

WELCOME TO 2025 – We hope you enjoyed the Christmas and New Year holiday period with family and friends and that you have managed with the strange weather patterns between heatwaves, storms and rain. Your committee is looking forward to providing another enjoyable social year with branch activities including a variety of guest speakers, morning teas and day bus trips, as well as fundraising and charity donations. We hope you can join us at one of our upcoming events and look forward to catching up with everyone again.

BRANCH MEETINGS

Our first branch meeting for 2025 will be on **Thursday 13 February** at the Coorparoo RSL Club. Arrival will be at 10:00am for a 10:30am start with guest speaker, updates on branch and national activities, raffles and refreshments. The cost will be \$7.00 cash per person payable at the door.

Our guest speaker will be Christine Duncan from Queensland Health's Education Programme to talk about their advanced care planning service.

The dates for 2025 are:

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

CAR PARKING AT COLES

If you are new to the branch and wish to park at Coles opposite the RSL for our meetings, please advise your number plate to Pat Will on 3398 8726 at least 48 hours prior to the meeting so she can pass this information on to the parking organisation. If Pat already has your number plate listed, you don't need to advise her again.

MORNING TEA CATCH-UP

Our first morning tea catch for the year up will be on **Monday 20 January** 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 dates for 2025 are:

17 February	17 March
14 April	19 May
16 June	21 July
18 August	15 September
20 October	17 November

FEBRUARY BIRTHDAYS

Best wishes to Robert Cousin, Lyn Edwards, Margaret Hill, Jackie Phillips, Riitta Pyyvaara and Alfred Watapuluwa who celebrate birthdays in February.

We hope you enjoy your special day with family and friends.

NAME BADGES

Even in the smallest of groups, it's sometimes difficult to remember everybody's name. As the group grows, that task becomes even more difficult, so it would help us all greatly if you could wear your name badge at each meeting. Knowing another person's name breaks down barriers to conversations and makes fellowship more personal.

If you would like to obtain a Coorparoo Branch name badge, please advise our secretary Graham Tienan on 0407 736 453 or nsacoorparoossec@gmail.com so we can organise for them to be made before the first meeting. Cost will be \$8.00 for either pin-on type or magnet type. Please note the magnet type is not suitable if you have a pacemaker.

CARE KITS FOR KIDS

Our sincere thanks to all members and guests who generously contributed items throughout 2024 to this very worthy organisation that provides backpacks filled with basic necessities for Queensland children who are displaced through no fault of their own. They provided an astounding 4,700 Care Kits in 2024.

Coorparoo Branch would like to continue this relationship again in 2025 with some suggestions of items 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. Every donation will help Queensland children in need.

February – Biroes, HB or coloured pencils, sharpener, eraser, ruler

March – Books – lined writing, colouring or scrap books

April – Face washer, soap, toothpaste, toothbrush

May – Long pants, jackets, tops, beanies (sizes 0-16)

June – Underwear, socks (all sizes to 16)

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

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 contributing to a local community pantry to assist those in need in our local area. If you would like to provide good quality non-perishable food items, please bring them 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.

BOOK SWAP

We will recommence the fundraising book swap activity again this year. If you have received some books over the Christmas break which you have finished and are happy to donate, please bring only one or two to each meeting as we don't have the facility to store many books. Books are available to take for a gold coin (\$2 or \$1) donation.

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.

BRANCH RECYCLING ITEMS

Joy Scott has advised that she has a source that can recycle used tablet blister packs. If you are interested in recycling these items, please bring them along to any of our monthly meetings. We will investigate other items for recycling throughout the year.

COORPAROO RSL CLUB MEMBERSHIP DUE FOR RENEWAL

As the Coorparoo RSL supports our club through greatly discounted meeting rates, we encourage our members to also join the Coorparoo RSL Club. Membership is only \$2.00 per calendar year and scanning your membership card during each visit earns you points for later redemption on food and beverage purchases. You'll also receive food and beverage discounts, club vouchers, member only promotions and a birthday gift!

Please see the Club reception to renew or join for 2025.

