



COTA Connections

*Working towards a society in
which older people can flourish*

DECEMBER 2022

w: www.cotawa.org.au | t: (08) 9472 0104

It is always a privilege to host the WA Seniors Awards and this year was no exception. Guests were equally delighted, proud and enthralled as they listened to the stories of these quiet achievers who go about their daily lives without expectation of reward or recognition. And that's what makes it so special. This year's recipients include an advocate for the prevention of elder abuse, a member of the Country Women's Association of WA and a Men's Shedder. Unicare and the City of Cockburn received an award for their support of seniors in their communities. You can read more (and see the images) from the Awards Ceremony in this month's edition of COTA Connections.



Some of the hot topics at the moment are affordable housing, the rising cost of living and cyber security, all of which are particularly relevant and potentially devastating for older people who are vulnerable so we have included some information and tips you may find helpful.

Did you attend Have a Go Day this year? Congratulations to the Seniors Recreation Council of WA on another great event. This year the WA Premier attended along with Minister for Seniors and Ageing Don Punch MLA. The COTA (WA) stand was as busy as ever as we distributed our Seniors Guides and listened to your feedback.

In a recent media statement released by Minister Don Punch MLA, he advised that the development of the first Western Australian Seniors Strategy has reached an important milestone, with the key elements of the consultation draft now available for final feedback. The first draft of the WA Seniors Strategy strategy is centred on 'Four Pillars':

- Thriving physically and mentally
- Safe and friendly communities
- Staying connected and engaged
- Having a voice that is heard

Public comment will close on 16 December 2022, with the final strategy expected to be released in early 2023. This is the last chance to have your say via the link below:

<https://www.wa.gov.au/organisation/department-of-communities/wa-seniors-strategy>



<https://www.facebook.com/EveryAGECounts/videos/1565075397271204/>

81 year old British-Australian actress, writer, political activist and television personality, Miriam Margolyes has joined Australia's national movement to end ageism. Miriam's most recent adventure saw her travelling across Australia to film a revealing documentary series to discover what it means to be Australian, although she was not able to film in Western Australia due to our border closure.

In the new Ageism Campaign, Miriam is calling on people to visit the website and take the 'pledge' and also take part in a fun quiz on 'Am I Ageist?'

You can take the quiz here:

<https://www.facebook.com/EveryAGECounts/videos/823710732172357/>

As with every edition, we have so much information to share with you that we have to decide what to leave in and what to save for another edition. I hope you find some interesting and valuable information in our December newsletter.



Christine Allen, CEO

Celebration for Recipients of the '2022 WA Seniors Awards'

COTA (WA) celebrated the recipients of the 2022 WA Seniors Awards on Wednesday 16 November 2022 at ANZAC House.

The **Hon. Don Punch MLA**, Minister for Disability Services; Small Business; Fisheries; Seniors and Ageing gave the opening address and presented the awards to recipients.

Congratulations to the Recipients of the 2022 WA Seniors Awards

JUDY JOUKADOR: WA SENIORS ADVOCATE OF THE YEAR

DELYSE WARD: WA SENIOR OF THE YEAR – METROPOLITAN

BERNIE DALY: WA SENIOR OF THE YEAR – REGIONAL

UNICARE HEALTH: WA AGE FRIENDLY BUSINESS AWARD

THE CITY OF COCKBURN: WA AGE FRIENDLY LOCAL GOVERNMENT AWARD



JUDY JOUKADOR: WA SENIORS ADVOCATE OF THE YEAR

Award accepted by: Judy Joukador

JUDY was nominated by the Northern Suburbs Community Legal Centre

Judy has been awarded the WA Seniors Advocate for her role as a Volunteer Peer Educator since 2017 and over the last five years, has been one of the driving forces behind the Purple Road, an initiative to create flowers that represent the older people's journey of ageing. She has delivered Peer Education Sessions to over 500 attendees in the last 12 months alone, presenting to a wide range of groups and raising awareness of elder abuse.

She is passionate about reducing social isolation by sharing her own experiences so other people know they are not alone and she is a strong advocate for tackling ageist attitudes and challenging behaviours of discrimination.

Judy had a professional career in education, as the Head of English at various private schools across Perth.



One of the testimonial reads; "Most of us live quite privileged lives and are sometimes unaware of what takes place in the wider community. However, your very informative and beautifully presented talk certainly opened our eyes to that reality and hopefully we will be able to spread the news a little further."

Judy, you advocate the message that older people have the right to be heard, be respected and are valuable contributors to the community.

DELYSE WARD: WA SENIOR OF THE YEAR, METROPOLITAN

Award accepted by: Delyse Ward

DELYSE was nominated by the Country Women's Association of WA Koorunga Branch

Delyse Ward has been awarded WA Senior of the Year, Metropolitan for her outstanding work as a community coordinator for the Country Women's Association of Western Australia.

In her fourth year in this volunteer role, she has travelled huge distances weekly to deliver hundreds of items to those in need, working alongside a small team of CWA members to coordinate the collection and distribution of goods for placement with families, organisations and institutions.

Having been a CWA member for 59 years, her knowledge, vitality, dedication and personal thank you notes inspire so many CWA members to assist with all projects.

She currently liaises with 8 hospitals, Ronald McDonald House, refuges, 17 School Chaplains, aged care facilities, dementia care, First Nations Australian communities and organisations working with the homeless and emergency situations.

During COVID-19, 900 laundry bags and scrub caps for nurses were made and delivered all over WA, and prior to Christmas, she personally packed and delivered large numbers of 'share the dignity bags' to nursing homes and hospitals. These bags were for ladies, teenagers and mums with bubs.

Teaming up with Wanslea and other organisations, 101 Christmas parcels for grandcarers were delivered.

When she was unable to personally deliver bags of items during COVID-19, Delyse filled her car boot, drove to the venue and stayed in her car, while the receivers took the bags.

Delyse is always on the lookout for new projects and challenges and sees it as a joy to be able to help.



BERNIE DALY: WA SENIOR OF THE YEAR, REGIONAL

Award accepted by: Bernie Daly

BERNIE was nominated by The Shire of Cunderdin

Bernie Daly has been awarded WA Senior of the Year, Regional for his involvement in many community groups like the Cunderdin Men's Shed, CMT Seniors Committee, Cunderdin Community Resource Centre Committee and the Shire of Cunderdin Council Committee.

In 2012, Bernie moved to Cunderdin to retire and soon after joined the Cunderdin Men's Shed. After initially taking on the role of Secretary, he is now the Men's Shed President and takes a very active role in organising get togethers, talks and excursions for your local men's shed group.

Bernie is also on the local CMT Seniors Committee, which is made up of senior citizens, local government representatives and volunteers who get together regularly to organise events and excursions for seniors from the Towns of Cunderdin, Meckering and Tammin.

During 2021, he also joined the Cunderdin Community Resource Centre Committee, becoming a spokesperson for the seniors in the town.

For the past seven years Bernie has served on the Shire of Cunderdin Council. During this time, he has been a member of the AAA Housing Project Team during the construction and delivery stage. The project was aimed at housing those in the elderly community wishing to downsize and be close to medical care. Bernie represented seniors during this project to ensure that the housing project addressed all the needs of seniors.

Bernie is also involved with the local Health Advisory Committee who recently obtained funding to print emergency health booklets for seniors.



UNICARE HEALTH: WA AGE FRIENDLY BUSINESS AWARD

Award accepted by: Curtis Dartnall, Operations Manager Unicare Health

In 1985, Bill Dartnall started the River Import Co. using his life savings to import 10 mobility scooters from Canada. These were Australia's first electric mobility scooters. Bill sold these scooters from his family garage and delivered them to his customers in a trailer he borrowed from a friend.

In 1990, River Abilities, a small mobility shop in Bentley WA was established. Bill finally retired and passed the business on to his sons. In 2013, River Abilities rebranded to Unicare Health.

Today, Unicare Health is WA's largest supplier of hospital and aged care equipment. Led by Bill's oldest son Greg Dartnall, the team at Unicare Health still share the same passion that Bill did when he founded the business, the passion for meeting customer needs and delivering the good old fashioned family friendly service.



In July 2019, Unicare Health's 'Safe Seniors Campaign' was launched to raise awareness of assistive technology that helps seniors live safely and independently at home.

The 'Safe Seniors Campaign' is funded by Unicare Health's give back efforts, using proceeds from the sale of their assistive technology equipment. This initiative is aligned with Unicare Health's more than care values, as well as the company's reputation as a socially responsible business.

The biggest success of Unicare Health's 'Safe Seniors Campaign' is evidenced by the increased number of senior groups, community aged care providers and local governments promoting these activities to encourage safe and positive ageing in the community. Unicare Health's 'Safe Seniors Campaign' is delivered across Western Australia through events and activities as well as talks and presentations.

THE CITY OF COCKBURN: WA AGE FRIENDLY LOCAL GOVERNMENT AWARD

Award accepted by: Mayor Logan Howlett, City of Cockburn

The City of Cockburn has taken a proactive approach to ageing well in the community and its commitment to its senior population over the last fifteen years has been extraordinary, including:

The establishment of the Senior's Centre and the Cockburn Community Men's Shed. They are a member of the World Health Organisation's Global Network for Age-Friendly Cities and Communities.

The City also hosts social clubs for seniors living with dementia at Cockburn Care and Kwobarup Aboriginal Club. Other initiatives such as the Seniors Security Subsidy Scheme and options allowing pensioners to defer or claim a rebate on their rates have also helped local seniors to be able to age in place.



The City is especially proud of its Seniors Centre, which provides services to over 1,000 people. The impact of the Centre became especially clear during the COVID-19 lockdowns when staff noticed that it was common for members not to have significant social connections outside of the centre, contributing to a sense of social isolation and a poorer sense of wellbeing for a significant portion of Cockburn's senior population.

The senior volunteers piloted a new group called the Friendship Group whose goal is to meet weekly to form long-lasting and mutually beneficial connections and friendships. The Friendship Group has targeted those who may otherwise face barriers in forming social connections, including those with mental illnesses, disabilities and from Culturally and Linguistically Diverse (CaLD) backgrounds.

While the Friendship Group is one of Cockburn's smaller initiatives for its older population, it is a symbol of the City's commitment to the welfare of its ageing population.

‘How to stay cool this summer without air-conditioning’

The warmer weather has already started to creep in, but what do you do in summer if air conditioning is not an option?

Here are some helpful tips to stay cool.

For you

- Make sure you drink enough water; your body cools itself by sweating and it cannot do that without enough moisture

[Why you should start your day with a glass of water](#)

[Easy ways to increase your water intake](#)

- Take a cool shower or bath
- Always have a spray bottle filled with water handy to give yourself a quick spritz
- Cool your ‘pulse points’ with a wet cloth or ice pack; your pulse points are the parts of your body where your blood is closest to your skin and include your wrists, neck, elbows, ankles, feet and behind your knees; do not apply an ice pack or ice directly on your skin, always wrap it in a cloth
- Wear loose, light-weight clothing to help your body stay cool
- You can also chill socks in the fridge and put them on when you go to bed; cooling your feet lowers the overall temperature of your skin and body
- Enjoy an icy cold treat!



For your home

- [Close your curtains or blinds \(or both\)](#)
- Use a fan; they do not really cool the air; they just move it around and make it feel cooler than it would without one; try placing a bucket of ice in front of the fan to create a feeling of air conditioning; the fan will blow around the extra cold air the ice generates as it melts and naturally create a cooling mist
- Use low thread count cotton bedding to stay cooler at night, the lower the thread count, the more breathable (and cheaper) it is
- Close the doors to any unused rooms

- Use energy efficient lightbulbs that do not give off as much heat
- Seal any gaps around windows and doors to stop the warm air sneaking in and any cool air drifting out
- Insulate your roof space, this will also save money on energy bills
- [Consider installing outdoor blinds](#)
- Avoid using the oven which will heat up your home, use your BBQ instead



When it's hot, do not forget about your furry friends!

