

WELCOME – Thanks to all our members who contributed items to the charity Care Kits For Kids and also non-perishable food to the community pantry – these items are always gratefully received. Our recycling drive has started so items listed later in this newsletter can be brought to each meeting and placed in the relevant receptacles for distribution. Our June guest speaker, Greg Hopper from Trade Travel, provided some wonderful inspiration on national and international tours, and reminded us that every dollar spent in our own country benefits a wide range of people, particularly in rural areas. Congratulations to the winners of our annual paper plane making competition - Betty, Lorraine and Gwendolyn – who would have made the Wright Brothers proud!

BRANCH MEETINGS

Our next branch meeting will be on **Thursday 10 July** at the Coorparoo RSL Club. Arrival will be at 10:00am for a 10:15am start with guest speakers, 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 Tom Stokes from Club Active who will provide information on healthy ageing.

The remaining dates for 2025 are:
14 August (AGM) 11 September
9 October 13 November

MORNING TEA CATCH-UP

Our next morning tea catch up will be on **Monday 21 July** 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:
18 August 15 September
20 October 17 November

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

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. We also hope to visit the Daisy Hill Koala Park. The bus will depart the Coorparoo RSL Club at 8:30am and return at approximately 4:30pm. Cost is \$75.00 per person which includes the coach tour, morning tea 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.

EXPLORE BRISBANE BY PUBLIC TRANSPORT

If anyone is interested in exploring some of what Brisbane has to offer by public transport we have planned a morning visit to Southbank then a cruise on the City Cat to Portside at Hamilton on **Monday 23 June**. We will meet at 9:30am at the Brisbane sign at Southbank to catch the ferry to depart at 9:41am for Hamilton.

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

JULY BIRTHDAYS

Best wishes to *Bev Camamile, Kay Foster, Mary Francis, Margaret Gerard, Betty Gray, Marilyn McLintock and Olive Whelan* who celebrate birthdays in July. We hope you enjoy your special day with family and friends.

ANNUAL GENERAL MEETING

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, 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 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 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 0407 736 453 or nsacooparoosec@gmail.com by Friday 1 August.

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.

When dropping off your contributions from the May meeting, it was requested if when we contribute clothing items in future they could be in larger sizes, ie from sizes 10-16.

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

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.

ENJOY READING?

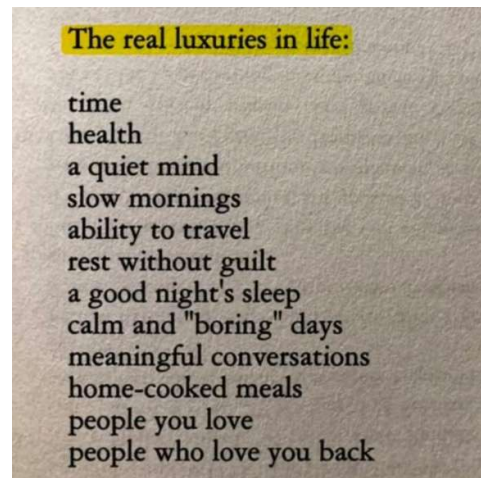
Don't forget our book swap at each monthly meeting. There are some great books available for only a gold coin (\$2 or \$1) donation which goes towards our club charity donations. Donated books are all in good condition and can be swapped back another month.

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.



A CALL TO ACTION ON ELDER ABUSE

World Elder Abuse Awareness Day (WEAAD) on 15 June was a powerful reminder that elder abuse is a serious issue, and one that affects far too many older Australians, often in silence.

Yet, eight years on from a major inquiry into elder abuse, resulting in 43 recommendations for government, very little has been done to protect older people from harm. National Seniors Australia made a substantive submission to the inquiry by the Australian Law Reform Commission in 2016 and has continued to call for action, as recently as mid-June, when NSA representatives appeared before a Queensland Parliament committee to discuss this very issue.

WEAAD serves to raise awareness, encourage action, and promote respect and dignity for older people across all communities. Elder abuse can take many forms – financial, emotional, physical, sexual, or neglect.

Financial abuse is the most common reported form, often perpetrated by someone the victim knows and trusts, such as a family member or caregiver. This can range from misusing a Power of Attorney (POA) or Enduring Power of Attorney (EPOA), to coercing an older person into handing over assets or making changes to a will.

