

WELCOME Our first morning tea and monthly meeting were a great opportunity for so many members to catch up after the holiday period, and we were delighted to welcome everyone back. Our guest speaker, Caroline Jamieson from Your Life, Your Words presented how professional writers can help bring your story to life so it can be shared with family and friends. If we don't share our stories today, they could be lost forever! With the hot and humid conditions over the past months we hope you have been able to keep cool.

BRANCH MEETINGS

Our next branch meeting will be on **Thursday 14 March** 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 cash per person payable at the door.

With St Patrick's Day the following weekend, members are encouraged to celebrate everything Irish and "be seen in green". This could be through clothing, wigs, glasses, hats etc – use your imagination!

Our guest speaker will be Michael Beatty OAM from the RSPCA who will provide insights into the valuable work that the RSPCA does improving the lives of all domestic, farmed, and native animals throughout Queensland.

The dates for 2024 are:

18 April	9 May
13 June	11 July
8 August (AGM)	12 September
10 October	14 November

NAME BADGES

Even in the smallest of groups, it's sometimes difficult to remember everybody's name. As the group grows, that task becomes even more difficult, so it would help us all greatly if you could wear your name badge at each meeting. Knowing another person's name breaks down barriers to conversations and makes fellowship more personal.

If you would like to obtain a Coorparoo Branch name badge please advise Graham Tienan so we can organise for them to be made. Cost will be \$7.50 for either pin-on type or magnet type. Please note the magnet type is not suitable if you have a pacemaker.

MARCH BIRTHDAYS

Best wishes to the following members who celebrate birthdays in March. We hope you enjoy your special day with family and friends.

Cheryl Cunial	Veronica Deathridge
Evelyn Jamieson	Lorri Knight
Robyn Morton	Denise Munns
Graham Tienan	Pat Will

MORNING TEA CATCH-UP

Our next morning tea catch ups will be on **Mondays 19 February and 18 March** 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. We hope to see you there.

The dates for 2024 are:

22 April	20 May
17 June	15 July
19 August	16 September
21 October	18 November

DAY BUS TRIP – IT'S A MYSTERY DESTINATION!

Our first day bus trip for 2024 will be on **Monday 25 March** departing the Coorparoo RSL club at 8:30am and returning at approximately 4:30pm. The destination is a mystery which will keep everyone guessing until we get closer to the venue for lunch.

Cost is \$75.00 per person which includes the coach, morning tea, a 'surprise' activity and two-course lunch including tea/coffee. 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 at the 14 March branch meeting 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

A number of our members were unwell last year, and we're pleased to advise they are on the mend.

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

Our sincere thanks to all members and guests who generously contributed items throughout 2023 to this very worthy organisation that provides backpacks filled with basic necessities for Queensland children who are displaced through no fault of their own.

Care Kits for Kids Qld was recognised at the Queensland Community Achievement Awards in November 2023 as the WINNER of the *Queensland Family and Child Commission Dedicated to Supporting Young Queenslanders Award (2023)*, and a FINALIST in the *Bendigo Bank Community Group of the Year Award (2023, 2022)*. They would like to thank all their extraordinary volunteers, givers, and supporters for your support so that together we can make a difference for children doing it tough.

Coorparoo Branch would like to continue this relationship again in 2024 with some suggestions of items listed below that can be brought to our monthly meetings. Most can be purchased at discount shops, and not everything needs to be provided each month.

March – Books – lined writing, colouring or scrap books

April – Face washer, soap, toothpaste, toothbrush

May – Long pants, jackets, tops, beanies (sizes 0-16)

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

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:

MADAME WEB (action); TRUE ROMANCE (action); DRIVE-AWAY DOLLS (comedy-crime caper); THE ZONE OF INTEREST (drama); KINKY BOOTS The Musical (music); THE ROOSTER (drama); Various movies as part of the CHINESE FILM FESTIVAL; various past Oscar-winning movies as part of the Academy Awards on 11 March.

If you love movies, why not join the Club! Become a member of Club Dendy to receive discounted tickets and candy bar items, exclusive offers, birthday rewards and much more. Visit Dendy Cinemas Coorparoo or online at dendy.com.au for more details.

LOVED Vs USED

People were created to be loved.

