

**WELCOME** – It was wonderful to see so many brave the showery weather again to attend our June meeting and to welcome three new members to our group. Thanks to our guest speakers Hayley and Kerry from Footprints Community for their invaluable information on how they can assist vulnerable people to access services to assist them to continue living safely in the community. If you didn't obtain a brochure and would like more information, you can contact Hayley Rotzied on 3252 3488 or 0493 804 145. Congratulations to Elle, Joan H and Shirley who flew their paper planes the furthest in the 5<sup>th</sup> annual paper planes competition! Eight members visited the Commissariat Museum for an enlightening tour followed by a light lunch at the Star Casino where the sun came out to give us wonderful views towards South Bank and the western suburbs from the 23<sup>rd</sup> level. Our thanks to everyone for those generous donations to Care Kits For Kids and the community pantry which are always very greatly received.

## BRANCH MEETINGS

Our next meeting will be on **Thursday 9 July at the Parkside Community & Services Club**. Arrival will be at 9:30am for a 9:45am start with guest speakers, updates on branch and national activities, raffles and refreshments. The cost will be \$10.00 per person payable in cash at the door.

Our guest speaker is Amanda Morgan, Marketing Coordinator for Task Tamers, an organisation that specialises in providing tailored and flexible downsizing and relocation solutions, whether you are downsizing, moving into a retirement or aged care community, or need assistance with estate clearance.

Karen Furnivall, Community Engagement Manager for National Seniors will also join us to explain the options our branch can consider should we not be able to form an Executive Committee at the August Annual General Meeting.

Remaining meeting dates for 2026 are: 13 August (& AGM); 10 September; 8 October; 12 November

## ANNUAL GENERAL MEETING

The Annual General Meeting will follow the branch meeting on Thursday 13 August, commencing at approximately 11:00am 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, although the Vice-President and Treasurer have both offered to continue in their roles while the others will assist the committee as required. When individuals do several jobs that's when things get difficult, so please think about whether you can contribute in some small way to the continued success of our branch.

If any financial member would like to nominate for any position on the committee, forms will be available from the Secretary, Graham Tienan, at the July meeting.

## MORNING TEA CATCH-UP

Our next morning tea catch will be on **Monday 20 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 2026 are: 17 August; 21 September; 19 October; 16 November

## JULY BIRTHDAYS

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

## EXPLORE BRISBANE BY PUBLIC TRANSPORT AND ENJOY A "CHRISTMAS IN JULY" LUNCH

On **Thursday 30 July** we will visit **The Crown Hotel, 446 Lutwyche Road, Lutwyche** to enjoy a two-course "Christmas In July" lunch from 12:00pm. Cost of lunch is \$35 per person consisting of mixed Ham and Turkey roast served with baked seasonal vegetables, followed by traditional Christmas Pudding with brandy custard. To add to the celebration, members are encouraged to bring a small gift wrapped in Christmas paper that we will put in a "lucky dip" for everyone to draw from.

As bookings are essential, please advise Freya Tienan on 0409 397 330 by 17 July if you wish to attend and whether you have any dietary requirements.

There are a couple of options available for public transport:

- Route 333 (runs every 15 mins) – I will board at the Mater Hill station at 11:22am but other stops for this service are Woolloongabba station at 11:20am; South Bank busway station 11:24am or Cultural Centre station 11:26am. We arrive at the Truro Street station at 11:41am. It's a 330m walk outbound to the Hotel along Lutwyche Road
- Alternate Route 334 (runs hourly so don't miss it!) – departs Stop 58 Queen Street outside Post Office Square and opposite the GPO at 11:40am, arrives at Stop 19 East Street on Lutwyche Road

at 11:57am. You then walk back towards the city to the hotel approx. 138m.

- If you prefer to drive, there is parking at the rear of the hotel with entry on the left off Lutwyche Road at The Good Guys driveway.

## CARE KITS FOR KIDS

Coorparoo Branch continues our relationship with this not-for-profit organisation in 2026 with some suggestions of items listed below that can be brought to our monthly meetings and will be delivered to Care Kits For Kids. Most can be purchased at discount shops, and not everything needs to be provided each month. Every donation will help Queensland children in need.

