

WELCOME – Thanks to Pat Will for organising the lovely “Christmas In July” bus trip to the Daisy Hill Koala Park before lunch at the Jacob’s Well Hotel, and thanks to everyone for contributing the small gifts to help spread the cheer! Our August meeting guest speaker, Savannah Falzon from Retirement Care Solutions, provided some valuable insight into the best processes to ensure a smooth transition when downsizing or moving into a retirement facility. Our thanks as always go to all members who generously donate to our charities, Care Kits For Kids and the community pantry which is now the Yeronga Community Centre.

BRANCH MEETING

Our next branch meeting will be on **Thursday 11 September** 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. As we welcome back spring, members are encouraged to bring, or dress, in something floral.

Our guest speaker will be Sam Regi, Founder of Talking Stories to explain how to transform personal narratives into premium audio recordings and portraits.

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

ANNUAL GENERAL MEETING

Our Annual General Meeting was held on Thursday 14 August. After 12 years organising the day-bus trips Pat Will stepped down from the role but has kindly offered to organise the remaining two bus trips for this year. We would like to sincerely thank Pat for her contribution and dedication to the branch. This position remains vacant, so if any member can assist in organising the bi-monthly bus trips your help would be very welcome.

The committee members who were elected for the 2025-2026 year are:

President	Freya Tienan (also Newsletters)
Vice-President	Jan Jackson (also Wellbeing)
Treasurer	Lyn Potter
Secretary/	
Public Officer	Graham Tienan (also Guest Speakers)
Committee	Lorraine Field, Margaret Hill, Joan Jell, Joy Scott, Pat Will

MORNING TEA CATCH-UP

Our next morning tea catch up will be on **Monday 15 September** 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 20 October and 17 November

DAY-BUS TRIP – WOOMBYE

Join us for a day bus trip on **Monday 29 September** to visit 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 at our 11 September 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.

SEPTEMBER BIRTHDAYS

Best wishes to *Carole Clayton, Merv Field and Robyn Wöbcke* who celebrate birthdays in September. We hope you enjoy your special day with family and friends.

EXPLORE BRISBANE...VISIT TO WYNNUM BY TRAIN

If anyone is interested in exploring some of what Brisbane has to offer by public transport we have planned a morning visit to Wynnum by train on **Monday 25 August**. We have decided to stop at Wynnum as it is more accessible to shops & cafes for those with mobility issues. There are plenty of shops, cafes, supermarkets and Op shops within a short distance of the station, or you could walk a couple of blocks to the waterfront with lovely views across Moreton Bay.

We will take the Cleveland train departing from **Buranda Station at 10:02am** so if members wish to join the group at a different station along the line please refer to the timetable below for departure times:

Time:	Station:
10:02	Buranda
10:04	Coorparoo
10:06	Norman Park
10:09	Morningside
10:12	Cannon Hill

10:15 Murarrie
10:19 Hemmant
10:21 Lindum
10:24 Wynnum North
10:25 Wynnum
10:27 arrive Wynnum Central

As parking at the suburban stations is very limited, please allow time to find a car park.

Could you please advise Freya Tienan on 0409 397 330 if you would like to join us so we can finalise arrangements. Save the date for our next day out as **Monday 13 October**. More details available shortly.

LORD MAYOR'S SENIORS CHRISTMAS PARTY

We have been offered 16 complimentary tickets to the Lord Mayor's Seniors Christmas Party. We have requested **1pm on Thursday 4 December**, but have also had to provide a second date which is Wednesday 3 December if we are unsuccessful with the Thursday. This is held in the main auditorium of the Brisbane City Hall in Adelaide Street.

Because tickets are very limited, if you are interested in attending, please advise Freya Tienan as soon as possible on E: nsacoorparoopres@ozemail.com.au or M: 0409 397 330 as they will be allocated on a first in first served basis.

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.

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

The post below from Care Kits For Kids Facebook page thanks our club for its generosity when Jan Jackson delivered the items from our August meeting.



Care Kits for Kids Qld
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One of the great things about National Seniors Coorparoo – apart from their continued support – is that every item they donate to us is always absolutely ideal for our purposes. On Thursday, Jan delivered a bootful of age-appropriate books, quality clothing and toiletries which are perfect for the Care Kits we send out to children all over Queensland. Thank you for your donations, lovely people!



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
- 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.



BRAIN STUDY IS MUSIC TO OUR EARS

A groundbreaking study has found that older adults who begin or maintain musical instrument training can experience significant cognitive benefits, challenging the notion that it's too late to start learning music in later life.