DENDY CINEMAS COORPAROO

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

WE LIVE IN TIME (drama); SING SING (drama); SPIDER-MAN 3 (action); DRAGONKEEPER (animated); MAGIC BEACH (animated); EMILIA PEREZ (drama); FLIGHT RISK (thriller); A COMPLETE UNKNOWN (Bob Dylan biography); THE

BRUTALIST (drama); SEPTEMBER 5 (drama); MARIA (drama)

If you love movies, why not join the Club! Become a member of Club Dendy to receive discounted tickets and candy bar items, exclusive offers, birthday rewards and much more. Visit Dendy Cinemas Coorparoo or online at dendy.com.au for more details. They are offering a 50% discount on new memberships until 31 January 2025.

To the world, you may
be one person,
but to one person
you may be
the world .

--Dr. Seuss

PEOPLE POWER PRESERVES CASH!

A personal thank you from Chris Grice, CEO of National Seniors Australia.

"I want to take a moment to thank everyone for playing a role in the success of our *Keep Cash* movement. This initiative, which led to the Federal Government's decision to propose a mandate that businesses accept cash for essential purchases like food, fuel, and medicine, is a victory for all Australians, particularly seniors, who value the choice and security cash provides. While this is now on the government agenda, there is still work to be done and we now need your help more than ever. Thank you for acknowledging this as the very important issue it is."

Thank you to our NSA members – First and foremost, I want to express my heartfelt gratitude to our many members across the country. Your feedback has been instrumental in championing this important initiative. Whether you take part in a photoshoot, participate in media interviews, share our social posts, distribute "We accept CASH" stickers to retailers, or simply choose to use cash – your efforts are making a difference!

Thank you to the government – We also extend our gratitude to Treasurer Jim Chalmers and the Federal Government for listening to our concerns and taking decisive action. The proposal to mandate cash acceptance for essential items is a game-changer for senior Australians. Your acknowledgement of the 1.5 million Australians who rely heavily on cash reflects a commitment to inclusivity and fairness. Special thanks

go to Federal MP Bob Katter, co-chair of the Parliamentary Friends of Seniors, whose advocacy and real-world example at Parliament House brought national attention to the issue.

Thank you to our branches – Your enthusiasm and commitment brought life to the *Keep Cash* campaign. You actively engaged with local businesses, encouraged them to display our “We Accept Cash” stickers, and spread the word about the importance of keeping cash accessible. The photos you sent in for businesses proudly supporting the movement are not only inspiring but showcase the power of community working together. You are the foundation of this successful movement, and I am deeply thankful for your unwavering support.

Thank you to the community – To the wider community, your voices have been instrumental. Many of you shared your stories, raised concerns, and stood up for the importance of cash in our daily lives. This movement resonated because of your shared belief in the value of choice, security, and digital inclusion. Together, we demonstrate the collective strength of everyday Australians who want fairness and inclusivity.

Thank you to the media – From Nine News, 7News, and other television networks; countless newspapers; radio stations; even international platforms, your coverage helped raise awareness about the challenges many seniors face with the decline of cash services. Thank you for your support which ensures that this critical issue reaches the ears of decision-makers and the broader public.

Thank you to retailers - To the retailers and businesses who display our “Keep Cash” and “We Accept CASH” stickers – thank you for standing with us and seniors on this important issue. Your willingness to support this initiative shows your commitment to serving all members of your communities. By embracing cash as a valid payment method, you not only support seniors but also reinforce the importance of choice for all Australians.

Our work is far from over – While we celebrate this milestone, our work is not done. NSA will contribute to the consultation on which businesses supplying essential goods and services should be covered by the mandate, which was released at the end of 2024. As the mandate applies only to essential items, we will continue to advocate for cash accessibility so that seniors continue to have access to this payment method. In the meantime, we need you to keep using cash!

Beyond that, NSA is also committed to helping seniors adapt to the growing digital economy through

initiatives like Keep SAFE, which will empower older Australians with the knowledge and skills to navigate the online world safely and help them to avoid online scams. *(Source: National Seniors Australia)*

HOW MEMORY BOXES CAN IMPROVE WELL-BEING

For elderly Australians with limited mobility, Memory Boxes offer a powerful, simple way to enhance wellbeing. These boxes contain personal mementos, photos, and small objects that help trigger memories, ease anxiety, and spark meaningful conversations. Research published in *The Australian Journal of Dementia Care* shows that reminiscence therapy, which includes Memory Boxes, can reduce depression symptoms by up to 30% in older adults.

