

# National Seniors

Australia

ADELAIDE EAST BRANCH

## AE News – February 2026

*HAPPY NEW YEAR!*

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### A WORD FROM OUR PRESIDENT, WENDY STEWART

Welcome to 2026! I hope that all goes well for you, your family and friends, our Branch and our Nation. Following the dreadful Bondi massacre and its aftermath, let us hope that the changes to our laws when implemented, will lead to a more cohesive and safer community.

I am looking forward to a great year in our Branch as we have a very enthusiastic Committee and helpers who are working very hard to make our National Seniors Australia Branch meet your needs. Our return to the Kensington Gardens Bowling and Tennis Club will give us a fresh start, with much improved facilities. Bill Allen and I met with Peter Glazbrook from the Club for instructions in the use of the new AV equipment. It is very impressive and will improve the delivery of presentations, reports and member interaction.

Following the AGM, Helen and Chris surveyed members to receive suggestions for outings. They were very appreciative of the comments and suggestions and will incorporate your views in their planning. By far the most requested suggestion was for meals in local venues. As a result, they arranged our very enjoyable and well attended dinner at the Club. It was a great way to begin the year. Thanks Helen and Chris.

Gary Byron and I, as your Zone representatives, recently attended the first Zone meeting of the year. It was a rather unproductive meeting. There is some confusion about NSA's constitution and its contents. Branches and Zones are not mentioned. As ours is the only Zone still operating in Australia, there was some discussion as to its continuation, but no decision was made. The following actions were approved:

1. Request the appointment of a South Australian representative on the Advisory Council.
2. Requested that a State Forum be held in SA in July 2026.
3. Urge National Seniors Australia to begin lobbying for information regarding the CHSP changeover planned for 2027.
4. National Seniors Australia to survey members regarding their experience with the new Support at Home program.

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If you have issues that you wish National Seniors Australia to address you can participate in their surveys (the latest of which was emailed to members on 29 January 2026) or raise them with Branch Committee members.

Karel has arranged some interesting speakers for the next few meetings. I hope that you can join us. I look forward to seeing you and catching up with your news.

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## A WORD FROM OUR EDITOR, GARY BYRON

As we reflect upon the phenomenon of change that is currently enveloping the world and our lives, so also, we can appreciate that the National Seniors Australia environment has also undergone significant change in terms of structure, mode of operation and planning to meet the challenges of the future. Instinctively, change is not always welcome and often for no good reason; humankind often has difficulty in accepting it in any event, particularly if it threatens and intrudes into our comfort zones. Ancient Greek philosopher Heraclitus (c. 535 – 475 BC) opined that the only constant in life is change. His view was that the universe is in a constant state of flux (the doctrine of universal flux). Like it or not we need to manage that situation and welcome and support change for the good, while resisting change that is bad or inappropriate. While we may yearn for the “good old days” they are gone; the rest of our lives belong in the future. We are fortunate to have the benefits offered by our membership and more immediately, the great social environment of our Branch. Wendy and the Committee are doing a great job and it is in our interests to ensure that the Branch can endure. It is up to each of us to contribute to that aim. In particular putting up our hands when we will be looking for members to fill executive positions and committee member positions at this year’s Annual General Meeting. For that to occur, we need to recognize and embrace the fact that “changing of the guard” is a constant inevitability. Nothing, including individuals undertaking executive and committee roles, can remain static forever. If we don’t or can’t accommodate change from time to time, our Branch will eventually fail... as have other NSA Branches and Zones and indeed, many other clubs and organisations.

On an entirely different subject, the recent dinner at the Kensi Gardens Bowling Club was very well attended and was an enjoyable and friendly social occasion. We are always welcome to join in the Friday evening socializing and dinner at the Club. A brief explanation is set out later in this edition.

Let us look forward to a great 2026.

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## INSIGHTS

**Beryl Lester**, a foundation member of our Branch and **Bill Allan** are the two members who have agreed to President Wendy's request to feature in this edition of our newsletter.

**Beryl** says that she was one of the last of the "ten-pound poms" to come to Australia. She goes on to say, "A big decision – not made lightly – but a good decision...so out I came with husband and a 6-month-old baby girl." Her story unfolds, thus:

"We decided to do something we never would have done in the UK – buy a deli!