[5 ways to keep your pet cool in summer](#)

And if you do decide to invest in air conditioning, here are some things to consider:

[How to find the perfect air conditioner for your space](#)

[How to keep your air conditioning bill lower in summer](#)

Sources

[Healthy WA](#)

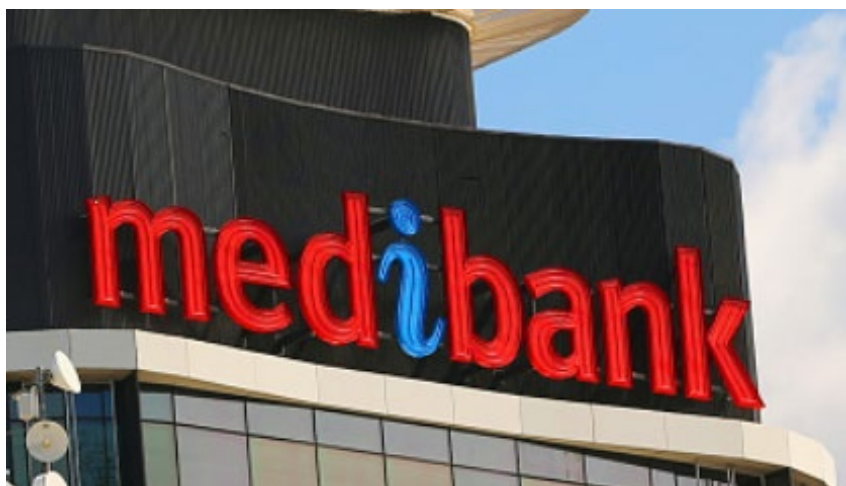
[Health Direct](#)

Australian Federal Police ‘Announce expansion of Medibank hacker investigation’

The Australian Federal Police (AFP) has expanded its Operation to protect Medibank Private customers whose personal information has been unlawfully released online by ransomware criminals.

The AFP is aware that distressing and very personal information has been released on the dark web and has immediately taken measures, including covert techniques, to identify further criminal activity, it said in a statement.

Investigators within the AFP’s Cyber Command are working with public and private sector agencies to scour the internet and known criminal online sites to identify those who are buying or selling personal identification information.



It is an offence to buy stolen information online, which could include a penalty of up to 10 years’ imprisonment. It is also an offence to blackmail or menace customers.

Operation Guardian, a joint initiative with State and Territory Police set up in September 2022 to protect more than 10,000 customers whose identification credentials were unlawfully released online under the Optus data breach, will now extend to Medibank Private customers.

A Sydney man yesterday pleaded guilty to trying to blackmail Optus customers after he was charged by the AFP.

AFP Assistant Commissioner Cyber Command Justine Gough said the criminal or criminal groups behind this attack may be offshore but that would not deter the AFP.

This is not just an attack on an Australian business. Law enforcement agencies across the globe know this a crime type that is borderless and requires evidence and capabilities to be shared.

To the customers impacted by this latest breach, please do not be embarrassed to contact police through ReportCyber if a person contacts you online, by telephone or by SMS threatening to release your data unless payment is made.

The AFP said Operation Guardian will be actively monitoring the clear, dark and deep web for the sale and distribution of Medibank Private and Optus data.

The public are encouraged to:

- Look out for any suspicious or unexpected activity across your online accounts, including your telco, bank and utilities accounts; make sure to report any suspicious activity in your bank account immediately to your financial institution
- Do not click on any links in any email or SMS claiming to be from Optus or Medibank Private
- If someone calls claiming to be from Optus, Medibank Private, police, bank or another organisation and offers to help you with the data breach, consider hanging up and contacting the organisation on its official contact details; this can be a scammer calling using your personal information
- Never click on any links that look suspicious and never provide your passwords, your bank's one-time pins, or any personal or financial information.
- If people call posing as a credible organisation and request access to your computer, always say no

If you believe you are a victim of Cybercrime, report it to ReportCyber at:

<https://www.cyber.gov.au/>



Country Women's Association of WA features 'Chicken and Sausage Patties'

From 'Plate in the House' to Paddock Lunch Boxes

Recipe provided by Barbara Dinnie, OAM HLM, Honorary Life Member of the CWA of WA.

With harvesting under way, food requirements have changed from 'plate in the house' to paddock lunch boxes, although some do their own heating or cooking in their tractors.

Over the decades, the difference in food availability and preparation has seen many amazing changes. Just simply being able to buy meat already minced or chopped ready for use makes a huge difference to the time needed to prepare meals. There was a time when the old metal mincer was clamped to the table to do the mincing. Some things change for the better!



Innovation is always the name of the game when cooking because it may be necessary to replace recipe items for what is in the pantry or refrigerator when living miles away from a shop or simply being time poor! Just enjoy the experience. Good for lunch boxes too.

Ingredients

- 500 grams chicken mince
- 500 grams chicken sausage meat
- 1 cup rolled oats
- 2 eggs
- 1 onion chopped finely
- 1 carrot grated
- 2 tablespoons tasty sauce of your choosing
- 1 teaspoon curry powder
- Clove garlic crushed or 1 teaspoon granulated garlic
- Pepper and salt

Method

1. Mix all together.
2. Cook tablespoon mixture in hot oil in fry pan or in oven.
3. Serve with vegetables or salad.
4. Alternatively, the mixture can be cooked in the oven in a loaf pan for approximately 1 hour.
Serve sliced hot or cold.



**Country Women's
Association of WA**

Est. 1924

Consumer Protection 'Seniors Housing Checklist'

Deciding where you want to live in your retirement can be daunting. No one knows what the future holds, you need to consider various situations may arise but also realise you cannot control every possibility.

Housing needs change with time. You may be considering changes to your housing that better meet your finances, lifestyle or present or future needs, it is a big decision. Here are some questions you may want to consider before making any changes.

Know what you want

There is a lot to consider so you need to be crystal clear about why you want to move. Knowing why will help you to determine what the most important considerations are when it comes to choosing your new home.

Ask yourself

- Why are you thinking of moving? Have you considered getting assistance or making modifications to allow you to stay in your current home?
- Are you aware of all the costs involved in selling your home and moving to a new home?
- Is this a good time for you to consider a big lifestyle change, or should you wait?
- If you are considering moving because you have recently lost your spouse or partner, have you given yourself enough time to grieve before making such a major change?
- Where do you want to live? If you are moving to be close to family or friends, have you asked them about their future plans - what if they move?
- Do you want to live closer to hospitals, shops and other services?
- If you are considering a community lifestyle option, are you ready for the compromises of community living?



Do your research and become informed

Make a list of what you absolutely must have in your new home and other features you would like. Find out more about the laws covering your housing option, financial implications and what you need to know as a consumer.

Ensure you consider all costs, not just the purchase price, including any on-going fees or exit fees that may be associated with your downsizing choice. These fees can reduce the amount of money you have to secure alternative accommodation should you wish to leave, or to put towards the cost of residential aged care.

Shop around

As in all areas of life, there are good deals and not so good deals. Some options will offer more than others, and there may be 'Small Print' you should know about.

Do not let salespeople pressure you

The bigger the commitment or risk or more significant the change, the more important it is for you take your time to make the right decision for you.

Seek expert advice

Consider talking to a lawyer and financial advisor before signing a major contract.

Talk to people you trust

Weigh up the advantages and disadvantages. Consider discussing your plans with family or trusted friends. They may be aware of matters that may impact on your decision.

For independent information on the various options, contact the Seniors Housing Advisory Centre

T: 1300 367 057

W: <https://www.commerce.wa.gov.au/consumer-protection/seniors-housing-checklist>



Government of Western Australia
Department of Mines, Industry Regulation and Safety

Department of Mines, Industry Regulation and Safety 'New Regulations to make Funeral Costs clearer'

Funeral pricing will be publicly available to enable easy comparisons. Grieving family and friends will know the total cost before a funeral is held. Unscrupulous sales practices will be stamped out to stop overcharging.

New regulations are now in place that will result in funeral costs being clearer and making it easier for those grieving to make informed decisions at a difficult time.

Funeral companies operating in Western Australia will be legally required to publicly display prices, enabling funeral organisers to access information upfront, compare costs and avoid the need to meet with a representative of the funeral company to obtain this information.



The Funeral Pricing Code of Practice ends unscrupulous sales practices relating to 'bundled packages'.

The pricing and contracts in these packages often resulted in funeral organisers not understanding the total costs involved, with some optional items misrepresented as mandatory. In many previous cases, the final cost of the funeral was unknown until after it was held, leading family and friends of the deceased to believe they were overcharged.

More information on the Funeral Pricing Code of Practice is on the [Consumer Protection website](#). A six-month period will be allowed for companies to put measures in place to comply with the new code, but they are encouraged to comply as soon as possible.

The Code will become mandatory from 1 May 2023.

Consumer confusion over pricing led to the McGowan Government initiating funeral industry reforms and building upon the introduction of a mandatory Prepaid Funerals Code of Practice, which came into effect in WA on 1 March 2021.

This code provides for greater clarity and certainty surrounding prepaid funeral contracts and requires all goods and services to be detailed, prices to be fixed at the time of signing the contract and a 30-day cooling off period.

Payments to prepaid funeral funds need to be managed within secure investments under the name of the client until they are required.

For more information contact Consumer Protection

T: 1300 30 40 54

W: <https://www.commerce.wa.gov.au/publications/funeral-pricing-code-faq>

PROST! 'Exercise for Prostate Cancer'

PROST! aims to create an environment where male health issues are prioritised, recognised and practised with respect, compassion and encouragement.

They are committed to serving men in their quest for better health, through by focusing on enhancing **Muscle, Mateship and Mood.**

Prost! Exercise 4 Prostate Cancer Inc. is the first community-based not-for-profit exercise program of its kind in the world, which features:

- A professional exercise training and support program
- Assistance with continence and erectile function recovery before and after prostate surgery
- Whole of body focus including pelvic floor muscle training, weight resistance work, cardiovascular training, Pilates and Yoga techniques
- Qualified Exercise Physiologists & Physiotherapists at gyms and football clubs in Perth
- A flexible structure, allowing it to operate in any location

Founded by leading men's health physiotherapist [Dr Jo Milios \(PhD\)](#), PROST! aims to educate, inspire and support men in their experiences with prostate cancer.

Muscle

PROST! Has a fully guided, [evidence-based group exercise](#) program which is specifically designed to help improve the outcomes of men preparing for or recovering from prostate cancer.

Their exercises focus on general muscle conditioning as well as pelvic floor muscle strengthening, which is particularly beneficial for recovery before and after treatment.

W: <https://www.prost.com.au/muscle/>



Mateship

The focus on mateship is an important part of what they do at PROST! The supportive and light-hearted environment allows men to develop their own support network and have some fun with others who understand what they are dealing with.

The PROST! Coffee Club and Cycling Group are a great way to stay socially active and make some great mates.

W: <https://www.prost.com.au/mateship/>

Mood

One of the many consequences of any type of cancer is the effect it has on one's mental health and prostate cancer is no different. The type of treatment offered can play a role in this, which is why it is so important to have a support group.

PROST! focuses on helping men develop a positive mood, through a combined focus on muscle (exercise) and mateship.



W: <https://www.prost.com.au/mood/>

For more information

E: email@prost.com.au

W: <https://www.prost.com.au/>



'A working retirement, choosing to return to work'

You might be enjoying retirement and returning to work wasn't the plan. However, circumstances change, and retirees are going back to work. Here are some tips to consider.

Declining superannuation returns combined with rising inflation and cost of living pressures mean more retirees could soon be returning to work.

Changes to the Work Bonus limit mean you will be able to keep more of your pension over the next year if you do. If you want to go back to work, there is no better time.

Here are some things to consider when job-searching.

Key Points

- Low superannuation and increased cost of living pressures are some of the reasons retirees are going back to work
- Changes to pension income test rules mean there is no better time than now to go back to work
- Tips for going back to work



Deciding whether to go back to work

Consider how much you would like to work, whether that is on a full-time, part-time or casual basis.

If you already have a routine you wish to maintain outside of retirement, you should factor in the regular appointments or activities you need to keep and what hours best suit you.

The intensity and demand of a job are also important. You may want a job that is a little easier or less strenuous. Ask yourself if you have any health and physical limitations that could restrict you.

