

WELCOME – It was wonderful to see a couple of our members who haven't been well lately at our May meeting and managing nicely. As part of the Cancer Council's Biggest Morning Tea fundraising, we were pleased to donate \$300 from the entry fee of the May meeting together with a generous donation from a member. Our thanks to our guest speaker, Matilda Marsh from ADA Australia, who provided a very informative presentation on advocacy in relation to dealing with aged care support, quality of services and fees etc. We still have some copies of the literature available if anyone would like more information. We look forward to seeing you at one of our upcoming activities.

BRANCH MEETINGS

Our next branch meeting will be on **Thursday 13 June** at the Coorparoo RSL Club. Arrival will be at 10:00am for a 10:15am start with guest speaker, updates on branch and national activities, raffles, and refreshments. The cost will be \$7.00 per person payable in cash at the door. Our guest speaker will be Mike Freeman from Stamp Collecting Club Brisbane.

Why not join fellow members for a light lunch at the RSL Club after the meeting (at your own cost).

The remaining dates for 2024 are:

11 July	8 August (AGM)
12 September	10 October
14 November	

JUNE BIRTHDAYS

Best wishes to Carmel Bedser, Trish Brennan, Julie Jermy, Barbara Marshall and Joan Peacock who celebrate their birthdays in June. We hope you enjoy your special day with family and friends.

MORNING TEA CATCH-UP

Our next morning tea catch up will be on **Monday 17 June** from 10am at Easts Leagues Club. This is a great informal way to get to know fellow members outside the confines of a branch meeting. There is ample free parking or it is close to bus services.

The remaining dates for 2024 are:

15 July	19 August
16 September	21 October
18 November	

DAY BUS TRIP –

There are still places available for our next day bus trip on **Monday 27 May** departing the Coorparoo RSL club at 8:00am and returning at approximately 4:30pm. The destination is Toowoomba where we visit the DownsSteam Railway Museum and enjoy a two-course lunch in a heritage dining car.

Cost is \$70.00 per person which includes the coach, morning tea, museum visit and two-course lunch. Please advise any special dietary requirements at time of booking.

All bookings and enquiries should be made with Pat Will on: T: 3398 8726; M: 0437 774 049; E: patsywill@gmail.com. Payment can be arranged on the day or by direct deposit to the Coorparoo National Seniors, BSB: 084 391; Account: 047949379. If using this method, please include your name so it can be matched to the payment.

WELLBEING OFFICER

If you are, or know of any member who is ill, injured, or in need of help please notify Jan Jackson on 0411 987 174 so that we can give our support where needed.

ENJOY READING?

Don't forget our book swap at each monthly meeting. There are some great books available for only a gold coin (\$2 or \$1) donation which goes towards our club charity donations. Donated books are all in good condition and can be swapped back another month.

CARE KITS FOR KIDS DONATIONS

Thank you to everyone for your monthly contributions to this wonderful charity – every item is greatly appreciated. Some suggestions of items are listed below that can be brought to our monthly meetings and will be delivered to Care Kits For Kids. Most can be purchased at discount shops, and not everything needs to be provided each month.

June – Underwear, socks (all sizes to 16)

July – Hair brush, comb, bands, clips, baseball cap

August – roll-on deodorant (no glass or spray), shampoo, conditioner (travel or small size)

September – Summer pyjamas, girls crop tops (all sizes to 16)

October – Reading book (all genres & ages), small soft toy or doll (no beads or stick on eyes)

November – Backpack, small lunch box

WINTER COAT DRIVE FOR CHARITY

Thank you to everyone who brought a coat to our May meeting which have been passed on to 4 Voices Global for distribution to people in need. They are very appreciative of any assistance that we can give.

If you have a coat or jumper that you no longer wear that you would like to donate to this good cause,

please bring it along to our 13 June meeting. All items should be in a good and clean condition.

