COORPAROO SOCIAL BRANCH NEWSLETTER

National Seniors AUSTRALIA

DECEMBER 2026

WELCOME – Fifteen members enjoyed our outing to the Kingston Butter Factory on Thursday 5 November, whether they took the train or drove. They found the visits to the Living History Museum and displays at the Butter Factory very interesting and enjoyed a delightful morning tea at Devon Pixies Café.

Our November meeting guest speakers from RAVA, Ethan and Ruben, showed their engineering skills in their invention of the enhanced video calling equipment for seniors which was well received. It was wonderful to have Heather from The Mission to Seafarers join us to collect all the wonderful scarves, beanies and socks that our members have been knitting throughout the year. Thanks also to everyone who participated in our post-Melbourne Cup activities – the rainbow hue theme was well represented, and congratulations to Robyn Morton who won the prize for best outfit. Thanks to our guest speaker Heather for being our official starter for the "running of the race" which was a bit of fun, and congratulations to our winners. Our thanks as always to everyone for your generous donations to Care Kits For Kids and the community pantry which are greatly received, particularly at this time of year.

If we don't have the opportunity of seeing you at one of the last activities for the year, we would like to wish you and your families and friends a very happy Christmas and a safe and healthy New Year. We look forward to meeting up again next year.

UPDATE ON CHANGE OVER TO BECOMING A SOCIAL CLUB

- Our bank accounts have been closed and the funds transferred to National Seniors Head Office for advocacy purposes.
- All final paperwork has been forwarded to the Office of Fair Trading for closure of the incorporation of the branch.
- We are always looking for more members to step up to help with branch activities.
- The current branch activities will continue:
  - Monthly meetings at $10 cash on arrival will cover morning tea, guest speakers, NSA branch and national information, updates on social events and some fun activities.
  - Raffles will continue with funds being donated to a worthy charity
  - Monthly morning tea catch-ups at Easts Leagues Club and
  - Local public transport outings will be organised every second month.

DECEMBER/JANUARY BIRTHDAYS

Best wishes to the following members who celebrate birthdays in December and January. We hope you enjoy your special day with family and friends.

DECEMBER	JANUARY
Lorraine Field	Julieann Conway
Stephen Leather	Rosslyn Dallaghy
Shirley Mills	Sid Furber
Freya Tienan	Joan Hedger
Gwendolyn Ungerer	Joan Jell
Elle Young	Margaret Morton

LORD MAYOR'S SENIORS CHRISTMAS PARTY

All 20 complimentary tickets to the Lord Mayor's Seniors Christmas Party at **1pm on Thursday 10 December in the main auditorium of the Brisbane City Hall** in Adelaide Street have been allocated.

Joy Scott has kindly offered to manage this activity, so if you are unable to attend please advise Joy on 0417 605 055 as soon as possible so your ticket can be passed on to someone else.

Joy will meet the group outside the front doors of the City Hall at 1:00pm to distribute the tickets.

BRANCH CHRISTMAS PARTY

Members and guests are invited to an informal Christmas Lunch from **12pm on Thursday 17 December at the Parkside Club**. As this lunch will be at your own expense members can order from the normal restaurant menu. To add to the festivities, please bring a small gift wrapped in Christmas paper to be added to a lucky dip. **Jan Jackson** has kindly offered to manage this activity, so if you are unable to attend please advise Jan on 0411 987 174.

To finalise the booking, we will require definite numbers to Graham no later than **30 November** on 0407 736 453 or nsacoorparoosec@gmail.com.

BRANCH MEETINGS

Our monthly branch meetings will recommence on **Thursday 11 February 2027 at the Parkside Community Services Club**, 131 Ridge Street, Greenslopes. Arrival will be at 9:30am for a 9:45am start with guest speaker, updates on branch and

national activities, raffles and refreshments. The cost will be $10.00 cash payable at the door.

The dates for 2027 are:

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

MORNING TEA CATCH-UPS

Our first morning tea catch-up for 2027 will be on **Monday 18 January from 10:00am at Easts Leagues Club,** 40 Main Avenue, Coorparoo**.** This is always a great informal way to get to know fellow members outside the confines of a monthly meeting.

The dates for 2027 are:

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

LOCAL BRISBANE OUTING – HOLD THE DATE

We are investigating a backstage visit to QPAC on **Thursday 25 February** from approx. 9:30am so please hold the date if this interests you. Further details will be advised early next year.

Suggestions for future outings are always welcome!

