

National Seniors

Australia

ADELAIDE EAST BRANCH



AE News – NOVEMBER 2024



A WORD FROM OUR PRESIDENT, WENDY STEWART

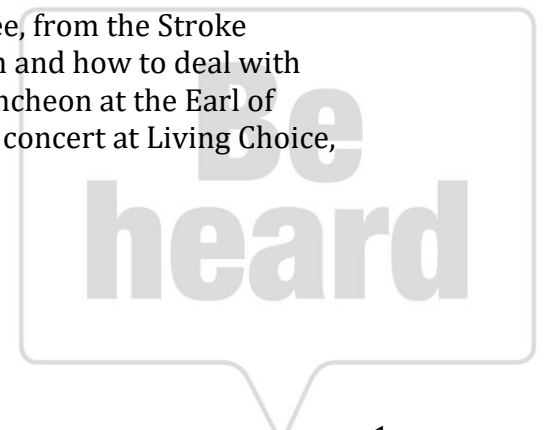
Since our last Newsletter we have held the Branch A.G.M. and the incoming Committee members have taken up their roles. The Committee consists of a mixture of previous and new members. They are all enthusiastic and I am sure they will work hard to keep the Branch meeting your expectations.

On behalf of the Branch, I wish to thank Geoff and his Committee for their contributions and for continuing in their roles until February. Because of their efforts my new Committee was able to step in and, I believe, provide a very successful seven months.

At the A.G.M. it was again difficult to fill all positions. I wish to encourage members to consider volunteering in the future to keep the Branch viable. Feel free to discuss issues with me.

Already in this Branch year we have heard about National Seniors Australia's advocacy work in Aged Care, Housing and the Save Cash campaign. A Federal Government Liaison group has been established with representatives from several political parties. They have also released a discount ap which will help members save on purchases. We are part of Zone 110 and at the recent Zone A.G.M., Chris Grice, C.E.O. National Seniors Australia, highlighted these issues.

Recently, we have had three interesting guest speakers who gave us some very important information to think about. Sgt Phillip Moss from S.A. Police Neighbourhood Watch section spoke about Crime and Crime Prevention. Mike Chemny from the R.A.A. highlighted Road Safety which included road rules and issues to consider about giving up driving. Narelle Lee, from the Stroke Foundation, presented the topic of Stroke Prevention and how to deal with stroke effects. We have also fitted in some events: luncheon at the Earl of Leicester Hotel; a film morning at the Regal Theatre; concert at Living Choice, and organizing our Christmas lunch.



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I take this opportunity to wish you all a wonderful Christmas and New Year. Keep safe and healthy and enjoy your time with friends and family. I'll look forward to seeing you in February.

For information about our Branch, feel free to contact us.

We welcome new Branch members (who must be NSA financial members). Non-members are welcome to visit and hopefully, consider joining.
Email: nsaadelaideeast@gmail.com

Phone – Wendy Stewart – 0407 974 864

A WORD FROM OUR EDITOR, GARY BYRON

This is the last edition of *AE News* for 2024. The next edition is scheduled for publication in February 2025. In the meantime, I ask members once more to give some thought to the style, contents, presentation and frequency of publication of this newsletter, or indeed, whether something entirely different should be considered. If you have any constructive ideas and/or suggestions, please speak to Wendy or me. It is likely that ideas and suggestions for substantial change may need to be considered by the Branch Committee prior to implementation.

As the founder and inaugural President of our Branch, I was very pleased that we were able to constitute a new Branch Management Committee, as outlined by Wendy. It was time for Geoff Haygreen and I to step aside and for some “new blood” to be introduced. Wendy has taken over as President in magnificent style and, together with her committed team, the Branch looks to be in good hands.

(BTW I had a seafood pizza at the Robin Hood Hotel on Portrush Road a week or two ago. And yes, there was a delightful helping of lobster on it! A rare treat these days).

I wish members, friends and families a Happy Christmas and New Year and look forward to catching up again in February 2025.

Be
heard

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HOW VULNERABLE WE ARE!

On Friday 18 October, Kay and I, together with another couple, departed Adelaide on a driving holiday around Tasmania. We headed towards Geelong in Victoria where we caught the overnight ferry to Devonport. Along the way, we stopped at Bordertown for a coffee. The café proprietor told us that we needed to pay with cash as a widespread electricity outage had enveloped the town and surrounding district. We had to be careful when opening the café fridge to access items that we wished to purchase and take with us. We paid cash for these items and our coffee.

While we were there a number of people who came into the café were unable to obtain coffee and other items as they were not carrying any cash. One person lamented that he could not obtain petrol at the service station as all of the pumps were powered by electricity. He was in a hurry to get to his destination but could not proceed any further until the electricity supply was restored. Nor could he purchase a cup of coffee while he was waiting as he too, was not carrying any cash.

