

# National Seniors

Australia

ADELAIDE EAST BRANCH

## *AE News – May 2025*



### **A WORD FROM OUR PRESIDENT, WENDY STEWART**

Since our last Newsletter there have been many changes and issues in the world, including Australia, and also in our Branch. The Federal election has brought a new group of parliamentarians to look after Seniors' issues. Four people, (Mark Butler, Jenny McAllister, Jim Rae and Rebecca West), have been given various aspects with some duplicated. It will be very interesting to see how they all work in this area. I hope the arrangement brings positive results. In the immediate future the person whom I think will be most involved in our issues is Jim Rae who has been given responsibility for Aged Care and Seniors. This portfolio covers the Aged Care Act as well as the implementation of the Support at Home program.

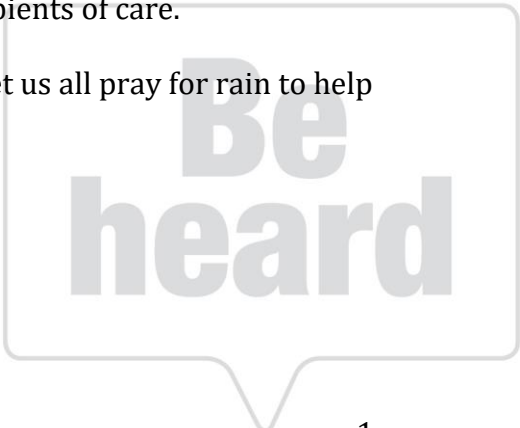
Within our Branch we have heard from some very interesting guest speakers covering a wide variety of topics: ACH-Support at Home Program; Cota Strength for Life; Lions Hearing Dogs (with dog Phoenix starring), and Volunteers from Adelaide and Monarto Zoos. Our social activities have included films, a musical evening and lunch at Tiros.

Our Branch has a major issue to deal with at the moment as our venue is about to undergo renovations. We are working through the choice of either staying and dealing with the work or moving to a new venue for at least four months. It is a difficult situation.

I have been keeping members abreast of the changes to the Aged Care System. The new system will begin in July and many providers feel they have not been given enough information or time to prepare. We can only hope that the transition is smooth and does not cause stress to recipients of care.

I hope you all keep well during the cold months and let us all pray for rain to help our farmers and the general environment.

Wendy Stewart – 0407 974 864.



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## A WORD FROM OUR EDITOR, GARY BYRON

Kay and I returned home on Sunday 18 May, 2025 from a pleasant cruise from Athens to Barcelona, calling in to a number of ports along the way. We undertook several walking tours conducted by tour guides in most cities and towns that we visited. Without exception we were constantly warned about pickpockets and the need to be alert to the threat. Europe is awash with tourists from all over the world and in particular, the USA, and in the crowded conditions that prevail, tourists are somewhat of an easy target. A couple on our cruise lost a bag containing their passports, credit cards, etc., whilst dining in a restaurant and had no idea that it had been stolen until they came to pay the bill. You can imagine their consternation and the trouble they had to overcome the difficulties with which they were confronted. Fortunately, they were very well assisted by the officers on our ship.

Kay and I had a much less problematic experience although it was a salutary warning of how easy it is to fall prey to pickpockets. I was walking about 8 or 10 paces behind Kay when I noticed two men leaning against the wall. As Kay walked past them, they looked at each other, nodded their heads and began to follow her. I walked up behind them and in the loudest and gruffest tone that I could muster I said, "Excuse me!", and pushed through between them. Obviously startled, they immediately stepped aside and meekly apologized to me.

Relevantly, in this edition of the Newsletter, there is an item, 'A Word about Travel Insurance' which focusses on the absolute necessity to keep alert and not leave any of your personal property unattended, even for a few moments, while travelling. Unless you are diligent and sensible about this you are likely to have your insurance claim for any loss refused by your Insurer. The article is worth your close attention if you are intending to travel overseas any time soon, or indeed, at any time in the future.