Additionally, many jobs require a lot of use of technology. Are you, computer literate? Do you lack confidence in handling the technological elements of a job? Perhaps, computer training or re-training in your new field is required.

Old job or new?

Returning to a job or industry you were previously employed in can be a familiar comfort and you can also provide a wealth of industry experience.

But you can also consider going into a job or field that is new to you, which can be an exciting opportunity to discover new skills.

Weighing up the costs

There can be hidden costs when returning to work, such as pension and taxation implications, clothing and transportation expenses. It is important to calculate these additional costs, including

petrol and vehicle maintenance or public transport. Additionally, if you care for another person or an animal, you may need to hire a carer or pet sitter while you are away from home.

Accessing your superannuation fund

When you attempt to access your super once you leave work, your fund will ask you to sign a declaration to indicate you are no longer working and intend to retire permanently to access your superannuation.

But that does not mean you are not allowed to return to work if your circumstances change.

You can continue to receive your [super pension](#) after you return to work, and from 65, you can access your super whether you are retired or not.

When going back to work, you can continue to receive an income from an account-based pension if that is what you choose. But you will need to open a new [accumulation fund account](#), so you receive your employer's compulsory 10% super contribution, plus any extra contributions you wish to make.

Accessing the Age Pension

It is important to be aware of what going back to work will mean for any Centrelink benefits you or your partner may receive, such as the [Age Pension](#).

You are required to let Centrelink know you are receiving additional income within 14 days of going back to work. Going back to work means you will be bringing in more income, which could lead to accumulating more assets like property or a caravan and result in your Age Pension being impacted. These assets and the additional income will be income tested by Centrelink to see if you qualify for the full or part Age Pension payment, as there are limits on how much you can earn.

The Work Bonus incentive

The government has a Work Bonus scheme designed to encourage people to stay in the workforce after reaching the age you are permitted to access the Age Pension. Currently, you need to be 66 years and six months old to access the Age Pension, but as of 1 July 2023, the age will increase to 67. A temporary increase to the pension Work Bonus limit by \$4,000 was announced during the Jobs and Skills Summit and due to expire 30 June 2023.

With the Work Bonus increase, a single pensioner with no savings could earn up to \$17,000 without impacting their pension during this time. A couple with no savings could earn as much as \$32,000 (if both work part-time up to the limits). This includes the additional exemption of \$4,940 (single) and \$8,736 (couples) which applies to income from any source. The legislation is expected to pass the Senate in November 2022 and be available from early December 2022. Anyone working or going back to work during this period will have access to the extra \$4,000 limit to reduce the amount of pension you lose.

For further reading: [Aged Care Guide](#) and NSA research

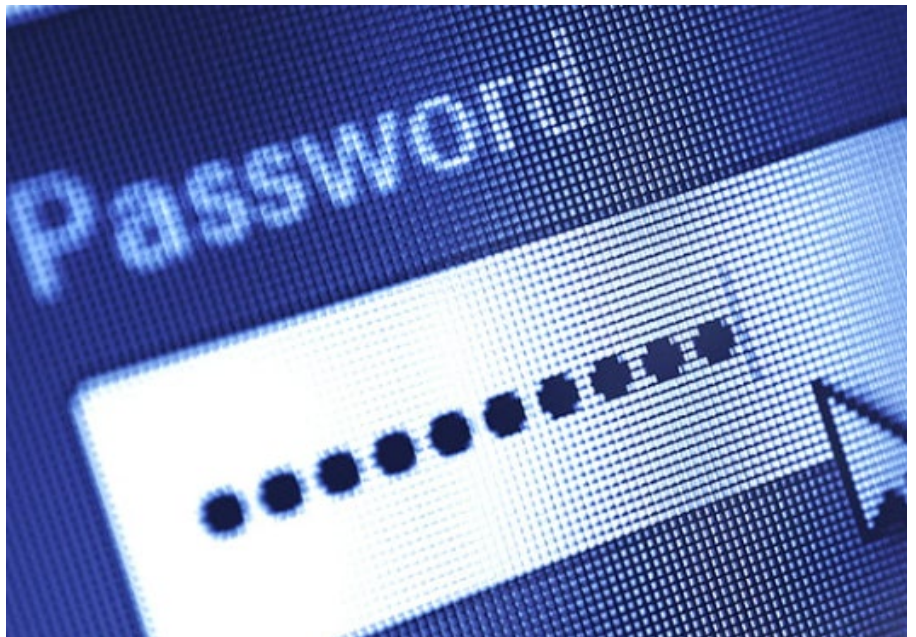
'How to choose the perfect Password'

As hackers become better at stealing our information, it is so important to choose passwords that are difficult to guess. Here are some do's and don'ts to get it right.

Many of us will want to keep things simple and try and stick to the same password for everything.

Let's face it, remembering different passwords for different accounts can be a bit tricky! But if you do that, your personal information is going to be less secure.

- Choose a passphrase rather than a password
- Make your passphrase as long and as complex as possible
- Include at least ten characters and include upper and lowercase letters, numbers and symbols (: ! ? @ # \$ %); for example, you could replace the letter 'a' with @ or an 's' with \$
- Choose a different password for each account and/or device; if hackers break into one machine they will try and use the same password to take control of others
- Remember to update your passwords regularly
- Never give your password to anyone
- Do not respond to Facebook posts asking for the name of your dog, or your mother's maiden name as these are potential hackers looking for clues to your passwords
- And remember, you should never, ever write your passwords down; you can write clues or reminders that only you could know so they will jog your memory
- You could also use a password manager such as Last Pass or Nord; these keep all your passwords in a secure location and you only need one password or passphrase to access everything



‘What to do when your social media gets hacked’

Hackers are consistently looking for fresh ways to access your personal information to blackmail or steal your identity, including passwords, credit cards, photos, your address, date of birth and names of family, friends and pets.

Unfortunately, most of the information hackers need can be found in one place: your social media accounts. Consequently, social media hacking has become one of the most prevalent methods of cybercrime.

Popular platforms like Facebook, Instagram and Twitter are common targets for these crimes.



What are the signs?

Although signs that your accounts have been hacked can differ between platforms, there are some standard signs to lookout for:

- **Email authentication:** Have you received emails alerting you that you changed your login when you haven't?
- **Login issues:** Do you have trouble logging in to your accounts?
- **Unfamiliar ads:** Are you seeing increased advertisements that feel like spam?
- **Followers/following:** Are you suddenly following people you do not know?
- **Account activity:** Your account is making posts, but you did not post them.
- **Account activity:** Your friends are receiving messages/tags, but you did not send them.
- **Identity theft:** Is there another account that uses your name and/or photos?

Are there prevention methods?

BeConnected

Each year older Australians lose millions of dollars through scams. While the internet is a wonderful place to explore and connect with others, it pays to know how to spot a scam.

BeConnected has free online presentations to develop your digital skills and presentations on spotting scams and staying safe on Facebook

Hackers adapt quickly and work fast, but there are steps you can take to prevent being their next target.

1. Strong password protection

Ensure your password is not something that can be easily guessed, such as a pet's name or date of birth. This information is easily accessible to anyone who can see your public profiles.

Your password should include a combination of letters, numbers, and symbols. Try not to re-use old passwords and avoid using the most common numbers and symbols such as '1' or '!'.

Update your passwords regularly and use different passwords for different platforms. If you use the same password across all accounts, once a hacker determines one account password, they now have access to every account you own.

2. Review account access

Ensure you are the only one currently logged in to your account and only devices you recognise have access. From the security sections on each platform, you can view recent login activity.

Click on any logged-in devices that you do not recognise and log out. This can be seen under 'Where you're logged in' using the same steps above, except the devices logged in can be seen above 'Change password.'

3. Account permissions

Actively limit and update sites and apps that use your social media accounts to login, as these permissions allow third parties immediate access to your information. Review which sites have this access and revoke outdated permissions in settings via 'Apps & Privacy.' This option may be located under 'Privacy' and 'Permissions' on some devices, if you have trouble finding it. From here, you can select and remove any apps or sites you no longer want to allow access to.

Too late for prevention?

Notify your friends and followers that you have been hacked. This will ensure they do not click foreign links from your account and can update their accounts as per the prevention steps above.

Step-by-step account recovery for Facebook:

Step 1: Visit Facebook's hacked account resource page at facebook.com/hacked. On this page you will be asked to enter the email or phone number linked to your account, then click 'search'. Facebook will then locate your account.

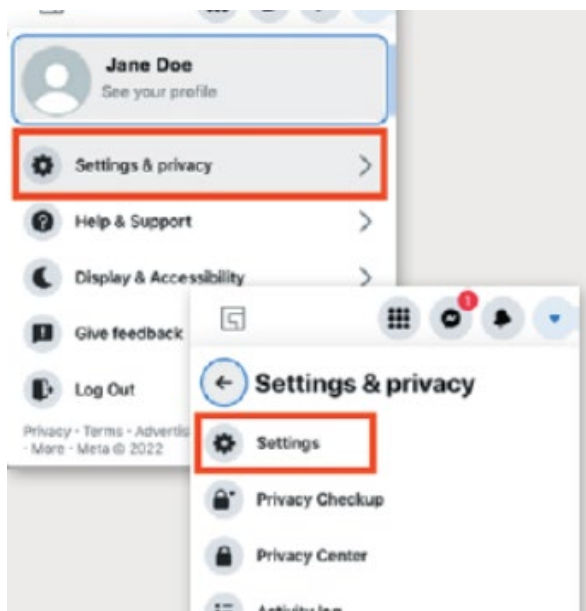
Step 2: You will be asked to enter your current or old password. Once your account has been hacked, they will have changed the password to lock you out, so current passwords will not work.

Step 3: After entering this old password, 'Sorry! You entered an old password' will pop up, as well as the option to 'Reset My Password'.

Step 4: You can have the link sent to the email associated with your account, however, it is likely the hacker has changed the primary email address. Instead, click 'No longer have access to these?'

Step 5: In response, Facebook will ask 'How can we reach you?'—enter your new recovery email or phone. You will then receive a link to change your password. Follow the instructions provided from this point. Be prepared for the rare occasion where additional verification may be required to prove your identity, such as a driver's licence or passport.

Finally, repeat all the prevention methods thoroughly. This will flush out any existing hackers and prevent them from easily hacking your accounts again.



On the occasion that you follow the prevention steps and do not see any additional devices logged in, but continue to be hacked, check the device you are using. It may be possible your computer, PC or Mac security has been breached with spyware or malware stealing your account details.

Changing your password on Facebook

Step 1: Go to the menu tab on the top right, click 'Settings & Privacy', then click 'Settings'.

Step 2: Click 'Security and login.' Then the third option down will be 'Change password'.

Tip: Consider Two-Factor Authentication (2FA)

This is an extra layer of security against being hacked.

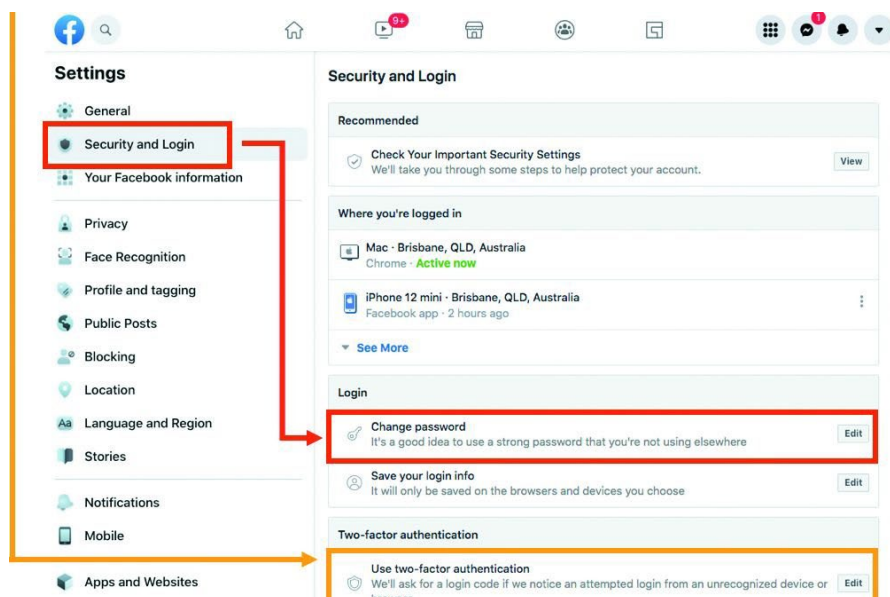
2FA login asks for two stages:

Your username and password, as usual.