The World Health Organisation (WHO) estimates that one in six people aged 60 years and older have experienced some form of abuse in the past year. However, the true extent may be underestimated due to under-reporting, stigma, and the dependency many older people feel toward their abusers. This year's WEAAD campaign encourages us all to start conversations about how we can prevent elder abuse.

What needs to change – NSA is a strong advocate for protecting the rights and wellbeing of older Australians. They are calling for greater education, stronger legal protections, and more accessible reporting systems.

An essential reform is improving processes surrounding the use of EPOAs as legal tools that can protect older people against financial abuse. NSA and others have long argued for nationally consistent laws for EPOAs (much as they do for retirement villages) and for a national registration system for these valuable documents.

However, work on this has stalled because of the difficulties in getting state and federal jurisdictions to work together. One of many examples of the failure of our disjointed political system. Preventing elder abuse is a shared responsibility.

Whether you're a family member, neighbour, health professional, or simply part of your community, you can help ensure older Australians are treated with the respect and care they deserve. Elder Abuse Action Day is more than symbolic; it's a call to action. A call that state and federal governments should also hear.

If you or someone you know is experiencing elder abuse, it is important to speak up. Help is available through services such as 1800 ELDERHelp (1800 353 374), a free, confidential national helpline. (Source: NSA)

SENIORS LOVE PRIVATE HEALTH - THE SYSTEM NEEDS URGENT SURGERY

Rising premiums and gap fees and tensions between hospitals and insurers continue to cause concern for seniors. NSA has an answer.

Australia's private health system is facing significant challenges, with patients experiencing escalating out-of-pocket costs and tensions rising between hospitals and insurers. Rising premiums and out-of-pocket costs are symptoms of a sick system that could undermine affordability for consumers.

Recent Australian Prudential Regulation Authority (APRA) data highlights a substantial increase in the average amount patients pay out-of-pocket for hospital care. According to data for the March 2025 quarter, the average out-of-pocket (gap) payment for a hospital visit for privately insured patients was \$470.80. This figure includes payments for medical services as well as any excess or co-payment amounts related to hospital accommodation.

Worryingly, this represented an increase of 10.4% compared to the same quarter of the previous year. While the average out-of-pocket payment for medical services for privately insured patients where a gap was paid was \$270.81, the amount of this gap can vary depending on the medical specialty group, with orthopaedic services having the largest average gap at \$760.43.

Medical gap payments also varied by state and territory. The average gap payment across all services was highest in the ACT at \$103.86, followed by the NT (\$73.59), Qld (\$38.35), NSW (\$37.97), Vic (\$31.90), Tas (\$29.91), WA \$29.67) and SA (\$25.11). This increase in costs for patients occurs within a climate of increasing financial pressure on private hospitals, and a clash of viewpoints between hospitals and health insurers.

War of worlds leaves us in the dark – Catholic Health Australia (CHA), which represents a large group of non-government, not-for-profit health providers operating many private hospitals, says insurers are making large profits at the expense of hospitals and patients.

"Health insurers are making enormous profits and returning less to patients and the hospitals that deliver the services," CHA director of health policy, Dr Katharine Bassett, said in a media statement. "This means more of patients' premiums are being spent on profits and overheads, not care."

CHA argues that a major reason for the viability challenges faced by private hospitals is the lack of adequate funding from insurers. Problems in the sector were highlighted last week when it was reported that Healthscope, Australia's second-largest private hospital operator, had entered receivership. It's CEO, Tino La Spina, identified three core issues contributing to the collapse: excessive secured debt; out-of-market rental payments, and the industry structure where

private health insurers have accumulated significant funds over recent years without putting them back into the private sector.

CHA noted that insurers amassed a substantial profit of \$431 million in the March quarter while 37 hospitals were in receivership and others faced closure.

However, health insurers beg to differ. Private Healthcare Australia (PHA), which represents health insurers, said private hospitals received a record \$12.3 billion from insurers in the year to March 2025 – an increase of 7.7%. PHA noted that insurers returned 85 cents for every dollar paid in premiums in the year to March 2025, which is close to the 20-year average.