Things were created to be used.

The reason the world is in chaos is because things are being loved and people are being used. (Anon)

DON'T BLAME THE BABY BOOMERS

The idea that Baby Boomers are to blame for many of society's ills, including rent hikes and inflation, is "just bonkers", according to an Australian academic. Charles Sturt University public ethics professor Clive Hamilton told ABC Radio recently that Boomers (those born between 1946 and 1964) were being made the scapegoats for society's ills. His comments come as some older people, including Hollywood star Jodie Foster, are suggesting a lack of work ethic among Generation Z (those born between 1997 and 2012).

Professor Hamilton said Boomers were being blamed for everything from home rental hikes to inflation, because they were hoarding their wealth. He said younger Australians were "looking for a scapegoat. It's hard to identify the problems in the system itself so they blame older people."

"The idea that Baby Boomers are this rich, selfish, greedy generation who have sucked up all the wealth and who are keeping it to themselves is just bonkers." Professor Hamilton said older generations had always accumulated wealth, simply because they had been in the workforce longer.

Meanwhile, Foster, who has two sons in their early 20s, told *The Guardian* that some Gen Z members are "really annoying, especially in the workplace. They're like, 'Nah, I'm not feeling it today, I'm going to come in at 10:30am.' Or, like, in emails, I'll tell them this is all grammatically incorrect, did you not check your spelling? And they're like, 'Why would I do that, isn't that kind of limiting?'"

Foster's comments prompted the UK television programme *Good Morning Britain* to run a poll, in which nearly 65% of its viewers agreed with the statement that young people are lazy.

In a debate that followed, Gen Z entrepreneur, Adwoa Owusu-Darko, told the programme that young people have a "sense of innovation and efficiency". She claimed that more than half of Gen Zers in the workforce had a full-time job as well as at least one side hustle. Ms Owusu-Darko said to have multiple income streams "shows Gen Z have a huge capacity to see beyond the constraints of their life".

Journalist Nina Myskow, a Boomer, told the TV programme that Gen Z had been "mollycoddled". She said younger people had been brought up to "feel

entitled, to feel that anybody can do anything, which is patently not true". (Source: *news.com.au*, *ABC*, *The Guardian*) What do you think?

CLEVER WAYS TO REDUCE YOUR POWER BILL

Reducing your power bill involves making conscious choices and adopting energy-efficient practices. Implementing these strategies not only helps you save on your power bill but also contributes to a more sustainable and environmentally friendly lifestyle.

Here are some clever ways to cut down on your power expenses:

1. **Unplug "Energy Vampires"** – many electronic devices continue to draw power even when turned off. Unplug chargers, appliances, and electronics when not in use or use smart power boards to cut off power to multiple devices at once.
2. **Switch to LED Bulbs** – LED bulbs are more energy-efficient and have a longer lifespan compared to traditional incandescent bulbs. Although the initial cost may be higher, the energy savings over time make them a cost-effective choice.
3. **Install a Programmable Thermostat** – A programmable air-conditioning thermostat allows you to set specific temperatures for different times of the day, optimising energy use. Lowering the thermostat in winter and raising it in summer when you're away or sleeping can lead to significant savings.
4. **Optimise Appliance Use** – Use energy-efficient appliances and set them to eco-friendly modes if available. Consider air-drying clothes instead of using a dryer, washing clothes in cold water, and using a dishwasher only when it's fully loaded.
5. **Seal Leaks and Insulate** – Proper insulation and sealing gaps around doors and windows prevent heat or cool air from escaping, reducing the need for your air-con system to work harder. This can lead to substantial energy savings over time.
6. **Utilise Natural Light** – Take advantage of natural light during the day by opening curtains and blinds. This minimises the need for artificial lighting and reduces electricity consumption.
7. **Upgrade to Energy-Efficient Appliances** – When it's time to replace old appliances, choose energy-efficient models with high Energy Star ratings. These appliances often use less energy and water, resulting in long-term cost savings.
8. **Practice Water Conservation** – Heating water consumes a significant amount of energy. Set your water heater to a lower temperature, fix any leaks promptly, and consider installing low-flow tap fixtures to reduce water consumption and heating costs.