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 offer our support.

NSA FREE EVENT FOR SENIORS

NSA is hosting a free information session on ***Making the Most of What's Next*** **from 9:45-11:50am on Monday 14 December** in their Boardroom, Level 19A, 160 Ann Street, Brisbane. The informative session will cover practical considerations for planning ahead, including finances, wills and executors, powers of attorney, banking and planning a meaningful celebration of life.

Topics will cover:

- NSA **Advocacy & Information Update** including current advocacy priorities, media updates and the Keep Cash campaign
- **Tips to save** including EAT | PLAY | SAVE, member benefits and comparison sites
- Information from **Auswide Bank** about banking and financial considerations
- **Navigating Finances** with Sage Executor Solutions, including practical considerations around executors and planning ahead
- **Preparing for What's Next** with Invocare / Guardian Plan, including planning for a meaningful celebration of life
- Information to help you understand and prepare for important **financial and legal decisions later in life**

There will also be an opportunity to ask questions, connect with fellow branch members and speak with the presenters and NSA team about planning for what comes next. As places are limited, book early by phoning 1300 76 50 50 or register online.

50 YEARS OF STANDING UP FOR SENIORS

National Seniors Australia (NSA) has achieved a significant milestone, but they're not slowing down in their efforts to empower older Australians.

NSA began in 1976 as Later Years, founded by Everald Compton with inaugural chairman Bert Martin. It was established to represent and support retirees, combining advocacy with practical member services. Importantly, it was not conceived as a welfare body. Its founders wanted to build a movement based on self-reliance and strong representation for older Australians.

Later Years expanded through mergers with Mature Australia in New South Wales and retirees Inc in Western Australia. It established a travel agency in 1988 and adopted the name National Seniors Association in 1991, when Mr Compton became chairman and David Deans became chief executive.

Research became another important part of the organisation's work with the creation of the Productive Ageing Centre in 2002. NSA has since completed more than 140 research reports to support its advocacy and provide evidence about the needs, experiences and contributions of older Australians.

Other developments included the establishment of insurance operations, the creation of National Seniors Australia Ltd in 2007 and a merger with ARPA Over 50s in 2008.

Branch activity experienced particularly strong growth between 2000 and 2010, strengthening the organisation's community presence. National Seniors

was registered as a charity with the Australian Charities and Not-for-profits Commission in 2012.

Practical services and community support – Over the years, NSA has developed operations extending well beyond policy advocacy. These have included travel, insurance, financial products, research, community branches, and services that help members make informed decisions. During the COVID-19 pandemic, the organisation operated a support line, conducted welfare checks and distributed care packs to older Australians.

The Productive Ageing Institute and its website were created in 2024 to support the organisation's parliamentary and policy work. The member App followed in 2025, along with a cyber safety and scams awareness training program. In 2026, NSA conducted community forums with the Department of Health and Aged Care to help older Australians understand aged-care reforms. They also established a new social branch model, with three new branches opening during the year.

Advocacy producing lasting change – The anniversary has provided an opportunity to recognise advocacy wins achieved across several decades. These have included negotiations over aged-care funding with then Prime Minister, John Howard, in 2001 and changes to pension payments negotiated with then Treasurer, Wayne Swan, in 2009, which saw the greatest increase in the Age Pension in many years.

NSA has also achieved success in improving the Work Bonus for pensioners, reducing and freezing Age Pension deeming rates, widening self-funded retiree access to the Commonwealth Seniors Health Card, protecting franking credits and the retirement income they provide, and improving the Pension Loans Scheme (now known as the Home Equity Access Scheme).

The organisation campaigned successfully against lifting the Age Pension eligibility age from 67 to 70 and has contributed extensively to the national debate about aged care. NSA was referred to more than 50 times in the final report of the *Royal Commission into Aged Care Quality and Safety*. Its work has also supported the development of an "ageing in place" model intended to help people receive appropriate care while remaining at home.

Most recently, NSA advocacy led to the introduction of the Cash Mandate, contributed to the successful retention of the Commonwealth Home Support Program (CHSP) until 30 June 2029, and helped secure a gradual lift to deeming rates to protect pension entitlements. They have been at the forefront of debates about out-of-pocket health costs and were central in efforts to have the cut to the higher Private Health Insurance rebate for older Australians rejected by the Senate.

None of NSAs work would be possible without the ongoing support of NSA members and community members. It is because of you, and for you, that they continue their mission to defend, protect, and promote the interest of older Australians.

