

WELCOME – It was wonderful to have five visitors at our October branch meeting and we look forward to seeing you again at future activities. Our guest speakers of Margaret Hammer and Nina Mullins from the University of Queensland provided some very interesting research into ageing and dementia in Australia. Tanya Barnett from Co-ordinated Fitness offered some great advice on ways for members to keep active in a gentle, safe and easy way.

Our thanks as always to everyone for your generous donations to Care Kits For Kids and the community pantry which are greatly received, and especially to Jan and Graham for kindly delivering the goods.

UPDATE ON CHANGE OVER TO BECOMING A SOCIAL CLUB

- The previous committee members have agreed to continue to operate the club as volunteers, but we are always looking for more members to step up to help.
- Once all accounts have been finalised, the remaining funds will be transferred to head office for advocacy purposes and the bank accounts will be closed.
- The current branch activities will continue. Monthly meetings will still cost a \$10 admission fee which will cover morning tea, guest speakers, NSA branch and national information, updates on social events and some fun activities. We will also continue to hold a raffle with funds being donated to a worthy charity.
- Monthly morning tea catch-ups will continue at Easts Leagues Club and local public transport outings will be organised every second month.

NOVEMBER BIRTHDAYS

Best wishes to *Margaret Atkin, Judith Furber, Jan Jackson, Mary Lambrose, Jenny Purnell and Elwyn Welsh* who celebrate birthdays in November. We hope you enjoy your special day with family and friends.

IMPORTANT DATES TO SEE OUT 2026

Full details are listed throughout this newsletter.

Nov 5	Public Transport outing	Kingston Butter Factory
Nov 12	Branch Meeting	Parkside
Nov 16	Morning tea	Easts Leagues Club
Dec 10	Lord Mayor's Christmas Party	Brisbane City Hall
Dec 17	Christmas lunch	Parkside

BRANCH MEETING

Our last meeting of the year will be on **Thursday 12 November 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.

As a belated nod to the Melbourne Cup we encourage everyone to dress in their best "fashions of the field" in rainbow hues. We will also run a race of sorts where everyone will have a past winning horse in our race.

Our guest speaker will be Ethan from Ravatech, a supplier of new technology developing a simple video calling device for people who find ordinary mobile phones and tablets difficult to manage.

A representative from the Mission to Seafarers will also join us so we can present the items that our members have been knitting throughout the year.

MORNING TEA CATCH-UP

Our last morning tea catch up will be on **Monday 12 November from 10am at Easts Leagues Club**. This is always a great informal way to get to know fellow members outside the confines of a monthly meeting.

LOCAL BRISBANE OUTING BY PUBLIC TRANSPORT

Our next adventure will be on **Thursday 5 November** when we will travel to Kingston by train to visit the Kingston Butter Factory Living History Museum and enjoy morning tea or lunch at Devon Pixies Café. The venue is a short walk from the Kingston Train Station but there is ample onsite parking for those preferring to drive.

Freya will board the train on the Beenleigh line at the **South Bank station at 9:44am** and use the carriage for disabled access. The service will stop at the following times for those wishing to board at a different station:

9:47am	Boggo Road
9:49am	Dutton Park
9:51am	Fairfield
9:53am	Yeronga
9:55am	Yeerongpilly
9:59am	Rocklea
10:01am	Salisbury
10:04am	Coopers Plains
10:08am	Sunnybank

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Arrival at Kingston station will be 10:27am. The service is half-hourly so if you miss this train the next will be 30 minutes later. It is proposed we return on the Ferny Grove line departing 2:02pm.

Please advise Freya by **30 October** if you will be attending and at which station you will join us so we can keep an eye out for you. Alternatively, if you prefer to drive, there is ample onsite parking. Contact is 0409 397 330 or nsacoorparoopres@gmail.com.

Suggestions for future outings are always welcome!

CANCELTION OF FREE LUNCH FOR MEMBERS FOLLOWING 12 NOV MEETING

As advised by separate email to members on 14 October, the lunch following our November meeting has been cancelled. We have taken this step following information received from the Office of Fair Trading in relation to the distribution of final funds as per our branch constitution. We apologise for any confusion in this regard.