On a lighter note, President Wendy has earlier indicated that she wishes our Branch to conduct a recruitment drive at some time this year. This promises to be a productive exercise in which all Branch members can take part. However, the matter of the renovations in the Club house will obviously preoccupy us in the short term and the Committee will be making a decision about whether to vacate temporarily or to remain as we are at the moment.

Finally, I remind members to let Wendy or me know if you wish to make a contribution to the Newsletter or if you have any constructive suggestions about content or other aspects of our quarterly publication.

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## **NSA ZONE 110 FORUM**

**Date:** Thursday July 24<sup>th</sup>.

**Time:** 9.00 am for 9.15 am – 1 pm. Lunch afterwards if desired, at own expense.

**Venue:** Kent Town Hotel, 76 Rundle Street, Kent Town in the 1<sup>st</sup> floor function room.

**Presenters:** Chris Grice, NSA CEO and Karen Furnivall, NSA Community Engagement Manager.

**Other details:** There is a lift to level 1 of the Hotel. There is an underground car park for 60 vehicles. Continuous tea and coffee will be available. Morning tea will be at 10.30 am.

**Bookings:** By Eventbrite for the first 150 people. Details will be circulated in due course.

**Further comments:** This will be a great opportunity to hear about National Seniors Australia's present advocacy work and their future plans as well as giving attendees the opportunity to ask questions or make comments.

**Members and prospective members are invited.**

## **GREETINGS FROM AN OLD FRIEND – IAN HENSCHKE**

I touched base with Ian Henschke to let him know that we are still thinking of him fondly and are interested to know what he is doing post NSA. I also informed him that the Branch is considering organizing a Forum (as we did prior to the last election) leading up to the next State election and, if that goes ahead, whether he would be the moderator. Here is his response:

“Great to hear from you...I’ve gone back to teaching as a relief teacher and I’m enjoying it. At this stage doing a couple of days a week.

I’m also on the Council of the University of Adelaide, the Alumni Council, and the Special Awards Committee. I was re-elected for a second term so that keeps me somewhat busy. But the demands are becoming fewer because the University is merging and my role will finish next year when the new University comes formally into being.

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My wonderful wife, Lillian has just completed a Bachelor of Visual Arts degree and is still working as a local councilor for the Burnside Council. She's on her second term there, too.

Eldest daughter Eliska has just completed a Bachelor's degree in Medical Science and younger daughter, Claudia, still a teenager at 19, has been travelling through WA with a group of girls she met at Uni.

Life seems a lot slower paced now I'm not Chief Advocate. I don't get phoned up at dawn and have to do Sky news at night and everything else in between.

I ran in a half marathon last year doing 2 hours and 20 minutes, which took me by surprise. I'm running another one in the Hills to Henley this year on 27 July.

I'm still trying to get my film 'The Golden Mile' on a TV station. It's been well received in film festivals but I'm hoping the ABC or SBS will want to screen it.

I won't commit to being moderator of the event this far out because we may be away.

Lily won a \$5000 travel scholarship. She won two prizes when she graduated. The other is an exhibition space at Felt Space Gallery in July.

We are also going to Darwin and surrounds in late May early June.

Warm regards to you and all at AE.

Ian Henschke."

It is good to see Ian doing well, particularly having regard to the outstanding and effective contribution he made as Chief Advocate and his support of our Branch.

## INSIGHTS

We all know each other to a greater or lesser extent, but how much do we know about each other? Here are glimpses of two more of our members. The first is **Julie Lewis**, a foundation member and a former Committee member of our Branch. She says:

"I see myself as a pretty average sort of person, being interested in lots of things but not excelling at much at all. I don't mind blending into the background. However, that being said, I was in a TV "commercial" in the 1990s promoting the Women's and Children's Hospital.

