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ADELAIDE EAST BRANCH

AE News – May 2023

A WORD FROM THE PRESIDENT, GEOFF HAYGREEN

I am writing this in the middle of the Easter weekend, a time of great reflection for some and a time of abundant chocolate for others. I hope that everyone arrives home safely after their break, bearing in mind the recent carnage on our roads.

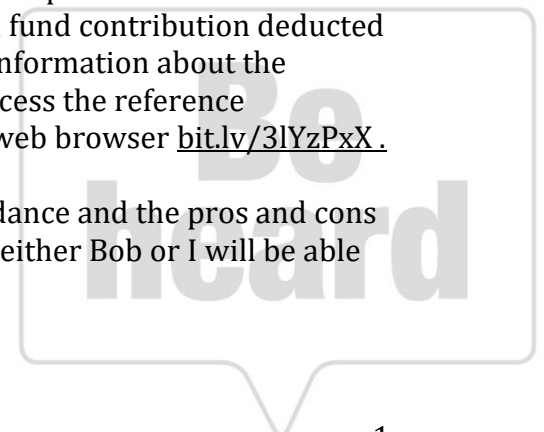
Our new National Seniors Australia Operating Officer, Chris Grice, approached me and asked if I thought it might be a good idea if we held an NSA 'Zone Conference' of sorts where he would have the opportunity to present National Seniors Australia's latest strategy for member acquisition; provide information about their products and services; release their latest set of branch support tools, and obtain feedback and input from Branch Committee members. He expressed a desire to get Branch Committee members motivated and supportive of their program and new activities.

I have handed over the task of facilitating the meeting to our Zone Chairman as it clearly falls within his purview. I explained that there is definitely a need to re-connect with the members, as a lot of people are expressing disillusionment with the way NSA performs at a corporate level, and that some branches are just loping along as glorified social clubs. Hopefully, I will have more to announce at our next meeting or the meeting after that.

The State Government is planning amendments to the Retirement Villages Act which have been released for public consultation. A new member of our Branch, Bob Ainsworth provided detailed input for a substantive submission that was formally presented to the responsible Minister in May, 2021. Bob was at that time, the President of the South Australian Retirement Villages Residents Association.

The draft Bill has a strong focus on improved consumer protection and importantly, proposes a cap on the amount of capital fund contribution deducted when a resident leaves a village. For more detailed information about the changes planned and information sessions, and to access the reference documents, please use this abbreviated link in your web browser bit.ly/3lYzPxX.

If any members or their friends would like some guidance and the pros and cons of retirement living villages, please let me know and either Bob or I will be able to take you through them.



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BRANCH SUCCESSION PLAN – “TO BE OR NOT TO BE?”

I felt it important to re-visit the issue of our Branch succession planning for our Branch Executive and Committee, particularly for the benefit of members who have missed meetings or emails, in which this topic has been discussed.

The future existence of our Branch will depend upon our ability to form a new management team at the next Branch AGM. It is incumbent upon our membership to look for replacements for those who are currently in these volunteer positions. Fortunately, we have had no problems filling these positions in the nearly 6 years of the Branch’s existence. Hopefully, that happy situation will continue. However, it is not reasonable to expect that the same few people will continue to “put their hands up” year upon year.

I am open to a private discussion with any member about this issue and can assure anyone who takes on a role that they will be fully supported and mentored by existing Committee members during the transition period.

- Geoff Haygreen.

A WORD OR TWO FROM THE EDITOR, GARY BYRON

A few weeks ago, I asked Julie Lewis if she would compose an article on her recent holiday in Canada. She and Jim are keen on skiing and have gone to Canada regularly over the years. The pandemic put a stop to all of that. However, they managed to get there again this year. Julie has submitted an interesting and heart-warming account of their travels. It was my intention to edit it and include it in this edition of *AE News*. However, after reading it, I did not have the heart to consign any part of the article to the cutting-room floor. I decided to leave Julie’s account in its original form and send it out to members as a stand-alone document together with this edition of *AE News*. It’s lovely! I hope that you enjoy reading it!