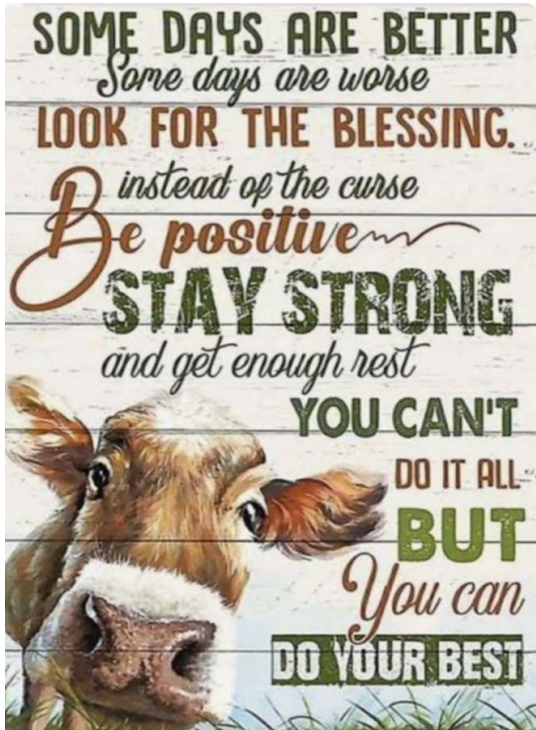
COMMUNITY PANTRY DRIVE

We would like to continue supporting a local community food pantry by supplying good quality non-perishable food items that can be passed on to help the needy and homeless in our area. Items such as biscuits, long-life milk, juice, canned fish, vegetables, fruit etc. that can be easily opened and don't need heating are welcome.

If you would like to assist, please bring items along to each meeting where we will collect and distribute them to a local organisation. Please ensure that all items are well within use by date.

MISSION TO SEAFARERS BRISBANE

Thanks to our many members who have been industriously knitting beanies and scarves which will be donated to the Mission to Seafarers Brisbane. These are donated to the Mission which then distributes them to ship's crew members who are heading to colder climates. We will collect these items towards the end of the year for presentation to a representative of the Mission.



DENDY CINEMAS COORPAROO

Thanks to our friends at Dendy Cinemas Coorparoo for providing complimentary tickets for use as raffle prizes again this year. Look out for these movies coming soon:

SOLVE-ALONG-A-MURDER, SHE WROTE (live); MONSTER (drama); IF (comedy); LA RONDINE (opera); FURIOSA: A MAD MAX SAGE (action); NYE (theatre); THE GARFIELD MOVIE (animation); IN RESTLESS DREAMS: THE MUSIC OF PAUL SIMON (documentary); INSIDE OUT 2 (animation); 42ND STREET THE MUSICAL (comedy)

ARE YOU A ONE-PERCENTER?

If you were born between 1930-1946 you are one of the rare surviving 1%ers of this special group, worldwide. The one-percenters age ranges between 77 and 93 years old, a 16-year age span.

Here are some interesting facts relating to this special group of people:

- You are the smallest group of children born since the 1900's.
- You are the last generation, climbing out of the depression, who can remember the winds of war and the impact of a world at war that rattled the structure of our daily lives for years.
- You are the last to remember ration books for everything from gas to sugar to shoes to stoves.
- You saved tin foil and poured fried meat fat into tin cans.
- You can remember milk being delivered to your house early in the morning and placed in the "milk box".
- Discipline was enforced by parents and teachers.
- You are the last generation who spent childhood without television; instead, you "imagined" what you heard on the radio and read in books.
- With no TV, you spent your childhood playing outside.
- The lack of TV in your early years meant that you had little real understanding of what the world was like.
- Telephones were one to a house, often shared (party lines), and hung on the wall in the kitchen (no cares about privacy).
- Newspapers and magazines were written for adults and the news was broadcast on your radio in the evening. (Your dad would give you the comic pages when he read the news.)
- New highways would bring jobs and mobility. Most highways were two lanes.
- You went downtown to shop. You walked to school.
- You weren't neglected, but you weren't today's all-consuming family focus.
- You played by yourselves.
- You felt secure in your future, although the depression and poverty were deeply remembered.
- Only your generation can remember a time after WW2 when our world was secure and full of bright promise and plenty.