Conducted by researchers from Kyoto University, Kumamoto University, and Umea University, the study tracked 53 healthy older adults over a period of four years. Participants were divided into two groups: those who continued musical training (the "continue group") and those who discontinued and engaged in other leisure activities (the "stop group"). In subsequent tests, the continue group demonstrated better preservation of verbal working memory and executive function compared to the stop group.

Neuroimaging revealed that the continue group also maintained greater grey matter volume in the right putamen, a brain region associated with motor skills and cognitive functions.

"We were surprised to find that the effects on the brains of elderly people who start and continue practicing an instrument were concentrated in these areas," said study author, Kaoru Sekiyama. "This suggests that practicing an instrument may prevent or postpone cognitive decline associated with healthy ageing."

The findings of the study, published in *Imaging Neuroscience*, align with previous research indicating that musical activities can enhance brain health in older adults. For instance, a study by the University of Exeter in England found that playing an instrument or

singing is linked to better memory and thinking skills in older people. Anne Corbett, professor of dementia research at Exeter, said the study "has given us a unique opportunity to explore the relationship between cognitive performance and music in a large cohort of older adults."

"Overall, we think that being musical could be a way of harnessing the brain's agility and resilience, known as cognitive reserve. Although more research is needed to investigate this relationship, our findings indicate that promoting musical education would be a valuable part of public health initiatives to promote a protective lifestyle for brain health, as would encouraging older adults to return to music in later life."

Insights from these studies offer promising implications for ageing populations, especially for those who may find physical exercise challenging. Engaging in musical training could serve as an accessible and enjoyable alternative to support cognitive health. (Source: MIT, Newsreel, The Guardian)

LOW-INCOME EARNERS TO BENEFIT FROM BANKS REFUND

The Australian Securities and Investment Commission (ASIC) has directed banks that charged high fees to financially vulnerable account holders to refund more than \$93 million to customers. The full extent of the problem is outlined in ASIC's latest bank-fee review, *Report 811 Better and beyond: Expanding better banking outcomes to more low-income Australians*.

The report also details banks' responses to excessive fees charged on transaction accounts, potentially affecting millions of Australians. ASIC chair, Joe Longo, said, "Despite the improvements banks have made during our surveillance, there is clearly work to be done. It should not take an ASIC review to force \$93 million in refunds or make banks assess their processes to ensure the trust and expectations placed in them are justified."

"Banks need to truly hear the messages in this report – read it, review it, and ask themselves some difficult questions about what led to this situation. We expect banks to regularly assess product design and distribution to ensure customers have the most appropriate products and that they are given the support they need."

Banks' response – Three of the four banks featured in ASIC's initial report have now committed to provide refunds of bank fees to a broader group of low-income customers who have been in high-fee accounts. A further seven banks have improved processes while an additional nine banks have made it easier to access low fee accounts. This included removing the

requirement to attend a bank branch or show a Commonwealth Seniors Health Care Card, Health Care Card, or Pensioner Concession Card.

ASIC is putting pressure on the Commonwealth Bank (CBA) to refund its affected customers. CBA argues the fees in question were disclosed to customers and charged in accordance with their terms and conditions. The bank, which has the most household customers of the big four, said its customers on government concession payments were a diverse group of people with varying levels of income, savings, and property ownership.

ASIC's previous bank-fee report found banks had kept at least two million low-income Australians, who rely on Centrelink payments, in high fee accounts. In its latest report, ASIC cast the net over more banks and found even larger numbers of low-income Australians paying too much. ASIC says what started as an initiative focussed on addressing avoidable bank fees for low-income customers in regional and remote locations, particularly First Nations consumers, revealed a much wider problem affecting customers nationwide.

The \$93 million in refunds consists of over \$33 million in fees already refunded to more than 150,000 customers and a further \$60 million to be refunded nationwide to over 770,000 customers. ASIC is encouraging bank account holders to challenge their banks to ensure that they have the best account for their needs. "More importantly, we encourage banks to do more to proactively identify low-income customers and move them to low-fee accounts," the watchdog said in a statement. (Source: SMH, ASIC, NSA Budget Submission)

FIVE QUESTIONS YOU SHOULD ASK YOUR HOME CARE PROVIDER

Not all providers are created equal – and you deserve one that actually delivers. Whether you're already receiving care through a Home Care Package (HCP), or you're looking to sign up, there's one thing you need to know: you're allowed to ask questions. In fact, you really should. Too often, people sign up with the first provider that calls and, as the proverb goes, it's best to shop around (before you make a decision).

Whether it's your first time speaking with a provider or if you're re-opening the conversation, there are five quintessential questions to ask for determining whether or not a provider is the right fit (or ultimately, if it's time to make a change.)