National Seniors Australia operates in a very competitive market in many respects. It is a provider of a variety of quality products and services. However, this aspect of its operations can be taken for granted or even ignored, by members. All things being equal, why would members not explore and perhaps consider availing themselves of, the products and services that are on offer? For example, many retirees like to keep an amount of cash handy “just in case”. They regularly reinvest term deposits for this purpose. But is it wise to do so routinely and blindly without checking what options are available, including special offers? When carrying out your comparisons, it may be prudent to check out what National Seniors Australia is offering when your term deposit is nearing maturity.

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Some Branch Committee members have been the target of attempted scamming in recent weeks. This has arisen from the new practice we introduced of providing the contact details of our Committee members at the foot of *AE News* each quarter. Fortunately, these scam attempts have been blindingly obvious and there has been no harm done, so far. However, it does demonstrate the need for each of us to be alert to the possibility of scamming. It pays to be wary at all times. There are many low-life, parasitic criminal types out there who will relieve you of your money, given half a chance. **(A whopping \$3.1 billion was scammed from Australians in 2022 – an 80% increase on the previous year. Older Australians have been particularly susceptible)**. It is worth mentioning that an article appeared in 'Member Matters' recently showing how the NBN helps 50,000 people combat impersonation scamming attacks. If you have not read it yet, you really should! Members can log into the NSA Website Members' Section to access this interesting and encouraging article. See also my footnote at page 10, below.

President Geoff Haygreen has been exhorting Branch members to give some thought to offering themselves for appointment/election to the Branch Management Committee later this year. As the founder and inaugural President of the Adelaide East Branch, I wholeheartedly support this campaign to ensure its future. We have been a fairly active and happy group, and it would be great to see this continue. I too, am happy to have an obligation-free chat to anyone who might be interested to step up at the AGM this year.

A WORD FROM OUR MEMBERSHIP OFFICER, DAWN LAMONT

I have held this position right from the establishment of the Adelaide East Branch. The following is the job specification for the position:

- Obtain details of all new members, including their National Australia Seniors membership number, address details, telephone and email contact details.
- Maintain NSAAE Register of Members, including all new member details. Also record details of visitors to separate section of the Register (note that only actual members with formal NSA membership numbers are permitted to be entered into the actual Membership Register: all others are listed under 'Visitors').
- Ensure that the President and Secretary receive updated versions of the Register of Members as and when produced. Between reprints of the Register of Members, ensure that the President promptly receives updates of email addresses for new members and visitors so that information may be sent to these individuals regarding meetings, events, etc.

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- Having ensured that the Register of Members is up to date, prepare Attendance Sheets for each Branch meeting for members to sign to indicate attendance, and similarly, separate Visitors' Attendance Sheets.
- Following each Branch meeting, add details of new members and/or visitors to the Register of Members, as appropriate.
- Recently, the Management Committee made a decision to create the position of a Branch Welfare Officer. That person has been provided with a copy of the Register of Members to enable her to contact members who are in ill health, hospitalized, contending with family bereavements and otherwise in need of encouragement and support.

A WORD OR TWO FROM OUR EVENTS COMMITTEE

The Events Committee has produced a program of events and activities to cover the majority of 2023. A copy of the program has been made available to each member of our Branch. It includes all Branch meeting dates, functions and events planned by the Events Committee, details of coffee mornings, etc. If anyone does not have a copy of the program, please advise a member of the Committee who will remedy that situation.

A guided tour of the old Adelaide Gaol on Friday 3 March 2023 was an extremely interesting event and was followed by a pleasant lunch at the Alma Hotel, Magill. The tour guide allocated to us was delightful as well as very knowledgeable about the history of the Gaol, and responded enthusiastically to questions asked by the group.

Attendance at the comedy play 'Who's in Bed with the Butler' at the Arts Theatre on Friday 14 April was another outing organized by the Committee. Our thanks go to Branch member Carlien Gray for her assistance in organizing group ticket pricing for our group.