- Polio was still acrippler. Everyone knew someone who had it.
- You grew up at the best possible time – a time when the world was getting better. *(This article was first published by the 60plusclub newsletter)*

RIDDLES TO TEST YOU?

1. What five letter word gets shorter when you add two letters to it?
2. The more there is, the less you see. What is it?
3. I exist only when there is light, but direct light kills me. What am I?
4. What has a face and two hands but no arms or legs?
5. I am full of holes, but I can still hold water. What am I?
6. What has to be broken before you can use it?
7. What can be seen once in a minute, twice in a moment, and never in a thousand years?
8. I come down, but I never go up. What am I?
9. I'm not alive but I have five fingers. What am I?
10. People buy me to eat, but never eat me. What am I?

(answers last page)

NSA “KEEP CASH” CAMPAIGN

In response to the growing shift towards a cashless society, NSA has initiated a crucial campaign to ensure seniors are not disproportionately affected by the removal of cash. Their “Keep Cash” campaign aims to ensure that cash remains accessible, circulated, and available to all Australians.

When retailers refuse cash payments, it not only inconveniences customers but can also lead to genuine hardship and digital exclusion for those who rely solely on cash. As advocates for seniors' rights, NSA will continue to champion this important message on behalf of older Australians.

While NSA acknowledges the inevitability of a mostly digital society, it's important to consider the needs of those who remain reliant on cash, particularly seniors. Amidst the convenience of digital transactions, cash continues to play a vital role, offering security and stability, especially in times of outages and technological failures. Your support of this campaign is invaluable. It not only reinforces the importance of cash but also promotes inclusivity and accessibility for all Australians. There are four ways you can help:

1. Encourage members to become involved in the campaign by following NSA on Facebook and LinkedIn and sharing their “Keep Cash” posts.
2. Write to your local member of parliament expressing your concerns about the transition to a fully digital economy. If you need help with this, please email policy@nationalseniors.com.au.

3. Visit your local retailers and ask them to display our “We accept CASH” stickers and posters to demonstrate their commitment to this important issue.
4. Use cash at every opportunity.

KEEP YOUR HANDS HEALTHY

The most effective way to keep your hands in great shape is to continue doing the activities you do every day. This ensures your hands are strong enough to complete the things you like to do. Here are a few everyday activities that keep your joints moving and help maintain hand strength:

- Cooking – carrying pots and pans, cutting food, and pouring milk/juice.
- Gardening – pruning your plants, pulling weeds, and digging soil.
- Washing the car – wringing out the sponge, scrubbing, and wiping windows.
- Hanging the washing – pinching pegs and folding clothes.

Hand exercises are often used as a strategy to manage arthritis. You can use exercises to help reduce stiffness, improve strength, and improve range of motion in your hands. It's important to remember that muscle and joint pain after activity that lasts more than two hours means you may have done too much, too quickly.

Helpful tips – If your joints are inflamed, you need to rest them. The amount and type of rest will depend on how inflamed your joints are. Rest does not always mean lying down. It can also mean changing your posture, wearing your splint, or doing a different activity.

Avoid movements that cause joint pain. Jar openers, tap turners, and other assistive products help to alleviate stress on your joints. If your joints are stiff, you need to exercise them.

If your joints are weak and unstable, they require more support. A splint can protect painful joints during certain activities. An occupational therapist can advise whether hand splints could help you.

Here are a few basic exercises to get you started. If you need more information, you can visit an occupational therapist or physiotherapist for an individualised exercise program and specific health advice. Try a few repetitions of each exercise two to three times daily.

Make a hook fist – start with fingers and knuckles straight, then bend the middle tip of your finger. Think of the shape you make when carrying a plastic bag.

Make a full fist – start with your fingers straight. Make a tight fist, then return to the start position.