An additional security check, such as a PIN code, security question, or fingerprint. If you scroll down past 'Change password', you will see the option to set up 2FA.

A message from a 'new' number? It could be a scam

Give them a call on their actual telephone number.



How to Live Your Best Life as You Age ‘What does ageing gracefully mean to you?’

You cannot stand in a checkout line without seeing at least a few magazine headlines about how to look younger. While dreading some wrinkles and sagging is not uncommon, there is so much more to aging well.

Aging gracefully is not about trying to look like a 20-something, it is about living your best life and having the physical and mental health to enjoy it. Ageing gracefully means living an enjoyable life and having the health to enjoy it.

Be kind to your skin

Your skin is your body's largest organ. Caring for it can better protect your body from the environment and stresses, regulate body temperature and provide sensation. Wear sunscreen and protective clothing when outside and get yearly skin cancer screenings. Stick to gentle products in your anti-ageing skincare routine and stay hydrated.

Exercise and be active

Research has shown that people with an active lifestyle are less likely to develop certain diseases and participating in hobbies and other social activities may lower the risk of developing health problems, including dementia, heart disease, stroke and cancer. Actively engaging in life promotes a longer lifespan. Happiness, life satisfaction and a sense of purpose are all linked to living longer. Doing things that you enjoy may help cultivate those positive feelings.

People who participate in meaningful activities are happier and less depressed. When people feel happier and healthier, they are more likely to be resilient, which is our ability to bounce back and recover from demanding situations promoting positive emotions, optimism, physical and mental health and a sense of purpose.

Participating in certain activities that are mentally stimulating or involve physical activity may have a positive effect on memory and may be able to improve their thinking abilities. Creative activities, such as music or dance, help with memory problems or dementia.



Mind your diet

Healthy foods are the way to go and it is recommended you eat fruits and vegetables, either fresh, frozen, or canned. Lean protein like fish, chicken, turkey and beans. At least three ounces of whole-grain cereals, bread, rice or pasta every day. Three servings of low-fat or fat-free dairy including milk, yoghurt and cheese which are fortified with vitamin D. Healthy fats, avoiding the use of solid fats for cooking and use oils instead. Stay away from processed foods, refined sugars and unhealthy fats.

Mental health

Being happy and keeping your stress down go a long way in helping you live and age well.

To keep your mood elevated spend time with friends and loved ones. Meaningful relationships and a social network improve mental and physical well-being and longevity. Do not forget your furry loved ones, as having a pet is linked to lower stress and blood pressure, reduced loneliness and better moods. If you accept your age, evidence suggests that people who maintain a positive attitude about ageing, live longer and may recover better from a disability. Ageing is inevitable and embracing it can make all the difference. Do things you enjoy. Taking the time to engage in activities you love will only fuel your happiness. Spend time in nature, pursue a new hobby or volunteer, whatever brings you joy.

Lowering stress

The effects of stress on your body are vast, ranging from premature ageing and wrinkles to a higher risk of heart disease. Ways to relieve stress include using relaxation techniques, such as meditation, breathing exercises and yoga. Exercising, getting adequate sleep and talking to a friend are also ways to lower stress.

Being socially connected is linked to being active

Growing older can mean finding ourselves spending more time at home alone. Being lonely or socially isolated is detrimental for your overall health. Being lonely is not healthy. It can increase feelings of depression or anxiety, which can harm many other aspects of your health.

Try participating in meaningful activities that create a sense of purpose in your daily life. These could include hobbies, volunteer activities or time with family and friends like taking an art class or joining a hiking club. Becoming a volunteer in your community may help to maintain your well-being and independence as you age. An active lifestyle is more than just getting your daily steps in. It includes activities that are meaningful to you and benefit your mind, spirit and body.

For further reading: [Healthline](#)



Dementia Australia ‘Eight (8) questions for family members and carers to ask aged care providers’

Making the decision to move to residential aged care can be one of the most difficult decisions families and carers will make. So, what could carers ask Aged Care Providers?

If you are caring for someone living with dementia, there may come a time when you do not feel able to support them in the community and/or in their own home. Making the decision to explore residential care options can be incredibly difficult, both for you and for the person you are supporting.

In this article, Dementia WA looks at the aged care process from the perspective of carers who have had to make the difficult call on behalf of their spouses, who live with dementia and were no longer able to be part of the decision-making.

It is worth noting that having a conversation early on with the person you are caring for can be important in better understanding their wishes and preferences, should the time come. Some people look at local services while they are still able to do so, while others may talk to their families about their preferred location or style of residence. Do not assume a person living with dementia cannot offer an informed, considered opinion and understand that a change of living arrangements can be hard for everyone.

For support for your individual circumstances, please call Dementia WA on 1800 100 500.

Whatever your situation, being prepared and having the information you need to make an informed decision can make the process less stressful.

So, what should carers ask aged care providers?

The questions below are in no particular order of priority. The questions you ask may be slightly different to another person so please call Dementia WA on 1800 100 500 if you would like to discuss your specific circumstances.

1. Is there availability? How does the waiting list work for urgent situations?
2. What level of dementia care education do you require of staff? How often do staff do dementia specific training and skills professional development?

It is important to note there is no compulsory dementia specific training for aged care staff so you should ask as many questions as you can to gauge the level of knowledge of staff. Also, you can suggest the provider or staff contact Dementia WA at any time for education or support.

3. What is the day-to-day like, particularly lifestyle activities and food options?

Also, what happens when activities are not scheduled? How are dietary requirements accommodated?

4. How is the Residential Care Home structured? Should you seek a dementia-specific unit?

Residential aged care can provide varying levels of care and some have dementia-specific units designed specifically for people with dementia.

5. How does it feel? Is it somewhere that feels home like and comfortable?

Remember that first impressions count. Rely upon your intuition and common sense.

6. Can you communicate easily with staff and management? How will management keep you regularly informed and updated?

7. How might care change over time? How will they support you through palliative care?

People with dementia differ in the rate with which their abilities change but because dementia is a progressive condition, abilities will change over time.

8. Is this a good option for you?

You need to judge the situation for yourself and feel comfortable with whichever decision you make. It will be different for each person and depend on what is important for you.

This list is intended to provide a starting point as you consider residential care options. You should expect to add to this list with your own questions, which may also change as care needs change.

You can also check out the Dementia WA 'Helpsheet' on choosing a residential aged care home: https://www.dementia.org.au/sites/default/files/helpsheets/Helpsheet-ResidentialCare02-Choosing-Residential-Aged-Care-Home_english.pdf

No one should have to face dementia alone. That is why Dementia WA is here. They empower people living with dementia, their families and carers to understand dementia and manage their diagnosis on their terms.

For more information

T: 1800 100 500

E: wa.admin@dementia.org.au

W: <https://www.dementia.org.au/about-us/news-and-stories/news/8-questions-families-and-carers-can-ask-aged-care-providers>

National Dementia Helpline

The National Dementia Helpline operates 24 hours a day, seven days a week, 365 days a year.

T: 1800 100 500

For language assistance call 131 450

E: helpline.nat@dementia.org.au



Ita Buttrose opens up on ageism in the workplace ‘Prejudice Against Older People’

Media magnate Ita Buttrose has opened up on facing ageism in the workplace, saying there is still a definite “prejudice against older people”.

Speaking to Stellar Magazine, Buttrose defended older workers, saying they were amongst the most beneficial staff to a workplace.

“You think, well, are we an ageist society? Yes, I think we are still, she said. I mean, you listen to people talking about a shortage of workers; well, what is the problem with employing older people? It’s people’s prejudice against older people. You hear it all the time: ‘Oh, they can’t be



Ita Buttrose says older workers are beneficial to the workplace. Source: Getty

retrained. They’re too old.’ That is all wrong. There’s plenty of evidence from overseas that shows older people can be retrained, they do adapt to technology, they’re very keen to learn new skills. And if you train them correctly, they’ll turn out to be fantastic workers. They take fewer days off than younger people and they don’t spend all day sending text messages on their telephone.”

With the current cost of living crisis alongside nationwide labour shortages, the Federal Government has heard the calls to allow seniors back into the workforce by including a one-off income credit for pensioners in the Budget.

Senior Australians will now be able to work more hours without facing financial penalties to their pension payments, following the Federal government’s changes to age pension rules. Under the new changes, age and veteran pensioners will now be able to earn an additional \$4000 over this financial year without losing any of their pension.

In June this year, Australian Chamber of Commerce and Industry (ACCI) chief executive, Andrew McKellar, argued that allowing pensioners to return to the workforce would be a win-win situation for both older Australian workers and businesses who struggle with staffing.

The wealth of knowledge and experience that our aged pensioners could bring back into our workforce would help close the skills gap and encourage knowledge to be passed to younger workers.

In 2021, the ACCI told the government that around 60% of Australians were on board with the idea of returning to work if it meant they could still keep their pension.

The disincentive for aged pension recipients to re-enter the workforce is significant. Currently, a pensioner can earn an average of \$480 a fortnight, or \$12,840 a year, before their payments are reduced. This is the equivalent of only one day a week at the minimum wage before their pension is reduced, resulting in an effective marginal tax rate of at least 5%.

For further reading

W: <https://www.dailytelegraph.com.au/lifestyle/stellar>

‘Five Financial Mistakes to Avoid in Retirement’

While retirement savings are an irreplaceable asset and meant to last for life, the fact older Australians have more money and accumulated wealth than ever before, simply makes them more vulnerable to making financial mistakes.

Every day it seems another heart-breaking story appears in the media about a retiree being taken in by a bogus investment scheme or scam that ends up costing them hundreds of thousands of dollars.

These five simple warnings though should help you avoid most of them.

1. Get rich quick schemes

There is an old saying that if it sounds too good to be true then it probably isn't true. Never has it been more important to heed this warning than today when we live in a world of digital scams and photoshopping.

While the ever-increasing cost of living is prompting those on fixed incomes to look for clever ways to generate more income, the simple answer is don't. There is no easy way of generating more income in this low-interest, low-return environment.



There are though, always clever people coming up with new ideas as to what you should be doing with your money, but the most important question is to ask them about the risk associated with that investment.

So, for example, many high-returning investments are touted as being backed by secure property investments but when you look more closely, you will find you are providing the riskiest part of the finance package to property developers.

This is called mezzanine finance. It's the money that fills the gap between what's required to finance a finished property development and the amount a bank will extend with a mortgage over the development. This type of finance is typically unsecured and most at risk if something goes wrong.

2. Giving money to family members

Inheritance impatience is rife in Australia. The 'Bank of Mum and Dad' is coming under enormous pressure to help children by contributing funds to help them build a deposit and so secure their first home.

If you are tempted to give money to a family member, my simple advice is don't. It will simply open the door to your family expecting you to give them even more money down the track and it usually all ends in tears.

Never pretend it's a loan unless you are prepared to have a loan document drafted by a solicitor and are willing to pay stamp duty on it. You might call it a loan and your family might call it a loan but, in your head, make sure you see it as a gift and do not give it unless you can afford to live without it permanently.

3. Sexually transmitted debt

An increasing number of older Australians are finding themselves (either as the result of divorce or sickness) alone in retirement and with this comes the temptation to find a new partner.

While finding love later in life can be a very special experience, make sure you keep your eyes wide open, and your bank accounts tightly shut. Do not be tempted to give the new loved one in your life any financial assistance.

Bring your lives together but keep your assets apart. Think long and hard before you succumb to the temptation of selling your home for example and buying a new property with your new love, especially if they cannot share the cost.

If the relationship suddenly falls apart, as they can, it can be extremely difficult to claw back any funds you may have contributed to your new partner in a moment of passion. As they say, there is no fool like an old fool.

4. Super clever scammers

It is so easy to be taken in by scammers. Do not think because a website looks professional or because the young person sounded so nice over the phone, that you should trust them with your precious life savings.