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, however we will keep a waitlist if anyone else is interested in case of a late cancellation.

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**. To add to the festivities, please bring a small gift wrapped in Christmas paper to be added to a lucky dip.

As this lunch which will be at your own expense it has been suggested that members order from the normal restaurant menu. To hold the booking, we will require definite numbers to Graham no later than **30 November** on 0407 736 453 or nsacoorparoossec@gmail.com.

CARE KITS FOR KIDS

If you would like to assist this not-for-profit organisation for the final time this year, we suggest a **backpack or small lunch box** can be brought to our November meeting and will be delivered to Care Kits For Kids. Every donation will help Queensland children in need.

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.

MISSION TO SEAFARERS

As mentioned earlier, thank you to everyone who has been kindly knitting beanies and scarves for the Mission to Seafarers. Please bring them to our November meeting when a representative will be available to receive them.

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.

ONE

*One tree can give life to a forest,
One smile can start a friendship,
One hand can uplift a soul,
One idea can shape the future,
One candle can wipe out darkness,
One laugh can conquer gloom,
One ray of hope can lift your spirits,
One touch can show that you care,
One life can make a difference,
Be that 'one' today.*

NSA MEMBERSHIP CARDS

NSA is phasing out plastic membership cards as part of their commitment to reducing environmental impact of plastic and paper waste as well as rising postage and production costs.

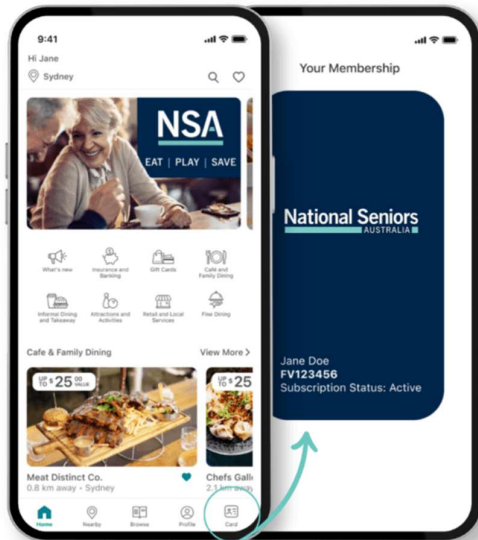
The changes are:

- Expiry date on cards has been removed so there is no need to replace it each year.
- All renewing members will receive a card with no expiry date at their next renewal only.
- New members will not receive a physical card.
- For all members, a card icon displays on the EAT | PLAY | SAVE app home page on the bottom

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right-hand corner which displays a digital version of the membership card

- The digital card advises that the subscription is “active” which tells you if the member is a paid up/financial member.



QUT RESEARCH PROJECT

We have received details from QUT seeking participants in a research project about developing an age-friendly assessment framework for Australian communities with a case study of Brisbane.

The purpose of the research is to develop a framework for assessing how age-friendly Australian communities are for older people, from the perspective of older people themselves using Brisbane as the focus of this study. The research team is inviting older people aged 65 years and above who live in Greater Brisbane to share the experiences of ageing in the community.

Participation will involve a semi-structured interview about what makes a community age-friendly for older people. If you are interested, please contact the researcher, Jia Wang on j352.wang@hdr.qut.edu.au or 0420 277 153.

BE PREPARED FOR HEATWAVES

Weather experts predict severe heatwaves and above-average temperatures across much of Australia for the rest of 2026 – and that should serve as a warning for older Australians. Extreme heat, driven by a strong El Nino event, is not simply uncomfortable; it can cause serious illness and death.

Heatwaves have caused more deaths and adverse health outcomes in Australia than any other natural hazard, according to advice issued by the Queensland Government that is relevant across much of Australia.

The Bureau of Meteorology's (BOM) heatwave guidance explains that heatwaves are Australia's deadliest natural hazard and are defined by unusually high maximum and minimum temperatures lasting at least three days. What counts as a heatwave varies between locations because Australians are accustomed to different local climates.