How much is being spent on actual services – and how much is taken as fees? With the new Support At Home (SAH) program expected to launch from 1

November 2025, for eligible aged care recipients receiving ongoing services, a provider will set aside 10% of their quarterly budget for fund care management. This 10% cap on management fees means more value goes directly to you as the recipient. However, it may also lead providers to be more flexible – or inconsistent – when pricing services. That's why transparency is more important than ever.

Can I change my care plan when my needs change? "Set and forget" might work for tech – but not for your care plan. As your personal situation evolves, so should the level of service you receive. Here's what you need to consider:

- How often is my care plan reviewed?
- What is the process if I want to add or change a service?
- Is there a charge for making changes?

Whether you ask one, or all, of these questions, the right provider will respond with flexibility, attentiveness, and a proactive – not reactive – approach.

Will I know who's coming into my home – and can I expect consistency in who visits me? It's not just about the services; it's about the people. The best care happens when there's consistency, trust, and a sense of routine involved. Constantly changing support workers, poor communication, or not having a say in who visits – are all factors that can quickly undermine your comfort and confidence. Here's what needs to be known:

- Can I meet or approve my care team?
- Will I have regular carers, or a rotating roster?
- What happens if I'm not comfortable with someone?

Your home is your haven. You should always feel safe and supported in your personal space – and it's your provider's duty of care to ensure you feel this way.

What's included and what's excluded? Don't assume everything is covered. Some providers include things like transport, cleaning, or allied health; others might limit what you can access or charge more.

Instead ask for a detailed list of included services and any additional costs. A reputable provider will gladly provide a clear breakdown of what's included in your care, as well as any extras or out-of-pocket expenses you may need to budget for.

Understanding what services are included and what costs you may need to budget for can significantly impact your quality of life. Being clear about these details helps you plan better, avoid unexpected expenses, and ensure you get the support you truly need.

What makes this provider any different? This might sound like a curveball but it's revealing. A good provider should be able to clearly explain what sets them apart from other providers: perhaps it's how they train staff, the check-in routine they pride themselves on, their transparent communication, or even how they match carers to recipients. If, when asked, a provider struggles to answer this question, it's a clear red flag (and not one of the hallmarks of a great provider).

And if a provider tells you "everyone's the same", they're definitely not the right fit. A good provider will genuinely work to earn your trust and reassure you that you're in the best hands. (Source: *CareAbout*)

BODY FITNESS CAN GROW YOUR BRAIN

We hear a lot about the benefits of keeping fit to improve our body's flexibility, strength, and resilience – all of which are important as we age. But is there a link between body fitness and the health of our ageing brains, even if we're not losing weight?

It appears so. A large Australian study has found that physical exercise helps maintain brain health size as we age – regardless of body mass. The Monash University study published in *Nature Scientific Reports* suggests mid-life and older adults can improve their cognitive health by exercising for fitness, not just to lose weight.

The study, of more than 16,700 people, with an average age of 65 years, found that the association between greater physical activity and better brain volume remains, regardless of a person's body mass or cardio-metabolic health. The researchers found physical activity might support brain health by improving cardiovascular health and by reducing inflammation.

Lead researchers, Assoc Prof Chris Moran, says we shouldn't focus on physical activity as purely being a way to reduce weight. He told *The Australian*: "Physical activity is far more complicated and has lots of benefits. We know that doing exercise helps release lots of good chemicals that are good for your brain and good for your wellbeing. We're beginning to realise there are benefits to be had at any stage of life, whether childhood, adolescence, mid-life or later life. If you're not able to reduce your weight, you're probably still getting lots of good benefits from being physically active."

However, people who are overweight and obese in mid-life carry the highest risk of cognitive decline. Current guidelines recommend regular physical activity and maintaining a healthy body mass index (BMI) to promote brain health, particularly during mid-life

because the pathological changes of dementia often appear decades prior to the onset of symptoms.

How the study worked – The study looked at MRIs of brain volume as well as physical activity and BMI in people in mid-to-late life, via the UK Biobank. The study found that, although BMI, waist circumference, and cardiometabolic risk factors were related to brain health, greater physical activity was linked to healthier brains. Additional research showing that up to half of dementia cases could be prevented through lifestyle interventions provides further proof of the importance of maintaining a balanced diet and exercise through later life.

Experts emphasise the link between maintaining brain health and doing new things, such as learning languages, travel, and taking up hobbies. Anything that challenges the brain – even going a different way home from work – can help.

"Mid-life is a particularly important time where a lot of us are very busy, and there are lots of things we probably can do that will have real meaningful benefits for us as we get older in regard to maintaining our brain health. By having such a large sample size, we were able to see that not only was physical activity associated with better brain health...it was good for your brain health regardless of how heavy you may be, or what your BMI may be. You may be doing physical exercise, you may simply be being physically active – either is good for your brain," Professor Moran said.