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I spent 43 years as a nurse and midwife, working for a large period of that time at the Queen Victoria Hospital/Women's and Children's Hospital in charge of the postnatal ward and later in administration as a quality manager for the Women's and Babies' Division. This week we will be gathering to acknowledge 30 years since the Queen Vic moved to North Adelaide.

I have enjoyed a range of physical activities, previously playing hockey, softball, netball, water skiing, basketball, snow skiing and walking netball, and I try to get to the gym 2-3 times each week.

I like to challenge my brain through TV and paper puzzles and quizzes, card and board games and I recently decided that I should finally learn a new skill – crochet.

I love to travel and have been to around 35 countries, albeit briefly in some cases, but have great memories of Canada, South America, Russia and Europe. By the time you read this I will have added 3 more countries to that count.

My immediate and extended family mean the world to me.

Likes: clouds and trees.

Dislikes: wastage."

Our second contributor is **Paul Fox**, a foundation member of the Branch. He says:

"My focus at Adelaide University was lacrosse for which I was awarded a Blue and played internationally. An agricultural science degree was duly obtained too, and after my stint at the Waite Institute, I did a PhD at UWA.

My marble – the only one for September - had been drawn in the last ballot for national service and thankfully, after a short student deferment to enlist, conscription was abolished. I have yet to win my next lottery, but subsequently, still managed a tour of Vietnam (aimed at rice-based farming systems and not the army).

From Perth, work in Mexico followed at the International Wheat and Maize Improvement Center, known by its Spanish acronym as CIMMYT, where Pilar was a bilingual secretary – the rest is history and with hands-on work in agriculture, we lived in Ecuador, Peru, USA, Australia, Vietnam and Bangladesh (where we fortunately stayed home on the night a favourite restaurant was brutally hit by terrorists).

I encountered some major depression in retirement, but 12 rounds of electro-convulsive therapy at the Adelaide Clinic delivered a silver bullet and got me

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back on the rails. We visit our daughter Itzel and partner in Sydney frequently and while in Adelaide we routinely attend the gym. And the Lacrosse Legends weekly coffee group has noted that the older we get the better we were!"

### MORE ABOUT SCAMS

CHOICE has been around for a considerable time and is a very valuable source of information and advice. (Your AE News Editor is a voting member of CHOICE). You may be sick and tired of hearing about scammers and their predatory, wicked ways. However, the April 2025 edition of the CHOICE magazine contains information about two somewhat sophisticated scams that are "doing the rounds" these days. The first is titled, "Work-from-home job scams on the rise on popular social media sites", and the second is "Beware the fake corporate bond scam".

The first scam is outlined by Molly Inglis:

"According to state consumer protection agencies, there are [sic] a growing number of work-from-home scams appearing across social media sites and encrypted messaging platforms such as WhatsApp and Telegram. Promising jobs from home with 'no experience required', the scammers ask victims to perform commission-based tasks such as creating fake reviews on line shopping platforms or food delivery services, liking and following certain social media accounts and even purchasing products in order to leave fake reviews.

After completing the tasks, the scammers tell victims that in order to be paid their earnings, they must first make payments through bank transfer or cryptocurrency to cover taxes or conversion rates, or to keep accounts active. Victims may also be paid a few hundred dollars initially, then are deceived into investing substantial sums with the promise of high returns. According to the Western Australian Consumer Commissioner's blog, an individual reported losing nearly \$2000 when they were asked to deposit into a cryptocurrency account in order to keep receiving tasks.

These job scams are mainly targeted at international students, new parents, retirees and people living with disability. However, the Commissioner says, 'Anyone could be caught in the scammer's web.' WA ScamNet had already received several reports regarding this scam in the first few weeks of the year, with victims losing almost \$60,000."

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The second equally brazen scam is outlined by Jodi Bird:

“The Australian Securities and Investments Commission (ASIC) issued a warning in February about fake sustainability investment bonds issued by an unlikely provider – Bunnings Warehouse.