What goes in a Memory Box? Creating a Memory Box is easy. Include items with sentimental value, such as:

- Photos from family events or past travels
- Old letters or postcards with familiar handwriting
- Hobby-related items, like knitting yarn or a cricket ball
- Natural objects like eucalyptus leaves or seashells to bring a touch of the outdoors

The goal is to assemble items that evoke happy memories and foster positive emotions.

How Memory Boxes help – More than just collections, Memory Boxes are doorways to personal stories. This method strengthens self-identity, reduces stress, and offers a comforting connection to the past, especially for those with cognitive decline. Memory Boxes also encourage social bonding; carers and family members can join in reminiscing, sharing stories, and creating moments of joy together.

A Meaningful Addition - Memory Boxes are a simple, affordable way to support mental wellbeing for elderly Australians, encouraging joy and connection without needing to leave home. Just a few cherished items can bring comfort and a renewed sense of belonging. *(Source: Australian Carers Guide)*

A BACKWARD STEP ON PROTECTIONS

Two recent announcements in the energy and retirement village sectors show it's two steps forward and one back when it comes to protecting consumers. While there are many things grabbing the news headlines, the less prominent ones often get overlooked. Yet, some of these are still important.

The Victorian Government announced reforms to retirement village laws to protect older people in

November. The proposed changes were hailed in the media as a “crackdown” on providers because they included a mandatory code of conduct and requirements for clearer information to be provided to prospective village residents.

While these changes should be welcomed as steps forward, there was another change that seemed to be ignored in the media. Under the proposed changes, village operators would now have a maximum of 12 months to repay a resident’s entry payment, when currently anyone who signed a contract after 2006 would receive their money back after only six months. It’s a curious change, because it means providers can sit on their hands for an additional six months while residents and their families wait for their money, even though they no longer reside at the village.

The bizarre move means village operators have even less incentive to move quickly to find a new resident, because they have a financial incentive to do nothing. The village might argue that that’s what people sign up for, but in what world is it reasonable to hold onto someone’s money for 12 months for a service or good they no longer use?

Energy protections – In a separate announcement, the Australian Energy Market Commission (AEMC) affirmed its plan to undertake its accelerated and mandatory roll out of smart meters. It did so crowing it had put in place significant consumer protections for electricity customers. Yet, when looking into the detail, it becomes clear the protections are in fact quite limited. If anything, they look like window dressing to appease the industry at the future expense of households.

NSA raised concerns about the smart meter roll out and the lack of protections for consumers in two submissions to AEMC. In essence, they questioned the argument that smart meters will have a significant benefit to many households because they enable complicated cost-reflective tariffs (e.g. time-of-use and demand tariffs) that have the capacity to result in significant bill shock if households do not have the means, skills, or resources to manage their energy use.

To recap, a cost-reflective tariff, like a time-of-use tariff, charges customers different rates at different times of the day to match the cost of energy at those times (e.g., during peak times when demand is high). NSA argued that it is unfair that retailers can switch customers to these tariffs when a smart meter is installed without first getting consent (a “shoot first, ask questions later” approach!).

In a subsequent consultation, the AEMC proposed that retailers should be required to seek consent for a

period of three years after the installation of a new smart meter. This is a position NSA opposed, calling for it to be an ongoing protection. It is beyond belief the AEMC has now weakened consumer protections by walking back on its original plan offering protection for only two years.

NSA CEO Chris Grice said “The AEMC has failed to adequately explain how a two-year protection safeguards consumers. Households installing a smart meter won’t get any protection after this point. Furthermore, households already with a smart meter will get no protection from retailers forcing inappropriate tariffs on their customers.” The problem isn’t smart meters per se. This technology could help some households to manage their energy use better, but only if they have the means, skills, or resources to do so. Many people will not, and they will be punished with higher bills.

