

WELCOME – Thanks to Pat Will for coordinating the recent “Christmas in July” day-bus trip to Tumbulgun in the NSW hinterland. The weather was perfect, and everyone enjoyed lunch at the hotel on the banks of the Tweed River. Our August meeting guest speaker, Emily Gould from Seniors Enquiry Line, gave us a lot to think about in relation to scams and how to spot them. Thanks to those members who have volunteered to assist on the branch committee as we’re sure they will make it another enjoyable year for all members, starting with a very social lunch for everyone who stayed after the AGM. As always, our sincere thanks to everyone for your generosity in providing items for Care Kits For Kids, the community food pantry, the winter clothing donated to charity, and the knitting of beanies and scarves for the Mission to Seafarers Brisbane.

ANNUAL GENERAL MEETING

Our Annual General Meeting was held on Thursday 8 August 2024. After 15 years on the executive committee Pat Will stepped down from the role of Vice-President, and Evelyn Jamieson from the role of Treasurer which she held for 9 years. We would like to sincerely thank them both for their contribution and dedication to the branch. Pat will continue coordinating the bus trips for the remainder of the year and Evelyn will assist the Treasurer during the changeover period, and both will assist with general meeting activities.

We also welcome Margaret Hill and Joy Scott who have offered to assist on the committee.

The committee members who were elected for the 2024-2025 year are:

President	Freya Tienan (also Newsletters)
Vice-President	Jan Jackson (also Wellbeing)
Treasurer	Lyn Potter
Secretary	Graham Tienan (also Guest Speakers)
Bus trips	Pat Will
Committee	Lorraine Field, Margaret Hill, Joan Jell, Evelyn Jamieson, Joy Scott

BRANCH MEETINGS

Our September branch meeting will be on **Thursday 12 September** 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, fun time, raffles and refreshments. The cost will be \$7.00 per person payable in cash at the door.

Our guest speaker will be Augustine Conteh, Director of Q1 Care, licensed NDIS provider offering disability support, aged care, home care services, and transport assistance in and around 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 Thursdays 10 October and 14 November.

SEPTEMBER BIRTHDAYS

Best wishes to Carole Clayton, Merv Field, Heather Forbes and Robyn Wöbcke who celebrate their birthdays in September. We hope you enjoy your special day with family and friends.

MORNING TEA CATCH-UP

Our next morning tea catch ups will be on **Mondays 19 August and 16 September** 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: 21 October; 18 November

DAY BUS TRIP – NOTE NEW DATE

Please note that the next date for our Springtime day bus trip will be on **Monday 14 October**. Full details will be available at the next meeting.

LORD MAYOR’S SENIORS CHRISTMAS PARTY

We have been offered 16 complimentary tickets to the Lord Mayor’s Seniors Christmas Party at **1pm on Thursday 5 December**. This is held in the main auditorium of the Brisbane City Hall in Adelaide Street.

Because tickets are very limited, if you are interested in attending, please advise Freya Tienan as soon as possible on nsacoorparoopes@ozemail.com.au or 0409 397 330 as they will be allocated on a first in first served basis.

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.

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

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 which then distributes them to ship's crew members who are heading to colder climates. These can be brought to our meetings from September onwards for presentation to a representative of the Mission in November.

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:

ANDRE RIEU POWER OF LOVE (Live concert - 31 Aug & 1 Sept only); BLINK TWICE (thriller); SUDDENLY (thriller); KNEECAP (comedy); MIDAS MAN (music); ANDRE RIEU POWER OF LOVE (31 August, 1 September only); THELMA (action); KID SNOW (drama); OCCUPIED CITY (documentary); HAROLD AND THE PURPLE CRAYON (adventure); THE WILD ROBOT (animation); WOLFS (thriller)

SENIORS' EXPO: SAVE THE DATE!