PHA's chief executive officer, Dr Rachel David, suggested that trends such as the high cost of specialist doctor consultations are dampening demand for private hospital care, and that hospitals need to adapt their business models.

What can government do? Federal Health Minister, Mark Butler, has indicated he is prepared to intervene. In a recent interview on ABC Radio Perth, he said there would be no public bailout of Healthscope. "This is a private equity play by a very big overseas private equity firm that tried to make money out of private hospitals here in Australia," he said. "They structured the company in a very bizarre way in terms of the rent that it was paying, the rental on equipment, and it's all really sort of come undone for them."

Mr Butler noted that Healthscope had access to sufficient funds to run the hospitals for 12 months and added that "there will be some reflection on whether overseas private equity firms are the right people to be running such a crucial part of our healthcare system". He also said he expected private health insurers to find a way to pay more of their income to private hospitals.

Mr Butler noted that the percentage of insurer income going into hospitals has dropped, while insurer profits and management expenses have risen. He said he had given insurers a few months to correct this ratio back to its historical average, and if they haven't done so to his satisfaction, he would look at taking regulatory action. He acknowledged the significant taxpayer support provided to the private part of the health system through the \$8 billion annual private health insurance rebate, saying this gave the government "skin in the game". The Minister said he recognised that private hospitals are an important part of the healthcare system and they must be viable. He also acknowledged the competitive tension between hospitals and insurers, saying his job is to ensure that the interests of patients are given priority.

NSA is campaigning to reduce out-of-pocket health care costs for all older Australians. NSA's own research highlights growing unrest about the unaffordability of private health care. While many older Australians value private health insurance, they are frustrated by rising premiums and increasing out-of-pocket expenses. NSA is calling for a full Productivity Commission review of the private health system, focused on improving its value and reducing out-of-pocket costs. This aligns with the federal government's broader focus on productivity in the next term of parliament. They are also calling for an increase in the Private Health Insurance Rebate for low-income earners and the establishment of a targeted Seniors Dental Benefits Scheme. (Source: ABC, CHA, PHA, NSA, APRA)

INCONTINENCE: WHO DO YOU THINK IS AFFECTED?

A new report has found a surprising number of Australians, including older Australians, underestimate the occurrence of incontinence – thinking it only affects old people and women who have given birth.

An estimated 2.4 million men and 4.8 million women live with some form of urinary or faecal incontinence, according to Continence Health Australia (CHA), costing the health system \$2.6 billion, and \$53 billion lost in productivity. One in four people experience some form of incontinence, affecting their personal wellbeing, social connection, and daily functioning.

CHA says despite its prevalence, many people do not seek help, often due to embarrassment, and quotes a recent report from Deloitte Access Economics, that reveals that while the financial costs are significant, the toll on personal wellbeing is even greater. Many individuals face social and emotional challenges with feelings of shame and social isolation that can severely impact mental health. Such embarrassment often prevents people from accessing support, worsening loneliness and depression – a hidden aspect of incontinence.

A recent consumer survey carried out by CHA showed that:

- 75% of participants believe incontinence only affects older people
- 63% think it is mostly experienced by women who have given birth
- 63% associate it solely with prostate issues in men.

These perceptions do not reflect reality, CHA says. In fact, 71% of people living with incontinence are under 65. That makes it a national health "priority", says Jim

Cooper, CHA's CEO. "Investing in early intervention and access to support services is economically responsible. By supporting people to manage their continence health early, we can reduce long-term costs to the health system, ease the burden on carers, and most importantly, improve quality of life for millions of Australians."

CHA calls on communities to "break the silence, challenge misconceptions and foster open conversations about continence health." Through education, awareness, and support, CHA is encouraging Australians to take continence health seriously, seek help early, and break the silence that surrounds this condition.

The Deloitte Access Economics report also projected that by 2032, the number of Australians living with some degree of incontinence will rise to 8.6 million, representing 34.1% of the population. This increase is driven by the ageing population and underscores the need for proactive measures to manage the growing burden of incontinence on individuals and society. More effort and investment are required to ensure that the impact of incontinence is better recorded, and support and treatment is made available for all Australians.

Free helpline – CHA'S National Continence Helpline is free and confidential and staffed by nurse continence specialists. CHA says it's a safe first step for anyone experiencing bladder or bowel concerns. "We want all Australians to know they're not alone and support is available with a simple telephone call."

