

WELCOME – Thanks to our September meeting guest speaker, Sam Regi from Talking Stories, for his unique and thought-provoking way of starting a lifetime journey of remembrance with these four questions:

1. Describe the sound of home.
2. Tell me about an object you've kept for far too long. When did it start mattering?
3. Whose words live in your head when things get hard? How did they get there?
4. What did 25-year-old you believe that you don't anymore? When did it shift?

Our thanks to everyone who contributed to our donations to Care Kits for Kids and the community pantry which are always greatly appreciated by those in need.

BRANCH MEETING

Our next branch meeting will be on **Thursday 9 October** 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 Richard Kinnon from Outback Pioneers who will bring the outback pioneering spirit to life during his presentation.

The remaining dates for 2025 are: 9 October and 13 November

MORNING TEA CATCH-UP

Our next morning tea catch up will be on **Monday 20 October** 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.

Our last catch up for the year will be 17 November.

DAY-BUS TRIP – WOOMBYE

There are still seats available on our day bus trip on **Monday 29 September** to Woombye in the lovely Sunshine Coast Hinterland and an area well known for growing pineapples. If time allows, we will visit The Big Pineapple attraction before enjoying a two-course lunch at the Woombye Pub. 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.

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 made in cash or by direct deposit to the Coorparoo National Seniors, BSB: 084 391; Account 047949379. Please include your name so it can be matched to the payment.

OCTOBER BIRTHDAYS

Best wishes to *Veronica Dunner, Mary MacNaught, Patricia Mackie and Joy Scott* who celebrate birthdays in October. We hope you enjoy your special day with family and friends.

EXPLORE BRISBANE...VISIT NEW FARM PARK IN JACARANDA SEASON

Our next local transport outing is scheduled for **Monday 13 October** where we plan to catch the 196 bus from the Cultural Centre Bus Station departing at 9:42am to visit New Farm Park where we can enjoy morning tea at one of the local cafes and a walk through the park to view the gardens and jacaranda trees. We then plan to return to Southbank by the City Cat departing at 12:12pm.

If you are interested in joining us for this day trip please advise Freya Tienan on 0409 397 330 so we can finalise arrangements.

LORD MAYOR'S SENIORS CHRISTMAS PARTY

All complimentary tickets have now been allocated for the Lord Mayor's Seniors Christmas Party at **1pm on Thursday 4 December** which will be held in the main auditorium of the Brisbane City Hall in Adelaide Street.

For those who have requested tickets, they will be allocated closer to the event. If you are unable to attend, please advise Freya Tienan as soon as possible on M: 0409 397 330 so it can be offered to another member.

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.

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

Members have been kindly knitting beanies and scarves for donation 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. Any knitted items can be brought to our October meeting for donation to the Mission in November.

BRANCH RECYCLING ITEMS

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

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

QUEENSLAND SENIORS MONTH

From 1-31 October older Queenslanders will be celebrated for their ongoing contribution to the state – whether as volunteers or in the workforce, community leaders or carers, grandparents, or advocates.

Seniors Month is all about increasing the social connectedness of older people and their communities because everybody wants to be:

- Connected to their communities and the important people in their lives.
- Cared for and supported if care and support is needed.
- Celebrated as valued community members.

Community organisations and councils across Queensland let you connect with a range of activities in your local area ranging from creative classes; culturally inclusive; entertainment; health and wellbeing; information and expos; faith and spiritual; sport, fitness and recreation; and technology activities. A full calendar of events is available on the Queensland Seniors Month website at www.qldseniorsmonth.org.au.

NATIONAL CARERS WEEK – 12-18 OCTOBER

National Carers Week is a time to recognise, celebrate and raise awareness about the 3 million Australians who provide unpaid care and support to family members or friends who have a disability, mental health condition, chronic condition, terminal illness, an alcohol or other drug issue, or who are frail aged.