“It’s simple – consumers should never be moved to time-of-use or demand tariffs without informed and explicit consent, especially given ongoing cost-of-living concerns,” Mr Grice said. “They should only move to these if they have the means to manage the complexity they offer. The roll out of smart meters will place increased cost pressures on already struggling and financially stretched households if they cannot manage time-of-use or demand tariffs.”

Further, NSA has argued that demand tariffs should be banned, as they are only cost-recovery tools for retailers and do nothing to help households manage their use. “Forcing people onto tariffs they don’t understand or can’t manage will have a negative impact for future energy reforms because ‘once bitten twice shy’ – the bill shock will see to this.” Mr Grice said.

“The government urgently needs to step in and override this poor decision before it’s too late for consumers. We are not opposed to smart meters for those who can manage them, we simply want adequate protections for the many who will struggle to understand the complex tariffs they enable.” Expectations are not high, yet the regulator has managed to disappoint with a decision that seems to benefit industry over everyday households. (*Source: National Seniors Australia*)

DO YOU NEED A DRIVING REFRESHER COURSE?

Research suggests drivers in later life can benefit from tailored driving lessons. For many seniors, driving is important to their identity and sense of independence and usefulness.

Into his 80s, one man was very proud of his driving ability. Gradually, he drove less and fewer kilometres and eventually he recognised he could become a danger on the road. He stopped driving, but he never gave up his licence – something he first secured, as a rite of passage, during World War II when he drove army transports from Darwin to Adelaide and back.

The latest research into older driver behaviour is finding that tailored driving lessons can improve older driver performance and safety on the road. As our 80-year-old found, ageing brings with it some physical and cognitive challenges, such as slower reflexes, shrinking peripheral vision, and a reduced capacity to react to fast-moving and changing conditions.

But bad driving isn't exclusive to any age group, as a glance at the high rates of accidents among young drivers will tell you. Young male drivers are the most at risk of road death, but older drivers have higher rates of crashes than middle-aged drivers.

What can be done? Neuroscience Research Australia (NeuRA) recently completed a randomised controlled trial of older drivers – called the Better Drive Study – to see whether driving skills can be improved despite the physical and cognitive challenges of old age. In the trial, drivers over 65 were put into three groups. The first did a road rules refresher course, the second group was videoed while driving and their errors were played back, and the third group got the video feedback plus lessons tailored to their errors.

The researchers found that the most improved were those participants who had driving lessons and video feedback. Senior principal research scientist, professor Kaarin Anstey, says the researchers see a similar range of errors made by older drivers in the study that are different to the sort made by young drivers. However, not all mistakes being caught are necessarily due to old age. "A lot of these are just bad habits that drivers have brought with them from their younger years," she said. These include:

- Not checking blind spots
- Not taking right hand turns properly
- Cutting corners
- Not maintaining their lane position

"In our study, drivers get to practise the errors, which I think is quite powerful," she said. "They're not just being told what they're doing wrong and what not to do. They're actually getting a chance to learn to do it the right way."

Refresher courses – The researchers recommend ongoing driver improvement intervention for older people across states and territories. "We need to put some effort into improving our driving and maintaining our skills, and it shouldn't be stigmatised at all. It could

be something like, when you turn 50 you're invited to have an extra driving lesson just to check in on your driving. At the moment, you'd only get that if you had something wrong with your driving. It'd be better to make it a normal part of life," Prof Anstey said.

Dementia and driving – Dementia does not necessarily result in disqualification of a person's driver's licence. "If a person has dementia, they have to be given a restricted licence that limits them to driving close to home. Most people continue to drive with early dementia. In fact, international research shows that people with Alzheimer's disease continue to drive for 18 months to three years after first diagnosis," said Prof Anstey.

But Prof Anstey cautions it depends on what type of dementia is detected. There are some forms of dementia that exclude people from driving, particularly those that seriously affect co-ordination, or the planning and decision-making parts of the brain, known as executive functioning. "For these reasons, whether or not you can drive has to be decided on an individual basis by a GP and occupational therapist," she said.

