

National Seniors

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ADELAIDE EAST BRANCH

AE News – February 2023

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### **A WORD FROM THE PRESIDENT, GEOFF HAYGREEN**

Happy New Year to our members and friends! Our first Branch meeting of the year is fast approaching and our Events Committee has been hard at work planning various activities for 2023. All will be revealed very soon!

Our Christmas lunch at Mount Osmond Golf Club was a great success. This has proven to be a great venue for our Christmas meeting and once again, we were made very welcome. We were fortunate that Ian Henschke was available again this year to inform and entertain us as we moved towards our own family Christmas and New Year festivities.

Twenty three Branch members met for lunch at the Earl of Leicester Hotel in Parkside during January. This was a very pleasant get-together and word has it that it may develop into a quarterly event.

I have managed to load some of our own local content onto the NSA Website, including our November newsletter prepared by Gary Byron, to download. Do go to the NSA Website, search for our Branch and take a look.

In breaking news from NSA headquarters, the distinguished and popular CEO, Professor John McCallum has resigned, effective from 13 January 2023, after five years in the position. His achievements have been many. Details are outlined in my President's Report for the Branch meeting on Monday 20 February 2023. A new leadership structure has been put into place and brief details of this are also set out in my Report.

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Finally, we will need to give consideration in the very near future as to the future of the Branch and undertake some succession planning. I have expanded on this important topic in my President's Report and urge you to give the issue your close consideration.

I look forward to catching up with everyone on 20 February.

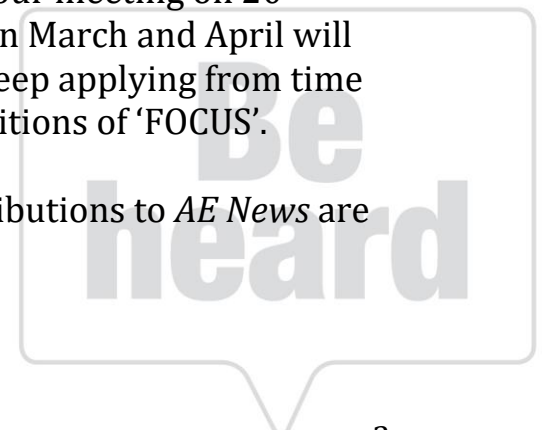
## **A WORD FROM THE EDITOR, GARY BYRON**

I hope that everyone had a safe and enjoyable Christmas and can look forward to the rest of this year with hope for a more stable, healthy and peaceful time of it. We are very fortunate to live in this country where we can go about our business in relative peace and safety, unlike many of the less fortunate inhabitants of our planet.

We had an unusual Christmas. I tested positive for COVID-19 on the Wednesday prior to Christmas. Lunch for 17 people that had been organized to take place at our home had to be cancelled and the event transferred to the residence of another family member. Kay and I celebrated Christmas at lunch for two, at the table under our pergola. Lunch consisted of all of the usual trimmings accompanied by a bottle of Prosecco, while wearing our Christmas hats, which were retrieved from the two bon-bons that we shared. My negative test on the Thursday after Christmas was very welcome! I am not sure how, but Kay did not test positive at any time during this period and has not done so right up to this point in time. Go figure!!

Late last year we made application to Burnside Council to include details of our monthly meetings in the *Be Connected* section of its quarterly publication, 'FOCUS'. That took place in November. We have now made a further application but the next edition of 'FOCUS' is not due for publication until after our meeting on 20 February. However, details of our meetings in March and April will appear in the next edition. We will need to keep applying from time to time to maintain our presence in future editions of 'FOCUS'.

Finally, as previously advised, member contributions to *AE News* are welcome.



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## **VALE MARK HENSCHKE**

By now members will have learned of the tragic and untimely, accidental death of Ian Henschke's brother, Mark, late last year. Geoff Haygreen contacted Ian on behalf of the Branch, offering our heartfelt condolences and support to Ian and his family. Vale Mark.