Modern technology is great when it works. For a brief few hours, cash was king in Bordertown and even then, petrol was unavailable. Makes you think about the things we take for granted. Also makes you pleased that the campaign by NSA and others to retain cash is ongoing and that, from all reports, the Government is now seriously considering the issue.

INSIGHTS

The Branch Committee has decided that we need to know a little about each other's backgrounds. Not a full history, but just a couple of points to give us a glimpse. Helen Thomas, Branch Secretary and Maxine Smith, Branch Vice President have submitted the first contributions: hopefully the first of many to come.

Helen recently returned to South Australia after an absence of 56 years. She says:

“For six of those years I worked in a clinic on a large plantation in West New Britain, PNG. During that time, I was responsible for the health care of 22 expatriate families, and together with a national staff, for the well-being of approximately 3,000 Papua New Guinea residents of the various properties.

On returning to Australia, my husband and I purchased a run-down banana farm near Caboolture in Queensland. Although I did learn how to grade and pack bananas, it was not the career for me, so I returned to nursing in the operating theatre at Redcliffe Hospital, where I remained for the next 35 years until ultimate retirement.”

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Maxine's contribution also reveals a somewhat adventurous spirit. She says:

"When I left nursing training at 19 to go north as a governess on a sheep station, I didn't realise that was the first step into a career in education that would last over 30 years. I retired from TAFE as an Education Manager awhile ago.

Over the years, in my spare time I have been on the Executive Committee and trained as a Judge and Appraiser of quilts within the SA Quilters Guild -recently retiring after serving for 20 years straight on the different committees.

I do not expect the same longevity to be an aspect of my committee role in the National Seniors, however!"

SCAMS AT CHRISTMAS

We are being constantly warned to the point of distraction that parasitic scammers are becoming even smarter and that there is now somewhat of a business model that they follow. We are all targets, particularly at this time of year. Scams come in a variety of forms: eternal vigilance on our part is essential.

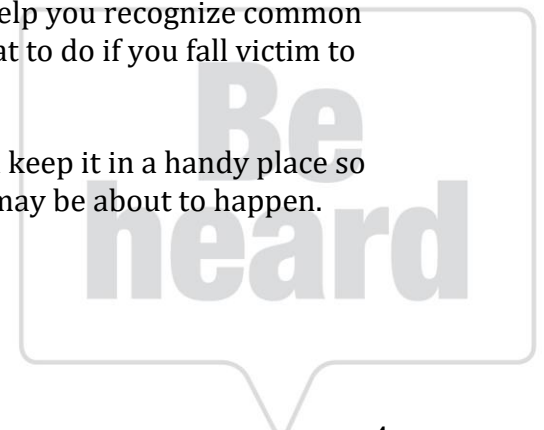
National Seniors Australia has developed an e-Guide, which you can download. It is called "Stay One Step Ahead: Your Essential Guide to Scam Protection." It can be found on the NSA website. It refers to 8 types of scams:

1. Investments (including crypto)
2. Business Email Compromise
3. Remote Access
4. Phishing and Smishing
5. Relationship
6. Employment Opportunity
7. Online Shopping
8. Threat and Penalty

In introducing the Guide, NSA states that Commbank, in partnership with NSA, is dedicated to raising awareness and preventing scams targeting seniors. It says:

"Scams and fraud are evolving constantly and it's essential to stay informed to protect yourself and your finances. This guide will help you recognize common scams, learn how to avoid them, and understand what to do if you fall victim to one."

It is probably a good idea to download the Guide and keep it in a handy place so that you can refer to it if you suspect that the worst may be about to happen.



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CUSTOMER SERVICE! WHEREFORE ART THOU?

Andrew Gigace of YourLifeChoices asks, "Is it time to legislate customer service standards?" He goes on to say, "Given their experiences in recent years many consumers might feel that customer service could not possibly get any worse. And yet, according to a new survey, it does indeed seem that the decline continues unabated."

CHOICE recently released the results of a survey of 6000 Australians. 73% of respondents said that they had received below standard service within the preceding 12 months. 85% said that customer service was getting worse. Gigace goes on to say:

"There was a time, I'm sure when providing good customer service was a core tenet of almost all businesses. Basically, by providing good service you would get return business from a satisfied customer. Your business therefore would remain profitable, and everybody would be happy."

Cost cutting and reducing services began some time ago and possibly worsened with the development of modern technology so that businesses have transferred much of the standard service activity which they carried out, to customers themselves. Gigace says that it has been a "slippery slope" from there. The example he cites is well known to all, that is, trying to get service after spending hours waiting on the phone. And the more businesses that adopt this approach, the less opportunity exists to take your business elsewhere.

CHOICE says that Australians have had enough. It has launched a new campaign. It is pushing for changes to the law that could set standards for the help and assistance that businesses are required to deliver to their customers. CHOICE is calling on the Government to pass new fairness laws that will make a raft of currently unfair business practices illegal.