"After about six years we had had enough so moved on to bigger and better things! We bought a printing business! What did we know about printing? Not much!

"I became the accounts person and a printing rep. Fortunately I must have done something right as the business grew. Eventually, we started a publishing business as well, dealing in educational material. While all of this sounds good, it was not terribly lucrative so I started nursing at night. Don't know when I slept!

"Eventually, we built a lovely house in Bridgewater and I started working for Ansett Airlines. The printing business got sold and all seemed good. Then my husband got a brain tumour and unfortunately, died.

"I then decided that I should become a chef. Great fun but long hours and hard work. I eventually became qualified and worked at a number of restaurants. I started a catering business and joined forces with a friend in the hills – unfortunately, it was not very lucrative! So, I decided to go into sales.

"Not that easy for a female then so I became an insurance agent. It proved to be a good move despite my misgivings. From that I moved to financial planning and loved it! It did take a fair time and doing exams through Macquarie University. Eventually, I got my own business going and that was my career until I retired.

"I doubt that I would have done all these different things if I had stayed in the UK.

I am now happily settled in Beaumont with Trevor – the love of my life. My daughter Teri of course got married, now lives in Byron Bay and has three children – all grown up now."

Truly a marvelous journey through life; exhibiting a variety of skills, and now living happily ever after. Thankyou Beryl.

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Now about “**Bill and a little of his history**”. He says:

“A year ago, Renata and myself decided to sell our family home of 35 years and move into a retirement village. The selected retirement home, Langton Park, is next to the lovely gum tree lined Fourth Creek at Campbelltown and only a few kilometres away from our former home. The time seemed right, as we felt that the steps of our Athelstone house, both the outside ones from the street to the house entrance and the inside steps to the main living area, seemed to be becoming steeper every year.

That decision led to a series of other decisions, which occupied the next six months. How could we fit all of our possessions into a smaller house? How much of the interior should we renovate, and in what style, etc., etc? Well, that is all now finished and we look forward to the next phase of our lives. And the folks of the village are a wonderful group of people.

We have two sons, both well established in their chosen careers and we now also have two lovely grandchildren, both girls.

In my youth, I attended school for a few years in Woomera, in the era when Britain and Australia were developing the world’s largest rocket range. On occasions, the school children went out to the “range” to watch the launching of long-range rockets. And, in my late teens, I worked in NASA’s Mercury Tracking Station near Woomera and was on duty during the first orbital space flight by John Glen, the USA’s first astronaut to achieve orbit. Later, I worked in NASA’s Adelaide Switching Centre and was on duty during several space flights. Not surprisingly, this was a fascinating time and inspired me to become an electronic engineer.

Over a working career of more than 30 years as an engineer, there were many highlights. The key memorable one was the never-ending development in computerization and the need for advanced telecommunications, where transmission speeds rose from an initial 50 bits (units) per second to well over one hundred million bits per second. As my career advanced, I found that it was essential to widen my skills with commercial experience and that attaining an MBA (Master of Business Administration) was essential to move into management roles. At last count, I had forty-two different roles during my working life.

In retirement, Renata and myself had the opportunity to focus on travel to different parts of the world. Apart from traditional European cities and their cathedrals, the most interesting visits were to Egypt, Easter Island and Machu Pichu. One small claim to fame was successfully climbing to the summit of Huayna Pichu, the steep mountain behind Machu Pichu, at age 68.

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Also in retirement, I have found a useful role in the local Rotary Club by checking electronic equipment donated for the Club's second-hand goods sales. Also, a few years ago our second son decided to establish a training organisation for a specialist part of metallurgy (Non-Destructive Testing). Since that required a significant level of electronic engineering, he called on his father for assistance (naturally at 'dad's' rates). That required an urgent updating of my electronic engineering knowledge.

As for the future, well, that is still unknowable."

An impressive, interesting and obviously exciting career, Bill. And to have a front row seat watching history being made and indeed, playing an important role in it, is amazing. Thankyou Bill.

### ADELAIDE EAST BRANCH WELFARE

Beryl Lester, our Branch Welfare Officer, reminds us that if we become aware of any Branch member becoming unwell, in hospital or is recently deceased, we should contact her to follow up. She says, "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." (Refer to item 'A Word from our Welfare Officer' in AE News - November, 2025, at page 6).