## **SOCIAL EVENTS – A FEW WORDS FROM DAWN LAMONT, EVENTS COMMITTEE MEMBER AND MEMBERSHIP OFFICER**

As President Geoff Haygreen has already stated, the Branch's Christmas Luncheon was a great success, with a good number of members and friends in attendance. The venue, the menu and the very happy ambience made for a great day and we hope to be in a position to repeat this event in December 2023 – watch this space for more information!

Geoff has also mentioned the very pleasant lunch enjoyed by 23 members at the Earl of Leicester Hotel at Parkside on 17 January. It was a great opportunity during the January break for members to meet socially and coincidentally, to celebrate Bevan Carson's birthday. If the noise level of lively chatter at the table is any indication, a good time was had by all. The hotel staff really looked after us very well and the food was delightful. Some of us have visited this venue before and have been very satisfied with it. The Events Committee members are hopeful that we will be in a position to repeat this type of event during the year.

A program of events for 2023 will be available to all members shortly. This will include all NSAAE Branch meeting dates as well as functions planned by the Committee for your enjoyment. These will include events such as coffee mornings and plays at the Arts Theatre, amongst other activities.

We hope that members will support the events on the program and any extra functions that may be added to the list, during the year.

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## WHERE ARE THE JOBS FOR OLDER AUSTRALIANS?

National Seniors Australia, along with other organisations, has been urging governments to allow older Australians to engage in paid work without having a negative impact on their pensions. Ian Henschke, Chief Advocate for NSA has been particularly busy in assiduously pressing this matter with the Federal Government and in the Australian media.

[BTW, the Federal Government has recently increased the Work Bonus balance from \$7,800 to \$11,800. This only came into effect on 1 December 2022, so its effect, if any, on older Australians who want to work is not yet clear.]

The proposition that older Australians ought to be able to undertake paid work without detriment to their pensions has gained considerable traction in the community. The media coverage and other relevant activities in the community, have exposed this issue to the public, quite well. The logic is clear: there is currently, a jobs boom; a considerable number of vacancies are left unfilled at this time; it seems that there are not enough people available to fill many of the vacancies, and business is crying out for assistance to fill them. The issues involved are both economic and social.

However, the catch is, according to Anglicare's *2022 Jobs Availability Snapshot*, that older people are among several groups being left out of the jobs boom. Executive Director, Kasy Chambers says that the system is failing those who need the most help to find work – older workers, people with disabilities and those who did not complete Year 12. She goes on to say:

“Older people face even tougher odds. Age discrimination and the demand for advanced skills make it hard to compete.”

Ms Chambers adds that the proposed incentive to let retirees work without docking their pensions may not be entirely effective if entry-level jobs are not made available, where needed, to a significant proportion of them. She laments that the current situation is forcing many people to spend their older years in poverty.

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However, there is also a skills shortage and it seems that a level of basic training, retraining or upskilling for some pensioners may be needed in order to level the playing field a little, and to ensure that maximum benefit to the national economy can be achieved.

While several important aspects and concerns are raised in the *2022 Jobs Availability Snapshot*, any failure to assist and enable the inclusion of those age pensioners, who are less well-off and/or lack a high level of education or training, to re-enter the work force without threat to their pensions, is perhaps somewhat discriminatory, as well as a push-back against a golden opportunity to address this significant, national social and economic issue in a more holistic and effective way.

## WHEN OPPORTUNITY KNOCKS

Richard Maybury, a well-known American author, writes about economics, law and history, “from a libertarian perspective”. He started out in life as a High School economics teacher but soon went on to other things, including investment writing. He has written a number of books, including his latest offering, ‘The Clipper Ship Strategy: for success in your career, business and investments’.