Anyone can become a carer, at any time. The Carer Wellbeing Survey found carers who had good access to support had healthy levels of wellbeing compared to those who had no, or limited, access to help. Below are some ideas of how you can help a carer today:

- **Check-in regularly** – show your support for carers by checking-in on them regularly. You can encourage carers to talk if this is helpful to them; validate their feelings without judgement; avoid discussing sensitive matters in front of the care recipient as it could make them uncomfortable.
- **Offer a break** – offer a break and time for themselves to recharge. You can run errands for them; help with household chores like laundry, cleaning, cooking, budgeting and shopping; plan a social activity together.
- **Acknowledge and appreciate** – recognise the exceptional role carers play in the lives of those they care for. You can express gratitude with a simple, personalised message; be a compassionate and empathetic listener; or verbally recognise their efforts.
- **Initiate support** – carers often prioritise the wellbeing of the person they care for over their own needs. They might struggle to seek assistance due to a sense of guilt and shame or fear of being judged. You can ask them how you can help them; and listen to what they need – don't assume you know!
- **Encourage self-care** – remind carers to take care of themselves and prioritise their own physical and mental health. You can share helpful resources such as health and wellbeing apps and support groups; or even go for a walk with them.

For more information visit www.carersweek.com.au

COORPAROO RSL IS CHANGING TO PARKSIDE COMMUNITY & SERVICES CLUB

As the Coorparoo RSL prepares to move premises to the old Greenslopes Bowls site at Ridge Street, Greenslopes in late 2025, they are offering current members to renew their membership early for the Parkside Community & Services Club for just \$2 until December 2026. All renewed memberships will receive an exclusive invitation to be one of the first to

visit the new club on one of their special member pre-opening days.

The new Parkside Community & Services Club will offer members enhanced facilities and modern amenities, with the same friendly atmosphere you know and love! 2026 Membership benefits will include:

- **Earn Rewards Points** – across the club, then redeem them for food, beverages or cash
- **Member Discounts** – enjoy generous member discounts including up to \$5 off main meals and \$1 off drinks
- **Birthday Gift** – celebrate during the month of your birthday with a little something from the club
- **Member Promotions** – get access to exclusive offers and competitions

50 YEARS, 50 LIVES

In the lead-up to National Seniors Australia's 50th anniversary in 2026, they are sharing the stories of 50 people who have made contributions to the organisation over those years. Coorparoo member, Elsie Debney, is one of NSA's earliest supporters and a cherished long-time member of NSA, being involved with the organisation "since the year dot", dating back to its early days when it was known as Later Years.

Her journey with NSA, and indeed her life, offers a fascinating glimpse into community spirit both in Brisbane where she now lives, and the rugged outback where she grew up. Elsie recalls her experiences with Later Years with great fondness, describing it as a "wonderful" time. She initially attended meetings in inner-city Fortitude Valley which was a local hub for her and her friends.

It was a vibrant social scene, featuring activities ranging from singing along to her favourite songs played on the piano to fashion parades, where local dress shops provided outfits and group members acted as models. She said most of the attendees back then were women, although there were occasionally a few men at the meetings.

A significant part of the attraction for Elsie was the social connection NSA meetings offered for her and her longtime friend and neighbour, Joan Tucker, who has since passed away. "It was wonderful," Elsie said of the social aspect, noting that the club provided a vital opportunity to meet new people and engage in activities. Among the highlights were regular bus trips where members would gather in the Valley and set off on fun trips to the Gold Coast or "up the mountains".

Elsie's involvement with NSA stretches back almost as far as Later Years' beginnings in Brisbane in 1976. Her own beginnings, though, were far from the big smoke.

Elsie was born and grew up way out west on her family's cattle property not far from the Queensland-South Australia border. The nearest town, Jundah, was a long drive away. It was a large family, with Elsie, who was born in 1931, being the second youngest of nine children – five girls and four boys, two of whom served in World War II.

Life on the property was hands-on and demanding. The older boys in the family played a crucial role, undertaking stock work for their father as soon as they were old enough to ride. Elsie remembers it as a "good, healthy life", although the fun ended when she was "packed off" to boarding school in Toowoomba. Nevertheless, she eventually found her way to Brisbane, becoming a mainstay of NSA from its early years through to her more recent connection with the Coorparoo branch.