The most common scams relate to investing in cryptocurrencies, investing in overblown opportunities that simply sound too good to be true and investments that falsely claim to be endorsed by well-known professionals or sporting identities.

Always do your homework. Take the time to check out the bona fides of whomever you are dealing with and think hard before you sign on the bottom line. A good investment today will be a good investment in a month's time.

If they are a scammer, most likely they will go away by then. Remember, it's very easy to block your telephone or email or like an increasing number of people, simply do not answer unless your telephone recognises the number.

5. Giving up!

Most importantly, whatever you do in retirement, do not give up. While it can be a bit embarrassing to make a financial mistake in your later years, it is very common these days.

Take stock of the situation. Learn as much as you can from the experience so you do not repeat it and simply move on. Life is too short to focus on the past and for most people, Australia remains a great country to see out your final days.

Patricia Howard is a qualified Australian financial adviser with her own licence, who specialises in providing advice to those in or near retirement. She is also the author of [The No-Regrets Guide to Retirement: how to live well, invest wisely and make your money last](#) (Wiley) and a former journalist for The Age newspaper.

For further reading: <https://startsat60.com/media/opinion/experts/five-financial-mistakes-to-avoid-in-retirement>

Australian Seniors '10-step Guide to being an amazing Grandparent'

When you find out you are going to be a grandparent, all those scary moments you endured as a parent come flooding back.



Being a grandparent is entirely different to being a parent. Your role as grandparent is to assist your children in their quest to parenting, not to take control. It is your job to help raise great children who will grow into well-rounded adults, by offering support and respect to your children and their parenting techniques, while understanding the strong need grandchildren have to absorb their grandparent's essence and legacy.

Understanding the difference will be a key in the success of your grandparenting.

Some grandparenting requires a full-time commitment. For others, grandparenting is a weekend together, an afternoon playdate, a summer holiday or a simple chat on the telephone.

Step 1: Determine your role

The first step to grandparenting is to talk to your children. Learn what they expect from you and talk to them about your own expectations. Be clear about the role you would like to have in your grandchild's life and discuss matters such as how often you are willing to babysit and whether you want to be included on special occasions and school functions.

Step 2: Secure your relationship with the parents

Parents are the linchpins of a grandparent's relationship with a grandchild and when the relationship is flawed, it can be a difficult relationship to manage. Keep on good terms with your children (including in-laws) and respect their right to make their own decisions. Remember to understand the insecurities of new parents and refrain from being bossy, controlling, critical or judgemental.

Step 3: Babyproof your home

It may be a number of years since you had a small child in your home and you might not realise your house has so many dangerous things. By babyproofing your home, you ensure the safety of infants and toddlers, while protecting your most loved possessions.

Step 4: Learn the rules

Consistency is important to children, so know the behaviours your grandchild has to follow at home. Maintain those rules when they are with you, even if you do not agree with the rule. When it comes to disciplining bad behaviour, enforce any agreed upon discipline.

Step 5: Slow down

The pressures of being a parent mean that you are often running around and jumping from task to task. The beauty of grandparenting is that you get to slow things down.

Slowing things down allows you to truly connect with your grandchildren and become really absorbed in an activity. Grandchildren will love the feeling of you being 'present' rather than 'active'.

Step 6: Be true to yourself

You do not have to be 'cool' to be a good grandparent, so stop worrying about what your grandchild might think of you and start sharing your favourite stories, hobbies and activities. Sometimes activities you might not think will be of interest, such as knitting or gardening, can actually provide an important point of connection for you.

Step 7: Show interest

Children want to feel that they are being heard, and even if you do not understand it, it is important to take interest in what interests them. If they love playing with a truck on the ground, get down and play with them. If they enjoy colouring in, take out some pencils and colour in your own picture. Sharing your grandchild's world by playing, visiting their school or learning their new technology will only strengthen your relationship.

Step 8: Keep up to date

If you do not live nearby, or even if you do, it is hugely important that you stay up to date with the lives of your grandchildren. Kids change and grow every day, so whether it is by telephone, email, photographs, Skype or one-on-one, make sure you know what is happening in their day-to-day lives.

Step 9: Explore the outdoors

Children love the outdoors and trips to the park or beach are great for making lasting memories. Nature walks and hikes provide lots of interesting things to talk about and water play is especially fun.

Step 10: Make one-on-one time

If you have multiple grandchildren, it is important to create moments of one-on-one time so you can get to know your grandchild as an individual. Take it in turns to bake a cake with them, play a board game or take them on a special outing that reflects their interest. If your granddaughter likes art, for example, consider taking her to an art exhibition. If your grandson is into dinosaurs, plan a trip to a museum. Creating these special moments will make your grandchildren feel that much more loved.



‘The simple do’s and don’ts of using electrical power boards’

Power boards can be a useful way to increase the number of power outlets in your home, but only if they are used safely and correctly. Here is what you should and should not do.

Power boards should always be considered a temporary measure as poor maintenance and incorrect use are a common cause of house fires.

Problems can include

- Plugging high wattage appliances (such as toasters, kettles and heaters) into power boards; only use permanent power points for these items
- Overloading power boards by ‘piggybacking’ plugs into one socket by using double adaptors; all power boards have a maximum current rate which must never be exceeded
- Dust build-up in unused power points on the board
- Using damaged, dirty or wet power boards

If you must use a power board, remember to

- Use power boards with overload protection, as this can prevent them from overheating
- Only use power boards with built in safety switches/circuit breakers
- Place power boards on their sides to prevent dust build up in unused points
- Provide adequate ventilation around the power boards
- Regularly check the power board for any signs of damage

The best way to make sure your home is safe is to have extra power points installed by your local, licensed electrician. They can turn single power points into double or quads and easily add additional power points so there are plenty for all your needs.



‘Six easy ways to save money on your electricity bill’

Lowering your electricity bill does not have to be complicated. Here are 6 simple things you can do around your home without too much effort.

6 Simple Ways to Save

1. When you are not using electrical equipment and appliances, turn them off at the wall as they still use power when they are on standby.
 2. Do not make your fridge too cold. Your fridge compartment should be below 5C and your freezer should be set between minus 15C and minus 18C. For every degree colder, your running costs can increase between 2-4%.
 3. If the sun is out, use your clothesline to dry your clothes rather than your tumble dryer; and if you do have to use the dryer, make sure you clean the lint filter after each load.
 4. Replace incandescent or halogen lights with energy-saving LED lights and remember to turn off lights when you are last to leave any room.
 5. Make sure your dishwasher and washing machine are both full before you turn them on.
 6. Make sure the seals on your electric oven are in good condition so the heat does not escape; and use your microwave when possible as they use far less energy than ovens.
- You can also save money on **reverse cycle air conditioning**: [Save money on reverse cycle air conditioning](#)
 - You can also change to Synergy's Smart Home Plan by using less power at peak times

For more information

W: <https://www.synergy.net.au/Your-home/Energy-plans>



‘Saving dollars by cleaning with vinegar’

Buying cleaning and laundry products from the supermarket can cost anything from \$2.70 to \$10.00 per litre depending on the brand you buy. But did you know that good old white vinegar can do lots of jobs around the house for around 70 cents per litre?

That’s a lot of money saved over the course of a year!

Vinegar is non-toxic and eco-friendly, making it an ideal multipurpose cleaning solution. It is way better than lots of chemicals going down the drain and into waterways. Because vinegar is acidic (it has roughly the same acidity as many multipurpose household cleaners) it can dissolve dirt, grease and grime.

Glass

Combine one part water with two parts vinegar in a spray bottle. Spray the solution on glass surfaces and wipe clean for a streak-free finish. You can add a couple of drops of dishwashing liquid as well if you like.

[Save cleaning time in the bathroom](#)

[Is the glass in your home safe?](#)

Shower and bath

Spray undiluted white vinegar over your bath and shower walls. Let the vinegar sit for several minutes, then give them a scrub and rinse. You can also add some [baking soda](#) to create a paste for extra tough grime. [The perfect solution to grotty grout](#)

Toilet

Pour 2 to 3 cups of undiluted vinegar into the toilet bowl and let it sit for up to 3 hours. Scrub with a toilet brush and flush. [More ways to keep your toilet clean](#)

Microwave

To get rid of grease and grime in your microwave (from those family members who do not cover their food while cooking - you know who you are people!) put 1/4 cup of vinegar and 1 cup of water into a bowl inside the microwave and heat for a couple of minutes. Let it sit for a few more minutes and then wipe away any grimy build-up. [How to keep your oven clean](#)

Laundry

Just add a cup of vinegar to the wash cycle to help keep whites white and colours bright.

[How to shrink your laundry costs](#)

[DIY fabric softener](#)

[Make your own laundry liquid](#)

Fridge

Rather than use a chemical cleaner, clean the inside of your fridge with white vinegar. Use a 1-part vinegar to 1-part water mix. This can also help to banish foody smells. [DIY cleaning products and save](#)

Plastic containers

Do not throw away those stained plastic containers; fill them with vinegar and let them sit for a few minutes before washing as usual. If they are beyond rescue, [remember to recycle!](#)

Shower head

Pour some white vinegar into a plastic bag and secure it around your shower head with a clip or cable tie (make sure the whole shower head is submerged). Leave it overnight to get rid of lime scale. [How to control bathroom soap scum](#)

More things to do with versatile vinegar

[Remove weeds without nasty chemicals](#)

[Get rid of pet smells in your home](#)

[Avoid a coffee carpet disaster!](#)

[Get rid of mould on your Venetian blinds](#)

Do not use vinegar on

- Hardwood floors
- Solid wood furniture
- Granite
- Marble
- Soapstone
- Telephone or computer screens (it could affect the coating)



‘Our COTA (WA) Supporters’

All of us, if we are lucky enough to reach maturity, will be seniors one day. And through our lives we have raised children, been employees, run businesses, volunteered, mentored and continued to be involved in the community in many ways.

According to the Australian Bureau of Statistics, as at September 2021 there were 908,000 Western Australians over the age of 50 including 423,000 over the age of 65. So we are a significant and growing percentage of the population and the workforce.

There are many community minded organisations who acknowledge the role seniors continue to play and who are demonstrating their support by becoming a COTA (WA) Supporter.

Our COTA (WA) Supporters

Act Belong Commit

Ansell Strategic

Australian Institute of Management WA

City of Fremantle

City of Cockburn

Office of Hannah Beazley MLA

Office of the Hon Donna Faragher MLC

Rise Network

Southcare Inc.

Tuart Place

Umbrella Multicultural Community Care

Volunteering WA



You will find more details of the Supporters program on our website along with a list of Supporters and a link to their website at: <https://www.cotawa.org.au/about-cota-wa/our-supporters/>

If you have any questions or queries contact Dana Moore at dana@cotawa.org.au

Tuart Place 'Growing Stronger Together'

Tuart Place provides a welcoming space to support adults who were in any type of out-of-home care during childhood.

Tuart Place is the West Australian support service for adults who were in any type of out-of-home care when they were children, including former child migrants, members of the Stolen Generations and Forgotten Australians.

Pick up a new hobby or learn skills to improve your daily quality of life. Tuart Place offers classes in everything from computer skills to crochet; music to mindfulness.

Social Activities

Drop in for a cuppa, read a book in our library or join in on one of the activities offered. We have regular musical sing-a-longs with live music, art & craft and exercise classes. Check out the Tuart Place packed Calendar of Events for the latest in what is going on.

The Tuart Place Social Activities Group (SAG) is a group run by participants for participants. It holds fun events on a regular basis including movie nights, outings and even weekends away.

For more information

T: 08 6140 2380 or 1800 619 795 (Free Call)

E: admin@tuartplace.org

W: <https://www.tuartplace.org/about/>

Tuart Place is a COTA (WA) Supporter



Tuart Place
Growing Strong Together

Age Friendly City of Fremantle 'Fremantle Leisure Centre'

About The Fremantle Leisure Centre

Fremantle Leisure Centre provides various group fitness classes for the Over 55s community including EzyMoves, AquaROM, ZumbaGold and Pilates 55+. View the class schedule.

