# COORPAROO BRANCH NEWSLETTER

National Seniors AUSTRALIA

OCTOBER 2026

**WELCOME** – Twelve members participated in our day outing in August where we enjoyed morning tea at a local café at Portside with some staying for lunch at the Hamilton Hotel before returning to South Bank via the City Cat. It was a relaxing morning out seeing something different.
Members enjoyed two very different guest speaker presentations during the September meeting with John Siganto from BGC Fixed Income Solutions providing information about their services relating to the fixed income sector, and Katie from Emergency Medical Services about personal medical alarm systems available.
Graham and Freya would like to sincerely thank everyone for their generous gifts as they step down from the executive positions of President and Secretary, but look forward to continuing to contribute in the new volunteer roles of the social branch.
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 Stephen for kindly delivering the goods.

## UPDATE ON CHANGE OVER TO BECOMING A SOCIAL CLUB

As agreed at our August AGM when we were unable to form an executive committee, the Coorparoo Branch will now transition from an incorporated branch to become a social branch under the NSA banner. The following actions have been completed on behalf of members so far:

- NSA head office has been advised of the decision.
- An application to cancel the incorporation has been submitted to the Office of Fair Trading and we are awaiting final confirmation.
- Distribution of the remaining funds held by the branch has commenced with donations of $250 each to the following charities:
  - Red Cross
  - Rural Aid
  - Angle Flight
  - Twinnies
- 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.
- A quote of $35 per head has been received from Parkside Community & Services Club to provide a two-course lunch for members which will be held following the 12 November meeting as agreed. This will be free for members regularly attending our monthly meetings.
- 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.

## OCTOBER BIRTHDAYS

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

## IMPORTANT DATES TO SEE OUT 2026

Full details are listed throughout this newsletter.

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| Oct 8 | Branch Meeting | Parkside |
| Oct 19 | Morning tea | Easts Leagues Club |
| Nov 5 | Public Transport outing | Kingston Butter Factory |
| Nov 12 | Branch Meeting followed by free two-course lunch for members | 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 next meeting will be on **Thursday 8 October 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.

We have two guest speakers:

- Nina Mullins from the University of Queensland to discuss what is available at the university and how philanthropy can create something that lasts, is lifesaving or life changing; and
- Tanya Barnett, Director and accredited exercise physiologist with Coordinated Fitness

## MORNING TEA CATCH-UP

Our next morning tea catch ups will be on **Monday 21 September and 19 October from 10am at Easts Leagues Club**. This is always a great informal way to get to know fellow members outside the confines of a monthly meeting. Our last catch-up will be on 16 November.

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## LOCAL BRISBANE OUTING BY PUBLIC TRANSPORT

For those of you enjoying the local public transport outings save **Thursday 5 November** for our next adventure where 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. More details will be advised shortly. Suggestions for future outings are always welcome!

## FREE LUNCH FOR MEMBERS

As agreed at our September meeting, we will arrange a complimentary two-course lunch for members following the **12 November branch meeting at Parkside**. This will be funded from our current branch holdings as part of the change over to a social branch.

As we need to confirm definite numbers for this lunch, please advise Graham no later than **30 October** on 0407 736 453 or nsacoorparoosec@gmail.com if you would like to attend, and advise any special dietary requirements. *There will definitely be no bookings taken after this date or attendees on the day*.

## 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.

## SAVE THE DATE - BRANCH CHRISTMAS PARTY

**12pm on Thursday 17 December at the Parkside Club**. There will be a cost to this function with more details available shortly but all members and guests are welcome.

## CARE KITS FOR KIDS

If you would like to assist this not-for-profit organisation we have listed some suggestions of items 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.

**October** – Reading book (all genres & ages), small soft toy or doll (no beads or stick-on eyes)
**November** – Backpack, small lunch box

## 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

Thank you to everyone who has been kindly knitting beanies and scarves for the Mission to Seafarers. We will collect these for donation to the Mission at our November meeting.