**July** – Hairbrush, 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



Care Kits for Kids Qld  
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Marilyn braved the inclement weather last week to bring in a delivery from our kind supporters at National Seniors, Coorparoo. She had to sit up very straight to avoid being lost in the avalanche of this incredible donation of all the items we need for our Care Kits. 💜



## COMMUNITY PANTRY DRIVE

If you would like to provide good quality non-perishable food items that can be passed on to a local community organisation to assist those in need in our area, please bring them along to each meeting where we will collect and distribute them. Please ensure that all items are well within use by date.

## NAME BADGES

Please remember to wear your name badge to each meeting to assist new members. If you don't have a name badge and would like to obtain one, please advise our secretary Graham Tienan on 0407 736 453 or [nsacoorparoosec@gmail.com](mailto:nsacoorparoosec@gmail.com) so we can organise

for them to be made before the next meeting. Cost will be \$12.00 for either a pin-on type or magnet type. (Please note that magnet type is not suitable if you have a pacemaker.)

## 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.

## 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 available 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 during the winter months, we will collect items 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
- Pens, highlighters, white outs
- Batteries
- Blister tablet packs
- PLASTIC bread tags (not cardboard tags)
- Corks
- Soaps
- Stamps

## BRAIN TEASERS

What has no start and no end?

I have no lungs but need air. What am I?

I have on eye but can't blink. What am I?

What has bottom at the top?

What has words but no voice?

What has cities, but no people?

(Answers at the end of newsletter)

## MEMBER DONATION

A member has offered for free an *XL Thermoskin Adjustable Lumber Support* to anyone interested. Although the pack has been opened, the garment is unused. The support provides pain relief and compression for muscle injuries and general lower back dysfunctions or injuries to the lumbar discs. If anyone is interested, please let Freya Tienan know on 0409 397 330.

## PRIVATE HEALTH INSURANCE REBATE UPDATE

The proposed cut to the Private Health Insurance (PHI) Rebate has angered older Australians, with many concerned about their ability to maintain their cover and their access to private health care. No issue has united the NSA community more!

In a poll of more than 5,400 Connect readers, 91% opposed the rebate cut to fund aged care reform and more than 3,000 people have joined the NSA Health Costs campaign in less than six weeks.

Before the proposal was announced by Aged Care Minister, Sam Rae, National Seniors Australia had already undertaken research and raised member concerns around private health insurance affordability (and value) to help bring about an independent review into the private health system. In fact, NSA had consistently called for an increase, not a decrease in the rebate for lower income seniors in previous budget submissions!

Past NSA surveys revealed that out-of-pocket costs and the cost of private health insurance are significant concerns for older people. That is why they continue to call for a Productivity Commission review of the entire private health system, to lift the lid on rising health costs. When the Treasurer, Dr Jim Calmers, confirmed the government's intention to cut the rebates in the 2026 Federal Budget, NSA was well armed with the necessary evidence to support their call on parliament to reject the proposal – which they did!

The NSA *Report on Private Health Insurance* has been referenced as one of the few sources of public data on PHI take-up among older people (and was recently referenced in Senate estimates). NSA continues to reinforce their call to reject this proposal by being involved in important political discussions and leading equally important public conversations.

This is what NSA is doing to advocate against the cuts to PHI?

1. Holding ongoing meetings with Federal MPs and Senators at Parliament House to put forward your views directly – they have the ear and support of senator Anne Ruston and Independents such as Rebekha Sharkie, who are fierce opponents of the PHI cuts. They have also met with representatives of the Australian Greens to put their case to them. They will also be sending a letter to every Federal MP and Senator outlining their opposition to the cut.
2. Participating in national TV, radio, and online media interviews – adding public pressure to the political work they're doing behind closed doors.
3. They developed the *Private Health Insurance Rebate estimator* to show the likely impact on your current policy and to encourage people to sign up to the campaign.
4. To complement their campaign sign-up process, they have also created a petition to give people another way to show their support for their campaign – there's weight and power in numbers!

You can help spread the word by sharing NSA Facebook posts with your friends and family.