9. **Cook Efficiently** – Use energy-efficient cooking methods, such as microwaving or using a slow cooker, which consumes less energy than a conventional oven. Match pot sizes to burner sizes to maximise efficiency.
10. **Strategically Plant Trees and Shrubs** – Planting trees or shrubs strategically around your home can provide shade in the summer, reducing the need for air-conditioning. In winter, after leaves fall, the sun can naturally warm your home.
11. **Opt for Smart Home Technology** – Invest in smart home devices, such as smart thermostats and smart plugs. These devices allow you to control and monitor energy usage remotely, making it easier to identify and address inefficiencies.
12. **Negotiate Utility Rates** – Check with your utility provider to see if there are any discounts, loyalty programmes, or off-peak rates available. Sometimes, negotiating your utility rates can result in cost savings.
13. **Seniors Rebate Across States** – Saving the best for last. Every state in Australia offers some sort of energy rebate to seniors and pensioners with valid senior health cards or pensioner concession cards. While the details and eligibility of the pensioners and seniors' energy rebate vary, if you hold a concession card (below), you're probably eligible for some help on your energy bills.
 - Centrelink Pensioner Concession Card
 - National Seniors Card
 - Commonwealth Seniors Health Care Card

There are two different seniors' discounts in Queensland if you hold a Pensioner Concession Card, Senior Health card, or DVA card:

- The Electricity Rebate offers \$340.85 per year
- The Reticulated Natural Gas Rebate offers \$76.19 per year.

If you qualify for both energy rebates you can receive a total of \$415.77 including GST.

To be eligible for the Senior Energy Rebate you must meet the following criteria:

- Pensioner Concession Card
- Department of Veterans' Affairs Gold Card
- Queensland Seniors Card
- Commonwealth Senior Health Care Card (Electricity Rebate only)
- Asylum Seeker Status – residents will need to provide their ImmiCard details (Electricity Rebate only)

In addition, you must be:

- A resident of Queensland
- The primary account holder
- Live alone or share your place of residence with a spouse, dependant, other Pensioner Concession

Card, other Queensland Senior Card holders, care and assistance providers who do not pay rent, or others who receive income support payment who do not pay rent.

(This article was first published by the 60plusclub newsletter)

FALLS AND THE ELDERLY

1. Nearly 1 in 3 older Australians have experienced a fall in the past 12 months. Of these, 1 in 5 required hospitalisation.
2. Falls usually happen because gradual changes to our bodies make walking difficult, or they can be caused by hazards in and around the home.
3. Falls can cause hip fractures and other injuries that require lengthy hospital care and long-term effects.

Why are falls a particular concern for older people? Anyone can have a fall, but falls are a major health concern for older people (those aged 65 and over). Falls are the leading cause of unintentional injury in older Australians. As our population ages and the number of older people grows, the likelihood of more falls and fall-related hospitalisations increases.

Even when falls don't cause an injury, they often trigger a loss of confidence in an older person and lead to an ongoing fear of falling. Over time, this can lead to the person limiting their movements and reducing their activity, which further increases the risk of falling.

Most falls, however, can be prevented and a person's risk of injury can be reduced. With motivation, healthy habits, and an awareness of how to reduce risk, we can all play our part in preventing older people from having a fall.

Why might older people fall? If someone falls, it's not necessarily because they are not concentrating or they are clumsy. Reasons why older people might have a fall include:

Changes to the body – Our bodies change gradually and over many years as part of the normal ageing process. As you get older, you may notice:

- Balance problems, such as feeling unsteady when you walk
- Weaker muscles that, for example, make it harder to lift your feet when you walk
- Poor eyesight, meaning you don't see quite as clearly, or have difficulty with sudden light changes or glare
- Slower reaction times
- New health problems, such as incontinence or dementia.

These changes can be due to normal ageing, or they might be caused by an illness or condition. They can

affect the way we move around, and sometimes they can cause us to fall.

Dangers in and around the home – nearly 2 out of 3 falls happen in and around the home. Common household hazards include:

- Poor lighting
- Unsafe foot ware, such as loose slippers or narrow heels
- Slippery surfaces, such as wet or polished floors, or spills
- Trip hazards like rugs, floor mats and electrical cords
- Steps and uneven surfaces

Neglecting general health and wellbeing – Older people who don't keep physically active or fit tend to have poorer balance and weaker muscles, which increases the likelihood of their having a fall. Not eating well and not drinking enough water can also make it difficult to be strong enough to move about safely.