Wrist extension and flexion – Start with your forearm on a table and hand hanging over the edge from the wrist. Lift your hand at the wrist whilst keeping your fingers relaxed. Hold for a few seconds then return to the start position.

Finger abduction and adduction – With your hand flat on a table, spread your fingers apart as far as comfortable. Then bring them back together as close as possible.

Thumb abduction and adduction – With your hand flat on a table and fingers together move your thumb away from your fingers. Then bring it back as close to your hand as possible.

Thumb opposition – Touch the tip of your thumb to the tip of each finger making an “O” shape between your thumb and each finger in turn. (Source: *Liveup.org.au*)

PERCEPTION OF WHEN OLD AGE STARTS HAS INCREASED OVER TIME

None of us are getting any younger, but it appears the age at which we are considered old has moved upwards over the generations. What’s more, a study has shown that as adults get older, they shift the goalposts further still.

The researchers behind the study said the upward shift could be down to increases in life expectancy and retirement age, as well as other factors. “We should be aware that conceptions and perceptions of ‘old’ change across historical time, and that people are quite different regarding when they think old age begins, dependent on their age, their birth cohort, but also their health etc,” said Dr Markus Wettstein, co-author of the story from the Humboldt University of Berlin.

Writing in the journal *Psychology and Aging*, Wettstein and colleagues report how they analysed responses to the question: “At what age would you describe someone as old?”, which is part of the ongoing German ageing survey that follows people born between 1911 and 1974. The results from 14,056 middle-aged and older adults who answered the question between one and eight times over a 25-year period from 1996, when they were between 40 and 100 years old, reveals that the point at which old age is thought to be has increased.

“For those born in 1931, the perceived onset of old age is 74 years when they are 65 years old. For those born in 1944 it is about 75 when they are 65,” said Wettstein, adding that while the study could not ask 65-year-olds born in 1911 when they thought old age began, models suggest it would have been at 71.

However, it seems perceptions are stabilising: while the team found people born after 1935 perceived old age as beginning later in life than those born between 1911 and 1935, there was no noticeable difference between those born between 1936 and 1951 and those born between 1952 and 1974.

Further, as people get older, they revise the age they consider to be old upwards. “This could have to do with the fact that many people do not want to be old, so they postpone the onset of old age,” said Wettstein. However, it seems those born in the later cohorts shift the goalposts to a greater extent: while people born in 1944 revised their notion of old age upwards by 1.9 years, those born in 1934 shifted their view by less than a month between these ages.

The team add that while the perception of when old age begins was higher for women than men, and lower for those who had poor health or were lonelier, neither these factors nor education level or how old participants felt, fully explained their findings.

Caroline Abrahams, the charity director at Age UK, said it was well known that people tended to judge “old” as meaning at least a few years beyond their chronological age, even in their 70s and 80s, and that probably reflects the bad image of “old” in western cultures. “This is a shame if it holds us back from living as full and happy lives as we could and should in our later years, because of us self-limiting our activities and aspirations,” she said. Instead, Abrahams said the idea that we are “as old as we feel” is a lot more supportive. The truth is that chronological age is rarely a good proxy for anything and the sooner we realise that in our society, the better,” she said. (Source: *The Guardian*)

PRIVATE HEALTH – HERE’S WHERE YOUR DOLLARS GO

Health costs, including the escalating cost of private health insurance, are among the top issues for retirees. NSA’s inaugural *Policy Advocacy Survey* of 6,500 older people found that private health was the second biggest concern.

Australian Medical Association (AMA) data sheds light on what parts of their business are driving premium increases. Customers would hope the funds are being spent on superior services and treatments, hospital stays and improved equipment. The AMA data suggests otherwise – net profit and management expenses have experienced the largest increases over the past four years.

The AMA data comes after the AMA disputed claims in an ABC Four Corners episode which alleged up to 80% of spinal surgery patients were being billed for

more complex services than provided – information revealed to the ABC by private health insurers, and which the AMA calls unbalanced.