The annual Bonner Seniors' Expo will be held from **9am-12pm on Thursday 3 October** at the Waterloo Bay Leisure Centre, 241 Tingal Road, Wynnum. This is a free event for all seniors and a great opportunity to speak with charities, businesses and government organisations that are committed to improving the lifestyles of older members of our community.

Activities include engaging guest speakers from key industries, lucky door prizes and plenty of chances to connect with friends. (Source: Ross Vasta MP, Federal Member for Bonner)



IT PAYS TO KEEP IT SIMPLE

As you get older, it may be prudent to make your financial arrangements less complicated.

There are quite a few advantages of getting older – and one of them is having fewer things to worry about. You may choose to live in a world with no dramas, where you take every possible opportunity to simply enjoy yourself. Yet, when it comes to money, things can become so complex as to be overwhelming.

Managing a basket of investments, dealing with different types of financial products, and keeping track of bank accounts can be daunting. Simplifying your investments and other financial interests as you get older can be a prudent strategy that offers compelling benefits. Here are a few things to think about, but this is, of course, general information that may not apply to your own circumstances.

Reduced cognitive load – Ageing can bring changes in cognitive abilities. While many older adults maintain sharp minds, the natural decline in brain function can make managing complex financial portfolios challenging. Simplifying investments reduces the mental burden, allowing you to focus on fewer, more straightforward financial decisions. This can help prevent mistakes that might arise from trying to manage a complicated investment strategy.

Improved financial security – Simplifying investments often involves consolidating accounts and streamlining portfolios. This can lead to improved financial security in several ways:

- Easier monitoring: with fewer accounts and investments, it's easier to keep track of financial assets, ensuring that nothing is overlooked or mismanaged.
- Consistent strategy: a simplified portfolio often follows a more consistent investment strategy, reducing the risk of conflicting financial decisions.
- Reduced fees: consolidation can lower fees and costs associated with maintaining multiple accounts, improving overall returns.

Enhanced flexibility – As people age, their financial needs and goals often change. Simplifying investments can enhance flexibility and accessibility:

- Liquid assets: you may require more liquid assets to cover unexpected medical expenses or to enjoy retirement to the full. Simplified investments can ensure that funds are readily available when needed.
- Ease of access: fewer accounts mean less paperwork and fewer logins to remember, making it easier to access and manage finances.

Minimised risk – A complex portfolio with many high-risk investments can expose you to unnecessary financial risks. Simplifying investments often involves shifting towards more conservative, lower-risk options such as bonds, index funds, and dividend-paying shares. This approach can provide a steadier income stream and preserve capital, which is crucial during retirement when there is less opportunity to recover from significant losses.

Estate planning – simplified finances can significantly ease the burden on your heirs and executors and speed up the distribution of assets. A clear, uncomplicated financial picture can also reduce the likelihood of disputes among your heirs.

Alignment with life goals – As you age, your goals and priorities may shift. Simplifying investments allows for a better alignment with these changing goals:

- Focus on income generation: simplified portfolios can be tailored to generate steady income, supporting a comfortable retirement lifestyle.
- Philanthropic goals: if you want to focus more on charitable giving, simplified finances can make it easier to manage donations and ensure your goals are met efficiently.

Peace of mind – ultimately, simplifying investments and financial interests provides you with peace of mind. Knowing your finances are well-organised, accessible, and aligned with personal goals can reduce stress and anxiety. This is invaluable, allowing you to enjoy your retirement years with confidence and security. *(Source: NSA finance articles)*

WE HAD A REALLY 'MEAN' MUM

While other kids ate candy for breakfast, we had to have cereal, eggs and toast. When others had a cola and a chocolate for lunch, we had to eat sandwiches. And you can guess our mother fixed us a dinner that was different from what other kids had too.

Mum insisted on knowing where we were at all times. You'd think we were convicts in a prison. She had to know who our friends were, and what we were doing with them. She insisted that if we said we would be gone for an hour, we would be gone for an hour or less. Then, life was really tough. Mum wouldn't let our friends just honk the horn when they drove up. They had to come up to the door so she could meet them. While everyone else could date when they were 12 or 13, we had to wait until we were 16.