What other risk factors are there for a fall? Certain conditions increase the likelihood of a person falling. These include:

- A history of previous falls – if you have fallen more than once in the past six months, you are more likely to fall again.
- Low blood pressure – older people with naturally low blood pressure may feel light-headed, dizzy, or unsteady while moving.
- Postural hypotension – with this condition, blood pressure drops when someone changes position, such as going from sitting to standing. Older people with postural hypotension – whether natural or due to a medication's side effect – are at increased risk of having a fall.
- Incontinence – you may need to hurry to the toilet often, increasing the risk of a fall, particularly at night.
- Stroke, Parkinson's disease, and arthritis – these conditions change the way you move and make it harder to react quickly and stop yourself if you stumble.
- Diabetes – changes in blood sugar levels can make you feel faint. Diabetes can also affect your eyesight and reduce feeling in your feet and legs.
- Depression – older people with depression may take a medicine that can increase their risk of falling.
- Alzheimer's disease and other dementia – older people with dementia can become less aware of their surroundings and less able to react quickly.

While osteoporosis, characterised by thin, weak bones, is not a risk factor for falls, if someone does fall, there's a higher chance of their breaking or fracturing a bone.

When should you see your doctor? Speak with your doctor if you've had a fall – even if you feel fine. Falls could signal any one of a range of health issues, including a new medical problem, a side effect of your medications, balance problems or muscle weakness. Your doctor can suggest ways to reduce your chance of falling in the future. It's also a good idea to see your doctor for regular check-ups. This helps to ensure any concerns you might have are addressed before they contribute to a more serious fall in the future. (Source: *Heath Direct*)

FIVE COMMON PROPERTY CONFLICTS THAT CAUSE FAMILY RIFTS AND PROACTIVE STRATEGIES TO PREVENT LEGAL BATTLES

In recent times, disputes over the “Bank of Mum and Dad” loans, complexities within blended families, impatience over children's inheritances, and concerns about adult children living at home have become increasingly common legal battles. Apart from tearing families apart, these disputes can lead to significant legal expenses, with daily fees for senior barristers averaging around \$10,000, coupled with additional costs for junior counsel, solicitors, expert witnesses, court charges, and paperwork.

Susan Bonnici, senior counsel with Burke Lawyers, emphasises the importance of mindfulness when dealing with real estate matters within families. She warns that relationships and needs are continually changing, and failure to plan for such changes could result in catastrophic financial consequences for individuals and their loved ones.

To alleviate stress and prevent potential legal battles, legal experts highlight specific situations that often lead to disputes and provide strategies to avoid them.

Bank of Mum and Dad – According to a recent report by the Australian Housing and Urban Research Institute – with approximately 40% of individuals aged 25 to 34 considering financial assistance from the “Bank of Mum and Dad” for home purchases, clear communication is crucial. Craig Hollett, director of Solomon Hollett Lawyers, emphasises the need for parents to be clear about whether they are providing a gift or a loan to their children. Parents providing a gift do not expect to be repaid, or have any interest in their children's property, he clarifies.

Strategies include:

- **Detailed Loan Agreements:** Clearly outline loan terms, including size, duration, repayment terms, interest rates, and whether it's registered against the title.

- **Ownership Structure:** Decide on co-ownership or tenancy in common, specifying the rights and responsibilities of each party.
- **Default Contingencies:** Establish an exit strategy and regularly review arrangements. For instance, consider allowing the child to accelerate repayments as their income grows.
- **Legal Advice:** Seek legal advice to create binding financial arrangements that comply with relevant laws and ensure enforceability.

Verbal Agreements – Many disputes arise from reliance on verbal agreements, leading to conflicting beliefs about what was agreed upon. Verbal agreements around the kitchen table are just some of the triggers. Memory fallibility and life changes can compound these issues. “It only takes one element, such as a family death or divorce, to throw a verbal agreement into uncertainty,” McKenzie says. “These disputes often come to the fore many years later, so the fallibility of memory often compounds the issue.”