Beryl's contact details are: mobile 0421 087 454 and email: [nsaadeladelaideeast@gmail.com](mailto:nsaadeladelaideeast@gmail.com)

### SENIORS DRIVING A HIRE CAR OVERSEAS – TRAVEL INSURANCE

Travel insurance cover is a "no-brainer" for anyone who is travelling overseas and in particular, for senior Australians. National Seniors Australia offers travel insurance to members at competitive rates, as a perusal of the relevant section of the NSA website will reveal. When seeking quotes from organisations offering travel insurance cover, it is wise to compare them, one with the other, ensuring of course that you are comparing like with like.

If your trip includes hiring a motor vehicle overseas, it is imperative that you understand exactly what is included in your policy and what is not, so that there are no costly surprises in the unfortunate event that you need to make a claim.

There is an inherent financial risk in driving a motor vehicle while overseas, as accidents can happen and hire cars can be damaged or even stolen. You need to check the excess that the hire car organisation will charge you if the worst does happen. In particular, it may be wise to ask for the inclusion of a rental car excess waiver benefit in your travel insurance cover. It is also wise to know in advance, what is the situation if your holiday plans suddenly come unstuck.

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Finally, preparation is important. Is roadside assistance available? Take a photograph of the interior and exterior of the hire car when you take possession of it. Read your rental agreement closely so that you completely understand your responsibilities and whether there are any exclusions that you need to know about. Find out about the license requirements and road rules in the country where you are travelling so that you are fully aware of them, as a driver.

The people at NSA travel insurance can assist you with all of the above. If you intend to obtain a number of quotes, NSA is a good place to start. Obviously, you need to ensure that you are adequately and appropriately covered and you know what you are about. Once you have done that, you can relax and enjoy your trip without having to keep asking yourself "what if" throughout the journey.

### A FEW WORDS ABOUT MONEY AND DEBT

National Seniors Australia offers a variety of products and services to its members. On 26 January, 2026 it produced an article by Effie Zahos, one of Australia's leading personal finance commentators. The article was 'Five smart moves to set you up for 2026.' She claims, "A small reset today can help set you up for a strong 2026."

The first smart move is to declutter your financial life that is, cutting out accounts, subscriptions and products that no longer produce good and useful value to you. You can also close bank accounts or credit cards you no longer use; cancel old insurance policies that don't really suit your needs; consolidate your superannuation to reduce fees and paperwork, and review direct debits and automatic payments.

The second smart move is to look for a better deal on everything, such as home loans, power bills, credit card rates and insurance premiums. These are areas in which considerable savings may be found

The third smart move is to put spare cash to work. The Reserve Bank says the average deposit rate is 3%. "With living costs rising by 3.4% in the 12 months to November 2025, the purchasing power of money in bank deposits is going backwards. By comparison Aussie shares delivered a total return (including dividends) of 10.3% in 2025, comfortably outpacing inflation." She suggests investing some of your spare cash but warns that we should be mindful of investing in line with our comfort with risk and volatility and our investment time-frame.

The fourth smart move is to give your investment portfolio a health check. Are you still happy with the way your money is invested? Check the fees you pay; think long-term; how diversified is your portfolio, and is performance still meeting your expectations.

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The fifth smart move is to take a look at your superannuation. If you have a MySuper account you can access the YourSuper comparison tool on the Australian Taxation Office website to see how your super fund is shaping up. It is important to appreciate that leaving your super in an accumulation account unnecessarily means that earnings are taxed at 15% whereas conversion into a retirement pension account, means that earnings are generally tax free. Keep an eye on your super and contact your fund if you need to, in order to understand your options.

Effie concludes by saying that the main point is to take a proactive approach to your money and that even a few tweaks can deliver substantial rewards.

The second article was "Helping hand over debt shame", found in the NSA Connect newsletter of 30 January 2026. The article is too long to reproduce here but NSA can and does provide assistance in a number of ways. Check out the website and read the article if you think you need assistance. The point is to overcome the sense of shame that often accompanies money difficulties; people suffer in silence even though help is readily at hand. For older Australians, this silence can be especially damaging particularly when they are struggling with the rising costs of essentials such as food, medication and utilities.