As one of NSA's longest-serving members, she was also an attendee at last year's gala for the presentation of the inaugural Everalld Compton Community Champion Medal. Today, we toast Elsie and the many other members who have helped build this organisation that not only gives older Australians a voice but helps connect people from across this big country.

A STEP IN THE RIGHT DIRECTION FOR OLDER AUSTRALIANS WAITING FOR CARE

NSA has welcomed the announcement that 20,000 new Home Care packages will be released ahead of the enactment of the new Aged Care Act on 1 November. NSA Chief Executive Officer, Chris Grice, said older Australians waiting for care, and their families, will welcome the announcement which sees the delivery of 40,000 packages up to the end of 2025, and another 43,000 within the first six months of 2026.

"NSA has been advocating for the immediate release of new packages to help begin the process of reducing the home care waiting list – we are glad to see compassion, care, and commonsense prevail," Mr Grice said. "The release of new packages is recognition that we can't delay reducing the waitlist. It's a down payment on providing care and support more quickly to older people who need it. One of the key recommendations from the Royal Commission into Aged Care Quality and Safety, more than four years ago, was that government should clear the home care waitlist so that older people wait only one month for services. The release of new packages inches us closer to that goal.

"There is a question about what level these packages will be. We hope these are not only Level 1 packages, but include packages for people with higher care

needs, particularly those stranded in the hospital system. The government will still have its work cut out for it to address the tens of thousands of older people waiting for care and waiting to be assessed for care, but the release of 20,000 packages is certainly a start. We must remember that it's not only older people impacted by delays. It's also loved ones, who provide the support when home care services are not available.

"We hope and expect those most in need, including those stuck in hospital, will gain access to these new packages, allowing them to age at home, which is understandably their preference."

The fight to reduce the home care waitlist has been an ongoing advocacy priority at NSA. They have called for additional Home Care Packages over many years, as a feature of the federal budget submission and other advocacy efforts. Such efforts reflect what members have told NSA through research and other engagement activities. The announcement of new packages is, in large part, a recognition of the experiences of older people, their families, and carers.

Stories highlighting the impact of wait times have been a key feature of the conversation and have been shared publicly to help personalise the human cost of home care delays. Older people and their families generously shared their stories with NSA, despite some of the impacts being incredibly personal. "NSA thanks all generous individuals who shared their experiences, whose stories helped to shed light on the difficulties faced by older people waiting for care, and the challenges of the many ones supporting them. You have made a real difference," Mr Grice said.

IT COULD BE TIME TO UPDATE YOUR WILL

When your life changes, you should review the way you want your estate to be handled after you pass away. Whilst most Australians over 65 have a will, many haven't updated theirs in years. A recent survey by the Queensland Public Trustee found that more than half of older Australians made their will over a decade ago, and one-third had never updated it at all. That can create problems when life circumstances shift.

Samay Zhouand, Public Trustee of Queensland, says an outdated will can lead to confusion, legal disputes, and even higher costs for families. "Some life changes can revoke your existing will entirely, meaning your estate could be distributed according to intestacy laws rather than your wishes," he warns.

The Queensland Public Trustee has identified nine key life events that should prompt Australians to review and possibly update their will:

1. **Divorce.** This automatically revokes gifts and executor roles for a former spouse unless stated otherwise.
2. **Separation.** Unlike divorce, it doesn't affect your will, so an update is essential to prevent unwanted distributions.
3. **Marriage or civil partnership.** These usually revoke an existing will unless it was made in contemplation of the marriage or partnership.
4. **Moving in with a partner.** De facto relationships can create claims on your estate; updating your will can clarify intentions.
5. **Acquiring or selling significant assets.** You should ensure your estate reflects your current financial situation.
6. **Expanding or blending your family.** Births, adoptions, and stepchildren can affect entitlements and potential challenges.
7. **Death of an executor.** A new executor must be named to avoid delays.
8. **Death of a beneficiary.** Without clear instructions, disputes may arise, or assets may be distributed under intestacy laws.
9. **Relocating interstate.** Laws differ between states and territories, so a review helps avoid unexpected outcomes.