## 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.

## QUEENSLAND SENIORS MONTH

Queensland Seniors Month is a month-long celebration of older Queenslanders and to acknowledge the contributions older people have made, and continue to make in their communities, and share a commitment to building an age-friendly Queensland. It runs from 1-31 October, beginning on the United Nations International Day of Older Persons (1 October) and including the celebration of Grandparents Day (Sunday, 25 October).

The theme for 2026 Seniors Month is ***"Connect and Celebrate***". This theme recognises that strong communities are connected communities. It embraces older people and recognises the enormous value they contribute to our families, neighbourhoods and wider communities. It focuses on the importance of ensuring Queensland Seniors are supported to live active, healthy and productive lives, and are connected, cared for and celebrated.

Strong communities are essential to our economic prosperity, wellbeing and future opportunities. Queensland seniors have helped build and shape our great state and remain an integral part of the fabric of our communities – whether as volunteers or in the workforce, community leaders or carers, grandparents or advocates.

Social connectedness is one of the most important factors in creating strong communities. It allows us to build relationships with people we might not otherwise meet, share common values and experiences, and can help us to become more aware and engaged. Through Seniors Month we can increase the feeling of social connectedness and support and empower Queensland seniors to connect, participate, contribute and thrive.

Hundreds of events are listed on the Queensland Seniors Event Calendar. Visit the Queensland Seniors Month website to find events near you!

## THE 5 NUMBERS YOU NEED TO KNOW WHEN CHOOSING AGED CARE

As Australia's population ages, more and more people face the challenge of moving or helping someone move into aged care. It's stressful for many reasons, and what people often overlook is that it can also be one of the trickiest financial decisions a family will ever make.

Aged Care guru, Rachel Lane, explains that aged care can be a financial minefield, and unless you understand the five separate fees involved – and your options for paying them – it's easy to make very expensive mistakes.

When most families begin looking at aged care homes, they focus on one number: the Refundable Accommodation Deposit (RAD). That's understandable. It's the largest figure you'll see, often around $500,000, though it can be as high as $3m. It's also the number featured most prominently on aged care websites and brochures. But concentrating on the RAD is a mistake, because it is only one part of the overall cost of aged care. There are now five separate fees that determine what you will pay. Understanding them before signing an aged care agreement could save you many thousands of dollars.

The RAD is your **accommodation cost**: the lump sum price for your room. If you choose to pay by RAD, 2% will be deducted each year of your stay up to a cap of 10%. Alternatively, you can pay by Daily Accommodation Payment (DAP), calculated at a government-set interest rate on any unpaid RAD, currently 8.43% and indexed. Or you can combine the two by paying part as a lump sum and the balance as a daily payment. You can even deduct the daily payment from your lump sum.

Many people assume paying the full RAD is always the best option. Sometimes it is. Sometimes it isn't. The right answer depends on your investments, your pension entitlement, your cash flow and how it will impact the overall cost of your aged care.

Every resident pays the **Basic Daily Fee**. It is set at 85% of the single basic age pension, currently $67 a day, and helps cover everyday services such as meals, cleaning, laundry and utilities. Because it is linked to the age pension, it increases whenever pension rates are adjusted. This is one fee you can safely assume will apply regardless of your financial circumstances.

Think of the **Hotelling Fee** as contributing towards the hospitality side of aged care. It helps pay for services such as meals, housekeeping, linen services, and maintaining comfortable communal areas. Unlike the Basic Daily Fee, not everyone pays the same amount: your contribution depends on your assets and income. This fee is capped at $22 a day.

The **Non-Clinical Care Contribution** fee is designed to help fund personal support such as assistance with showering, dressing, mobility, and other everyday activities that are not clinical or medical in nature. Like the Hotelling Fee, it is means tested, but in this case the cap is $107 a day. There are two other limits on this fee. The first is a lifetime cap of $137,917, which includes contributions paid under the Support at Home program before entering residential aged care. The second protection is a four-year limit. Even if you have not reached the lifetime cap, you will stop paying the Non-Clinical Care Contribution after four years.