The Fremantle Leisure Centre offers a number of group fitness classes per week in the gym and pool. Classes include functional workouts to challenge your strength and cardio as well as mind body workouts such as Yoga and Pilates classes. Classes cater for all levels of fitness and run for 50 minutes.

Fitness

Gym

Offers top-of-the-range pin loaded, free weight and technological cardiovascular machines from True Fitness and Cybex. The fitness centre is supervised by qualified gym staff who are available for fitness consultations and personalised exercise programs. Centre membership includes access to the gym, swimming pools, group fitness classes, exercise programs and consults.

Personal Training

Personal training services are offered by the centre at an additional cost to memberships. Ask the gym staff for more details.

Group Fitness Classes

Offers a number of group fitness classes per week in the gym and pool. Classes include functional workouts to challenge your strength and cardio as well as mind body workouts such as Yoga and Pilates classes. Classes cater for all levels of fitness, and run for 50 minutes.

Lockers for Hire

The centre provides a limited amount of lockers to secure personal belongings. Payable by coin, \$1 for two hours or \$2 for four hours' hire. Locker room closes at 8:00pm sharp and is located conveniently adjacent to the change rooms.

For more information

T: 08 9432 9999

E: leisure@fremantle.wa.gov.au

W: <https://www.fremantle.wa.gov.au/flc>

Address: 10 Shuffrey St, Fremantle WA 6160

Opening Times: Monday-Friday, 5:30am-8:30pm

The City of Fremantle is a COTA (WA) Supporter.



City of Cockburn 'Cockburn December 2022 Outings'

Mandurah Christmas Lights

Date and Time: Thursday 1 December 2022

4.30pm–9.45pm

Get in the Christmas spirit and enjoy a boat cruise on the Mandurah estuary looking at all the amazing Christmas lights. You will start off with dinner where you can either bring or buy your own from one of the many restaurants around followed by the boat cruise.

Lunch Options Bring or Buy your own

High walking involved Outing Cost: \$63

IKEA

Date and Time: Wednesday 14 December 2022

9.30am–3:00pm

Enjoy a day out and shop till you drop. Buy all the last minute Christmas presents you need.

Lunch Options Bring or Buy your own

Low walking involved Outing Cost: \$11

For further information about the Cockburn December 2022 Outings

T: 08 9411 3444

E: customer@cockburn.wa.gov.au

W: <https://www.cockburn.wa.gov.au/Community-and-Business/Seniors-50/Seniors-Centre>

The City of Cockburn is a COTA (WA) Supporter.



Rise Network 'An essential checklist for caring for your ageing parents'

The Aged Care System

The Australian Government provides subsidies to support older people and to enable them to stay in their own home.

My Aged Care is a free service established by the Australian Government that can help you navigate the aged care system. There are four steps to accessing government funded services:

1. Find out what kinds of services are available.
2. Get an assessment via My Aged Care to confirm what services for which you are eligible.
3. Choose a provider.
4. Manage your services.

Some points to consider below:

Legal Considerations

It's wise to plan ahead and be able to support your parents to deal with legal matters and financial affairs, such as paying bills if they are unable to do so. Further information on an Enduring Power of Attorney is available from the WA Government [here](#).

It is also important to get all documentation in order, including Centrelink applications, birth certificates, death certificates of a partner, citizenship records and property contracts.

Health and Medical Needs

If your parent's health is deteriorating it is useful to attend medical appointments together so that you can connect with their doctor and discuss medical records. This will help you plan for their needs.

You should also ensure you are taking measures to look after your own health. Rise offers a cottage respite service to give carers a chance to recharge. Further information on Milperra Cottage Respite is available [here](#).

Finance and Tax Help

It's important to explore government subsidies including eligibility for Homecare Packages and a Commonwealth Home Support Programme (CHSP). You can read more about these options [here](#). You can also examine senior and pensioner tax offset options (SAPTO). The SAPTO can reduce the amount of income tax you are liable to pay.



Living Situation: to support your parents to remain in their home it is important to ensure their house remains safe and comfortable as they get older: you may install guard rails and ramps or redesign the bathroom to make it more accessible.

Options for home support services: including cleaning, house cleaning, washing clothes, personal care, bathing, showering and grooming.

Maintaining Personal Hygiene: including skin care and hair care.

Mobility: such as getting in and out of bed.

Meals: planning and preparing healthy meals.

Medical Assistance: taking medication and transport to medical appointments.

Garden and Home Maintenance: mowing lawns, edging and pruning, weeding, repotting and replanting, changing light globes, fitting battery-operated smoke alarms, cleaning cobwebs, window cleaning and garden clean ups.

Assistance with pets: grooming and exercising.

Assistive Equipment and Technology: Umps Health Smart Home devices to measure when everyday home appliances are used and Robotic vacuum cleaners.

Your parents may also require support outside of the home, including transport, shopping, visiting health practitioners and attending community activities.

Social Support: attending social centres and having regular visitors to the home.

At Rise they take great pride in offering aged care services to the community.

For more Information

T: 08 6274 3700

E: contact@risenetwork.com.au

W: <https://www.rise.org.au/rise-services/housing>

Rise Network is a COTA (WA) Supporter.



Umbrella Multicultural Community Care 'Interruptions to Daily Living Guide in Polish, Italian and Greek'

The printed edition of the COTA (WA) Interruptions to Daily Guide translated to Polish, Italian and Greek was provided to Umbrella Multicultural Community Care on Wednesday 9 November 2022.

For many seniors, this publication has provided a resource that supports them with advice on how to access the services they need if they choose to self-isolate during COVID-19 outbreaks, or for other reasons.

COTA (WA) CEO, Christine Allen acknowledges the support of Umbrella Multicultural Community Care in the translation of the guide to Polish, Italian and Greek and, said she was delighted and proud of what the two organisations had achieved in delivering information to seniors in their preferred language.



Image: Karen Quigley, CEO Umbrella Multicultural Community Care (left) and Christine Allen, CEO COTA (WA) (right).

This Guide has now been printed in five (5) languages including English.

For more information

T: 08 9275 4411

E: enquiries@umbrellacommunitycare.com.au

W: <https://umbrellacommunitycare.com.au/>

Translation services are provided by EthnoLink

T: 08 9020 7090

E: requests@ethnolink.com.au

W: <https://www.ethnolink.com.au/>

Umbrella Multicultural Community Care is a COTA (WA) Supporter.



Office of Hannah Beazley MLA 'new clinic at Bentley Health Service has opened for people experiencing long COVID-19 symptoms'

Health Minister Amber-Jade Sanderson recently announced a new clinic at Bentley Health Service has opened for people experiencing long COVID-19 symptoms.

The clinic is available to people living in the East Metropolitan Health Service catchment area who meet the referral criteria and will be trialled for six months.



For more information

T: 08 9361 1777

E: hannah.beazley@mp.wa.gov.au

W: <https://www.facebook.com/photo/?fbid=538512618285597&set=a.167304778739718>

The Office of Hannah Beazley MLA is a COTA (WA) Supporter.



Hannah Beazley MLA MEMBER FOR VICTORIA PARK

8/660 Albany Highway, Victoria Park WA 6100



(08) 9361 1777



Hannah.Beazley@mp.wa.gov.au



Hannah Beazley MLA



Southcare Inc. 'Community Services in Perth

Southcare is proud of their long tradition of partnership and service in the community.

Community exists at many levels for Southcare:

- The community of staff and volunteers who work at Southcare
- The community of clients who come to the Social Centre and to whom services are provided
- The broader community of local Governments, agencies and organisations, partnering to deliver services
- The general public who supports their services in the community
- The church and service groups working in collaboration to build strong communities

Southcare are invested in their local community presence here in the south of Perth. The op shop, run by community volunteers, is open to the public every day. Southcare also offer meeting room facilities to local groups and organisations as a way to contribute to the vibrant local community culture that they support.



Opportunity Shop

Southcare's boutique Op Shop in South Perth has a wide range of clothing, shoes, toys, pre-loved goods and clothes donated by the local community, with funds raised used to offer caring services to local residents in South Perth. The Op Shop store is open every Tuesday, Wednesday and Thursday between 10am-2.30pm.

Social Centre

Protecting and connecting our community is at the core of what we do, and the Southcare Social Centre is where it all happens. Please join us or reach out if you need support.

For more information

T: 08 9275 4411

E: enquiries@umbrellacommunitycare.com.au

W: <https://umbrellacommunitycare.com.au/>

Southcare Inc. is a COTA (WA) Supporter.



Men's Sheds WA 'Are you a Carer'

Are you a Shedder currently caring for someone in your family?

A carer is someone who provides unpaid care and support to a family member or friend who is living with a disability, mental health challenge, long term health condition (including chronic or terminal illness), a substance dependency or who is frail-aged.

For many carers, helping to look after somebody close to them who requires extra care or support is just a normal part of life. They may be a partner, son, daughter, parent, sibling, friend or neighbour.

People become carers in many different ways and for a variety of reasons. Each circumstance is unique. Some carers may have sole responsibility for caring, while others share it. Some carers provide 24-hour care to family members with complex needs, while others may assist with daily activities, such as housework and shopping.

Who is Carers WA?

Carers WA is a non-profit, community organisation dedicated to improving the lives of the estimated 230,000 family carers living in Western Australia.

Their role is to work in active partnership with carers, persons with care and support needs, health professionals, service providers, government and the wider community to achieve an improved quality of life for carers.

If you would like to share your story, please get in touch via email to engage@carerswa.asn.au or call 1300 277 377 and ask for the Community Engagement team.

For further information

T: Carers WA General Line: 1300 227 377

T: Carer Gateway Services: 1800 422 737

E: info@carerswa.asn.au

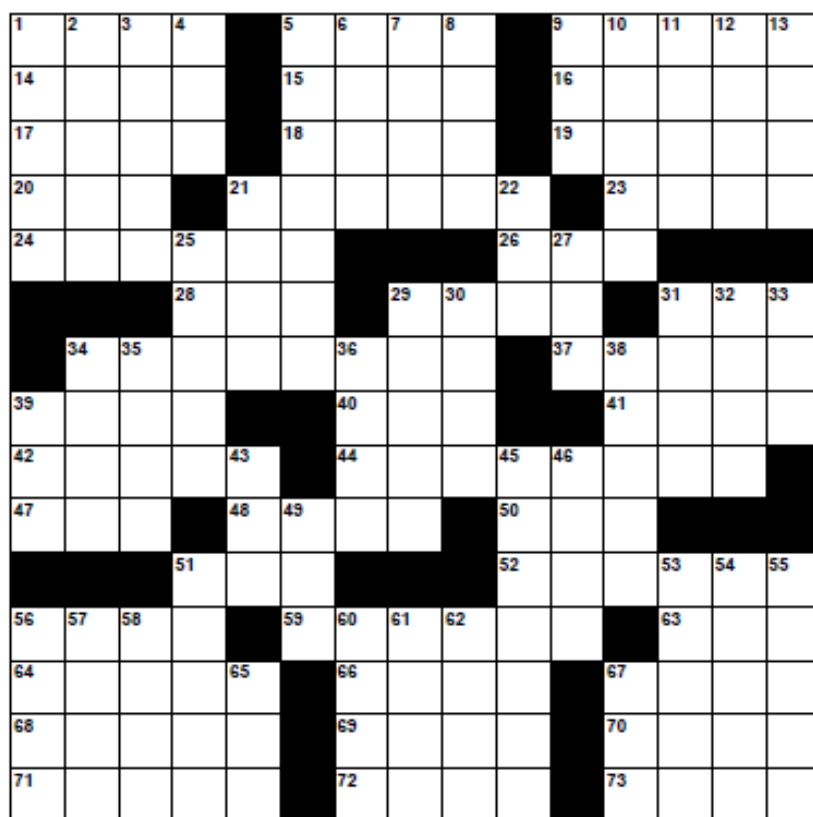
W: <https://www.carerswa.asn.au/our-services/>



'CROSSWORD' Puzzle

*Answers to crossword available at the end of newsletter at Page 66.