According to the AMA, in the year to June 2023, net insurance profit increased by 50.2% and management expenses by 32% - far greater than increases in patient rebates (3.6%) and increases in general treatment benefits (13.4%). The increase reported is for four years and compares data from the year ending June 2023 with data from the year ending June 2019.

AMA president Professor Steve Robson told *The Medical Republic* "When patients pay their insurance premiums, they expect that money is going mostly towards the costs of benefits for treatment and hospital stays, but what this analysis shows is that management expenses and insurance profits are key drivers of premium increases."

Private health insurers dispute AMA's figures. Private Health Australia CEO Dr Rachel David said, "Health fund management expenses are closely scrutinised during the premium setting round by APRA/DoHAC to ensure they are appropriate. "Inflation is affecting all sectors, and this includes the operation of private health funds. There is no evidence management expenses have risen faster than other costs."

The private health sector has countered the AMA claims by pointing out that health insurance return on average 86 cents in the dollar back to members compared to the general insurance sector which returned 65 cents in the dollar from premiums.

The AMA argues that private health insurers should be required to return at least 90 cents in the dollar to premium holders as a minimum.

Where does the truth lie? With the war between doctors and health insurers heating up, it's more important than ever to review the private health insurance system.

NSA has recommended to the Federal Government that the Productivity Commission is best suited to conduct the in-depth inquiry, which should focus on the:

- Growth of private health insurance premiums and out-of-pocket expenses.
- Value and scope of product offerings covered by private health insurance.
- Reforms needed to minimise premiums and out-of-pocket costs.

NSA believes the inquiry should have a special emphasis on identifying ways to improve its value proposition to policyholders in general and older policyholders in particular.

Despite numerous previous reviews into the health system, and a pledge by the then Labor Opposition to have the Productivity Commission conduct a full review, nothing has changed. Private health insurance holders continue to face a never-ending cycle of premium increases, product limitations and soaring out-of-pocket costs. Add to this the debate between doctors and insurers about who is responsible for these soaring premium costs, and you can see that only an independent review can get to the bottom of this.

A systemic review with the view to redesign the private health care system with fit-for-purpose policy settings is something that all older Australians can support. (Source: *Medical Republic, NSA*)

FIVE BIGGEST ONLINE BANKING RISKS AND HOW TO AVOID THEM

Banks are continuing to close branches, forcing more of us to embrace the digital world of online banking. A recent study by NSA found 80% of older Australians now do online banking or pay bills online – an increase of 8% since before the pandemic began.

As more of us have started using online banking, the numbers of scammers and hackers trying to steal our savings have increased too. So how safe is online banking? And what can we do to protect ourselves from the scammers?

Tips for safe online banking –

1. **Make sure your password is strong and unique, and secret:** Ensure your password is difficult to guess by including a combination of lower and upper-case letters, numbers, and symbols. Do not use personal information in your password or repeat passwords across multiple programs or accounts. Do not save your online banking password in your browser or share it with anyone who isn't an authorised signatory on your account.
2. **Install updates on your computer:** As tedious as computer updates can be, they include security fixes. It's important to install these updates as soon as possible when prompted by your device. This includes making sure your firewall, anti-virus and anti-spyware software are all up-to-date and automatic updates are turned on where available.
3. **Use two-factor authentication:** Two-factor authentication is a security measure that requires two steps to login instead of one. This usually means entering your username and password, and a security code sent to your phone or email as a secondary security measure. This makes it harder for hackers to access your account without also having access to your email or phone. For

those that want an extra layer of security, some banks even offer multi-factor authentication for logins (meaning three or more steps are required).

4. **Avoid using public Wi-Fi to do your banking:** Accessing Wi-Fi at your local shopping centre, café or public place is convenient but it is not secure for doing online banking or making payments. It is more secure to turn on your mobile data and only use WiFi where you can trust it. Never use a shared computer for online banking (such as at a library or at work).
5. **Scams and fraudulent activity:** Scams and fraudulent activity are one of the key reasons many older Australians avoid online banking, but they are easier to avoid than you think. Never give out your personal, credit card, or online account details over the phone (unless you made the phone call and got the number from a trusted source) or via email. Your bank will NEVER ask you to click on a link to enter your personal information such as username, password or security questions.