5. They are working with an alliance of organisations, including private hospitals and insurers, to oppose the change culminating in a joint letter to the Prime Minister and Minister for Health. The letter outlines our shared concerns for older people and the private and public health systems that support them.
6. They have also put out calls to the NSA community for case studies to show the real-life impact of the cut on older people. Media will often only run a story with real life case studies. If you are willing to get involved in media, please email NSA at [policy@nationalseniors.com.au](mailto:policy@nationalseniors.com.au).
7. They are creating a Facebook campaign using humorous cartoons to draw attention to the issue, which you can share with your friends and families to raise awareness and mobilise support.

As NSA CEO, Chris Grice, has said publicly, "Older Australians have paid premiums for decades, in some cases their whole working lives. They're already struggling to afford it and doing everything possible to keep it. The cuts could push people to downgrade their cover, potentially leaving them underinsured when they need it most. At the same time, this will add pressure to an already stressed public hospital system."

Helping to strengthen their case and reinforce the need for the Productivity Commission to conduct a full review of the private health system has been possible because of members views and experiences, which have continued to be shared with NSA since the proposal was announced. (*Source: National Seniors Australia*)

## HEAT YOUR HOUSE FOR LESS THIS WINTER

With temperatures dropping for winter households in cooler climates are likely to be bracing for an energy bill bump ahead.

A 2021 analysis by the Australian Energy Council found that electricity bills in the ACT, NSW, SA and Victoria were roughly 20-30% higher in winter than in summer. In contrast, gas bills across the same regions were two to three times higher in winter, with the difference even greater in colder states like Tasmania and Victoria.

While the contrast isn't so noticeable in Queensland, we can still do some things to stay warm during the winter months without running up excessively large bills. Consider these options:

**Adjust your thermostat:** Heating is one of the biggest drivers of winter electricity bills, so it's worth being strategic about it. Use your heating efficiently. Set your thermostat between 18-20 degrees – every extra degree can add around 10% to your heating costs.

**Heat the room, not the house** – it sounds simple, but a lot of households keep their homes warmer than they need to without realising. So, avoid heating rooms you're not using. Close doors to unused spaces and use a smaller heater for the room you are in rather than running ducted heating throughout the whole home.

**Get draught-proofing** – door snakes, draught stoppers and heavy curtains all help hold in heat and reduce how hard your heating system needs to work. And the good thing is that these don't cost the world, but they can make a significant difference.

**Book in a service** – A poorly maintained heating system works harder and costs more to run. A quick annual service can improve efficiency and pick up any issues before they become expensive problems. Check your hot water system too. Hot water is often overlooked but accounts for a chunk of household energy use.

**Utilise the new Solar Sharer Offer** – For smart meter households, retailers will start offering a Solar Sharer Offer from July 1. This is an opt-in plan that gives you three hours of free electricity during the middle of the day. If you can shift some of your usage into that window, it could significantly reduce your bills without any upfront cost. You do not even need rooftop solar to take advantage of it. (*Source: Money*)

## EGGSACTLY WHAT YOU NEED?

For decades, eggs have been the subject of nutritional debate. Once shunned for their cholesterol content, they are now receiving renewed attention from some scientists who say moderate egg consumption may support longevity – particularly in older adults.

A major turning point comes from a Monash University-led study published in 2025, which examined 8,756 adults aged 70 and older. Researchers found that those who ate one to six eggs per week had a 15% lower risk of death from any cause and a 29% lower risk of cardiovascular disease-related death compared with those who rarely or never ate eggs. This work, part of the ASPREE Longitudinal Study of Older Persons, suggests that eggs can play a valuable role in supporting healthy ageing.

These findings are echoed by a separate analysis of ASPREE study data, which also reported that older adults eating eggs one to six times weekly experienced a 29% reduction in overall mortality risk. Researchers note that eggs are rich in high-quality protein, B vitamins, folate, unsaturated fats, vitamin D, and choline – nutrients especially important for older

adults who may experience reduced appetite, muscle loss, or sensory decline.

The benefits extend beyond longevity. Another study highlighted that eating between one and six eggs per week was linked not only to lower cardiovascular mortality but also to a 17% lower risk of death from any cause, even among adults with high cholesterol. This challenges long-held fears that eggs significantly raise heart-disease risk on their own.

At the same time, the broader body of research remains mixed. A 2023 review of observational studies found inconsistent associations between egg consumption and cardiovascular disease outcomes, suggesting the overall diet matters more than any single food. Ethnic and cultural diet patterns also appear to influence results.