While the book itself makes for interesting and valuable reading, it is some of the context that illustrates the theme and point of his topic that is fascinating. We take many things for granted in life without knowing why certain things are what they are. For example, why do investors often cite the wisdom of “selling blue jeans and tools to gold prospectors” rather than embracing the risks and uncertainties associated with prospecting for gold? Callum Newman, Editor of ‘Money Morning’ explains, as set out in this brief summary.

In 1852 a ship called the ‘Flying Cloud’ sailed from New York to San Francisco in 89 days. However, in those days the trip required the ship to travel South down the Atlantic Coast, right down to the bottom of the Americas, around Cape Horn, and then North up the Pacific Coast to its destination. It was a World record for this particular route, that stood for over 100 years.

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The 'Flying Cloud' was a clipper, a ship designed for maximum speed. It did not have the cargo space of other ships but could get to its remote destination on the West Coast in quick time, far from the populous East where the centres of manufacturing and business were located. The demand for blue jeans, tools and other equipment was brought about by the American Gold Rush. The demand for these things was high and they were invariably in short supply, simply because the suppliers could not meet the demand.

However, the suppliers knew that they needed to "make hay while the sun shines" because the gold would be depleted over time and the demand for their goods would disappear. Speed was of the essence, hence in order to make large profits in the limited time available, the clippers were obviously the best ships to use to supply a robust but temporary market in the West.

Maybury's book uses the story of the 'Flying Cloud', to show that the lessons learned can be adopted to create a "comprehensive business cycle management tool for today's economy."

On the local scene, Victoria developed along similar lines to California in the 19th century. The Victorian Gold Rush was the principal contributing factor in Melbourne's transformation from a colonial backwater to one of the wealthiest cities in the British Empire, by the 1890s.

DISCLAIMER: Lack of time, space, authority and competence to do so, preclude us from attempting an explanation of the economics, opportunities, advantages and risks inherent in this phenomenon. We will leave that to the experts, namely Richard Maybury and to Callum Newman, Editor of 'Money Morning', at Fat Tail Investment Research Pty Ltd, Melbourne. Newman's article, "The 'Clipper Ship' Strategy to Baby Boomer Big Bucks"© was published on line to subscribers on Friday 30 December 2022. In any event, if you are interested in investing on this or any other basis for that matter, you should seek independent, professional advice before taking steps to become involved.

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## SCAMS

Older people are said to be particularly susceptible to scams. Obviously, we need to be vigilant and on constant alert for the never-ending variety of scams operated by criminals who have no consideration for the harm that their nefarious activities cause. Of course, older people are not the only target group. Far from it. Any form or sign of obvious vulnerability will give encouragement to those who seek to take advantage of innocent and unwary members of the community.

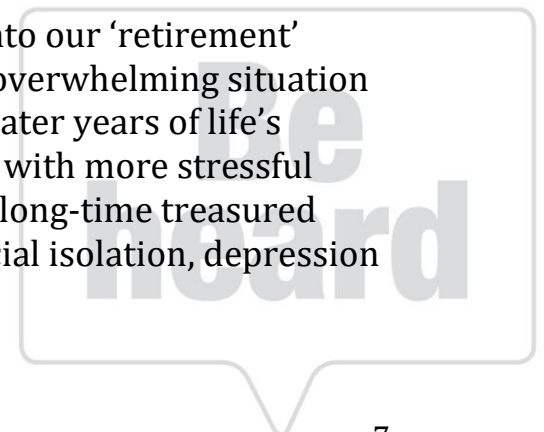
To ignore the possibility that you may be scammed is akin to going on holidays and leaving your front door unlocked. We cannot be complacent but neither should we become obsessed. As a former Prime Minister of Australia once said, albeit in a different context, we should be “alert, but not alarmed.” We just need to know how to identify and deal with scams.

The Australian Competition and Consumer Commission published the first edition of *The Little Black Book of Scams* in 2016. It provides details of a number of different scams; a list of golden rules to protect yourself; where to find help and support; where to report a scam, and contact details for consumer protection agencies in each State and Territory.