The brain and I – Scientists used to think that the brain's capacity to change peaked in childhood and dramatically declined as we got older. But the brain's ability to learn, change and adapt allows us to learn new information and new ways of thinking. This means that when you use your brain in different ways, you can activate different internal brain connections and increase adaptability.

For example, research has shown a connection between dance and neuroplasticity. Dance involves creativity, dexterity, rhythm, emotional responses, communication, and the ability to synthesise sound and music. This activates many parts of the brain, creating new neural pathways.

When compared to people who performed other cardiovascular exercise, dancers were found to have a measurable increase in their brain matter at the end of the study. You can learn to dance at any age with no special equipment or training necessary, making it a great option for maintaining brain health. (Source: *Monash, The Australian, Nature, Neura, Brain Foundation*)

TECH CORNER – WHY ANTIVIRUS SOFTWARE IS ESSENTIAL

Your computer, mobile phone, and other devices may be at risk. You should be prepared. With cyber threats growing in sophistication and frequency, antivirus software is not just an optional extra; it's a crucial line of defence for computers, phones, tablets, and even smart home devices.

Antivirus software plays a key role in detecting and removing malicious software such as viruses, ransomware, spyware, and trojans. These types of malware can steal personal information, corrupt files, slow down device performance, or even render a device unusable. By running real-time scans and monitoring for suspicious behaviour, antivirus programs help prevent these threats from infiltrating your system.

While most people associate antivirus software with desktop and laptop computers, smartphones and tablets are also being increasingly targeted by cybercriminals. Mobile devices store sensitive data such as banking information, personal photos, and emails, making them attractive targets. With the growing number of malicious apps and phishing attacks on mobile platforms, installing reputable antivirus software can provide essential protection against these risks.

Another key reason to use antivirus protection is the rise of ransomware: a type of malware that locks you out of your device or files until you pay a ransom. These attacks are not limited to businesses; individuals are frequently targeted as well. Good antivirus programs can detect and block ransomware before it causes harm, potentially saving users from data loss or financial damage.

Antivirus software often includes features such as firewalls, safe browsing tools, password managers, and anti-phishing protection. These added layers of security enhance your overall digital safety and provide peace of mind while browsing, shopping, or banking online.

It is also important to keep antivirus software up to date. Cyber threats evolve constantly, and updates ensure your device is protected against the latest vulnerabilities. Many antivirus solutions offer automatic updates and scans, making it easy to maintain protection without regular user intervention. In short, antivirus software is not just a luxury: it's a necessity.

The question arises: which one to choose? There are several reputable brands on the market, with competition between them ensuring they are all fit for purpose and up to date. *Australian PC Magazine* has

tested a range of software and recently named Bitdefender Antivirus Plus as best overall, with it achieving 4.5 stars out of 5. It also recommends:

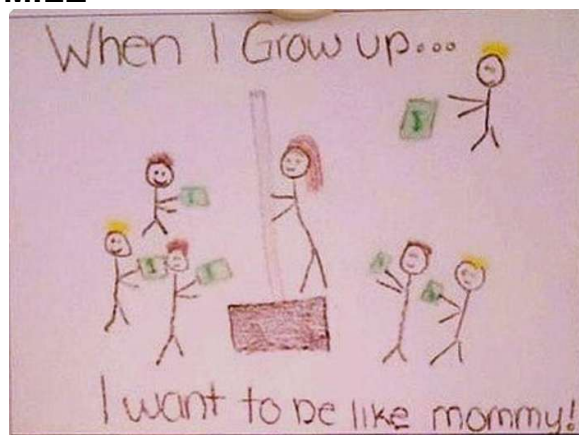
- McAfee Antivirus, which had the best scores in its lab tests
- Norton Antivirus Plus, as best for extra security features
- Malware Bytes, as best for speedy scans
- Webroot Essentials, for its small footprint (it takes up less memory space on your device than similar software)
- GData Antivirus, for the best breadth of features
- Avast One Basic, as the best free antivirus software.

Several antivirus software providers offer a multi-user licence – e.g. three users, or up to 10 users – which can be shared across multiple family members and/or devices, so perhaps discuss this with family members to see if you can join their antivirus program. (*Source: NSA*)

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



Here's the reply the teacher received the following day:

Dear Mrs Jones, I wish to clarify that I am not now, nor have I ever been, an exotic dancer. I work at Home Depot and I told my daughter how hectic it was last week before the blizzard hit. I told her we sold out every single shovel we had, and then I found one more in the back room, and that several people were fighting over who would get it. Her picture doesn't show me dancing around a pole. It's supposed to depict me selling the last snow shovel we had at Home Depot. From now on I will remember to check her homework more.