Experts recommend seeking advice from a solicitor or your state's public trustee service to ensure your will remains valid and aligned with your wishes. (*Source: Wills Week*)

'IMPUTED RENT' TAX UNWELCOME

A report by two leading economists has suggested a radical overhaul of the tax system, targeting the family home. Professors Peter Siminski, from UTS Sydney, and Roger Wilkins, from the University of Melbourne, have raised the concept of 'imputed rent' – the financial benefit owner-occupiers enjoy by living in their own homes rent-free.

As the Australian Bureau of Statistics puts it, "including imputed rent as part of household income and expenditure conceptually treats owner-occupiers as if they were renting their home from themselves, thus simultaneously incurring rental expenditure and earning rental income. "Imputed rent is included in income on a net basis, i.e.. The imputed value of the services received less the value of the housing costs incurred by the household in their role as a landlord."

The researchers claim homeowners' disposable income is much higher than that of renters and argue that our tax system compounds this inequality because homeownership-related income is not taxed. Unlike

other forms of investment, owner-occupied housing is exempt from capital gains or imputed rent taxation, which is said to cost the country about \$50 billion in forgone revenue each year. The researchers argue that this tax treatment not only rewards existing owners, but also inflates housing demand and prices, further sidelining first-time buyers and widening wealth disparity.

"The tax-free privilege homeowners are afforded is really quite extraordinary," Siminski told ABC News. He described owner-occupied housing as "the elephant in the room" in debates over tax reform and inequality. History buffs might know that Australia has been down this track before. Imputed rent was part of the tax base from 1915 to 1923, and its reintroduction was proposed but rejected in 1975. According to this report, only four OECD countries (Denmark, Greece, the Netherlands, and Switzerland) tax imputed rents, but they do so at comparatively low rates and only under certain conditions.

NSA opposes any attempt to introduce an imputed-rent tax or to view home ownership as a "privilege". Such an impost would severely impact those who have worked and saved all their lives to purchase their family home, often at great risk and sacrifice. It can be seen as a punitive tax on hypothetical income, placing an unfair burden on people, including many seniors, who own a valuable property but receive a limited income.

There is evidence that such a tax would soften the property market, reducing the value of many senior Australians' major asset. NSA CEO, Chris Grice, said the family home should remain off limits. "We would oppose anything that has an impact on taxing the family home. That includes counting the value of the family home in the Age Pension means test – an idea that refuses to die as we all know it should. Most people live in modest homes that they have spent a lifetime working hard to pay off so they can have security in later life. As Daryl Kerrigan says: It's not a house. It's a home!". (Source: ABC, ABC2, *The Conversation*)

WITH EXERCISE, LIGHT IS RIGHT

As we age, maintaining an active lifestyle becomes increasingly important for overall health and well-being. Light exercise offers many physical, mental, and emotional benefits for seniors, helping us to stay independent and allowing us to enjoy a better quality of life.

Unlike intense workouts, light exercise is gentle on the body while still providing significant health advantages. Engaging in light physical activity helps maintain mobility, flexibility, and strength. Activities such as walking, stretching, yoga, and swimming can improve

cardiovascular health by enhancing blood circulation and lowering blood pressure. Regular movement helps reduce the risk of chronic conditions such as heart disease, diabetes, and osteoporosis.

Light exercise also supports joint health by reducing stiffness and inflammation. For seniors with arthritis, activities such as tai chi or water aerobics can ease pain and improve range of motion. Engaging in balance-focused exercises can also help prevent falls.

Staying active is also good for the mind. Research suggests that regular exercise can help slow cognitive decline and reduce the risk of dementia. Activities that require coordination and focus, such as dancing or yoga, stimulate brain function and enhance mental agility. Exercise also promotes better sleep, which is essential for cognitive health. Many older adults experience sleep disturbances, but incorporating light physical activity into their daily routine can improve sleep quality and duration.

Movement also increases oxygen flow to the brain, which can enhance memory, concentration, and overall mental clarity. Physical activity has a direct impact on mood and emotional well-being. Light exercise triggers the release of endorphins, the body's natural mood boosters, which can help reduce stress, anxiety, and symptoms of depression.

