

National Seniors

Australia

ADELAIDE EAST BRANCH

AE News – August 2024



A WORD FROM OUR PRESIDENT, WENDY STEWART

I believe that our Branch is fulfilling a very important local role. Besides being a conduit for dissemination of National Seniors Australia's information and the opportunity to have input into advocacy issues, we provide a vital social role allowing seniors to meet and interact regularly.

Since our last newsletter, the Branch has been very busy welcoming four new members, having friendly, stimulating meetings and participating in interesting outings. These positive things have been the result of a dedicated team working on behalf of all Branch members and our visitors. Many of the team have been assisting for many years – some since its establishment over six years ago. As this is the last newsletter before the AGM, I would like to thank everyone who has helped in any way.

The upcoming AGM in September will be very important as we need to form a Committee in order to keep the Branch running. We need volunteers to step up and offer to fill positions.

In the past two months we have had very interesting speakers and a variety of activities.

Our guest speakers were:

Dr Jan Kershaw, CWA South Australia
Ian Henshke – The Golden Mile – Ian's documentary about Herb Elliott

Our activities were:

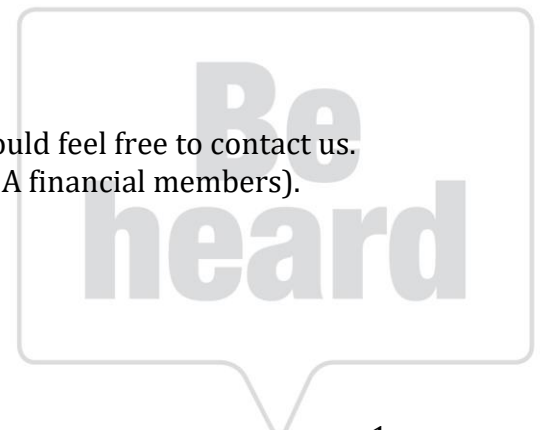
Attending concerts at Living Choice Fullarton
Pizza Night at Altavilla Italian Club
Talkies and tea at the Regal Theatre

Upcoming is 'The Jersey Boys' at the Arts Theatre

For information about our Branch, non-members should feel free to contact us. We welcome new Branch members (who must be NSA financial members).

Email: nsaadelaideeast@gmail.com

Phone – Wendy Stewart – 0407 974 864



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A WORD FROM OUR EDITOR, GARY BYRON

Our Branch President, Wendy Stewart has been earnestly seeking member interest in election/appointment to the Branch Management Committee, for 2024/25. As the founder and inaugural President of the Branch, I too have an interest in this matter. Many community organisations experience this problem, but if no one puts up their hand, then the likely consequence is that we may have to close down. What a shame that would be. I join Wendy in urging members to give this matter serious thought.

BTW: - In the 26 July 2024 edition of *Connect*, National Seniors Australia has produced an article, 'Outage Proves the Value of Cash'. It states that the recent, global Crowd Strike incident hit banks and supermarkets, leaving customers in the lurch. It had a particularly negative impact on older individuals. NSA is campaigning hard on this issue. Take the time to read the article. There is an old saying that "Cash is King", but it is clear that it is gradually being dethroned.

GUEST SPEAKERS

Jan Kershaw

Dr Jan Kershaw was the guest speaker at our June Branch meeting and addressed us on the history, development and current activities of the SA Country Women's Association. Jan's enthusiasm for the work of the CWA in the community was obvious and we were all left thinking about those wonderful CWA scones available at the Show each year!

Ian Henschke

It was great to have Ian Henschke as our guest speaker on Monday 15 July, 2024. His documentary on the wonderful achievements of perhaps Australia's greatest ever distance athlete, Herb Elliott was excellent, as well as the insightful and quirky methods of his coach, Percy Cerutti. Interestingly, before Cerutti took Elliott on he asked him not what sort of an athlete he wanted to be, but what sort of a man he wanted to be!

Ian may well have parted company with National Seniors Australia in a formal sense, but he was made very welcome as a good friend of our Branch and its members.

Steve Kirkbride

Steve Kirkbride is our August guest speaker and will be telling us all about his trip to Patagonia and Antarctica.

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Phillip Moss

Sergeant Philip Moss, Police Community Engagement Coordinator will be our guest speaker in September, when he will talk about Neighborhood Watch and the Community.

A WORD FROM OUR MEMBERSHIP AND WELFARE OFFICER

If you know of any member being unwell, in hospital or deceased, please inform me. This will ensure that a 'get well card', 'sympathy card' or other communication can be sent to the member or their family as appropriate in the circumstances. It is important that no member should be forgotten by our Branch when ill or grieving, or their family is grieving the loss of a member.