Potential victims were offered investment options ranging from \$50,000 to \$250,000 with the promise of an impressive 9% return. The scammers have employed the standard tactics to lure people in, sending out scam emails and setting up web pages that look genuine and have links to the real Bunnings website as well as genuine financial documents.

Corporate bond investment offers to the general public are generally a scam, since the minimum investment for genuine corporate bonds is usually around \$500,000, and they’re rarely offered to retail investors. If a bond offer is legitimate a prospectus will be lodged on ASIC’s notice board ([regulatoryportal.asic.gov.au/offer-notice-board](https://regulatoryportal.asic.gov.au/offer-notice-board)). If there’s no prospectus lodged with ASIC, it’s a scam.”

We have heard of and experienced so many scams for a considerable period of time, and unfortunately, it seems that we are learning to “live with them”. Just as we have learned to live with COVID, price-gouging, fake news, bank closures, wage theft, poor customer service, etc., etc. It is human nature to “get used to” situations that impact on our lives and it is very easy to become complacent. But as these articles clearly indicate, and as the high level of successful scamming continues to rob people of their money, scammers continue to ply their trade in this profitable area of criminal activity.

The sad part of all of this is that senior citizens are seen as a particularly vulnerable target in the mix of potential victims in the community.

Obviously, scammers would prefer that we remain complacent - it makes their job so much easier.



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## A BRIEF WORD ABOUT TERM DEPOSITS

Many older Australians would agree that here are few safer places to keep your money than in a term deposit. And, National Seniors Australia asks, “How safe are term deposits?” (See *Connect* newsletter, 11 April 2025).

NSA says that financial security is the top priority for many older Australians. It goes on to say, “While young people may take a few financial risks in the hope that they pay off, as we get older, we want investment options that provide stability, predictable returns and peace of mind. One such option is a term deposit. But how secure are term deposits, and why might they be an excellent choice for retirees and those nearing retirement?”

The answer broadly is that they are covered by a Government guarantee up to \$250,000; the rates of interest are fixed for the term of the deposit, and they are not affected by market volatility and risks associated with shares.

National Seniors Australia can accommodate the wishes of members who are interested in investing in term deposits. There are no fees and you can lock in a competitive interest rate for the full term of the deposit.

It is recommended that you read the NSA *Connect* article in full.

[In any event, it makes sense for members to avail themselves of consistent and up-to-date information about a range of issues affecting them by making a point of reading NSA’s *Connect* newsletters, regularly.]

Finally, members should contact National Seniors Australia to ensure that you can be satisfied that what they offer aligns with your personal financial goals, before investing in their term deposits. Please note that this article is for information only and is not put forward as legal or financial advice. If that is what you require, please consult an independent legal and/or financial professional.

## UNCLAIMED MONEY

From time to time the issue of unclaimed money arises in the media. And for good reason! The current amount of unclaimed money in Australia is a whopping \$2.3 billion. This is hard to reconcile with the fact that we have a significant cost-of-living problem in our country at present.





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The Australian Securities and Investment Commission (ASIC) says that the unclaimed money comes from a variety of sources such as dormant bank accounts, unclaimed shares, forgotten investments and life insurance policies.

The reasons are many and varied including of course, human error and losing track, forgetfulness, becoming pre-occupied with other things in life, neglect, and of course death, to name a few.

However, there is no time limit within which you must make a claim on money to which you are entitled and since 2013 interest has been paid.

ASIC has a Money smart website that includes a money-search tool that you can use to ascertain whether or not there are unclaimed funds to which you are entitled. The Australian Taxation Office, state governments and Services Australia, also keep a record of unclaimed money. In South Australia inquiries may be made to the [State] Department of Treasury and Finance.

You never know! It might be worth chasing up!

### A WORD ABOUT TRAVEL INSURANCE

Negotiating decent travel insurance cover is challenging enough for seniors but lack of awareness about the details of what is and what is not covered is quite another matter.