We were ashamed to admit, but she had the nerve to break the Child Labor Laws by making us work. We had to wash the dishes, make the beds, learn to cook, vacuum the floor, do laundry, and all sorts of cruel jobs. I think she would lie awake at night thinking of more things for us to do.

She always insisted on us telling the truth, the whole truth, and nothing but the truth. By the time we were teenagers, she could read our minds. Because of our mother, we missed out on lots of things other kids experienced. None of us have ever been caught shoplifting, vandalizing other's property, or ever arrested for any crime. It was all her fault.

Now that we have left home, we are all God-fearing, educated, honest adults. We are doing our best to be mean parents just like mum was. I think that's what's wrong with the world today. It just doesn't have enough mean mums anymore! *(Author: Unknown)*

WHY HANDWRITING APPEARS TO BE IN DECLINE

If you still pick up a pen to write letters, cards, and other messages by hand, you are part of a dwindling minority.

It was once a fundamental skill taught with rigorous discipline in schools, but handwriting – especially the legible kind – is becoming a thing of the past. So much so, that many seniors now have far better, and much more elegant, handwriting than their grandchildren.

There is an obvious culprit for this change – the advent of computers and handheld devices – but the reasons and consequences of the decline of handwriting go deeper, reflecting broader cultural and technological transformations. Digital technology has revolutionised the way we communicate, shifting the focus from pen

and paper to keyboards, touchscreens, and voice activation.

This transition has had profound implications for handwriting skills. Here are some factors contributing to the decline:

- **Increased use of digital devices:** Smartphones, tablets, and laptops have become ubiquitous, and most written communication now happens via typing (or simply speaking) rather than writing. This reduces the frequency with which individuals practice handwriting, leading to the gradual erosion of the skill.
- **Educational shifts:** Schools have increasingly integrated technology into classrooms, often prioritising typing skills over cursive writing. In some curricula, cursive handwriting is no longer a requirement, resulting in younger generations receiving less formal instruction and practice in handwriting.
- **Time constraints and efficiency:** Typing is generally faster and more efficient than writing by hand. In a fast-paced world, many of us opt for speed of digital communication.
- **Changing norms:** The rise of texting, social media, and email has transformed communication norms. Brief, informal messages are the norm, and the art of writing letters has largely been abandoned.

Why seniors write more clearly – Older people's clearer handwriting reflects the educational and cultural environments when they were young. Factors contributing to this include:

- **Rigorous handwriting instruction:** Older generations typically received more rigorous and consistent handwriting instruction. Schools placed a strong emphasis on penmanship, with dedicated time for practicing cursive writing and forming letters correctly. And in some Australian schools, this was enforced with corporal punishment. We've moved on from that, of course.
- **Frequent practice:** Before the digital age, writing by hand was an everyday activity. This reinforced good habits.
- **Cultural expectations:** Clear handwriting was once a marker of a good education and professionalism. Seniors were often expected to maintain neat and legible handwriting as a reflection of their character and competence.
- **Less reliance on technology:** Many seniors remain less reliant on digital devices compared to younger generations. They are more likely to write things down by hand, maintaining their skills.

Impact on your brain – The decline of handwriting has implications beyond mere aesthetics. Research suggests that writing by hand engages the brain

differently than typing. It can enhance memory retention and improve learning outcomes.

The physical act of forming letters can also aid in developing fine motor skills. For seniors, maintaining handwriting skills can have cognitive benefits. Writing by hand is a complex task that involves coordination, memory, and cognitive processing, all of which are beneficial for keeping the brain active and healthy.

The future – While the decline in handwriting is unlikely to reverse completely in the digital age, you may want to do your bit to keep it alive. You can do this by encouraging your grandchildren to write letters, keep a diary, or engage in other activities that require handwriting skills.