*The Little Black Book of Scams* may be obtained online at [www.accc.gov.au/littleblackbookofscams](http://www.accc.gov.au/littleblackbookofscams)

## **DOWNSIZING – What is it all about? A WORD OR TWO FROM SANDY WILLIAMS, COMMITTEE MEMBER AND WELFARE OFFICER**

On reaching our 60s and over and entering into our ‘retirement’ phase of life, some of us find ourselves in an overwhelming situation that can be quite stressful. It is also in these later years of life’s journey that we may find that we are dealing with more stressful health issues and in many cases, the loss of a long-time treasured partner. All of this can sometimes lead to social isolation, depression and other difficult issues.



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The question is: how can we move forward safely, with optimism and in a happy state of mind? The question of downsizing or staying put inevitably arises as we age and increasingly occupies our thoughts. It is important to involve family and perhaps close friends as appropriate, to ensure that they know what you are dealing with and can perhaps, support and assist you through the process. They and you can explore all of the available lifestyle options and relevant financial and legal arrangements involved.

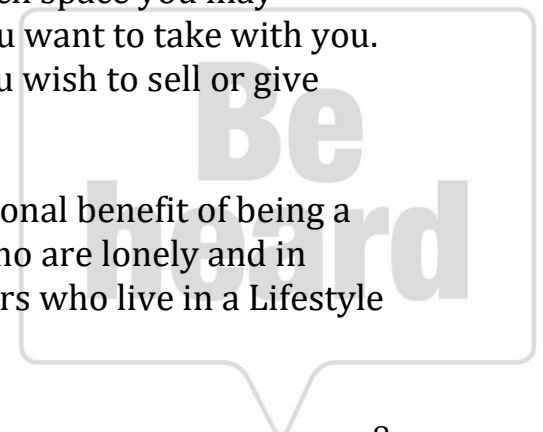
Research is vital. Take your time. Make the right decision for you. Seek professional advice and assistance. There are also organisations out there that can assist, for example, SA Office for Ageing Well; Ageing Rights Advocacy Network; Older Persons Advocacy Network, and Council on the Ageing (SA).

There are a number of options available. For instance, Lifestyle communities operate under a land lease model, whereby occupants own their homes while leasing the land. Under the Retirement Village model, residents have the right to occupy a dwelling, but do not own it.

Downsizing to a friendly community of like-minded people enables retirees to develop new friendships and participate in a variety of activities. It also exposes them to a range of useful amenities and services. Downsizing can be a prudent and satisfying move if done properly.

Lifestyle and Retirement villages have their own residents' agreements, which detail all of the relevant costs involved as well as the monetary return that a resident would receive on giving up occupancy, for whatever reason. It pays to plan well before transitioning, including working out how much space you may require and making a list of the items that you want to take with you. You also need to determine the items that you wish to sell or give away before making the big move.

Our National Seniors Branch offers the additional benefit of being a social outlet for seniors, particularly those who are lonely and in need of companionship and support. Members who live in a Lifestyle





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or Retirement Village could encourage their neighbours to come along to our meetings and events, where they would be very welcome. Whether they join up or not is their decision, but such socialisation can only be for the better.

In any event, once re-settled in their new abode, most people may find that they have more peace of mind and a renewed sense of well-being of body and soul.

Finally, this article is for information only. If you are contemplating making the move you should first obtain relevant, independent professional and procedural advice and information, and plan accordingly, before making up your own mind and taking any action.

## MEMBER DEALS

A range of member deals, with the Christmas Season in mind, are set out at page 64 of the Summer Edition of 'Our Generation'. There is no indication that the deals would not remain available into the New Year, except for a disclaimer stating: "*Member deals are subject to change. For more ways to save and to view current member deals, visit [nationalseniors.com.au/members/discounts](http://nationalseniors.com.au/members/discounts) or call us on 1300 76 50 50.*"

National Seniors Australia offers a range of goods and services to members. It is a good idea to check the NSA website when thinking of making a purchase.