In the event of a Branch member's death, it would be helpful if you would provide details of family telephone numbers and other family contact details, to assist with the dispatch of a 'sympathy' card or 'thinking of you' card, or other correspondence. This will enable the Branch to let the family know that our members are thinking of them.

Thankyou.

Sandy Williams 0418 850 056 or email tjwsaw@gmail.com

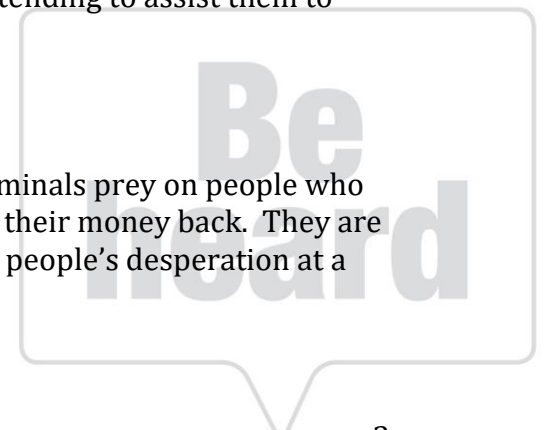
MORE ABOUT SCAMMING: HOW LOW CAN THEY GO?

Australians are being warned to watch out for scammers targeting victims who are trying to get their money back after being scammed in the first place, with millions already lost. (See 'Cruel: Millions lost to insidious money recovery scam targeting victims', in *The New Daily*, 10 July 2024).

The Australian Competition and Consumer Commission states that \$2.9 million had been lost by 158 people in the six months to May 2024, from scams involving so called 'money recovery'. These are people who have been victims of scams and are being scammed a second time by groups pretending to assist them to recover the money they had lost.

ACCC Deputy Chair, Catriona Lowe said:

"Money recovery scams are damaging and cruel. Criminals prey on people who have already been victims of a scam who hope to get their money back. They are another example of scammers' willingness to exploit people's desperation at a vulnerable moment."



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She goes on to say:

“Scammers pose as trusted parties such as government agencies, lawyers, or even charities. We are also aware of criminals pretending to be a victim themselves and claiming that a specific person or entity helped them to get their money back.”

For details of what to watch out for and protecting yourself against this type of repeat scam, go on-line to the ACCC website. And if you think that you are being scammed, report it immediately to SCAMWATCH.

While on the subject of scams, there is an excellent article, ‘Rising Scam Threat for Seniors’, in the recently published winter edition of National Seniors Australia’s *Our Generation* at page 37. It is a “must read”.

WHEN DO WE HAND IN OUR DRIVERS LICENCE?

There comes a time when we may no longer be competent to drive a motor vehicle safely. We are told that we should not wait until we lose our licence “by accident”. This not-so-subtle word of advice is obviously meant to encourage us to confront this issue. The decision may not be ours alone to make if we leave it too long. It is a message that we can’t ignore forever, but perhaps seniors are not the only ones who need to think about their capacity to drive and the responsibilities that go with it. The following is a tongue-in-cheek letter to the editor of a newspaper that puts all of this in a somewhat different perspective:

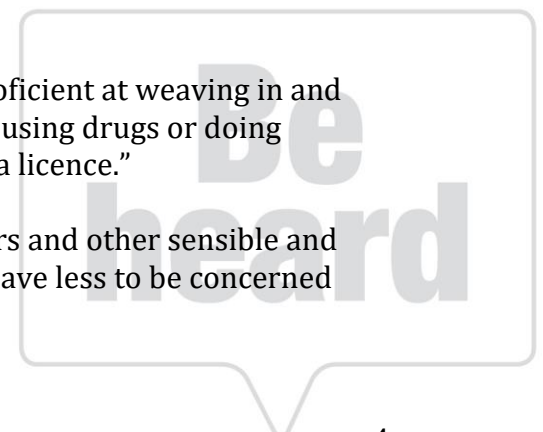
“It’s about time the authorities did something about older drivers on our roads.

For far too long older drivers have caused havoc as they hog the left lane, stick to the speed limit (even the road work limits) and stop at stop signs, causing great inconvenience, and often preventing others from doing whatever they like.

Another major concern is that by avoiding fines and demerit points, they are not doing their bit for the revenue of our State and are therefore placing a further burden on younger drivers.