Older people are among those at greatest risk, along with babies and young children, pregnant women, people with medical conditions, and people taking certain medicines. Those who live alone or have limited access to cooling may also need extra support. National health advice identifies people aged over 65, those with long-term heart, lung or kidney conditions or diabetes, and socially isolated people as particularly vulnerable.

Prepare before the temperatures rise – Pay attention to weather forecasts and heatwave warnings through the BOM website or weather app. Severe and extreme heatwave warnings provide expected temperatures, timing, and affected communities.

Make a plan for keeping cool, particularly if you do not have air-conditioning. Identify a cooler public place you can visit, such as a library or shopping centre, and arrange transport if necessary. Check that essential medicines are stored safely and follow any storage instructions on the packaging. People with health conditions should continue following their doctor's advice. Do not change medicines or fluid intake without discussing it with a health professional, especially if you have been placed on fluid restrictions.

Prepare for a possible power outage by having torches, charged communication devices and a plan for relocating somewhere cooler. Decide who you will contact if you need help. Family members, friends, and neighbours should also arrange regular check-ins with anyone who may be vulnerable or isolated.

Keep cool and hydrated – during extreme heat, stay indoors during the hottest part of the day and reduce strenuous activity. Close blinds and curtains to block the sun and use air-conditioning or fans where appropriate. Wear light, loose clothing. Drink water regularly, even if you do not feel thirsty, unless a doctor has advised otherwise.

Avoid alcohol and sugary drinks, which may worsen dehydration. Urine should generally be a light straw colour; darker urine may be a sign that you need more fluid. A cool shower or bath can help lower body temperature. Wet towels, ice packs, or placing your feet in cool water may also provide relief.

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If your home becomes dangerously hot, move to an air-conditioned public place rather than trying to endure the conditions.

Know the warning signs – Symptoms of heat-related illness can include heavy sweating, headache, dizziness, nausea or vomiting, muscle cramps, fainting, a rapid pulse, confusion, slurred speech, or loss of consciousness.

If someone becomes unwell, move them to a cool or shaded place, remove excess clothing, offer water if they are conscious, and use cool water or wet towels to lower their temperature.

Heatstroke is a medical emergency. Warning signs can include confusion, seizures or loss of consciousness, and the person may no longer be able to cool themselves. Call triple Zero (000) immediately. Remember that the danger may not end when the temperature begins to fall. Continue drinking water, resting, and checking on vulnerable people after a heatwave. A phone call or visit could prevent a medical emergency and may save someone's life.

AGED CARE MONEY IS ALREADY THERE

No need to cut health insurance rebate to find money for Aged Care – it's already there! The Federal Treasurer, Jim Chalmers, and Finance Minister, Katy Gallagher, announced the 2025/26 Final Budget outcome was \$6 billion better than estimated, due to \$4.6 billion in additional tax collected, and \$1.4 billion in savings. Shockingly, the entirety of this \$1.4 billion in unspent money, which also enabled the Federal Government to retain its AAA Credit Rating, came from the Aged Care sector.

In a time when there are insufficient funds to support vulnerable older Australians with Support at Home packages rationed, increasing numbers of older Australians awaiting Support at Home Services, and thousands more stranded in public hospitals – how does the Aged Care Minister, Sam Rae, allow \$1.4 billion of approved funding for Aged Care to be returned to Treasury as savings?

If not for Australia's most vulnerable who have worked, saved, contributed to, and built this country – what and who is the \$1.4 billion being 'saved' for?

What makes this even harder to justify is that the Government's own figures show the problem is not simply a lack of money. The 2025-26 Final Budget Outcome confirmed Commonwealth payments were \$1.4 billion lower than forecast, with Finance Minister, Katy Gallagher, identifying lower-than-

expected spending in aged care as one of the contributors.

At the same time, the Aged Care Minister has acknowledged around **100,000 people are in the Support at Home national priority system**, with some people assessed as standard priority waiting six to eight months for support. This is the disconnect older Australians will struggle to understand: money is coming in below forecast while demand for care is still visibly unmet.

Significantly, aged care was one of the areas where spending came in below forecast, alongside the PBS, childcare and some national partnership payments.