According to a recent survey published in 'The Western Australian' newspaper, 59% of respondents misunderstood the policy and were unaware that their belongings would not be covered when left unattended or unsupervised, even for just a few moments. Natalie Ball, Director of Comparative Travel Insurance, advises travelers to be vigilant with their belongings regardless of how safe their surroundings may appear. "It is easy to be lulled into a false sense of security when you're in holiday mode," she says. "However, tourists are often prime targets for pickpockets and petty criminals. Staying alert and taking simple precautions can go a long way in protecting your belongings."

She goes on to say, "In insurance terms, 'unattended items' is just a fancy way of saying anything you've left out of your sight or out of reach. Travel insurance is there to cover the unexpected but it won't babysit your bags for you. A little common sense goes a long way. Even if it's just for a few minutes, leaving your things unattended in a public spot is an invitation for them to disappear."

Natalie advises us that, in the event of theft, it is essential to report any cases of theft to local authorities as soon as possible. "If you are robbed, make sure you get a police report as your insurer will require evidence or proof of a break in. Without that report your claim may be declined", she says.

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Finally, she says to ensure you have proof of ownership for any valuable items you travel with in case they are lost or stolen.

Sage advice, indeed!

### **THERE'S A HOLE IN THE BUDGET DEAR PEOPLE**

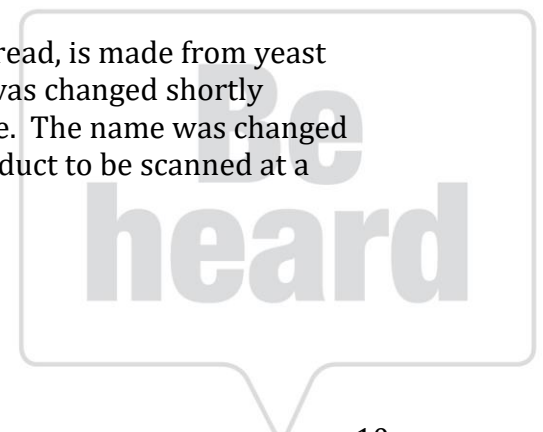
In the "Connect Newsletter" of 28 March 2025, National Seniors Australia highlighted the features of the Federal budget relating to aged care. While welcoming the good aspects in support of aged care, NSA was disappointed that there were no funds allocated for additional home care packages to reduce the current wait list. Chief Executive Officer Chris Grice said, "While funding reform will increase access to home care in the future, we had hoped that short-term funds would become available to reduce the [current] 12-18 month wait list to three months as recommended by the Aged Care Royal Commission."

There is little doubt that home care, in appropriate cases, is a preferred option having regard to social and financial considerations, and ought to be actively encouraged and supported. NSA thinks so and so did the Aged Care Royal Commission. What do you think?

### **MORE ABOUT AUSTRALIAN ICONIC INVENTIONS**

We featured three iconic Australian inventions in the February 2025 of AE News. Here are a few more, as promised.

1. The Brennan torpedo was invented by Louis Brennan in 1874 and was patented in 1877. It was propelled by two rotating propellers that were spun by rapidly pulling out wires from drums wound inside. It is claimed that this was the world's first guided missile.
2. Hailed as the world's first feature film, 'The Story of the Kelly Gang' traces the life of bushranger Ned Kelly. Written and directed by Charles Tait, the film ran for more than an hour, which was the longest time that any film had run during this era. The movie premiered in Melbourne on 26 December, 1906.
3. Vegemite, regarded as Australia's national spread, is made from yeast extract and first appeared in 1922. Its name was changed shortly thereafter to Parwill to compete with Marmite. The name was changed back to Vegemite in 1935. It was the first product to be scanned at a checkout in Australia in 1984.