Until older drivers can prove that they are proficient at weaving in and out of traffic, driving while texting, tailgating, using drugs or doing burnouts, they must be banned from holding a licence.”

Sarcastic, I agree but it makes the point. Older drivers and other sensible and responsible drivers may be safer when driving and have less to be concerned



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about if everyone would exercise more care on the roads, with consideration for others. However, it is probably too much to expect.

That said, of course the fact remains that we ought to hand in our licence at the appropriate time. But when is that?

Brad Lockyer wrote an article published in YourLifeChoices on 21 June 2024, 'Mandatory tests for over-70s not fair, RACV'. Some of the points made are worth mentioning. For instance, he refers to mandatory, complete fitness tests in some jurisdictions, particularly in NSW where assessments are required for over 70's to keep their licence regardless of their actual fitness.

In Victoria there is no such requirement. Indeed, there is apparently no evidence to suggest that the NSW approach makes any significant difference. James Williams head of policy at RACV says, "There is no significant improvement in New South Wales because they have it [the mandatory assessment]". He goes on to say that punishing older drivers simply for being older is not only ageist, but illogical.

And it smacks of laziness in the conduct of the campaign to reduce the road toll.

It makes more sense to target the real problem, that is the degree of impairment in the ability to drive, rather than age *per se*. That is precisely the way it works in Victoria.

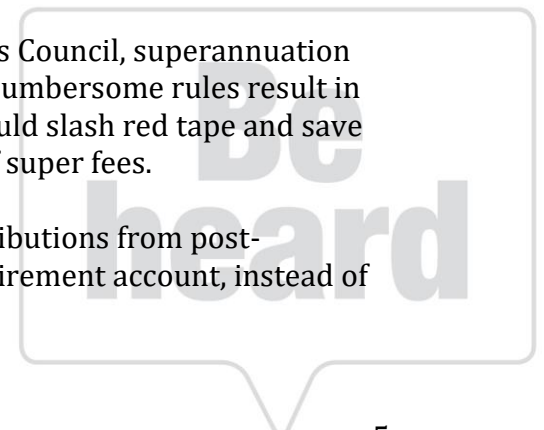
RED TAPE HINDERS RETURN TO WORK PLANS

National Seniors Australia has had some success in response to the 'Let them work' campaign, which incidentally, is ongoing.

But, claims Andrew Gigacz, writing in 'YourLifeChoices' on 18 June 2024, undue red tape abounds and compromises the ability of superannuants to make the most of working after retirement. He says that nobody loves red tape, but there always seems to be a lot of it about. "Its intentions are well meaning", he says, "ensuring protection and/or preventing rorts." But it also causes a degree of exasperation.

According to the advocacy group, the Super Members Council, superannuation red tape should be slashed, saying that the present, cumbersome rules result in double fees. It says, The Australian Government should slash red tape and save tens of thousands of retirees from paying two sets of super fees.

The simple solution it says is to allow all super contributions from post-retirement work, to be paid into the one, existing retirement account, instead of



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compelling people to create a new and separate accumulation account, attracting a new set of fees. According to estimates, about 100,000 retirees would benefit from this change.

Modernising and improving the superannuation structure and options could provide even further benefits, but that is another matter – nevertheless an important one that is worth exploring, as well.

CAN AUSTRALIA AFFORD TO BULK BILL ALL GP VISITS?

“Yes”, say Yuring Zhang and Karinna Saxby, from the University of Melbourne (YourLifeChoices, 3 June 2024).

Zhang and Saxby acknowledge that being able to afford healthcare is a pressing issue for many Australians. In recent years, the Government has introduced various incentives for GPs to bulk bill. But is that enough? The authors say that Australia can afford to introduce bulk billing for all, particularly in respect of GP charges. However, they acknowledge that this may produce a surge in visits to the doctor. Some of this may be warranted, involving people who simply can't afford it now and just don't go, notwithstanding that they need medical attention. They say that, “...we need to strike a balance to make primary care more affordable and sustainable.”

