infrastructure such as footpaths that are safe, well-lit, and connected to shops, schools, and public transport. Walking in the local neighbourhood is the preferred exercise for 70% of people surveyed. This was followed by using "active modes of transport" such as bicycles, to access daily needs, and using the natural environment, for example by hiking in nature.

The condition of footpaths was a barrier to exercising, followed by poor safety, difficult-to-get-to destinations, and a poor sense of community.

"This survey shows the pressing need for all governments to invest more in walking, running, and riding infrastructure and to make it as accessible and safe as possible for people," Heart Foundation senior physical activity adviser, Elizabeth Calleja, said. "This isn't just about sparing people the heartache of preventable heart disease, it's a smart economic investment. Supporting healthier environments helps people live active, healthy lives, stay productive in the workforce, and avoid costly hospital admissions."

When choosing where to live, people said they wanted connectivity to destinations:

- Walking distance of shops, health practitioners, and work.
- Sense of place, including having a sense of belonging.
- Access to healthy foods, public open spaces, and movement networks.

The report concluded that it's not only nice but essential for residents' health that local areas have well-maintained walkways and shared public spaces, and the ability of residents to lead active, healthy lives. *(Source: Department of Health, Heart Foundation, What Australia Wants report)*

TECH CORNER – CHARGER HABITS TO BREAK: PROTECT YOUR HOME, SAVE ENERGY, AND STAY SAFE

In today's world, chargers are an essential part of our lives. Whether it's for your mobile phone, laptop, smart watch, or even your electric bike, nearly every electronic device requires a charger. But how many of us leave these chargers plugged in all the time, even when not in use? If you have a charger plugged in by your bed or desk, it's a good idea to take a moment to consider whether this habit might be costing you money, affecting your safety, and contributing to unnecessary energy waste.

While leaving chargers plugged in might seem harmless, there are a number of reasons why it's best to unplug them when not in use. Understand the safety, energy, and environmental impacts of this common habit, along with easy ways to reduce your carbon footprint and energy consumption.

What's inside a charger? To understand why leaving chargers plugged in is an issue, it helps to know a bit about how they work. A charger's main job is to convert the electricity from your wall outlet (AC or alternating current) into a form that your device can use (DC or direct current). AC is the type of power most commonly used in homes, but modern devices like smartphones and laptops require DC to operate.

Chargers use a variety of electrical components to make this conversion, including transformers and control circuits. While this conversion process is essential for powering your devices, it also means that chargers are using electricity, even when they're not actively charging a device.

Chargers consume power even when not charging

– You've probably heard the term "vampire power", and it's real. This refers to the power that devices consume when they are plugged in but not being used. Chargers, like many other electronic devices, draw a small amount of energy even when not actively charging. This standby power is used to keep the control circuits running, and some of it is lost as heat.

For an individual charger, this energy loss might seem small and insignificant. However, when you consider the number of chargers in your home, especially for devices like phones, tablets and laptops, this energy waste can add up. Over the course of a year, the wasted energy from chargers left plugged in could amount to several kilowatt-hours.

While modern chargers are designed to minimise this standby power consumption, they still consume energy when plugged in without a device attached. This unnecessary energy waste increases your electricity bill and adds to the strain on the power grid.

The safety risks of leaving chargers plugged in – Besides the environmental and financial impact, there are safety concerns associated with leaving chargers plugged in all the time.

- **Overheating:** When a charger is plugged in, it may still generate heat, even if no device is connected. Over time, this heat can cause the charger or the power outlet to overheat, which could potentially lead to electrical fires. If a charger feels warm to the touch or if it's making a buzzing or crackling sound, it's best to unplug it and replace it if necessary.
- **Wear and tear:** Chargers, like any other device, wear out over time. Constant exposure to the fluctuating voltages from the electricity grid can accelerate this process. While modern devices are designed with protections against these fluctuations, cheap or uncertified chargers often lack such safeguards, making them more likely to malfunction and become a fire hazard.
- **Electrical hazards:** Leaving a charger plugged in could expose your home to electrical hazards, especially if you use low-quality or unapproved chargers. These chargers may not have the appropriate levels of protection, which can pose a risk to your home's wiring, your devices, and your safety.

How to safeguard your devices and energy usage

– The good news is that the solution to this problem is simple and doesn't require much effort.

- **Unplug chargers when not in use:** The most effective step you can take is to unplug your chargers when they're not being used. If it's convenient, make a habit of disconnecting chargers once your device is fully charged.
- **Use power boards:** If you have multiple devices to charge, consider using a power board with an on/off switch. This way, you can turn off the power to all your devices at once, preventing unnecessary energy consumption.
- **Consider smart plugs:** For added convenience, you can use smart plugs that allow you to control the power to your chargers remotely. These plugs can also be programmed to turn off at certain times, ensuring that your chargers don't draw power overnight.
- **Check for overheating:** If a charger is getting warm, making noise, or is damaged in any way, it's time to replace it. Never leave a faulty charger plugged in, as it could become a fire hazard.

A simple habit for long-term savings and safety –

While leaving chargers plugged in might seem harmless, it can lead to wasted energy, increased costs, and safety risks. By unplugging your chargers when they're not in use, you'll save money on your energy bill, reduce your environmental footprint, and minimise the risk of fire or electrical hazards. Taking these small steps can have a big impact. (Source: This article was first published by the 60plusclub newsletter)

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

Shortly after a British Airways flight had reached its cruising altitude, the captain announced: "Ladies and Gentlemen, this is your captain. Welcome to Flight 293, non-stop from London Heathrow to New York. The weather ahead is good, so we should have an uneventful flight. So, sit back, relax, and...OH...MY GOD!" Silence followed....complete silence!...

Some moments later, the captain came back on the intercom. "Ladies and Gentlemen, I'm sorry if I scared you. While I was talking to you, a flight attendant accidentally spilled coffee in my lap. You should see the front of my pants!"

From the back of the plane, an Irish passenger yelled: "For the luvva Jaysus, you should see the back of mine!"

* * * * *

Once I went to a party with my husband, full of people he knew (from work) but I didn't. A guy came up to us, turned to me and said: "You must be his wife."

I turned to my husband and said: "You have a WIFE?"
You should've seen the guy's face!

* * * * *

Some suggestions for a new medical dictionary:

Fauna: more beige

Copper Nitrate: police overtime

Artery: the study of paintings

Barium: what doctors do when patients die

Cauterize: make eye contact with her

Dilate: to live long

Enema: not a friend

Fibula: a small lie

Impotent: distinguished, famous

Nitrate: cheaper than day rate

Rectum: nearly killed them

Seizure: lesser-known Roman emperor

Tumour: one plus another one