Some practical tips that NSA offers include creating a simple budget, being cautious with credit, speaking openly about money and in particular, seeking help early, that is before the problem gets out of hand. NSA says, "The takeaway is that you're far from alone. Financial stress is affecting millions of people and reaching out for support is a sign of strength, not failure. Through early action, open conversations and trusted services, it's possible to regain confidence and control over your finances."

While there are many agencies and charities that can assist you; a good place to start might be to contact NSA's Financial Information Consultant at:

<https://nationalseniors.com.au/members/financial-information-consultant>

## THE COST OF LIVING

The high cost of living these days affects most people unless of course you have so much wealth that it really does not matter. Working through the previous article about money and debt, it occurred to me that there must be many ways, perhaps big and small, that we can save money by making some adjustments to our thinking and day to day activities.

For instance, I have quite a number of potted plants and a small garden. I use a lot of water in summer months and accordingly, the water bill is high. Yet, I discovered that some of the problems with my plants were because I was over watering. I did some research. I purchased a moisture meter, which I use to

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ascertain the moisture content of pots and even garden plants. I now use less water, because I water more intelligently and only to the extent that the plants need it; happily, my plants are the better for it. Importantly, my water usage bill has come down somewhat. My plants are happier and I have saved money. Not to mention of course, that I do not need to spend so much time and effort these days achieving these results.

There must be many good ideas floating around that we could use quite easily, to save money here and there. What are they? Let's find out. I invite members to email me at [nsaadelaideeast@gmail.com](mailto:nsaadelaideeast@gmail.com) with a brief outline of an idea that will save a little money. The one that is adjudged the best idea will win a bottle of fine wine. The more entries we receive, the more savings we can all make. Maybe this will start a trend; who knows? Your name, email contact details and the subject title, "Cost of Living" should be included in your entry. Entries close on Thursday 30 April, 2026.

### FRIDAY NIGHT DINNER AT THE KENSI GARDENS BOWLING CLUB

Our National Seniors Branch members are always welcome to attend the Friday evening dinners at the Club. Moreover, you are at liberty to take friends and family members along with you. While it is highly likely that a Branch attendance will be organized again at some time in the future, you do not need to wait. You can go along independently of the Branch. However, when you book it might be a good idea to let them know that you are from Adelaide East Branch so that they know with whom they are dealing.

The menu changes to some extent each week. Starters cost \$7; Mains cost \$22 or \$24, depending on what you want, and desserts cost \$7. Happy hour commences at 5.30 pm and dinner is available from 6 pm.

Bookings are essential. Call Philippa Malone at least a day or two before the event, on 0409 955 501, to make your booking and to ascertain what is on the menu.

Enjoy!

### SOME TRIVIA ABOUT WORDS

It is said that:

"Stewardesses" is the longest word typed with only the left hand.

"Lollipop" is the longest word typed with only the right hand.



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No word in the English language rhymes with month, orange, silver or purple.

“Dreamt” is the only English word that ends in the letters “mt”.

The sentence, “The quick brown fox jumps over the lazy dog”, uses every letter of the alphabet.

There are only two words in the English language that have all five vowels in order – “abstemious” and “facetious”.

There are only four words in the English language that end in “dous” – “tremendous”, “horrendous”, “stupendous” and “hazardous”.

“Typewriter” is the longest word in the English language that can be typed using only one row of the keyboard.

The average typists left hand does 56% of the typing.

## FROM ALMONDS TO FRUIT: what is best for us

In the November 2025 edition of AE News, we read some very useful information about almonds and how/why dietitians think that they are good for us. Moving right along, an article, ‘The six healthiest fruits of all time, according to a dietitian’, that person being one Susie Burrell, an accredited, practicing dietitian and nutritionist, states, “All fresh food is good for us but some fruits are especially rich sources of several essential nutrients. Here are the ones to heap your fruit bowl with this year.” [Sydney Morning Herald, 5 January, 2026].

She says:

“Fruits -unlike most vegetables – do have a higher calorie load, thanks to the naturally occurring sugar, fructose, but fruit is also a rich source of a number of essential nutrients, including dietary fibre, vitamin C and potassium.