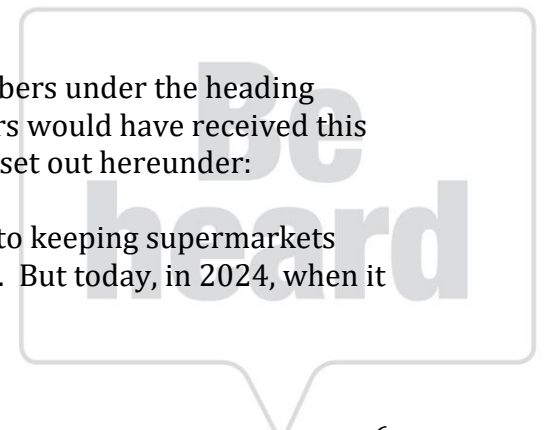
They suggest: bulk billing for all concession card holders and children; free primary care to all people in regional and remote areas of Australia; increased Medicare rebates; reduction of unnecessary visits to see GPs (eg to obtain referrals notwithstanding that they already suffer from chronic conditions), and providing GPs with sufficient funding needed to improve patient outcomes and preventative care because the current fee-for-service model hurts good doctors who keep their patients healthy thus reducing the need to visit GPs so often.

The opinion is that the Australian economy can afford it, but is there a will to do it and can the right balance be achieved? Hopefully, the Government will closely examine this proposal.

CHOICE AND THE SUPERMARKETS

On 21 June 2024 CHOICE issued a statement to members under the heading “Consumer Defenders”. Some of our Branch members would have received this by email, but for those who did not, the contents are set out hereunder:

“At CHOICE we've been investing time and energy into keeping supermarkets honest since our first ever price survey back in 1980. But today, in 2024, when it



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comes to the broader impacts of Australia's 'Colesworth' duopoly, it feels like something major has been brewing.

And it's brewing for a number of reasons. First and foremost, everything feels expensive all of the time. But secondly, there's also increasing confusion when it comes to the ever-shifting landscape of food pricing in general. When is a discount actually a discount? Nowadays, that can be hard to work out.

That's why we gave both Woolworths and Coles a Shonky Award last year for raking in record profits during a cost-of living crisis. We believed (and still believe) that the supermarkets are not doing enough to relieve the pressure of food prices. We think that Australian consumers are being taken advantage of.

It turns out a lot of people agree with us.

In the wake of the Colesworth Shonky, the floodgates opened. A Four Corners investigation, CEO meltdowns, an ACCC investigation into price gouging – it feels like all eyes are on supermarket pricing and its broader impacts. People want something done about it.

And CHOICE, in partnership with the Federal Government, is intent on playing its part. Starting from now, every three months for the next three years, we're planning to put together quarterly basket surveys to provide Australians with clear, consistent information on food prices, across a basket of supermarket goods, all over the country.

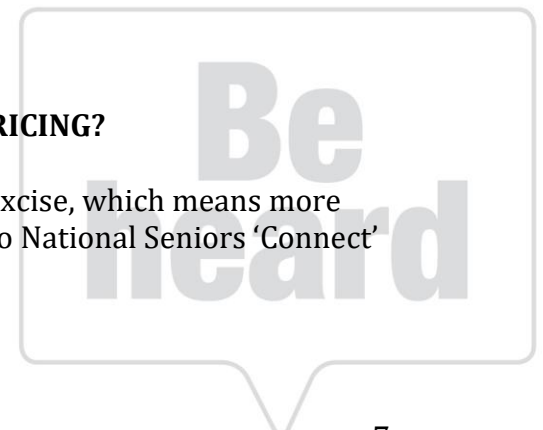
We've just published our first results of this partnership, but this is just the start. Every quarter we'll mine for new insights while tracking prices to give you the information you need and holding supermarkets to account.

And we want to hear from you. What are your concerns? What would you like us to investigate? Do not hesitate to reach out with suggestions or feedback. Our goal – in the long term – is to help everyday Australians who are struggling with food prices get some sort of clarity on the increasingly confusing experience that is supermarket shopping."

From what we see in the media this type of scrutiny may extend more broadly, in due course, to other retailers.

WHILE WE ARE AT IT – WHAT ABOUT PETROL PRICING?

National Seniors Australia is calling for a cut in fuel excise, which means more spending power to manage the cost of living. Refer to National Seniors 'Connect' of 14 June 2024 for details. It is worth reading!



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Just to excite your interest, it is instructive to consider this statement in the article:

“Did you know that when you pull into a petrol station to fill up, nearly 50 cents of every litre goes to the Federal Government?”

In fairness, this is nothing new, and indeed, according to National Seniors, Australia has the third lowest proportion of fuel taxes of all countries in the OECD. Nevertheless, they ask:

“... in the face of current cost of living pressures, would cutting the fuel excise be a real way to bring down prices across the board?”

Finally National Seniors points out that petrol retail profit margins are also quite hefty and may need to be examined, as well.

What do you think? Read the article in ‘Connect’ and see if you agree.

WHO LIVES IN SOCIAL HOUSING?