## GUEST SPEAKERS

The guest speaker for our Branch meeting on Monday 20 February 2023 is lawyer Catherine Moyse, Principal of 'Wills on Wheels', specializing in wills, probate, powers of attorney, advance care directives and retirement village contract advice. Catherine addressed us a few years ago, but with many new members joining up since then, we have asked her to come back to make her very valuable presentation again.



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The guest speaker for our Branch meeting on Monday 20 March 2023 is Dominique Birbeck, Eye Health Educator from 'Sight for All'. Her topic is 'Who's Looking After Your Eyes' and will cover the five main causes of vision loss in adult Australians, being refractive error, age-related macular degeneration, cataracts, diabetic eye disease and glaucoma.

## IN A WORD

We are reasonably confident that few of our readers will be familiar with the new word in this edition. The word is 'anthropomorphism'.

It is said to be the attribution of human characteristics or behaviour to a god, animal or object. The phrase "as cunning as a fox" is an example of the assignment of humanlike qualities to an animal.

Such "humanization" is quite commonplace in children's stories, for example, animation in movies. Donald Duck, Mickey Mouse and Winnie the Pooh are classic examples of anthropomorphism, that is, where animals are portrayed in human terms.

Anthropomorphism can be a factor in mental illness. Non-human animals may share some faculties with humans but an habitual tendency to view animals based upon human behaviour and thinking can result in humans exaggerating these similarities. This may lead to a misunderstanding of normal animal behaviour and a projection of one's own human personality characteristics onto animals. That is, we can mistakenly attribute human thoughts and emotions to domestic and wild animals.

Interestingly, this is said to be an innate tendency in our human psychology.

No harm done, we suspect, unless you are convinced that your dog is routinely conversing with you in human language!



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## THE LAST WORD

An elderly Mafia Godfather in New Jersey, now retired and living alone, wanted to plant his annual tomato garden, but it was very difficult for him these days, because of his advanced age and the hard ground to be dug up.

His only son Vincent, who used to help his father with this work every year, was in prison. He too was a made-man in the local Mafia family. The elderly man wrote a letter to his son explaining his predicament. He had nobody to help him dig the ground this year. He wrote:

“Dear Vincent

I am very sad because I won't be able to plant my tomato garden this year. As you know, it is one of the few remaining pleasures in my life since I retired some years ago. I am now too old and weak to dig up the garden myself. If you were here to help me it would not be a problem but unfortunately, you are in prison. You are a good boy and I know you would be happy to dig the garden for me if you could, just like in the old days.

Love from Papa.”

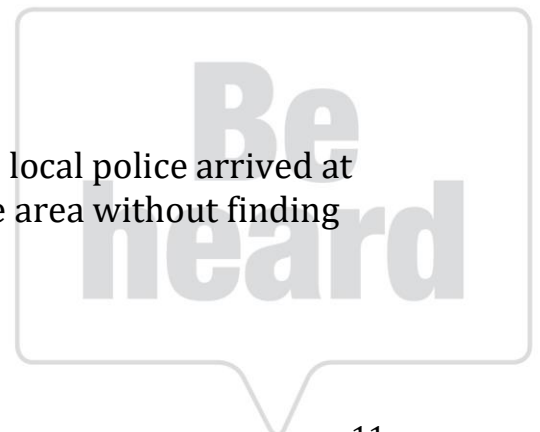
A few days later the elderly man received a letter from his son, Vincent. It read:

“Dear Papa

Don't dig up the garden this year. That's where all the bodies are buried.

Your loving son, Vincent.”

At 4 am a day or two later, FBI agents and the local police arrived at the elderly man's house and dug up the entire area without finding



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any bodies. Frustrated, they apologized for the intrusion and left the premises.

Two days later the old man received another letter from his son, Vincent. It read:

“Dear Papa

You can go ahead and plant the tomatoes now. This is the best I could do for you in the circumstances.

Your loving son, Vincent.”

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