The next offering for our members at the Arts Theatre is 'Nonsense, the Mega Musical', a comedy produced by the Metropolitan Musical Theatre Company of SA. This is a hilarious spoof about the misadventures of five nuns at Mt St Helens School, in trying to organize a fund raiser. The date is 20 May 2023 and tickets are \$30 each, which is a special group booking charge if enough members sign up to attend. Members who attended the last production of the Metropolitan Theatre Group, 'Guys and Dolls', thoroughly enjoyed the event.

Members are reminded that our Coffee Mornings are held on the last Thursday of the month at Zeea's Eatery, Portrush Road, Glenunga, (adjacent to Dan Murphy's and Tony & Mark's) at 10 am. This is a very pleasant way to spend an hour or so socializing with fellow Branch members and friends.

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FINANCIAL ELDER ABUSE: OLDER AUSTRALIANS FIGHTING BACK!

Older Australians are reaping the benefits of seeking legal advice and assistance in the battle against financial elder abuse. This class of elder abuse is quite common and sadly, most of the abusers are family members. According to legal sources, financial elder abuse is on the increase, but victims are fighting back.

Millions of dollars are being retrieved each year by victims of this practice, with the help of the Legal Profession.

In extreme cases, loss of assets has resulted in devastating outcomes, including homelessness. While financial elder abuse can take various forms, it invariably involves misuse of money, property and other assets of the victim who has not given permission for such usage. It can also include signing legal documents on behalf of the victim, without their consent.

While it may at first glance, appear to be difficult for older persons to fight back, this is exactly what is happening, according to legal sources. It seems that older Australians are generally speaking, becoming more aware and active in the fight against financial elder abuse. The Legal Services Commission at 159 Gawler Place, Adelaide (telephone 1300 366 424 between 9 am and 4.30 pm Monday to Friday) or indeed your own lawyer if you have one, are good starting points for anyone who thinks that they may have a problem.

PROBLEM GAMBLING IMPACTS YOUNG AND OLD

Jan Fisher, an accomplished journalist and a feature writer for 'YourLifeChoices', wrote an article recently, "Shock gambling figures spur calls for reform". She said:

"Is it time to reform gambling in Australia, particularly in relation to poker machines? It would be hard to go a day in this country without seeing a gambling add or a gambling location. And it is portrayed as a glamorous past time, a time with mates. However, startling figures show Australians are losing more money than ever. According to the *Sydney Morning Herald*, last year in NSW gamblers lost more than \$2.1 billion in just a 100-day period – up 11 per cent – and daily profits from pubs and clubs hit \$23 million."

One wonders how this can be, given the hard times being experienced in Australia and the millions of people and families who are doing it so tough these days. Many individuals and families must be bearing the burden of this activity!

According to the Australian Institute, Australia has 0.3 percent of the world's population, but 18 percent of the world's poker machines. [Of course, some countries have no poker machines at all]. The reason for this is that in most

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countries, poker machines are corralled in registered gambling locations such as casinos, but Australia allows them in clubs and pubs, as well.

Jan Fisher says that per capita, Australians lose more money on gambling than any other nation, mostly on poker machines. People who live closer to the venues are more likely to be the problem gamblers.

The problem is exacerbated according to the NSW Crime Commission's multi-agency report into the gaming industry. It seems that criminals are funnelling billions of dollars of dirty cash into poker machines and clubs, but no effective controls exist to identify or prosecute those involved. NSW Crime Commissioner Michael Barnes says that poker machines offer criminals safe havens to launder cash.

In terms of the impact of poker machines in the community, Wesley Mission Australia says that the average poker machine in NSW now claims almost \$100,000 each year. Monash University Gambling Research Professor Livingstone recently told the ABC that poker machines exploit in particular, the vulnerable and disadvantaged.

How sad it is!