If you give your account or card details to a scammer, it may not be possible to recover the money they steal. Taking the steps below can help prevent you from ending up in this situation:

- Avoid opening emails or SMSs from addresses or phone numbers you don't recognise, and if you do, don't click on any links inside the email.
- Avoid answering calls from unknown or blocked numbers – allow calls instead to go to voicemail. If they are legitimate, they should leave you a voicemail explaining their reason for calling. You can also 'google' the number to see if there are complaints for it.
- If in doubt, call the bank from their official number to verify. If it was not the bank, report the scam to the federal government's Scamwatch website.

If you spot any suspicious or unauthorised transactions on your account, report it to your bank and change your password IMMEDIATELY. Your bank will usually have an after-hours number you can call to report fraudulent transactions. Some banks even allow you to temporarily lock your account through online banking if you suspect fraudulent transactions may be occurring. If money is stolen from your account through no fault of your own (such as somebody skimming your credit card), the bank will usually conduct an investigation. If it's determined the transactions or transfers are fraudulent, then the money should be returned to you. (Source: *Be Connected, ACCC*)

BRANCH CONTACT DETAILS

If you have any queries please contact our Secretary, Graham Tienan, on mobile 0407 736 453 or email nsacoorparoosec@gmail.com. Do remember to update any changes to your details. Emergency contacts need to be current.

SMILE

A little boy opened the big family Bible. He was fascinated as he fingered through the old pages. Suddenly, something fell out of the Bible. He picked up the object and looked at it. What he saw was an old leaf that had been pressed in between the pages. "Mama, look what I found," the boy called out. "What have you got there, dear?" "With astonishment in the young boy's voice, he answered, "I think it's Adam's underwear."

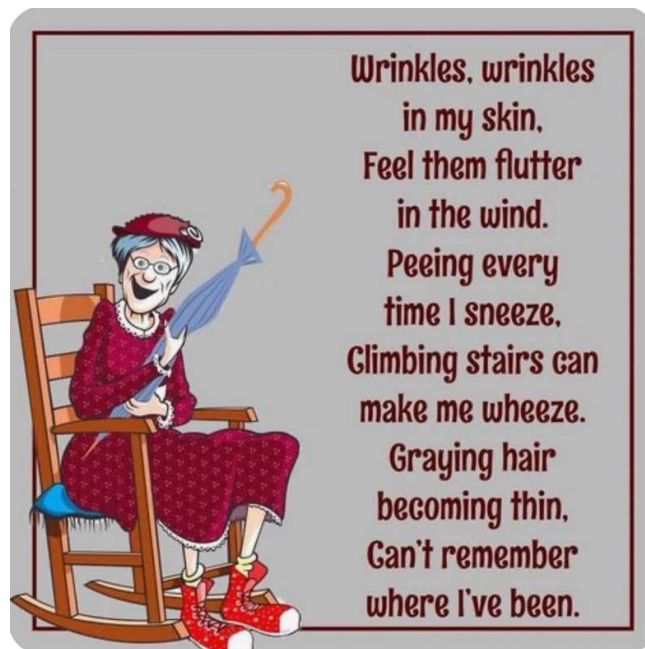
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A father came home from a long business trip to find his son riding a very fancy new 10-speed bike. "Where did you get the money for the bike? It must have cost \$300."

"Easy Dad," the boy replied. "I earned it hiking."

"Come on," the father said, "tell me the truth?"

"That is the truth," the boy replied. "Every night you were gone, Mr. Reynolds from the grocery store would come over to see Mum. He'd give me a \$20 note and tell me to take a hike."



Riddle answers: 1. Short; 2. Fog; 3. Shadow; 4. Clock; 5. Sponge; 6. Egg; 7. Letter 'M'; 8. Rain; 9. Glove; 10. Plate (How did you go?)