Many aged care homes offer optional premium services. These may include premium menu choices, wine with meals and entertainment packages, which attract a **Higher Everyday Living Fee**. These vary greatly from one establishment to another.

Understanding these five fees is the first step in calculating the cost of aged care. But they don't represent all your expenses! These are the cost of receiving care – not your total cost of living. You will still need money for personal items such as medications, clothing, hairdressing, and other discretionary spending. Don't confuse the cost of care with the cost of living.

Another big mistake people make is concentrating on the fees without considering how they will fund them. But how you pay can be just as important as what you pay. Should you sell the family home or keep it? Should you pay the RAD or preserve your savings and pay a Daily Accommodation Payment? Should you use superannuation or cash to fund your care?

These decisions don't just affect your bank balance. They can influence your age pension entitlement, your means-tested fees (the hotelling and non-clinical care payments), your cash flow, and your estate planning. That's why aged care isn't only about finding the right home. It's also about developing the right financial strategy.

Take Margaret* as an example. She is on a full age pension with a home worth $1.3m and $250,000 in investments who moves into an aged care home with a $700,000 Refundable Accommodation Deposit (RAD).

The obvious choice may seem to be to sell the house to pay the RAD. If she does that she will pay the Basic Daily Fee ($67/day), the Hotelling Fee ($22/day and the Non-Clinical Care Contribution ($107/day). She may also pay a Higher Everyday Living Fee. Her pension will be $10,943 per annum.

If she keeps her home, she will pay the Basic Daily Fee and the Hotelling Fee and zero Non-clinical Care Contribution. She will need to pay a DAP on any unpaid RAD. If we assume the unpaid RAD is $500,000, the DAP would be $115/day (indexed). She would keep her age pension $32,223 pa) for two years while her home is exempt.

Margaret's biggest financial decision isn't simply whether she can afford the RAD. It is also how best to pay for her care. She could sell her home or use savings; she could pay some or all the RAD. Each option would produce a different outcome for her age pension, cash flow, and aged care costs. So, when you are comparing aged care homes, first make sure you understand all five fees. Then consider carefully how you will pay them. A small change in the way you fund your aged care can save tens of thousands of dollars over the course of your stay. That decision can be every bit as important as choosing the home itself. *(Source: Noel Whittaker, NSA)*

## WHY SLEEP IS NOT OPTIONAL

Your sleep patterns may change over the years, but being well rested is essential for healthy ageing.

Japan's Prime Minister, Sanae Takaichi, recently made headlines across the globe with a surprising admission. In July 2026, she posted on social media that sleeping zero to three hours a night had become her regular routine since taking office, boasting that she had completely abandoned the concept of work-life balance. While she may view this extreme sleep deprivation as a badge of honour, medical experts are deeply concerned.

For older adults, treating sleep as a luxury rather than a necessity is a recipe for serious health complications. As we age, our sleep patterns naturally change. You might find yourself waking up earlier or finding it harder to drift off. However, the biological need for seven to eight hours of quality sleep remains exactly the same. Getting too little sleep can jeopardise your long-term wellbeing.

One of the most critical roles of sleep is acting as a nightly "cleanse" for the brain. Our brains activate a system that flushes cellular waste and toxins, and severe sleep deprivation disrupts this process. For older adults, chronic lack of sleep has been linked to an increased risk of developing Alzheimer's disease and other forms of dementia. Adequate sleep is essential for consolidating memories and maintaining focus.

Your heart also relies heavily on the downtime provided by sleep. During deep sleep, your blood pressure naturally drops, giving your heart and blood vessels a much-needed break. Consistently sleeping fewer than six hours a night keeps your body in a state of prolonged stress that increases your risk of developing high blood pressure, heart disease, or a stroke. Lack of sleep has also been linked to weight gain.

A well-rested body is a resilient body. Sleep strengthens our immune systems, helping us ward off viruses and chronic infections. Deep sleep is when our bodies release growth hormones that repair tissues and build muscle. Without this nightly recovery, muscle weakness can set in, significantly increasing the risk of falls and physical instability.