Keep Cash is about more than banknotes – One current priority is the *Keep Cash campaign*, which emphasises that access to cash is connected to broader questions of inclusion, security, and essential banking services. The campaign draws attention to bank branch closures, the removal of ATMs, and the fact that some branches no longer handle cash. It also raises concerns about transaction fees at non-bank ATMs, retailers refusing cash or charging customers to use it, the withdrawal of cheques, and the closure of phone banking services.

For older Australians, these changes can be compounded by difficulties accessing credit cards, growing reliance on debit cards, online scams, and interruptions to digital banking services. NSA is advocating for a customer service obligation that would help protect branch and cash services.

As it enters its sixth decade, NSA will continue to focus on retirement income, pensioner poverty, health, superannuation, cost-of-living pressures, and aged care. Other priorities include reducing private health insurance out-of-pocket costs, addressing delays in home-care packages, and challenging ageism by promoting the continuing value and contribution of older Australians. Even as they hit their half-century, there is no slowing down. They are always looking ahead to the work that needs to be done to empower older Australians. *(Source: NSA)*

OLDER AUSTRALIANS & ARTIFICIAL INTELLIGENCE (AI)

The University of Queensland is studying how older Australians think about and respond to artificial intelligence (AI) in everyday technology. Researchers are looking for volunteers aged 50 and over to take part in a relaxed conversation about their experiences and views on AI. There is no technical background needed and sessions, which will run for around an hour, can be with individuals, pairs, or as small groups. As a thank you, every participant will receive a $50 shopping voucher.

If you are interested in sharing your views, or need further information, please contact Dr Trevor Hunter, Engineering and Computer Science Research Officer, School of Health and Rehabilitation Sciences at trevor.hunter@uq.edu.au.

TACKLING RISING SPECIALIST COSTS

Government currently provides a rebate to cover doctors' fees as part of the broader public health care system (Medicare). It's called the Medicare Benefit Schedule (MBS). The benefit will cover either the full cost of the amount the doctor charges a patient (i.e. the attendance will be "bulk-billed"), or it will cover a portion of the amount the doctor charges, resulting in an out-of-pocket cost to the patient.

There is much debate about bulk billing rates and out-of-pocket costs as out-of-pocket costs increase. This is because health costs are increasing faster than the patient rebates offered via the Medicare Benefit Schedule. Doctors say the schedule fee for most items is too low to cover rising business costs. Government claims that doctors' fees are rising too fast. The truth is likely somewhere in between.

Increase MBS schedule fees, right? The seemingly obvious solution is to increase the rebates offered to patients through the Medicare Benefit Schedule. That's what the Royal Australian College of General Practitioners (RACGP) and the Australian Medical Association (AMA) are calling for. If this was to occur, it would cost the federal government and taxpayers significant sums to bridge the widening gap between what government pays and what doctors charge.

Given budget constraints and public anathema to taxes, this might not be the simple solution it seems. Raising MBS rebates alone doesn't address health inflation, and in some ways rewards those who profit from health care.

The federal government entered this debate through a consultation on options to address excessive fees. It outlined several reform options, including price caps, fee transparency, education and bulk-billing incentives.

NSA made a submission to the consultation, in which they argued that they don't understand the drivers of health inflation, but should as a matter of urgency. To support this, they provided data showing how certain specialists appear to charge greater out-of-pocket costs than others, and asked the question – why? Until the cost drivers in the health sector are unpacked, we won't have solutions to the problem of rising out-of-pocket costs, unless we are willing to blindly accept these price increases.

They also raised concern about MBS schedule fees (and rebates) being too low and how these contribute to rising out-of-pocket costs. Even though the consultation paper, excluded these from the discussion. Another issue NSA raised was the lack of transparency for patients around specialist fees and the difficulties patients have when faced with a referral to a specialist.

Price-responsive MBS rebates? To illustrate these issues, NSA proposed an alternate solution to the ones put forward in the consultation paper. They proposed that the MBS rebate should reduce if a doctor charged an excessive fee, well above the MBS schedule fee. For example, if an MBS schedule fee was $100 and the doctor charged $100 – the patient would have no out-of-pocket cost. But if the doctor charged more than $150 then the MBS rebate should be reduced to $80.