Driver testing – there is no standard or unified driver licence assessment in Australia. The rules range from self-reporting medical conditions – as is the case in Victoria – to annual medical assessments from a GP after the age of 75 and practical driving tests once over 85, as in NSW. NeuRA has developed a website for older drivers called *Ageing Well on the Road*, helping older drivers throughout Australia navigate the different rules and regulations. (Source: NeuRA)

AI GRANNY SCAMS THE SCAMMERS

"Daisy" is not real – but she's busy talking on the phone to criminals so you don't have to. It's not often you see a positive story about artificial intelligence (AI). This is an exception that may change the way you think about technology.

In Britain, mobile phone company Virgin Media O2 has released an AI app that's designed to talk to human scammers. Why? Essentially, it's to waste the scammers' time to prevent them from conning real people.

Technically she's a chatbot that has been taught to hold a conversation. But, as far as the person on the other end of the phone knows, she's an older woman who loves to talk about her cat Fluffy, and her grandkids. She is also, by design, ignorant about technology, meaning she needs things to be explained to her very slowly and over and over again. All of this is meant to waste the caller's time, to keep them talking to "Daisy" instead of moving on to the next target – which could be you or me.

As Murray Mackenzie, director of fraud at Virgin Media 02, puts it, “The newest member of our fraud-prevention team, “Daisy”, is turning the tables on scammers – outsmarting and outmanoeuvring them at their own cruel game simply by keeping them on the line.”

“Daisy” was designed with the participation of reformed scammers. They helped teach the AI algorithm how to respond to scammers and “seeded” her phone number into a list of potential targets shared among these criminals. In testing since November, “Daisy” has responded to more than 1,000 calls and wasted a lot of time – including one session that lasted about 40 mins before the caller realised they were the one being conned.

“Daisy’s” other role is to help educate the public about phone scammers and the way they operate. “Daisy is also a reminder that no matter how persuasive someone on the other end of the phone may be, they aren’t always who you think they are,” Mackenzie said.

Meanwhile, Google has just announced a new feature for its Pixel range of phones, which “listens” to calls and alerts the user via an alarm or vibration if the caller is using the type of language or tactics commonly used by scammers. These include asking for bank details or creating a sense of urgency about a proposed transaction. According to Scamwatch, phone calls for one in three reported scams in Australia, is costing us a total of \$141 million in lost money each year. (Source: CNN, Virgin Media, CBS)



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

A little silver-haired lady calls her neighbour and says, “Could you please come over here and help me. I have a killer jigsaw puzzle, and I can’t figure out how to get started.”

Her neighbour asks, “What is it supposed to be when it’s finished?” The little silver-haired lady says, “According to the picture on the box, it’s a rooster.”

Her neighbour decides to go over and help with the puzzle. She lets him in and shows him where she has the puzzle spread all over the table. He studies the pieces for a moment, then looks at the box, then turns to her and says, “First of all, no matter what we do, we’re not going to be able to assemble these pieces into anything resembling a rooster.” He takes her hand and says, “Secondly, I want you to relax. Let’s have a nice cup of tea, and then,” he said with a deep sigh...

“let’s put all the Corn Flakes back in the box.”

* * * * *

A man was watching his wife as she prepared to fry sausages in a pan. He notices that before placing the sausages in the pan, she always cut off both ends, threw them away, and cooked only the middle part. Puzzled, he asked, “Honey, why do you always cut off the ends of the sausage before frying it?” The wife shrugged and replied, “I don’t know. It’s just how my mum taught me to do it.”

Curious, the next day they visited her mother. The wife asked, “Mum, why did you teach me to cut off the ends of the sausage before frying it?” The mother paused for a moment, then said, “I’m not really sure. That’s how my mother always did it. We should ask her.”

So, the two of them went to visit the grandmother. The wife turned to her grandmother and asked, “Grandma, why do we always cut off the ends of the sausage before frying it?” The grandmother smiled thoughtfully and said, “That’s just the way my mother taught me. I never really questioned it. We should ask her.”

Determined to get to the bottom of this, the three women visited the great-grandmother at her retirement home. After explaining the situation, the great-granddaughter asked loudly, “Great-grandma, why did you teach us to cut off the ends of the sausage before frying it?”

The elderly woman looked surprised and replied, “Wait, you’re all still doing that? I only did it because my pan was too small to fit the whole sausage!”