NSA believes the \$1.4 billion in savings could have been invested in showers and incontinence management delivered through the Support at Home program, instead of taking from the pockets of older Australians (1.2 million estimated to be pensioners) with Private Health Insurance (PHI) – many of whom have paid into it for four, five, up to six decades.

The cut to private health insurance rebate comes at a time when continued cost-of-living pressures will likely push many with PHI cover to drop or downgrade their cover, placing further pressure on already stretched public health systems. If passed, the cut would take effect on 1 April 2027 – the same day as the annual government-approved premium increases. The change is estimated to raise more than \$870 million in the first year of operation alone.

Rather than make Private Health Insurance more expensive on the guise it is to raise money for Aged Care, the government should spend the money it has already budgeted for Support at Home packages – and still save \$530 million for the budget bottom line.

Here is another bottom line – the government doesn't need to cut the health insurance rebate to find money for aged care – it's already there! The question to these ministers is: how can the government sleep well at night knowing there are thousands of older Australians waiting for Support at Home or stranded in hospital who can't? While also knowing there is \$1.4 billion allocated for Aged Care in the budget, and just like its intended beneficiaries, it is just sitting there....
(Source: NSA)

FIVE WAYS EATING WELL CAN HELP YOU AGE WELL AT HOME

As we age, eating well can help support strength, energy and independence. But nutrition is only part of the picture. Food can also bring comfort, routine, enjoyment and something to look forward to each day.

For many older Australians, the desire to eat well hasn't changed, but the effort involved can. Shopping may become tiring, cooking can take more energy, and preparing a full meal for one may not always feel worthwhile.

Making nutritious, enjoyable food easier to access can help remove some of those barriers. Here are five ways the right nutrition and meal choices can support healthy ageing at home.

1. **Prioritise protein throughout the day** – protein helps maintain muscle mass and physical strength, which are important for everyday activities such as walking, carrying groceries, and moving confidently around the home. Rather than relying on one protein-rich evening meal, try including protein across the day. Yoghurt, eggs, milk, legumes, fish, chicken, and lean meat can all contribute. Maintaining muscle strength can support mobility and make it easier to continue completing daily tasks independently. If you notice a smaller appetite or unplanned weight loss, speak with your GP or an accredited practising dietitian.
2. **Support bone health with calcium-rich foods** – calcium is important for maintaining healthy bones as we age. Dairy foods such as milk, yoghurt, and cheese are familiar sources, while calcium may also be found in fortified products, tofu, almonds, and some leafy green vegetables. Bone health is also supported by adequate vitamin D and regular movement suited to your ability. If you are unsure whether you are meeting your nutritional needs, speak with your GP or an accredited practising dietitian.
3. **Include fibre to support healthy digestion** – fibre supports healthy digestion and regular bowel function. It can be found in vegetables, fruit, wholegrains, legumes, nuts, and seeds. Variety is helpful. Including vegetables, grains, and plant foods throughout the week can make meals more interesting while helping support gut health. It is also important to drink enough fluids, as increasing fibre without adequate hydration may cause discomfort.
4. **Choose meals you genuinely enjoy** – nutrition matters, but enjoyment matters too. A meal is more likely to become part of a consistent routine when it is both nourishing and satisfying. Familiar favourites can provide comfort, while new flavours can bring variety and interest to the week. Being able to choose what you eat, when you eat it, and how it fits into your routine is an important part of maintaining independence. Expectations around food are continuing to evolve. People want meals

that reflect the quality and experience they value in every other part of their lives.

5. **Make eating well easier when cooking becomes difficult** – convenience does not have to mean compromising on quality. Keeping ready-to-heat meals, soups, breakfasts, and snacks at home can help on days when shopping, planning, or cooking feels like too much. Eligible Support at Home participants may have up to 70% of meal preparation and delivery costs covered through their funding, while paying the balance directly to their selected meal provider.