But why punish the patient for the sins of the specialist? To be clear, they are not seriously suggesting this option - their intention is to draw attention to the fact that shopping around is a distant mirage as a tool to mute excessive specialist fees. For the idea above to work:

- The MBS schedule fee or rebate would need to be adequate to ensure out-of-pocket costs and excessive fees were minimised – which is highly unlikely.
- A patient needs to be in a situation where shopping around is a practical choice (which it often isn't when faced with an urgent medical intervention).
- Referring doctors would need to be clear that a patient can choose a specialist and not only the one they have referred.
- The government would need to have a broad campaign to educate the public about choice and workings of the rebate.
- Patients would need access to a user-friendly comparison website to easily check if a specialist was charging excessive fees or the patient was not eligible for the higher rebate. The website would need to give the patient information about alternative specialists.
- We need to understand why specialists are charging more than what is reasonable.

The list above is not exhaustive, but it points to many of the challenges we face. On the last point, NSA continues to call for a systematic Productivity Commission review of the broader private health sector to illuminate the factors driving health inflation – otherwise specialist fees and out-of-pocket costs will increase unabated. *(Source: NSA)*

STUDY HELPS UNRAVEL MELANOMA MYSTERY

Scientists have identified hundreds of genes involved in the development of both moles and melanoma, offering new insight into the biology of the deadliest form of skin cancer and pointing to potential new prevention and treatment strategies. The findings come from the world's largest genetic study of "moliness" – the tendency to develop moles.

The research, conducted at QIMR Berghofer in Brisbane and published in the journal, *Nature Communications*, sheds light on causes of moles and melanoma beyond well-known risk factors such as sun exposure, skin colour, and pigmentation. Researchers analysed genetic data from more than 85,000 people of European ancestry and identified 24 new genetic regions that influence how many moles a person develops.

This represents a significant increase from five regions previously identified in a 2018 study. Importantly, all but one of these regions were also linked to melanoma risk. Within these regions, scientists pinpointed more than 250 genes that may play a role in disease development. Many are involved in biological pathways linked to immune function and cell growth. These include pathways that may fail to regulate abnormal cell multiplication, as well as genes previously associated with cancers such as breast, prostate, and brain cancers.

Melanoma and moles arise from the same type of pigment-producing cells, called melanocytes. In moles, these cells grow briefly before stopping, forming a benign spot. In melanoma however, the cells continue to divide uncontrollably. A high mole count is a major risk factor for melanoma, with about one-third of melanomas developing from existing moles.

Assoc Prof Matthew Law, who leads the Genetics and Skin Cancer Lab at QIMR Berghofer, said that while public health campaigns and treatments have improved outcomes, melanoma remains a major health challenge in Australia. "Australia still has the highest incidence of melanoma in the world, and around 1,400 people die from the disease each year. Immunotherapies have improved survival, but they do not work for about half of patients with advanced melanoma, so new treatment approaches are needed," he said.

One gene identified in the study, SIKE1, plays a role in regulating immune responses to viral infections. Researchers believe that if this gene malfunctions, it may impair the immune system's ability to detect and destroy abnormal melanocytes, potentially allowing melanoma to develop. This makes it a possible target for future therapies.

The study also enabled the development of a polygenic risk score to predict individuals more likely to have a high mole count. This tool could be incorporated into melanoma screening programs to improve early detection for those at higher genetic risk. Lead author, Shanika Jayasinghe, said the findings build on decades of skin cancer research and help explain why some individuals are more susceptible to developing moles and melanoma. Researchers say their next steps will include analysing larger datasets to identify additional genetic factors and investigating whether existing drugs could target the newly identified pathways. *(Source: NSA)*

WHY WE'RE PHONING IT IN

A survey shows that seniors are more likely than younger people to use their smartphone as an actual telephone.

Australians of different generations may carry similar-looking smartphones, but research suggests younger and older people are using them in very different ways. In research conducted by Pureprofile for Samsung Electronics Australia, almost 80% of respondents aged 55 and over primarily use their smartphone for calls and text messages. Among people aged 18-24, the corresponding figure was just 22%. The national survey questioned 1,092 Australians aged 18 and over in September 2026. Participants were representative of the population by age, gender, and location.

Commenting on the survey, Queensland University of Technology Professor of Marketing and Consumer Behaviour, Gary Mortimer, said, "In just seven years, Australians have shifted from using smartphones primarily to call and text to relying on them as all-in-one tools for work, payments, navigation, social connection and AI-powered assistance. The smartphone has evolved from a communication device into a digital life hub."