Consumers and health professionals can contact the Continence Health Australia Helpline on 1800 330 066 for free, confidential support and advice. The helpline is available Monday to Friday from 8am to 8pm AEST and is staffed by nurse continence specialists offering expert information, guidance on managing symptoms, referrals to local services, and connections to support networks.

Incontinence symptoms – urinary, or poor bladder control. Some people with urinary incontinence just leak urine occasionally when they sneeze, laugh, or exercise. Others completely lose control of their bladder, so they wet themselves. Some people may need to visit the toilet very often or very suddenly.

Faecal incontinence – poor bowel control. People with faecal incontinence defecate at the wrong time or in the wrong place. You might accidentally pass wind or stain your underwear. If you are worried a health condition might be causing your incontinence, check out your symptoms on Healthdirect's Symptom Checker. (Source: CHA, Healthdirect)



ANOTHER YEAR HAS PASSED

Another year has passed
And we're all a little older.
Last summer felt hotter
And winter seems much colder.

There was a time not long ago
When life was quite a blast.
Now I fully understand
About 'Living in the Past'.

We used to go to weddings,
Football games and lunches.
Now we go to funeral homes
And after-funeral brunches.

We used to go out dining,
And couldn't get our fill.
Now we ask for doggie bags,
Come home and take a pill.

We used to often travel
To places near and far.
Now we get sore asses
From riding in the car.

We used to go to nightclubs
And drink a little booze.
Now we stay home at night
And watch the evening news.

That, my friend is how life is,
And now my tale is told.
So, enjoy each day and live it up...
Before you're too damned old!

TECH CORNER

Recently, scammers have made attacks on education, finance and travel sectors with breaches showing no

sign of stopping. Hertz, Western Sydney University and Australian super funds including Australian Super, Rest, Hostplus, Australian Retirement Trust and Insignia Financial have all been targeted recently

If there was ever a time to be mindful of your personal data and where it's held – it's now. Tips to stay safe:

- **Use strong, unique passwords:** avoid reusing passwords and combine letters, numbers, and special characters.
- **Enable two-factor authentication (2FA):** add an extra layer of security by requiring a second verification step such as your mobile number.
- **Monitor your accounts:** regularly check bank and credit card statements for suspicious activity.
- **Update software regularly:** keep devices and software up to date with the latest security patches.
- **Be cautious with personal information:** carefully consider what information you share online and with whom. (Source: Trend Micro Security)

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 75-year-old walks into a bar with a parrot on his shoulder. The barman asks: "Hey, where did you get him?"

The parrot answers: "At a nursing home, they're all over the place there!"

A young boy enters a barber shop and the barber whispers to his customer, "This is the dumbest kid in the world. Watch while I prove it to you." The barber puts a dollar bill in one hand and two quarters in the other, then calls the boy over and asks, "Which do you want, son?"

The boy takes the quarters and leaves. "What did I tell you?" said the barber. "That kid never learns!"

Later, when the customer leaves, he sees the same young boy coming out of the ice cream parlour. "Hey, son! May I ask you a question? Why did you take the quarters instead of the dollar bill?"

The boy licked his cone and replied: "Because the day I take the dollar the game is over!"

Four-year-old Hunter was staying with his grandfather for a few days. He'd been playing outside with the other kids, when he came into the house and asked, "Grandpa, what's that called when two people sleep in the same bedroom and one is on top of the other?"

His Grandpa was a little taken aback, but he decided to tell him the truth. "Well, Hunter, it's called sexual intercourse."

"Oh," little Hunter said, "OK" and went back outside to play with the other kids. A few minutes later he came back in and said angrily, "Grandpa, it isn't called sexual intercourse – it's called bunk beds, and Jimmy's mum wants to talk to you!"

An elderly looking gentleman, very well dressed, hair well groomed, great-looking suit, flower in his lapel, smelling slightly of a good aftershave, presenting a well-looked-after image, walks into an upscale cocktail lounge. Seated at the bar is an elderly looking lady.

The gentleman walks over, sits alongside her, orders a drink, takes a sip, turns to her and says: "So tell me, do I come here often?"