Still, most studies reported either no association or reduced risk when eggs were consumed as part of a balanced diet. Nutrition experts now advise moderation rather than avoidance. Current guidelines for healthy adults often support up to seven eggs per week, and some recommendations allow older adults with normal cholesterol to enjoy up to two per day.

For seniors looking to maintain strength, heart health, and vitality, eggs can be an affordable, versatile addition to meals – from scrambled breakfasts to easy lunchtime omelettes. While they're not a magic bullet, the latest science suggests that including eggs regularly as part of a varied, nutrient-rich diet may help support longer, healthier living. As always though, consult your doctor for advice that suits your particular circumstances. (*Source: 9News, Monash, Springer, New Atlas, MedBound Times*)

## PERSONALITY LINKED TO LONGEVITY

Positive traits are good for our health, according to international research. Attaining a "ripe old age" has long been linked to familiar factors such as genetics, diet, and exercise. Increasingly, however, research shows that who we are psychologically can also play an important role in how well, and how long, we live.

Large-scale international studies suggest that certain personal traits influence health behaviours, resilience, and even mortality risk. According to recent research, people who are organised, responsible, and active tend to live longer than those who are careless or chronically worried.

Drawing on research involving more than 22,000 adults, the study found that traits linked to "conscientiousness" – such as being thorough, dependable and self-disciplined – were associated

with a significantly lower risk of death over time. Being energetic and actively engaged with life also showed a protective effect, while chronic anxiety and emotional instability were linked to poorer outcomes.

These findings align with decades of broader scientific research. One of the most comprehensive analyses, involving more than 44,000 people across 15 long-term international studies, found that low conscientiousness and high neuroticism consistently predicted higher mortality risk. In contrast, people who scored higher on conscientiousness, agreeableness and extraversion tended to live longer, even after accounting for age, gender, and socioeconomic factors.

Why do these traits matter? Researchers believe the answer lies in everyday habits. Conscientious individuals are more likely to follow medical advice, attend health screenings, exercise regularly, and avoid risky behaviours such as smoking. Over time, these small decisions compound into meaningful health advantages. Studies also suggest conscientiousness may support better cognitive function and immune health in later life, further contributing to longevity.

Equally important is what this research means for older adults today. Personality is not fixed in stone. While core traits are relatively stable, specific behaviours – such as staying organised, setting routines, remaining socially active, and managing stress – can be strengthened at any age. Experts stress that adopting even modest changes can support both physical health and emotional wellbeing as we grow older.

Ageing well, it seems, is not solely about medical numbers or fitness targets. It is also about staying engaged, purposeful, and attentive to one's health. In that sense, cultivating helpful habits and attitudes may be one of the most accessible tools we have for supporting longer, healthier lives. *(Source: Metro, American Psychological Association)*

## HOW TO AVOID INHERITANCE DISPUTES

Making a legal will is essential, but so is having an honest conversation with your family. No one enjoys thinking about the end of life, but taking the time to plan your estate – and communicating that plan clearly – can save your family significant stress, conflict, and further heartache once you are gone.

While having a legally valid will is essential, it's only part of the solution. The other part, which many families avoid, is having an honest conversation with your adult children about your wishes. Inheritance disputes often arise not simply because of the way

assets are distributed, but because family members feel surprised, confused, or left out of the decision-making process.

Clear communication helps avoid these misunderstandings. Even if your choices are perfectly reasonable, your children are far more likely to respect them if they understand *why* you've made them. This conversation can be particularly important if you intend to leave part of your estate to people outside the immediate family – such as nieces or nephews, close friends, or carers – or to organisations and charities that matter to you.

These decisions can be deeply personal, but without explanation, they may be misinterpreted. A thoughtful discussion helps your children see the bigger picture and reduces the risk of hurt feelings or disputes that might ultimately end up in court.

You don't need to cover every detail in a single sitting. Start by explaining your values, what you hope your legacy will reflect, and how you've approached dividing your estate. Making it clear that your decisions are carefully considered – not last-minute or influenced by others – can provide reassurance. Encourage questions and keep the tone calm and respectful. The goal isn't to negotiate your will but to ensure everyone understands your intentions.