You may also want to keep writing alive among your peers by finding a pen pal – even if it's someone you already know and can contact by other means. You could even enter calligraphy competitions at events including the Brisbane EKKA and the Royal Sydney Easter Show.

While the digital revolution has had an undeniable and irreversible impact, the clear and practiced handwriting of seniors offers a window into a different era of communication. (*Source: NSA news*)

PROTEIN – ROCKET FUEL FOR AGEING MUSCLES

Our physical strength declines with age – and that's when we should muscle up. Dieticians emphasise the importance of eating protein for older people, especially men, as protein was essential for muscle mass maintenance, and sensible muscle building which is very important as we age.

Ageing can lead to sarcopenia or muscle wasting, which can leave us vulnerable to frailty, and a lack of strength, function, and power when we may need it in an emergency (or just playing with the grandkids). Protein and regular exercise that develops muscle throughout the body is important for healthy and independent ageing.

Studies have identified protein (especially the essential amino acids) as a key nutrient for muscle health in elderly adults. Elderly adults are less responsive to the anabolic stimulus of low doses of amino acid intake compared to younger individuals. However, this lack of responsiveness in elderly adults can be overcome with higher levels of protein (or essential amino acid) consumption.

What is protein? – We need protein for our cells to function, grow, and repair themselves. It's key to building muscles and maintaining a strong immune

system. Protein can also be used as a source of energy. Proteins are made up of building blocks called amino acids, which come in two types:

- Essential: These cannot be made by the body and are therefore essential for us to get them through our food and drink.
- Non-essential: These can be made by the body and therefore are not essential to get through our diet.

Sources of protein – Experts say Australians, especially older people don't consume enough protein. They recommend between 1.2 and 2 grams per kilogram per day. The *Health, Aging, and Body Composition Study* found animal protein but not plant protein was significantly associated with the preservation of lean body mass over three years in older adults.

However, plant-based proteins are beneficial, and experts advise that animal and plant protein can be combined to form complete sources of protein. Plant protein includes nuts, legumes, and wholegrains. Example meals include:

- Peanut butter or hummus on wholegrain bread, wraps or crackers
- Baked beans or a legume-based soup with wholegrain toast
- Oats sprinkled with pumpkin seeds or chopped nuts

While dairy foods are already a complete protein, they can be combined with grains and seeds to boost the quality of the plant-based protein. For example, add muesli to your yoghurt or enjoy some cheese with wholegrain crackers.

Easy ways to eat more protein –

- Have a palm-sized piece of lean meat or chicken two or three times per week.
- Incorporate eggs into your diet. Eggs are a versatile ingredient and can be enjoyed in many ways, including on toast, or in omelettes and frittatas.
- Snack on Greek yoghurt, nuts, or cheese and crackers.
- Add nuts or seeds to salads (for example, walnuts, pumpkin seeds).
- Add legumes (for example, cannellini beans) to soups and casseroles.
- Add skim milk powder to soups, stews, cereal and drinks.
- Add grated cheese to cooked foods.

It's a good idea to eat protein across two or three meals a day. This improves muscle protein synthesis, which is essential to the body's ongoing growth and repair. Aim for high-quality sources and follow the

serving sizes outlined in the *Australian Guide to Healthy Eating*.

Protein and exercise – Protein is an important nutrient for exercise. For most people, the quality and timing of protein is more important than eating excessive amounts of protein. Older people should seek advice from a healthcare professional or dietitian before embarking on a high protein diet or exercise program.

Exercise uses up energy and the body's muscles. You should eat a meal with a high-quality serving of protein and a carbohydrate soon after exercise to replace energy stores and help repair and maintain muscle mass. This could be something like a bowl of cereal with milk, yoghurt and muesli, or cheese and crackers.

Supplements – In Australia, most people eat plenty of protein from the foods they eat. Some people use protein supplements to build muscle.