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### SENIOR AUSTRALIANS AND CARDIAC ARREST

The survival rate for persons suffering life-threatening cardiac arrest, when every moment is critical, varies across Australia and across the world. However, the survival rate in Victoria is among the best in the world thanks to a system that has been implemented and is demonstrably saving lives.

“Victoria’s exceptional cardiac arrest survival rate is no fluke. The Victorian Ambulance Cardiac Arrest Registry report for 2023/24 reveals groundbreaking advances in response and survival rates across the State. Victoria boasts the best cardiac survival rate in Australia and ranks third globally...”. (Floralyn Teodoro, ‘YourLifeChoices,’ 25 March 2025).

Early intervention is the key. Bystander intervention, along with the expertise of paramedics, is at the forefront of a system introduced by the State Government. The placement of 7,500 publicly accessible automated defibrillators across Victoria, has “been a game changer, significantly improving survival rates.”

Without this type of early intervention, survival rates would be much lower, as was routinely the case in the past.

The community education and involvement in this system, enabling attention to be given within minutes of a cardiac arrest instead of sometime later, is critical to the chances of survival. When the patient receives CPR and defibrillation before the paramedics can get there and take over, the chance of survival increases quite significantly.

This safety net approach must be reassuring to older Victorians who go about their business each day, knowing that help is at hand almost immediately, should the worst happen. It is obviously a good idea that other States and Territories of Australia could, and undoubtedly should, adopt.

### THE LAST WORD

A rabbit hops into a pub and says to the barman, “May I have a pint of beer and a ham and cheese toastie, please?” The barman is astonished but gives the rabbit his pint of beer and a ham and cheese toastie. The rabbit duly consumes both and leaves.

The rabbit returns the next evening and places the same order – a pint of beer and a ham and cheese toastie.

The next evening the pub is packed. In comes the rabbit and places the same order, once again – a pint of beer and a ham and cheese toastie. A hush descends over the room and the patrons watch in awe as the rabbit drinks his pint of beer

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and devours the ham and cheese toastie. Mightily impressed the crowd bursts into spontaneous applause.

The next evening there is standing room only in the pub and once again, the rabbit comes in and orders a pint of beer and a ham and cheese toastie, which he quickly consumes. The bar is in total uproar with cheering and singing and clapping: everyone totally amazed at what they had just witnessed.

This went on night after night for six months or more. The pub was packed every night and the barman was making an absolute fortune. His pub became famous and people came from near and far every night to see the rabbit drink his pint of beer and eat his ham and cheese toastie. That is, until one night the barman said, "I am very sorry my rabbit friend, but we are out of ham and cheese toasties."

"On no!", exclaimed the rabbit. The crowd fell silent.

The rabbit was about to leave the pub. "But, hold on", said the barman. "We do have a nice cheese and onion toastie." The rabbit looks at him suspiciously and asks, "Are you sure that I will like it?" "Of course!", exclaims the barman. "Would I let down my best customer? I know that you will just love it." "Ok", says the rabbit, "I will have a pint of beer and a cheese and onion toastie, please." The pub erupts! The crowd cheers! And the rabbit downs the pint of beer and the cheese and onion toasties."

The rabbit then leaves the pub, never to return.

A year later and the pub is impoverished. No more rabbit – no more crowd. Just a few, local regulars. The barman calls time and is closing the doors. Suddenly, he sees a small, white form floating above the bar. He says, "Who are you?" The apparition responds, "I am the ghost of the rabbit who used to come into your pub each night, drink a pint of beer and eat a ham and cheese toasties." "Yes!" says the barman, "You made me rich and famous. You came in every evening and had your pint of beer and a ham and cheese toastie. Regular as clockwork. But what happened?" The ghost replied, "On the last night you gave me a ham and onion toastie instead of a ham and cheese toastie." "Yes. I remember that, but what happened?" he asked again.

"I died", said the rabbit."

"Goodness me! What from?" asked the barman, incredulously.

"Mixin-me-toasties!", replied the rabbit.

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