According to Brad Lockyer who writes for Your Life Choices (see 17 July 2024 edition), two thirds of residents who live in social housing are aged 50 years or over and the supply of housing is not keeping up with demand. He goes on to say that the average social housing tenant is a single woman over 50. [Providers of social housing include government and private/charitable institutions].

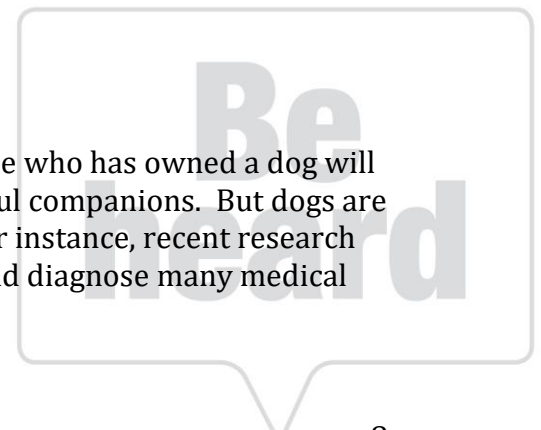
Individuals aged 75 and over made up the single largest group of main social housing tenants and those aged between 60 and 64 comprised the second largest group.

While the outlook is not good, the one bright aspect is that South Australia has 6% of its total housing stock as social housing – second only to the Northern Territory. However, social housing as a proportion of overall housing stock across the country has been in decline since 2014.

Another issue for NSA to pursue?

WHAT DO WE KNOW ABOUT DOGS

Dogs are said to be humankind’s best friends. Anyone who has owned a dog will know that for the most part, they are good and faithful companions. But dogs are probably smarter and more gifted than we think. For instance, recent research suggests that a dog’s nose could potentially detect and diagnose many medical conditions, including diseases such as COVID-19.



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Dogs' eyes are similar to ours but have superior night vision. It is likely that they may be able to see a whole range of ultraviolet that is not visible to humans.

It is claimed that dogs can be altruistic and empathetic, and assist humans and other animals without benefit to themselves.

It is known that dogs can smell high or low blood glucose levels and have been known to fetch their owner's glucose testing kit when they get a whiff of something wrong.

There is a range of anecdotal evidence that suggests that some dogs can potentially sense natural disasters, such as impending earthquakes, and other dangers.

It is also claimed that, in their own way, dogs can count or more precisely, determine difference in quantities of stuff, such as treats.

Finally, dogs can see up to 270 degrees whereas most humans have up to 180 degrees of vision.

Faithful, loveable, great companions and all of that, but also gifted and clever.

THE LAST WORD

Travelling together by plane to an International Peace Conference in Switzerland, were five passengers, namely Donald Trump, Boris Johnson, Pope Francis, Angela Merkel and young Johnny, a 10 year old schoolboy.

Suddenly the engines fail!

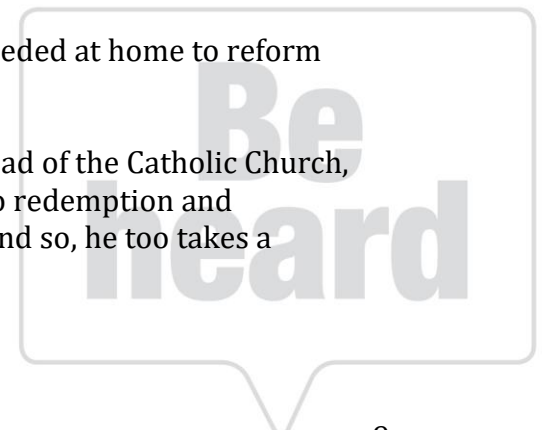
It is obvious that the plane is about to crash!

There are only 4 parachutes.!

Donald Trump declares, "I will take a parachute. I am the smartest man in the world and I am needed to make America great again!" Off he goes.

Boris Johnson says, "I also need a parachute. I am needed at home to reform Great Britain." And away he goes.

Pope Francis then says, "God bless us all. I am the head of the Catholic Church, and have been chosen by God to guide all mankind to redemption and everlasting peace. I too have need of a parachute." And so, he too takes a parachute and leaps out of the plane.



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Angela Merkel looks at the 10 year old schoolboy and says, “You can have the one remaining parachute, young man. You have your whole life in front of you, while I am nearing the end of a very satisfying and productive life. I have nothing more to achieve.”

“Don’t worry”, says young Johnny. “There are still two parachutes left. The smartest man in the world took my school bag!”



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