If you are struggling with your sleep routine, consider these adjustments:

- Keep your bedroom dark, quiet, and cool
- Limit caffeine, heavy meals, and screen time before bed
- Wake up and go to sleep at the exact same time every day.

In summary, sleep is an important cornerstone of healthy ageing. Ensuring a good night's rest is one of the most powerful things you can do to protect your mind, your heart, and your independence. *(Source: ABC, Victor Chang Institute, Health Direct)*

## GRIFFITH UNIVERSITY LOOKING FOR VOLUNTEERS FOR SLEEP STUDY

Researchers at Griffith University are looking for volunteers aged 50 and over to take part in a study on sleep and heart health during the warmer months, and they would be grateful if anyone would consider taking part.

Warm bedrooms on hot nights can place extra stress on the heart during sleep, and older adults are more affected by this. Many older Australians don't have air-conditioning in their bedroom. Their study looks at whether a **mattress-based cooling device** – which cools only the surface you sleep on – can help the body stay relaxed and recover overnight. You may be eligible if you:

- Are aged 50 years or over
- Live independently in your own home
- Do not have air-conditioning in your bedroom
- Own a smartphone (iPhone 10 / equivalent or newer) with home internet
- Are in generally good health

**What would taking part involve?** The study runs for about five months (September 2026 to March 2027) and takes place **entirely in your own home** – there is no travel to a clinic or laboratory. You would wear a Fitbit smartwatch overnight and place a small temperature sensor in your bedroom. For part of the summer you would use the cooling mattress device on your bed; the rest of the time you simply sleep as you normally would. Full instructions and phone support are provided throughout.

**All equipment is provided by the research team** – as a thank you for taking part, participants keep the cooling mattress device at the end of the study. Participation is entirely voluntary, and you are free to withdraw at any time without giving a reason.

**Interested, or want to know more?** Please contact Dr Aaron Bach at a.bach@griffith.edu.au or 0485 835 235. There is no obligation to take part – they can answer your questions and send you an information sheet so you can decide. A short, confidential phone or email check will confirm whether the study is a good fit for you. *(Source: Griffith University*)

## CHECK OUT THE CHANGES IN SHOPPING

While supermarkets are keen for us to scan our own groceries, many shoppers are still resisting, and the debate about self-service checkouts is continuing. A 2026 report in the trade journal *Retail Asia,* quoting research by International Data Corporation (IDC), was headlined, "Two-thirds of Australian shoppers ditch manned counters for self-checkout".

Of course, it could easily have said "One-third of Australian shoppers still prefer staffed checkouts." And that figure is almost certainly higher among older Australians.

When NSA's *Connect* asked a question about self-checkouts in November 2023, almost half (48%) of 1,000 plus respondents said they never use them, with just 22% saying they use them all the time. In a September 2026 poll 44% responded they never use self-service checkouts, with 34% saying they sometimes do, and 22% saying they use them all the time.

Respondents to the IDC research cited convenience (41%), flexible payment options (35%), and purchase privacy (33%) as their main reasons for choosing self-service. But the research also noted that some users had "trust issues" with the technology and were frustrated by delays and inflexibility.

Online content creator, Charles Peralo, posted a video on his "Peralonomics" YouTube channel in July 2026 saying that huge American retailer Walmart is reintroducing staffed checkouts in some of its stores. Reasons for this include:

- Higher theft rates among those using the machines
- A decline in the number of lucrative impulse purchases – typically of snack foods that are on display at staffed checkouts
- Long queues and friction among customers at self-service checkouts
- Accessibility issues

Another issue that has come up in online conversations about self-checkouts is that some shoppers feel they are being coerced into doing somebody else's job. Some customers enjoy their interaction with the human checkout operator and are prepared to queue longer to use that service.

Despite the reintroduction of staffed counters in some stores overseas, there is a certain inevitability about future adoption of technology in supermarkets as their owners seek to maximise their profits. Self-checkouts are getting "smarter" with AI software that, apparently, makes them more user-friendly and more able to distinguish which products are being bought. Some retailers are experimenting with devices that "read" the contents of your supermarket trolleys and charge your credit card as you leave the shop, eliminating the need for checkouts altogether.