For younger users in particular, smartphones have become tools for entertainment, social media, photography, work, payments, navigation, and other everyday tasks. Across all age groups, 53% of respondents said calls and texts were their phone's primary use, down from 67% in 2019. Over the same seven-year period, those who used their phone primarily for social media increased from 17% to 24%, while work and productivity use grew by almost 50%.

These figures do not mean older Australians are avoiding newer smartphone functions. Rather, they indicate that seniors are more likely to see

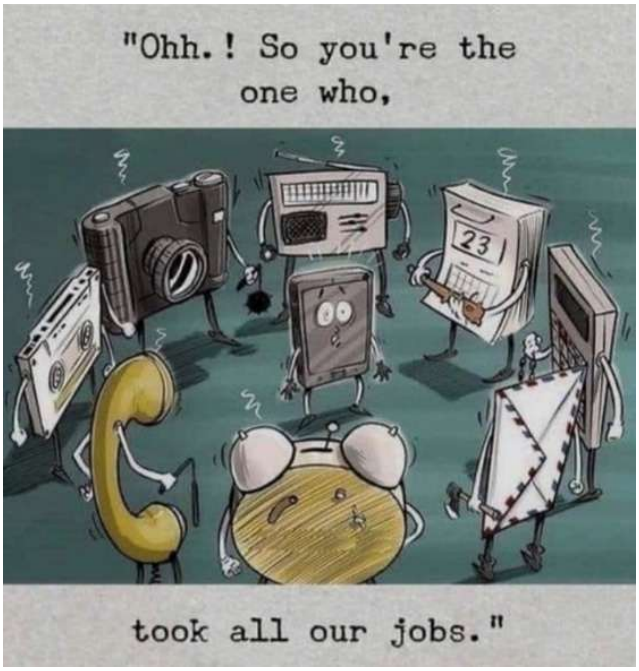
communication as the device's central purpose, even if they are also used for taking photographs, reading news, banking, checking maps, or accessing government services.

The poll also showed:

- 63% of respondents across all ages said photography had become a more important smartphone capability since 2019
- 60% placed greater importance on productivity functions
- 44% nominated the phone's ability to replace items such as wallets, keys, and identification as an important innovation they had not realised they would need seven years ago.

The findings also point to a potential challenge. As businesses and governments move more services onto Apps, people who mainly use their phones for calls and messages may need additional assistance to fully participate.

NSA is doing its bit in this area, with a variety of resources for older people who want to keep up with smartphones and other technology. Their **Technology Hub** has links to e-guides on mobile phones, computers, and social media, while their **Keep Scam SAFE** resources are designed to help you stay informed, confident, and protected online. There is also the governments **Be Connected** program which provides free courses on all aspects of digital life. *(Source: Samsung, MediaWeek, Channel News)*



BRANCH CONTACT DETAILS

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

SMILE

As a little girl climbed onto Santa's lap at a shopping centre, Santa asked the usual, "And what would you like for Christmas?"
The child stared at him open mouthed and horrified for a minute, then gasped: "Didn't you get my Email?"

* * * * *

The local newscaster was with a crowd of parade watchers, welcoming Santa as he arrived in town, and in a live interview asked a bouncey 4-year-old girl if she had talked with this Santa yet to give him her Christmas list.
"No" she replied.
"Are you going to talk with Santa?" the newscaster asked.
"No" was once again the most definite answer which was not the reaction that he was expecting at all!
"Why?" he curiously asked the little one.
"Because the real Santa is at the Mall."

* * * * *

A boy wanted to be Joseph in the Sunday School pageant. He was cast as the landlord and objected loudly, but to no avail. When the pageant was presented, Mary and Joseph knocked on the door of the inn and asked him if he had a room for them. The boy smiled and said, "Yes, sure. Lots of room. Come on in!"

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At Sunday school, the younger children were drawing pictures illustrating Biblical stories. The teacher walked by and noticed one little boy was drawing an airplane!
"Oh, what Bible story are you drawing?" she asked.
"This is the Flight into Egypt," the little boy answered.
"See, here is Mary, Joseph and baby Jesus. And this," he said, pointing to the front of the plane, "Is Pontius. He's the Pilot."

* * * * *

When a woman's daughters were young, she would always tell them around Christmas that this is Jesus' birthday and he only received three things, so do not be disappointed in what lies under the tree. When it came time for worship on Christmas morning, she asked the children what they thought Jesus would think of Santa and all the hype. Would he ask Santa a question?
Her youngest daughter replied, "I think Jesus would ask how come I only got three things and none of them were toys?"