Strategies include:

- **Encourage Discussions:** Facilitate open discussions where parties listen to each other's plans and treat each other fairly.
- **Scenario Workshopping:** Before signing an agreement, discuss potential scenarios, stress-testing agreements for possible changes over the years.
- **Legal Advice:** Seek legal advice to ensure agreements are reduced to legal documents, signed by all parties, making them enforceable. The cost of doing so now will be significantly less than the emotional and financial cost of a family dispute down the track.

Blended Families – Blended families face more disputes due to split allegiances between new partners and children from previous relationships. Darryl Browne, principal of Browne Linkenbagh Legal Services, suggests proactive estate planning. “Compared to earlier generations, there are more assets to argue about because many people have significant interests in superannuation funds and real estate prices in many parts of Australia have increased greatly,” Browne says.

Strategies include:

- **Discussion with Family:** The testator (person making a will) should discuss expectations and reasons with family members to address potential disputes.
- **Mutual Wills Arrangement:** A husband and wife can make a will giving the interest in the family home to each other, ensuring that upon the death of the survivor, the combined estates are split between the children.

- **Establishing Trusts:** Create a trust that gives the surviving spouse the right to live off the income until a specified time or event. The estate goes back to the children of the deceased spouse if the right expires. This ensures clarity and avoids conflicts.
- **Legal Documentation:** Utilise deeds to confirm agreements, creating a binding obligation on involved parties.

Vulnerable Older Parents – Elderly parents over 65 face pressure from children to provide financial support, often involving gifts, loans, or accelerated inheritances. Legal expert Susan Bonnici recommends careful planning. “Property prices are sky-high, and a lot of wealth is tied up in homes owned by elderly parents. They are often pressured by their children to transfer the family home and move into aged care,” she says.

Strategies include:

- **Enduring Power of Attorney:** Create an enduring power of attorney for decision-making capacity, appointing someone with the donor’s best interests to oversee financial and legal matters.
- **Legal and Financial Guidance:** Seek legal and financial guidance for agreements related to granny flats or financial assistance to avoid potential risks. “This can be a very good solution for some families but is fraught with risks,” she says. Transferring the title of their property to a younger family member in exchange for care and accommodation requires a written agreement recording the parents’ life tenancy or other interest in the property and the rights and responsibilities of each party, Bonnici adds.

Wills – Detailed and clear instructions are crucial for successful property transfers. Anna Hacker, client director for Pitcher Partners Advisory, emphasises the importance of discussing estate plans with beneficiaries and, in some cases, creating a family charter. “Part of succession planning is putting in place rules of play,” says Hacker. “A written charter can help everyone come together and identify potential problem issues, rather than hope they do not exist. It can also put in place a dispute resolution mechanism to resolve disagreements.”

Strategies include:

- **Direct Instructions to a Lawyer:** Provide will instructions directly to a lawyer to ensure accuracy and compliance with legal requirements.
- **Avoid Inclusion of Reasons:** Refrain from including reasons for exclusion in the will to prevent potential grounds for a legal challenge.

- **Family Charter:** In some cases, create a family charter to discuss potential issues openly and establish a dispute resolution mechanism.

By proactively addressing these potential pitfalls and seeking legal guidance when needed, families can navigate property matters smoothly and avoid the emotional and financial costs of legal disputes down the track. *(First published in 60plusclub newsletter.)*

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

Casey and Flannagan were sitting on a bench under a tree when Casey turns to Flannagan and says, “I’m 83 years old now and I’m just full of aches and pains. I know you’re about my age. How do you feel?” Flannagan says, “I feel just like a newborn baby.” “Really? Like a newborn baby?” “Yep. No hair, no teeth, and I think I just wet my pants.”

* * * * *

Clancy was invited to Doolan’s home for dinner. Doolan preceded every request to his wife by endearing terms, calling her honey, my love, darling, sweetheart etc.

Clancy was impressed since the couple had been married almost 70 years, so while Mrs. Doolan was off in the kitchen he said to Doolan, “I think that it is wonderful that after all these years you’ve been together you still call your wife pet names.” Doolan hung his head. “To tell you the truth”, he said, “I forgot her name about 10 years ago.”