Of course, communication alone isn't enough; your wishes must be backed by a properly drafted legal document. A will should always be prepared, or at least reviewed, by an experienced lawyer or your state Public Trustee. They can ensure your will is valid, clearly worded, and structured in a way that reduces the likelihood of disputes. They may also suggest additional tools, such as binding death benefit nominations for superannuation or enduring powers of attorney, depending on your circumstances.

Talking about money and death can feel uncomfortable, but avoiding the topic often leads to far greater difficulties later. By combining a clear, legally sound will with open, respectful discussions, you give your family the best chance of navigating the future smoothly and honouring you and your wishes exactly as you intend. *(Source: NSA)*

## MANAGING EVERYDAY SPENDING: HOW CASH CAN HELP

The weekly shop feels more expensive. A quick trip to the supermarket somehow turns into \$80. Coffee, parking, household basics...the small purchases add up fast. With cost-of-living pressures continuing across Australia, many people are paying closer attention to how and where they spend their money. For many Australians, cash is part of that conversation.

Recent Reserve Bank research found around half of Australians still use cash in a typical week, with older Australians among the most regular users.

**Why some people still prefer cash** – For many people, cash creates something digital payments sometimes don't: visibility. You can physically see what you're spending. You know how much you have left. And for some households, that makes budgeting feel simpler and more manageable.

Some people withdraw a set amount each week for groceries or everyday spending. Others prefer using cash for smaller purchases because it helps create clearer boundaries around spending. It's not about avoiding digital payments. Australians are using more payment options than ever before. But many people value the feeling of control cash can provide, particularly when budgets are tighter.

**The "little purchases" effect** – One of the biggest budgeting challenges isn't always large expenses. It's the smaller purchases that don't seem significant in the moment. A takeaway coffee. Parking. A few extra items at the shops. An online order you didn't plan on making. Individually they may feel minor, but over time they can add up quickly.

For some, cash creates a natural pause before spending. Handing over physical money can make purchases feel more deliberate and easier to keep track of throughout the week. That awareness is one reason many people continue to keep cash as part of their everyday spending habits.

**Confidence and familiarity matter too** – For many seniors, cash is also familiar. It offers a straightforward way to manage money without needing to rely entirely on apps, online banking or card payments for every transaction. And while payments habits continue to evolve, access to cash remains important. Reserve Bank research found one in three Australians would face hardship or major inconvenience if cash became difficult to access.

**Why access still matters** – For cash to remain practical, it needs to be easy to access. That's where reliable ATM access plays an important role, particularly in communities where bank branches may not be nearby. Atmx is Australia's largest fee-free ATM network, with approximately 2,100 ATMs across metro and regional Australia. Through participating financial institutions, many Australians can withdraw cash at atmx machines without paying a fee, helping make everyday access simpler and more affordable.

**Looking ahead** – Australians manage money in different ways, and there is no single approach that works for everyone. But during periods of cost-of-living

pressure, many people are looking for practical tools that help them feel more aware, more confident and more in control of their spending. For many Australians, cash remains one of those tools. (Source: NSA)

## BRANCH CONTACT DETAILS

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

## SMILE

In today's stock market news – Helium was up, feathers were down. Paper was stationery. Fluorescent tubing was dimmed in light trading. Knives were up sharply. Pencils lost a few points. Hiking equipment was trailing. Elevators rose, while escalators continued their slow decline. Weights were up in heavy trading, while mining equipment hit rock bottom. Diapers remained unchanged. The market for raisins dried up. Balloon prices were inflated, and toilet paper touched a new bottom!

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For 21 years a woman complained about her husband not putting the cap back on the toothpaste. On their anniversary he decided to change this bad habit and make his wife happy. For a week he was diligent, always capping the toothpaste. He was expecting his wife to thank him, but she never did. Finally, she turned and looked at him and said: "Why have you stopped brushing your teeth?"  
Marriage is a difficult relationship!

## Brain Teaser answers: How did you go?

What has no start and no end? *Circle*  
I have no lungs but need air, what am I? *Fire*  
I have one eye but can't blink, what am I? *Needle*  
What has bottom at the top? *Legs*  
What has words but no voice? *Book*  
What has cities, but no people? *Map*