DECEMBER



By Evelyn Johnson - www.qets.com

ACROSS

- 1 Account (abbr.)
- 5 Came out of sleep
- 9 Waste
- 14 Canal
- 15 Opera solo
- 16 Play
- 17 Soft drink
- 18 Dregs
- 19 Round ceilings
- 20 Less than two
- 21 Worn on hands
- 23 Delivered by post
- 24 What Alexander the Great conquered
- 26 Trail
- 28 American Football Conference (abbr.)
- 29 Runners used to travel over snow
- 31 Tempo
- 34 Sweet dry white wine
- 37 Artery
- 39 Wintry
- 40 Sky
- 41 Selector
- 42 Braid

DOWN

- 44 Idiotic acts
- 47 Male offspring
- 48 Leer at
- 50 Promissory note
- 51 Caustic substance
- 52 Express grief
- 56 Fossile fuel
- 59 Most recent
- 63 Title of respect
- 64 Green skinned pear
- 66 Onion-like vegetable
- 67 Afloat
- 68 Remains
- 69 African country
- 70 Risqué
- 71 Swarm
- 72 Association (abbr.)
- 73 Potato sprouts

DOWN

- 1 Fable writer
- 2 Old woman
- 3 Fermented juice of the apple
- 4 Oolong
- 5 Piston's Ben
- 6 Dunking cookies
- 7 Capital of the Ukraine
- 8 Move carefully
- 9 Unusual
- 10 First processes in the freezing of water
- 11 Praise
- 12 Prayer ending
- 13 Latter
- 21 Present
- 22 __ Lanka
- 25 Saudi Arabian citizen
- 27 North American country
- 29 Ridiculing remark
- 30 Lotion brand
- 31 Cheese
- 32 Parent teacher groups
- 33 Bad (prefix)
- 34 Go at it alone
- 35 Actor Alda
- 36 Berate
- 38 Detestation
- 39 Hertz
- 43 Child's play item
- 45 Waterproof cloth type
- 46 Warm outer garment
- 49 Hair stuff
- 51 Architect Frank __ Wright
- 53 School assignment
- 54 Sister's daughter
- 55 What waiters carry
- 56 Money
- 57 Upon
- 58 Open
- 60 __ matter
- 61 What Celestial Seasonings makes
- 62 Snaky fish
- 65 Manipulate
- 67 To be

Events + Activities

Age Friendly Melville FREE South of the River Forum: 'Transport and You'

Being able to get from A to B is essential for our independence. So what transport options are there as we age?

This forum will look at road and car safety, mobility options beyond driving, and take you through the options and process of using public transport to help maintain your independence.



RAC and Transperth will be presenting and are available to take your questions.

Morning tea is provided.

This is an accessible event. AUSLAN interpreters will be present and information is available in alternative formats on request.

Forum details

Date: Wednesday 7 December 2022

Time: 10.00am to 12pm



Location: City of Melville Civic Centre, Conference Room, 10 Almondbury Road, Booragoon



Book your place at: <https://www.melvillecity.com.au/afmevents>

For inquiries call 1300 635 845 or 08 9364 0666

Transport and You

Being able to get from A to B is essential for our independence. So what transport options are there as we age?

This forum will look at road and car safety, mobility options beyond driving, and take you through the options and process of using public transport to help maintain your independence.

RAC and Transperth will be presenting and are available to take your questions. Morning tea is provided.

This is an accessible event. AUSLAN interpreters will be present and information is available in alternative formats on request.

Join us at the **FREE** forum
Date: Wednesday, 7 December 2022
Time: 10.00am to 12noon

City of Melville Civic Centre,
Conference Room, 10 Almondbury
Road, Booragoon

Book your place at
[melvillecity.com.au/afmevents](https://www.melvillecity.com.au/afmevents)

For inquiries call 1300 635 845
or 9364 0666



WA Seniors Card 'The Golden Lens Photography Competition for for WA Seniors Card members is now open'

Minister Punch launched the 2023 Golden Lens competition to WA Seniors Card members on Tuesday 8 November 2022.

Official media statement is available via link below:

<https://www.mediastatements.wa.gov.au/Pages/McGowan/2022/11/The-Golden-Lens-photography-competition-for-seniors-now-open.aspx>

The Golden Lens photography competition provides an opportunity for WA Seniors Card members to share photos which reflect the lives of seniors across Western Australia.

Prizes have been donated by participating WA Seniors Card business partners for the winner and runner-up of each category. There will also be an overall People's Choice award.

There are five (5) categories you can submit entries in:

- 📷 Active Ageing
- 📷 Artistic Photography
- 📷 Diverse Cultures
- 📷 Flora and Fauna
- 📷 Seniors Influencer

Selected photos will be featured in the next edition of the WA Seniors Card Discount Directory.



The competition closes on 17 March 2023. Further information about entry requirements is available at <https://www.seniorscard.wa.gov.au/goldenlens/>



100 A celebration of Western Australia's super seniors 'The Centenarian Portrait Project by Teenagers'

The Centenarian Portrait Project by Teenagers is an uplifting initiative matching teenage artists with Western Australia's most senior citizens.

From storytelling, reminiscing, joy and laughter, come unique portraits, a gift and friendships to treasure between the generations.

You are invited to meet Western Australia's centenarians and discover how each artist captures a moment of a 100-year life.

Exhibition Dates: 13 to 18 December 2022 11am–5pm daily (except Saturday 17 December 2022 open 11:00am–1:30pm)

Venue: Wilkinson Gallery (Claremont Showground) 1 Graylands Road Claremont, WA 6010

More information: <https://www.embraced.com.au/>

Every picture tells a story

See what 100 years of life looks like at an art exhibition highlighting the experiences, memories and life history of our most senior citizens.



100
A celebration of
Western Australia's
super seniors
The Centenarian Portrait
Project by Teenagers

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From storytelling, reminiscing, joy and laughter, come unique portraits, a gift and friendships to treasure between the generations.

You are invited to meet Western Australia's centenarians and discover how each artist captures a moment of a 100-year life.

Exhibition Dates:
13th–18th December, 2022
11am–5pm daily
(except Sat 17th open 11am–1.30pm)

Celebration Event:
Saturday 17th December, 2pm
(Invitation only)

Venue:
Wilkinson Gallery
(Claremont Showground)
1 Graylands Rd, Claremont, WA 6010

Artwork of centenarian Eva Fiebich by teenage artist Arnav Kothari.

'Better than a telegram from the Queen.'
Jen (Tasmanian Gallery-Goes, 2020)

Presented by **embraced** SOBERLY DRIVEN ARTS PROJECTS
www.embraced.com.au
f @embraced.inc

Major Government Sponsor **Australian Government**
Department of Health and Aged Care

Supported by **Australian Human Rights Commission**

Supported by **lotterywest**



Every picture tells a story
See what 100 years of life looks like at an art exhibition highlighting the experiences, memories and life history of our most senior citizens.

Presented by **embraced** SOBERLY DRIVEN ARTS PROJECTS
www.embraced.com.au
f @embraced.inc

Artwork of centenarian Laura Heilig by teenage artist Miranda Fidge.

This initiative is sponsored by the Commonwealth Department of Health and Aged Care, supported by the Australian Human Rights Commission, Lotterywest and the West Australian Department of Communities.

‘Connecting with your Library in Western Australia’

Find libraries in your area, including classes, community groups and much more!

Looking for things to do? Your local library has regular activities available, such as scramble clubs, knitting clubs and book clubs. In addition, there are even English conversation classes for those who speak English is a second language. You need never be bored or lonely. Just head down to your local library!

For example, Wanneroo Library offers assistance to trace your family. Have you always wanted to know more about your family history? Their experienced volunteers will assist you with your research. On the other hand, do you need help setting up your email? Need to be shown how to download an eBook? Want to better understand your device? Book a Tech Help session and learn all you need to know.

Similarly, Kenwick Library and Thornlie Library Kenwick Library provides access to many resources and offer various services and programs throughout the year. Join in with a Crafternoon craft club, a book club or a Colour Therapy Club for example.

On the other hand, if you are a budding writer, connect with others of a similar mind through your library.

If you struggle with getting out to your library, let your library come to you! Mobile library trucks are now on the move in Perth. Check if your library also offers a ‘Books on Wheels’ service.

Check it out and escape to a good book today!

To find a library near you contact your Local Council or Community Resource Centre.



Vinnies WA 'Volunteer with Vinnies! Be part of something special'

Join the Vinnies retail team in one of their 54 shops in WA. You will have fun with thrifted fashion, learn new skills, meet more people and make a difference in your community.

Each year, Vinnies volunteers help over 55,000 people in need in WA. Their retail shops raise money for people facing financial hardship, poverty and homelessness.

Change lives, including yours. Volunteer!

Vinnies Retail Volunteers make it possible to provide much-needed services to Western Australians facing financial hardship, poverty and homelessness. Join a retail team today and make a difference to someone's life, including yours.

Some of Vinnies volunteers have said "I am so happy volunteering with Vinnies, I have made new friends and found purpose" and "I love the team I work with, they are all exceptional people".



Most Vinnies WA volunteers help for four (4) hours at a time, either weekly, fortnightly or monthly.

With a little training and before you can say 'How much is that Trivial Pursuit?' you will feel part of something special. As a bonus you will quickly become the mini expert in your family on fashion and knickknacks.

You can register as a volunteer here: <https://www.vinnieswa.org.au/volunteer/> or simply drop into any of the [54 Vinnies shops](#) to say hello and find out more.

For more information

T: 08 6323 7500

E: info@svdpwa.org.au

W: <https://www.vinnieswa.org.au/>



Energy Policy WA ‘Have your say on your experiences with electricity embedded networks in Western Australia’

Energy Policy WA is conducting a survey among embedded networks stakeholders to better understand their experiences and inform policy.

Energy Policy WA provides policy advice to government to facilitate the delivery of secure, reliable, sustainable and affordable energy services to Western Australians.



Help inform the future policy direction for customers in embedded networks, e.g. units, Canavan Parks.

Energy Policy WA

Embedded networks are private electricity networks that are commonly found in apartments, retirement villages and long-stay parks.

Customers who buy electricity through embedded networks currently do not have the same rights to important customer protections as other electricity customers.

Help inform policy on customer protections in embedded networks by completing this short survey by 2 December 2022 which will take 5 to 10 minutes to complete. You may want to have one of your electricity bills nearby for reference.

Survey Link

<https://www.wa.gov.au/organisation/energy-policy-wa/survey-experiences-embedded-networks-western-australia>

Data collected as part of this survey will only be used in aggregated form. Data will only be used by Energy Policy WA to inform energy policy. Contact details, if you choose to share them, will only be used for communications from Energy Policy WA and will not be shared with other entities.

If you would prefer not to take the survey, send an email to EPWA-Submissions@dmirs.wa.gov.au with subject heading 'Embedded Networks Feedback', with a comment. You can also attach supporting documents, such as a copy of your electricity bill.

Please note that the documents will only be used for research purposes and will only be accessed by the project team. Energy Policy WA will not consider any complaint nor provide any advice on the content of the bill.



WA.gov.au

FREE GRAI Village Events 'LGBTI Elders Games Hub & LGBTI Intergenerational Playgroup 2023'

LGBTI Elders Games Hub

Date February to July 2023

E: Rowan villagehub@grai.com.au



LGBTI ELDERS GAMES HUB
Board Games, Conversation, & Afternoon Tea
2023 (Feb - July)
A Free GRAI Village Hub Event

SOR - Fremantle
Fremantle Library, The LAB,
151 High Street,
Fremantle
(1-3pm)
• Wednesday February 22nd
• Wednesday March 22nd
• Wednesday April 26th
• Wednesday May 24th
• Wednesday June 28th

Perth CBD
Citipace Community Centre,
Upper Level Walkway,
City Railway Station Complex
(1-3pm)
• Thursday February 2nd
• Thursday March 2nd
• Thursday April 6th
• Thursday May 4th
• Thursday June 1st

Perth East - Midland
Old Midland Court House
49 Helena Street, Midland
(9.30 - 11.30am)
• Saturday February 11th
• Saturday March 11th
• Saturday April 8th
• Saturday May 13th
• Saturday June 10th

NOR - Woodvale
Community Vision
Woodvale Social Centre,
5 Trappers Drive, Woodvale
(2-4pm)
• Monday February 13th
• Monday March 13th
• Monday April 17th
• Monday May 8th
• Monday June 12th

Photo credit: Hazel Bradley, The Senior

Email Rowan at villagehub@grai.com.au for more information

GRAI
GLBTI Rights in Ageing Inc.