While all fruits are good for us, there are [sic] a handful of fruits that are rich sources of a number of essential nutrients, and for this reason these options are nutritional standouts when it comes to the super fruits to add to your diet regularly.”

The six healthiest fruits are:

Blueberries. While all berries are good for us, it is blueberries that stand out when it comes to boosting health and longevity, with a number of studies showing that the high antioxidant content of blueberries appears to protect the

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brain from cognitive decline. They are also low in calories and are rich sources of vitamin C, vitamin K, potassium and dietary fibre.

Apples. With just 60 to 80 calories per serve, 3g of fibre and plenty of nutrients, including potassium and vitamin C, apples are a low GI, high-fibre food that make a perfect snack on the run. Moreover, recent research has revealed the high nutrition content of apple skin. It is said that the high polyphenol content of apples seems to be linked to preventing weight gain in a number of ways, including reducing the absorption of fat and carbohydrate in the body, helping fat to be metabolized, and helping to create a healthy gut that is required for weight control.

Avocados. Avocados are rich in the heart-healthy monounsaturated fats and a good source of dietary fibre. Their high natural vitamin E content “takes them into the superfood category.” They are also good for your skin and act as a natural anti-inflammatory.

Kiwifruit. Fruit generally is full of vitamin C. It is the super fruit in that regard, offering more than 50 mg of vitamin C per kiwifruit. “They also offer dietary fibre – the antioxidant molecules carotenoids, which protect cells from damage – as well as vitamin C. Specifically, it is the high soluble fibre content of kiwis that is linked to improving digestion. In fact, studies have shown that adding two kiwifruits to the diet each day can help to relieve chronic constipation”.

Pomegranates. This fruit is very high in anthocyanin, which reduces inflammation in the body. They are rich in vitamin C and K, as well as potassium and magnesium, and have beneficial effect for high cholesterol and blood pressure.

Kakadu plums. “Plums in general are rich nutritionally, offering dietary fibre, vitamins C and K, potassium and magnesium, but it is the Kakadu plum in particular that is a true superfood. Found rarely in its natural form, but used medicinally for thousands of years by Indigenous Australians, the Kakadu plum contains more than 50 times the natural vitamin C oranges offer, linking it to myriad health benefits, including playing a strong anti-cancer role. It is currently found in powdered forms. If you are looking for a nutrient-rich addition to smoothie and yoghurts, Kakadu plum powder is certainly worth a try.”

So, there you have it. It all sounds like good advice for a healthy life.

## MORE AUSTRALIAN ICONIC INVENTIONS

Frank Thring invented the movie makers **clapper board** in Melbourne, in 1930. The original design involved two sticks of wood hinged together. His invention is used universally by film directors right around the world, to this day.

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The **surf life-saving reel** was invented in 1906 by one, Lester Ormsby and was first demonstrated at Bondi Beach in Sydney on 23 December, 1906. Another Australian invention that is routinely used at beaches in many parts of the world.

**Zinc cream** plastered across your nose at the beach in summer is a true Aussie statement. This sunscreen, which contains zinc oxide, was developed by Fauldings, the pharmaceutical company, in 1940.

More Aussie iconic inventions will appear in the May edition of AE News.

## THE LAST WORD

After an exhaustive discussion, the learned English Academics at Cambridge University could not agree on the precise meaning of the words “complete”, “finished” and “completely finished”. Fundamentally, they could not adequately explain the difference between “complete” and “finished”. So, they decided that they would run a linguistic competition among the University staff to see whether they could resolve the dilemma.

They posed the question, “How do you explain the difference between the words “complete” and “finished” in a way that is easily understood?”

Australian comedian Paul Hogan happened to be a guest of the University at the time and he decided that he would have a go at finding the desired explanation. “But how to do this so that it is easily understood”, he mused. Many of the staff members could find no real difference between “complete” and “finished”. But Hogan was pretty sure that there had to be a simple explanation!

And sure enough, he was right. He won the competition.

He explained, “When you marry the right woman, you are ‘complete’. When you marry the wrong woman, you are ‘finished’. And when the right woman catches you with the wrong woman you are ‘completely finished!’”

Everyone easily understood!

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