The best way to build muscle is to do exercise that uses muscle strength. Although muscle is made of protein, the preferred fuel for working muscles is carbohydrate. (Source: *Dietitians Australia, National Library of Medicine*)

OUTAGE PROVES THE VALUE OF CASH

The impact of the global internet outage on digital payments has further demonstrated the critical importance of keeping cash accessible and accepted. The failure, attributed to a software update by cybersecurity company CrowdStrike, affected banks, shops, airlines, media outlets and other businesses using Microsoft Windows from late on Friday 19 July onwards.

Australia was hit first, with reports of supermarket shoppers abandoning their trolleys because there was no way to pay for their purchases. Many shops and restaurants closed their doors because they could not process credit cards or electronic transfers. Personal banking and other financial services were disrupted for some people, while airlines cancelled or delayed thousands of flights, hospitals called off surgeries, and some radio and television stations were forced off air or into emergency broadcasting mode.

As disruptive as the outage was, it could have been worse. It appears that this event was the result of human error at CrowdStrike. Had it been a deliberate cyberattack by a malevolent individual, organised crime network, or foreign power, things could have turned out differently. In recent times, hackers have attacked computer systems, compromising customer data at Ticketek, Optus, Medibank and other

businesses. Banks and retailers are potential future targets.

The possibility of targeted cyber attacks, or tech failures such as the CrowdStrike incident, shutting down banking systems is one of the reasons behind the NSA "Keep Cash Campaign". NSA CEO, Chris Grice, has noted that, while online facilities are convenient for many people, "digital systems pose risks during outages and natural disasters, highlighting the importance of cash being an option during emergencies". Mr Grice told Radio 4BC after the CrowdStrike incident, "Keeping cash is not just about older Australians, this is about the entire community. The outage indicates how important it is to keep cash circulating through the system. It's just so critical."

BRANCH CONTACT DETAILS

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

SMILE

A retired doctor became very bored in retirement and decided to open a medical clinic. He put a sign up outside that said: "Dr. Geezer's Clinic. Get your treatment for \$500. If not cured, get back \$1,000."

Doctor 'Young' who was positive that this old geezer didn't know beans about medicine, thought this would be a great opportunity to get money. So he went to Dr. Geezer's clinic.

Dr. Young: "Dr. Geezer, I have lost all taste in my mouth. Can you please help me?"

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in Dr. Young's mouth."

Dr. Young: "Aaagh! – this is gasoline!"

Dr. Geezer: "Congratulations! You've got your taste back. That will be \$500."

Dr. Young gets annoyed and goes back after a couple of days figuring to recover his money.

Dr. Young: "I have lost my memory; I cannot remember anything."

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in the patient's mouth."

Dr. Young: "Oh, no you don't...that is gasoline!"

Dr. Geezer: "Congratulations! You've got your memory back. That will be \$500."

Dr. Young, after having lost \$1000, leaves angrily and comes back after several more days.

Dr Young: "My eyesight has become weak; I can hardly see anything!"

Dr. Geezer: "Well, I don't have any medicine for that so, here's your \$1,000 back" (giving him a \$10 note)

Dr. Young: "But this is only \$10!"

Dr. Geezer: "Congratulations! You got your vision back! That will be \$500."

Moral of the story: Just because you're "young" doesn't mean that you can outsmart an "old Geezer".

After being married for 50 years I took a careful look at my wife one day and said, "Fifty years ago we had a cheap house, a junk car, slept on a sofa bed and watched a 10-inch black and white TV, but I got to sleep with a hot 23-year-old girl every night. Now I have a \$500,000 home, a \$45,000 car, a nice big bed and a large screen TV, but I'm sleeping with a 73-year-old woman. It seems to me that you're not holding up your side of things."

My wife is a very reasonable woman. She told me to go out and find a hot 23-year-old girl and she would make sure that I would once again be living in a cheap house, driving a junk car, sleeping on a sofa bed and watching a 10-inch black and white TV.

Aren't older women great? They really know how to solve an old guy's problems.