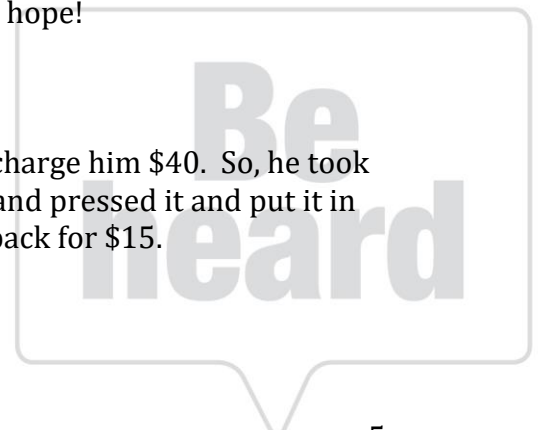
CHOICE invites members of the community to support the petition. You can add your voice by visiting the CHOICE website.

It would be a real blessing for seniors if the standards that perhaps we once took for granted, could be restored. Hopefully, the steady decline in customer service can be arrested. Things might improve. We can only hope!

THAT'S LIFE!

He took his old suit to the cleaners. They wanted to charge him \$40. So, he took the suit to the charity shop next door. They cleaned and pressed it and put it in the shop window for sale. He went in and bought it back for \$15.

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His wife said, "That is the fourth time you have gone back for dessert. Doesn't that embarrass you?" "No", he said, "I keep telling them that it's for you."

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He purchased a world map, mounted it on the kitchen wall, gave his wife a dart and said, "Throw this dart and wherever it lands, I will take you there on a holiday." They spent three weeks behind the fridge.

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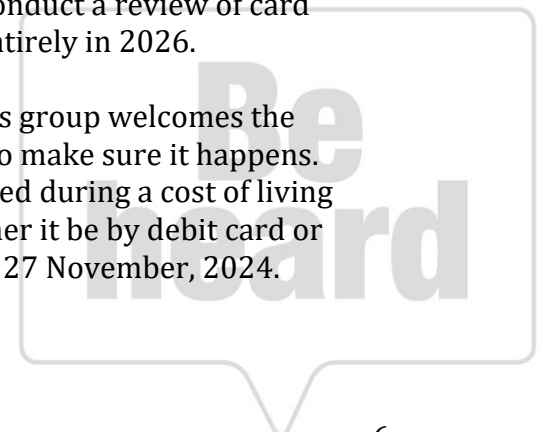
He and his wife solemnly agreed that they would never go to bed angry. They have been awake for the past three weeks.

**Australians live longer than the citizens of other English-speaking countries. We have the greatest life expectancy at birth compared to people in Canada, Ireland, New Zealand, the UK and the USA. Americans have the shortest life expectancy at birth with women living an average of almost 81.5 years and men an average of nearly 76.5 years (as at 2019). We do well compared to the USA because, amongst other things, we have far fewer gun deaths and homicides, lower levels of drug and alcohol abuse and lower levels of chronic diseases, "the latter of which points to lifestyle factors, health behaviours and health care performance." Finally, it seems that the Australian health care system outperforms that of the UK, New Zealand, Canada and the USA. Maybe we are still "the lucky country".**

## CARD SURCHARGES

"Getting hit with a surcharge when paying by card is annoying enough, but not being told about it upfront is even more frustrating. Disappointingly, this seems to be mostly the norm, as research from consume group CHOICE found. The results of their nationally representative survey showed 66 per cent of people reported being slugged with a card surcharge without being informed first. The survey comes amid heightened scrutiny of card surcharges, with the Government instructing the Reserve Bank of Australia (RBA) to conduct a review of card surcharges ahead of possibly banning the practice entirely in 2026.

Tom Abourizk, head of policy at CHOICE, says that his group welcomes the Government's proposal and will campaign strongly to make sure it happens. 'Extra needless expenses are the last thing people need during a cost of living crisis', he says. 'Paying with your own money, whether it be by debit card or cash, should not come at a cost'. - YourLifeChoices, 27 November, 2024.



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## THE LAST WORD

Irish jokes may not be as acceptable in the community as they once were. However, I believe that the principle that you may laugh at yourself still applies. Having regard to my Irish heritage, I invoke that principle in passing on this little story.

Pat, Mick and Liam were having a few drinks in the pub one Friday after work. Pat said, glumly, "I think my wife is having an affair with the electrician. I found a screwdriver under the bed last night."

Mick responded, "Well, I think that my wife is having an affair with the plumber. I found a wrench under the bed last night."

Liam gazed forlornly into his beer and said, "I think that my wife is having an affair with a horse."

"How come?" the others asked incredulously.

"Well," exclaimed Liam, "When I came home last night, I found a jockey under the bed."

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