OUR NET WORTH

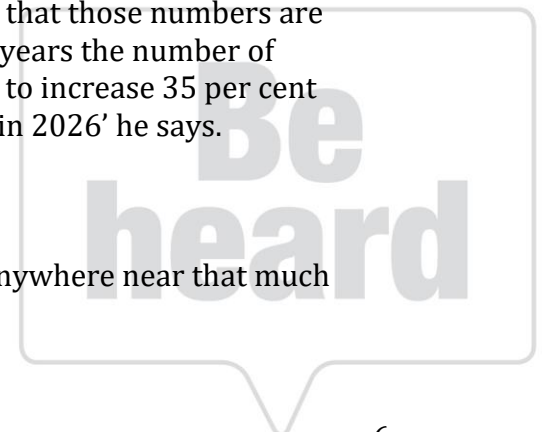
Brad Lockyer, has a deep knowledge of retirement income, Age pension and other government entitlements, as well as health, money and lifestyle issues facing older Australians. He recently wrote a brief article about this topic in YourLifeChoices, recently. He said:

"Depending on how you look at it, Australians have it pretty good. The average Australian now has a net worth of more than US\$550,000. Collectively, Australian households have a staggering \$14 trillion in wealth and the number is growing. This ranks us at number four globally in terms of wealth per capita, behind Switzerland, the USA and Hong Kong.

Australia is home to 2.2 millionaires putting us in eighth position behind the USA, China, Japan, The UK, France, Germany and Canada. Michael Marr, head of Australian Wealth Management at Credit Suisse says that those numbers are predicted to rise in coming years. 'Over the next five years the number of American dollar millionaires in Australia is expected to increase 35 per cent from 2.2 million in 2021 to 2.29 million millionaires in 2026' he says.

Not bad hey? The lucky country after all.

But if you are reading this, thinking you don't have anywhere near that much then you're certainly not alone.



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The thing about averages is they are skewed enormously by a very few, high net worth individuals – think billionaires, of which Australia is home to a total of 139. These individuals each have an average net worth of \$3.6 billion.

And while it is true that the raw number of millionaires and billionaires in Australia is going up, it appears to be at the expense of everyone else. Last year, the richest 1 percent of Australians held 21.8 percent of the country's total wealth, which is up from 19.6 percent in 2007.

In contrast, the bottom 60 percent had an average of \$376,000 per household, or just 17 percent of the total. This may be the lucky country but it appears it is only lucky for some."

Lockyer asks, "Is the share of wealth in Australia sustainable?" Something to ponder in a changing world?

LAWN BOWLS – THE SENIORS SUPA SERIES

It is well established that physical activity and social contact are two positive contributing factors to a happy and healthy lifestyle, particularly in older age. Lawn bowls is a relatively gentle activity that offers these advantages, while still remaining challenging and satisfying in many respects.

A recent edition of 'The Bowler', published by Bowls SA, contained a brief report on 'The Seniors Supa Series' that recently took place in the Alexandrina Council area, and I quote in part:

"Just an hour south of the CBD and you'll find yourself in the beautiful Alexandrina council area where sport flourishes and bowling clubs a plenty.

The Senior Supa Series rolled into town this week, playing at Strathalbyn, Goolwa and Port Elliot over three days to see nine winning teams take home the chocolates in time for Easter. Strathalbyn, equipped with two brilliantly maintained greens provided 24 teams a glorious day out for day 1.

Day 2 saw 28 teams grace the Goolwa greens where a team from Streaky Bay on the Eyre Peninsula took home first prize.



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Day 3 saw 22 teams take to the picturesque Port Elliot greens where a local team that finished second on day 2, managed to go one better and snatch first prize in a narrow finish.

We thank Strathalbyn, Goolwa and Port Elliot bowling clubs for their amazing hospitality and the Alexandrina Council for their sponsorship.

We look forward to our next Senior Supa Series in the Riverland.”

Fortunately, we don't have to travel any distance to enjoy a game of social bowls or alternatively, the more competitive version of the game, pennant bowls. We can do so right here at our Branch base, the Kensington – Marryatville Bowling Club, being the bowls section of the Kensington Gardens Bowling and Tennis Club. Some of our members have already participated in Night Owls bowls events at the Club in the past as well as having attended various other social activities. The added bonus is making new friends and joining in a whole new regime of varied and enjoyable social activity throughout the year. Bevan Carson and I would be more than happy to introduce you into the world of lawn bowls and the social life that goes with it, here in Kensington Gardens. Just let us know!