Engaging in group activities such as walking clubs or senior yoga classes provides opportunities for social interaction, reducing feelings of loneliness and isolation. Having a regular exercise routine can also instill a sense of purpose and accomplishment, which is particularly beneficial for retirees. Participating in enjoyable activities encourages a positive outlook on life and contributes to a greater sense of happiness and fulfillment.

How much exercise is enough? The Department of Health recommends that people aged 65 and over undertake at least 30 minutes of moderate-intensity physical activity on most, preferably all, days. If that is too difficult, start with 10 minutes once or twice a day, increasing it to 15 minutes twice a day after two weeks. It's recommended that you incorporate different types of activities into your exercise routine. You should also try to reduce the time you spend sitting down.

Suggested fitness activities include brisk walking, swimming, golf (with no cart), aerobics or water aerobics, cycling, gardening, tennis, and housework such as mopping and vacuuming. (Source: *Dept of Health, Disability and Ageing*)

TECH CORNER – ASK TWICE, ACT ONCE

Simply learning how to question and check before you respond can stop scammers in their tracks and keep your money and personal information safe.

Scams are everywhere, on the phone, in emails, in text messages, and even through the post. They are becoming more sophisticated and more personal, and no longer rely on obvious tricks or poorly written messages. Today's scammers are skilled at building trust and catching people off guard, especially when emotions are high or time feels tight. The good news is, there is one simple habit that can help make all the difference: Ask twice, Act Once.

Here are four ways to check for yourself:

Check who is really contacting you – scammers are experts at pretending to be someone they're not. Their emails or texts may look official, and their phone calls may sound convincing. Remember:

- Don't trust the display name or caller ID. Scammers can make a fake name or number appear real.
- Never use the contact details they give you. Instead, find the official phone number or website yourself (e.g. the number on the back of your bank card or the government's official site).
- Be wary of links in emails or texts. These can lead to fake websites designed to steal your information.

Check the message for red flags: Many scams have tell-tale signs. Look out for:

- Spelling mistakes or odd phrasing. Official organisations usually don't send messages full of errors.
- Requests for personal or financial information. Banks and government departments will never ask you for your login and one time password or PIN.
- Unusual payment requests. If you're asked to pay by gift cards, cryptocurrency, or a wire transfer, it's almost certainly a scam.
- Remember, if it feels "off" or too good to be true, it probably is.

Check with someone you trust – Scammers try to isolate us by saying, "Don't tell anyone." This is a big red flag. Talking to a family member, friend, or your bank can help you avoid acting on a scam – that second opinion can save you from falling into a trap.

Trust your instincts – Trust that you know when something doesn't feel right. If you're feeling uncertain, it's better to stop and check than to risk losing money or personal information. A genuine organisation will never rush you or threaten you for asking questions.

The bottom line – The key to staying safe from scams is to stop, check, and only act once you're sure it's real. Scammers rely on fear, urgency, and secrecy. By slowing down, checking the details, and talking to someone you trust, you can outsmart them.

Remember: it's always okay to hang up, delete, or ignore a suspicious message. (Source: NSA)

BRANCH CONTACT DETAILS

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

SMILE

A retired man now volunteers to entertain patients in assisted living homes and hospitals. He visited one hospital and brought along his portable keyboard. After telling jokes and singing songs at patients' bedsides, he said farewell and, "I hope you get better." One elderly gentleman replied, "I hope you get better too!"

* * * * *

An older man, living alone, decided he wanted to add a pet companion to his life. After thinking long and hard about the decision, he buys a parrot and brings it home. However, the parrot almost immediately starts insulting the older man and gets really rude. In a moment of frustration, the man picks up the parrot and tosses it into the freezer to teach it a lesson. But when the bird stops squawking, the man panics and opens the freezer.

The parrot walks out, looks up at the man and says, "I apologise for offending you and I humbly ask your forgiveness."

The man replies, "Well, thank you. I forgive you, and I'm sorry too."

The parrot then says, "If you don't mind my asking...what did the chicken do?"