Eating well as we age shouldn't have to mean spending more time shopping, planning and cooking. With nutritious options, plenty of choice and the right support, mealtimes can continue to be something to enjoy while helping older Australians maintain their independence at home. (Source: NSA)

WHY TERM DEPOSITS STILL MATTER

In an era marked by market swings, geopolitical uncertainty, and rising living costs, many older Australians are re-evaluating where they place their hard-earned savings. While investment trends come and go, one option remains consistently appealing for retirees and pre-retirees: the humble term deposit. Term deposits continue to matter because they offer something increasingly rare in today's financial landscape – certainty.

For seniors, financial stability isn't just a preference; it's a necessity. Term deposits provide a guaranteed rate of return for a fixed period, shielding savings from the day-to-day turbulence that characterises share markets and other risk-exposed investments. In volatile times, this predictability can deliver peace of mind.

Another key advantage is capital protection. Unlike growth-based assets, term deposits ensure that the original investment remains intact as long as funds are not accessed before maturity.

For those who cannot afford to risk losing a portion of their savings – particularly retirees who can no longer wait decades to rebuild wealth – this security is invaluable. With scams and financial fraud on the rise, placing money with an established bank under a regulated deposit product also helps safeguard against unexpected shocks.

Term deposits also play an important role in income planning. Structured across staggered maturities – often called “laddering” – they can provide a reliable stream of returns over time. For seniors managing

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essential expenses such as healthcare, insurance, and everyday living costs, this predictable income helps maintain financial independence.

As with interest rates having risen in recent years, term deposits now offer very competitive returns, reinforcing their appeal as a legitimate part of a balanced retirement strategy. While no single product suits every situation, term deposits remain a simple, transparent, and low-risk option.

People who prioritise stability over speculation continue to value that reliability. In a world where uncertainty seems to be the only constant, term deposits stand out as a financial safe haven. They are steady, dependable, and still relevant. (Source: NSA)

BRANCH CONTACT DETAILS

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

SMILE

A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. "Careful!" he said, "CAREFUL! Put in some more butter! Oh my gosh! You're cooking too many at once. TOO MANY! Turn them! TURN THEM NOW! We need more butter. Oh my gosh! WHERE are we going to get MORE BUTTER? They're going to STICK! CAREFUL! I said be CAREFUL! You NEVER listen to me when you're cooking! Never! Turn them! Hurry up! Are you CRAZY? Have you LOST your mind? Don't forget to salt them. You know you always forget to salt them. Use the salt. USE THE SALT! THE SALT!" The wife stared at him. "What in the world is wrong with you? You think I don't know how to fry a couple of eggs?"

The husband calmly replied, "I just wanted to show you what it feels like when I'm driving."

An elderly woman had just returned to her home from an evening church service when she was startled by an intruder. As she caught the man in the act of robbing her home of its valuables, she yelled, "STOP! ACTS 2:38!" (Repent and be baptized, in the name of the lord, so that your sins may be forgiven.)

The burglar stopped in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell scripture at you."

"SCRIPTURE?" replied the burglar, "she said she had an AXE and TWO 38's!"

The church held a "Marriage Seminar" and the Priest asked Luigi, as his 50th wedding anniversary approached, to share some insight into how he managed to stay married to the same woman all these years. Luigi replied to his audience, "Well, I tried to treat her well and spend money on her. But the best thing I did was take her to Italy for our 20th anniversary."

The Priest said, "Luigi, you are an inspiration to all husbands here today. Please tell the audience what you plan for your wife for your 50th anniversary."

Luigi proudly replied, "I'm gonna go and get her."

A middle-aged woman had a heart attack and was taken to the hospital. While on the operating table, she had a near death experience. Seeing God, she asked, "Is my time up?" God said, "No, you have another 43 years, 2 months and 8 days to live."

Upon recovery, the woman decided to stay in the hospital and have a face lift, liposuction and tummy tuck. Since she had so much more time to live, she figured she might as well look even nicer. After her last operation, she was released from the hospital.

While crossing the street on her way home, she was hit and killed by an ambulance. Arriving in front of God, she demanded, "I thought you said I had another 40 plus years! Why didn't you pull me out of the path of the ambulance?"

God replied, "My child, I am sorry, I didn't even recognise you!"