But it hasn't been entirely smooth sailing towards this brave new world of shopping. Online behemoth Amazon introduced a "just walk out" store in London in 2021, but the store closed two years later. The technology has been removed from other amazon-operated stores in the UK and US, but the company says it still intends to license the system to other retailers.

The message seems to be that the way we shop will continue to evolve as the retail giants determine what works best for them. If we want staffed checkouts to continue to be an option, we will have to use them. *(Source: NSA)*

## TECH CORNER – IS THERE DIGITAL LIFE AFTER DEATH?

What happens to your social media accounts and digital assets after you die? Did you know that just as you conduct estate planning and wills, you can also put plans in place to manage your digital legacies?

Many of us have social media accounts that help us stay in touch with friends, family, and acquaintances. But what happens to your Facebook profile or your email account when you die? Would you want them deactivated or memorialised? Who will you entrust to handle that?

According to the national online safety regulator, eSafety, making your wishes known beforehand can make it much easier for whoever is managing your digital presence and assets once you're gone. It can also help stop identity theft and damage to your digital reputation after you die.

**Leaving a digital legacy** – your 'digital legacy' can be divided into two categories – digital presence and digital assets.

Digital assets are items in digital form that you have created, purchased, or saved over the years. These can include accounts – PayPal or eBay, for example – books, movies, games, or any websites or blogs you administer. List your digital assets as best you can, and document access codes, passwords, and usernames. It's important to keep these secure and separate from your list of assets and let only trusted family members or a legal professional know where they are. It's important to consider what you might like done with these when you are no longer around. Once you have made up your mind, set out what you wish to happen to your digital legacy in writing.

Your digital presence is the identity you have developed online over time, through things like social media activity, messages, emails, and any photographs or videos you have shared.

**Deactivating or memorialising your socials** – many social media platforms have options to memorialise your profile, including your posts and photos, so it can still be accessed by friends and family as a reminder, but not used to post on your behalf. Some platforms allow you to nominate a 'legacy contact' who has limited access to manage the account. If you don't do this in advance, your account can still be memorialised but nothing can be changed.

Here are some quick links to help you do this:
**Facebook and Instagram (Meta)** search:
*What will happen to my Facebook account if I pass away?*
*Memorialise or close a deceased person's Facebook account.*
*Memorialise or close a deceased person's Instagram account.*

**X (formerly Twitter)** search:
*Remove a Twitter account after death*.

**LinkedIn** Search:
*Remove the profile of a deceased LinkedIn member.*

**Google** search:
*Inactive Account Manager* allows individuals to designate who can access their data. Alternatively, a specific online form exists to request the closure of a deceased person's Google and YouTube account.

**CHECK LIST**

- List your digital assets.
- Document access codes, passwords, and usernames. Keep these separate from your list of assets and let trusted family members or a legal professional know where they are.
- Check the help section of your social media accounts for information about how you can plan for the time when you are no longer around.
- Set out what you wish to happen to your digital legacy in writing.
- There are also online services that can take care of account closures on behalf of your estate if this is your wish, such as the Australian Death Notification Service. (Author: Nadia Howland, Our Generation Magazine)

## SMILE

The local news station was interviewing an 80-year-old lady because she had just gotten married for the fourth time. The interviewer asked her questions about her life, about what it felt like to be marrying again at 80, and then about her new husband's occupation.

"He's a funeral director," she answered. "Interesting," the newsman thought. He then asked her if she wouldn't mind telling him a little about her first three husbands and what they did for a living.

She paused for a few moments, needing time to reflect on all those years. After a short time, a smile came to her face and she answered proudly, explaining that she had first married a banker when she was in her 20's, then a circus ringmaster when in her 40's, and a preacher when in her 60's, and now – in her 80's – a funeral director.

The interviewer looked at her, quite astonished, and asked why she had married four men with such diverse careers.

She smiled and explained, "I married one for the money, two for the show, three to get ready, and four to go."