A WORD ABOUT WINE

It is a fact that South Australia can lay claim to being the wine capital of Australia and indeed, one of the world's leading wine producers. For some years, we exported much of our product around the globe as well as servicing an enthusiastic domestic market. Then the storm clouds gathered when our relationship with China, one of our major export markets, soured as bad blood developed over comments that were made regarding the source of the COVID-19 pandemic. Other markets were explored and achieved since then, accompanied by more intensive domestic marketing – as I am sure most people will have noticed. The choices are many and prices are reasonable. How fortunate we are!

All of this leads me to point. d'Arenberg established a wine club a few years ago. Nothing unusual you might say. There are many wine clubs and the regularity of phone calls and emails urging you to make a purchase can become somewhat annoying. However, the people at d'Arenberg are not just marketers, it seems. They are more sophisticated and insightful than that, particularly when dealing with prospective customers who have certain sensitivities. They established the 'd'Arenberg Cenosilicaphobic Club', which they describe as “An exclusive club formed for the support of Cenosilicaphobia – the fear of an empty glass.”

I'll drink to that!



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GUEST SPEAKERS

Our guest speaker for May is Marcus Booth-Remmers, Founder/Chocolatier from Red Cacao.

Our guest speaker for June is the Hon Jack Batty MP, State Member for Bragg.

I will let you know who the guest speaker is for July as soon as the arrangement is locked in.

THE LAST WORD

An elderly gentleman was about to go to bed one evening, when he looked out of the window and noticed that the light was on in his garden shed in the back yard. He immediately opened the back door of the house to go to the shed and turn off the light. However, to his dismay, he saw people moving around in the shed who were in the process of stealing tools and other items.

He phoned the Police and informed them that people had broken into his garden shed and were stealing his property. The Police officer asked if anyone had broken into his house, whereupon the elderly gentleman responded, "No, but they are in my shed and are stealing from me at this very moment."

The Police Officer replied, "I am sorry but no patrols are available right now. Lock your doors and windows and keep an eye on the shed. An officer will be along to assist you when one becomes available."

"Ok", said the elderly gentleman, and hung up.

After 30 seconds or so he phoned the Police again. He said, "I rang you just now and reported that people are in my shed, stealing from me. Well, you don't need to worry about that now because I have just shot and killed them." Then he hung up.

Within 5 minutes his house was besieged by three patrol cars, an ambulance, and the Police helicopter. Lo and behold, they caught the burglars red-handed.

A Police Officer attending exclaimed, "Hang on! I thought you said that you just shot and killed them!"

"Yes", said the elderly gentleman, "And I thought you said that there was nobody available to come around to my house!"

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FOOTNOTE: BRANCH COMMITTEE MEMBERS' CONTACT DETAILS

Some would-be scammers have recently attempted to use our contact details to defraud our Branch and some Committee Members by using the contact details published in the last edition of *AE News*. Obviously, they have access to this publication. See my comments on this subject at page 3, above.

My own experience includes two emails supposedly coming from Geoff Haygreen, the first requesting me to make a payment on behalf of the Branch into an account I would find by clicking on the link provided. The second email requested that I click on a link to access documents. On checking with Geoff, my suspicions were confirmed. Both were scam calls.

Since then, I have had two (new) suspicious telephone calls. One was supposedly from a well-known charity with which I have never had any dealings and the other from a charity that I had never heard of. Each caller had my contact details, and each asked for my residential address. I queried this by commenting that if they had my contact details then they would surely have my home address. Each responded along the lines, "Yes, I don't have those details in front of me at the moment but I need to make sure that what we do have is correct." I declined to provide that information and hung up.

I understand that other members of the Branch Committee have had similar experiences since we published these details in *AE News*.

The lesson here is to always double check to ensure that emails or telephone calls are genuine, particularly if you are asked to divulge further information, such as your residential address, bank account details, etc., or to click on links, or to make a donation.

While "the horse has bolted" somewhat, I do not wish to tempt fate any further. Branch members now have the contact details of Committee members and can refer to them if and when they wish to do so. I will not be publishing the list of contact details again, unless the Branch Committee decides otherwise. Unfortunately, all of this is a sign of the times and a sad state of affairs. I apologise for any inconvenience.

Keep safe

Gary Byron
Editor.