GRAI VILLAGE HUB

LGBTI Intergenerational Playgroup 2023

Date and Time: February to July 2023 9:30am to 12:30pm

Location: Marloo Room Fremantle Library 151 High Street Fremantle



LGBTI
INTERGENERATIONAL
PLAYGROUP 2023

Bringing together pre-schoolers, parents
and LGBTI seniors for some interactive,
fun play time and connection

Fremantle Library, 151 High St, Fremantle
(Marloo Room)
9:30am - 12:30pm
Thursday February 16th
Thursday March 16th
Thursday April 20th
Thursday May 18th
Thursday June 15th

GRAI
GLBTI Rights in Ageing Inc.

GRAI VILLAGE HUB

LiveUp 'Welcome to the Upside of Ageing'

LiveUp is a free national healthy ageing platform designed to help you reimagine, reset, and reconnect with living your life to its fullest.

You will find personalised suggestions, including tailored activities, assistive products, social connections and more, all in your local area or online. Head to liveup.org.au and take control of your healthy ageing journey.

Social media links:

Facebook: <https://www.facebook.com/LiveUpAus>

Instagram: <https://www.instagram.com/liveupaus/>

Twitter: <https://twitter.com/LiveUpAus>

Support line: 1800 951 971



Welcome to the upside of ageing

Funded by the Department of Health and Aged Care, LiveUp is a free online healthy ageing guide that can be accessed from the comfort of your own home.

LiveUp provides you with the impartial expert advice, personalised support, and community connections you need to age your way.

Discover more at liveup.org.au
or call 1800 951 971



SCAN ME TO
LEARN MORE



Bankwest 'Scams Awareness Virtual Event'

Bankwest have put together a virtual event for their customers and the community, full of helpful information about protecting yourself from the latest scams.

Hosted by Bankwest's Executive Manager of Fraud Management Audrey Pajmon, this virtual event can help you stay scams savvy.

Event details

Date: Tuesday 6 December 2022

Time: 5.00pm-5.30pm WST 8.00pm-8.30pm EST

Where: Online webinar hosted on Microsoft Teams Live, a link will be shared with you prior to the webinar. Registration required to receive link for online event.

Registration link: <https://na.eventscloud.com/ereg/index.php?eventid=723214&>

Bankwest released research about the latest fraud and scams trends in relation to older people in WA. Here is the link <https://www.bankwest.com.au/about-us/media-centre/news/scammers-seize-uncertainty-to-target-young-and-old-alike> to the media release and key findings.

Some of the key stats and findings at a high level

- Scammers in the past 12 months have broadened their targeting
- Older Australians remain the most vulnerable and targeted
- Those aged 65-years-old and above account for almost half (44%) of all cases
- Criminals are taking advantage of cyber literacy and confidence gaps to scam older Australians, who are primarily being targeted by Remote Access attacks, where scammers pose as tech support to gain access to a device, before downloading software that enables ongoing access
- Bankwest was able to recall, recover, or prevent the loss of \$10m of customers' money in the past 12 months, but Scamwatch reported losses of more than \$400m in the first 10 months of 2022 alone, highlighting the importance of awareness, to enable individuals to better protect themselves



Feedback Opportunities

‘Safe Stay in Hospital: Patient Fall Prevention Education Program’

Falls prevention education among older adult hospital patients.

The University of Western Australia and La Trobe University are currently recruiting research participants for the Safe Stay in Hospital: Patient Fall Prevention Education Program.



The program is seeking participants aged 65 and over who have stayed overnight in hospital at least once in the past two years or a family member of this older adult to share their experience with falls prevention education.

Participants are welcome to attend a community group meeting on Wednesday 30 November 2022 or schedule a one-on-one meeting with a research team member.

Information gathered during these sessions will support the introduction of a new resource called the ‘Safe Recovery Program’ in WA hospitals.

To express your interest or for more information

T: Contact Dr Sharmila Vaz on 0424 847 070

E: Sharmila.Vaz@uwa.edu.au

W: <https://redcap.curtin.edu.au/surveys/?s=KPPLPC39TH7JDTHT>



THE UNIVERSITY OF
**WESTERN
AUSTRALIA**

Support Information

Dementia Australia 'Free app to support Brain Health and Early Dementia Diagnosis'

Free app to support brain health and early dementia diagnosis.

Dementia Australia has launched a free mobile app, **BrainTrack** that helps people to privately monitor and better understand suspected changes in their cognition over time.

If users have concerns, they can then share the results with their GP and use it as a conversation starter to support an earlier dementia diagnosis.

Dementia Australia CEO, Maree McCabe AM said **BrainTrack** helps individuals explore common cognitive concerns and provides brain health information through fun, travel-themed games that have been adapted from validated cognitive testing.

BrainTrack was developed with the Applied Artificial Intelligence Institute (A²I²), Deakin University and funded by the Australian Government.



**Digital
Literacy
Foundation**

- Free Tech Sessions
- iPads and Internet
- Volunteer with Us



Visit dlf.org.au or call 02 9090 4141

BrainTrack is a free app that helps you monitor and understand changes in cognition over time, which you can use to start a conversation with your GP. The app will help you explore this common concern, providing brain health information through fun, travel-themed games that test your cognition. The resulting conversation and monitoring may lead to an earlier diagnosis of dementia.

BrainTrack is available for download for free through the Apple App Store or Google Play.

For more information

T: 1800 100 500

E: wa.admin@dementia.org.au

W: <https://www.dementia.org.au/braintrack-app>

National Dementia Helpline

The National Dementia Helpline operates 24 hours a day, seven days a week, 365 days a year.

T: 1800 100 500

E: helpline.nat@dementia.org.au



Revised 'WA Advance Health Directive and Refreshed Advance Care Planning Resources' are now available

Advance care planning documents are now simpler and more accessible for all Western Australians thanks to the release of the revised Advance Health Directive (AHD) and associated new advance care planning resources. The resources aim to empower people to make and document choices about their future health and personal care that reflect their values, beliefs and preferences.

In line with recommendations from the Joint Select Committee on End-of-Life Choices 2018 and Sustainable Health Review, the revision of the AHD has been a priority action for the WA Department of Health End-of-Life Care Program (EOLCP). The EOLCP undertook broad sector consultation on the development of the new AHD and resources before they were launched by the Minister for Health, the Hon Amber-Jade Sanderson, on 4 August at an event attended by over 300 online and in-person attendees.

The revised [AHD](#) enables individuals to include their values and preferences, in addition to treatment decisions, combines tick box and free text questions and includes consent to medical research. The [Guide to Making an Advance Health Directive in WA](#) includes an example of a completed AHD and relatable vignettes.

The range of resources includes guides, brochures, webpages and informational videos - see [Quick Reference – Resources](#)

- Consumers will benefit from [Your Guide to Advance Care Planning in WA: A workbook](#) to help gather their thoughts, get started and guide them through the 4 elements of advance care planning: Think, Talk, Write, Share
- Health professionals (health.wa.gov.au/ACP) can better understand their roles and responsibilities in supporting people through the process of advance care planning by the [Health Professional Guide to Advance Care Planning in WA](#)

The EOLCP is supporting stakeholder organisations to deliver education sessions for relevant professions (including health and legal) and partnering with Palliative Care WA to reach the community. Organisations planning their own sessions are able to use the [template education slide package](#)

For further information, to organise an education session or to order resources, contact the WA Department of Health Advance Care Planning Information line on 9222 2300 or email acp@health.wa.gov.au or visit healthywa.wa.gov.au/AdvanceCarePlanning

Government of Western Australia
Department of Health

Quick reference – advance care planning resources in WA

This quick reference explains the advance care planning resources available in WA and when to use them.

Person needs more information about advance care planning and beginning the process

Your Guide to Advance Care Planning in WA: A workbook to help plan for your future care
Type: Instructional workbook
A workbook which includes activities to help gather thoughts, get started and guide people through the 4 elements of advance care planning: Think, Talk, Write, Share.
healthywa.wa.gov.au/ACPworkbook

Advance care planning brochure (A4 format or DL brochure)
Type: General information – brochure
Provides a basic overview of advance care planning, why it is important and what is involved in the 4 elements: Think, Talk, Write, Share.
healthywa.wa.gov.au/AdvanceCarePlanning

Person knows their values, beliefs and care preferences but is not ready to record specific treatment decisions

Values and Preferences Form: Planning for my future care
Type: Non-statutory form
A form which allows a person to record their values, preferences and wishes (not necessarily health related) in relation to their future health and care, which may guide decision-makers as to how they wish to be treated.
The questions are the same as Part 3 of the AHD. If the person is not yet ready to complete an AHD, they may like to start with completing this form.
healthywa.wa.gov.au/ACPvaluesandpreferencesform

Person knows the treatments they do or do not want in the future and would like to record their treatment decisions and values

Advance Health Directive (AHD) Form
Type: Statutory form
A legal document that specifies the treatment(s) a person does or does not consent to in specific circumstances. Only comes into effect if it applies to treatment a person requires, AND if the person is incapable of making or communicating their decisions.
Part 3 of the AHD includes the same questions as those in the Values and Preferences Form. By completing an AHD all the information can be included in one statutory document.
healthywa.wa.gov.au/AdvanceHealthDirectives

‘How to get the Commonwealth Seniors Health Card’

Forty-four thousand retirees are about to become eligible for the Commonwealth Seniors Health Card. Here is what you get and how to get it.

The Commonwealth Seniors Health Card (CSHC) is a federal government concession card for low-income self-funded retirees. The primary benefit is that it provides access to cheaper medicines through the Pharmaceutical Benefits Scheme (PBS). In some cases, you may get a concession rate at your local GP (subject to their discretion).

However, there are also some concessions available to CSHC holders from state and territory governments. In order to be eligible to get the card, you must meet the residency requirements, be of Age Pension age and meet an income test.



Benefits of the Commonwealth Seniors Health Card

The card entitles you to:

- Cheaper prescription medicines: Those listed under the PBS are subsidised by the federal government
- Bulk-billed doctor visits: At the discretion of the doctor
- Access to the Extended Medicare Safety Net (EMSN) Concessional benefit: This gives you a better Medicare refund for any out-of-hospital costs during a calendar year; the 2022 threshold amount for out-of-pocket hospital costs is \$717.90. If you exceed this, you will be refunded 80% of the amount or the EMSN benefit caps for hospital services. More information at the [Medicare website](#)
- Additional concessions from state and local governments: depending on where you live, these concessions can lower your electricity and gas bills, property and water rates, health care costs and public transport fares

By far, retirees with a CSHC in Western Australia get the most benefit from state concessions, receiving a whopping \$1,600 in concessions.

How do you get a Commonwealth Seniors Health Card?

The CSHC is not automatically issued, and unlike the Pensioner Concession Card. You must apply.

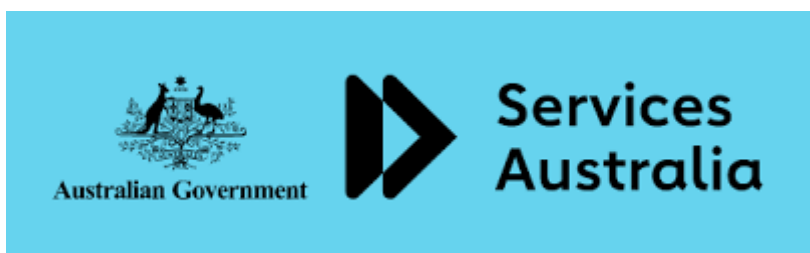
To get the card, you must be of pension age, on the Age Pension or earning below the income threshold. Unlike the Age Pension, there are no asset thresholds for a Commonwealth Seniors Health Card, but some of your assets will be deemed to earn income which is included in your income assessment.

Unlike the Age Pension, the eligibility test for the CSHC does not include an assets test, but it does use some of your assets to estimate your income.

For more information

T: 13 24 68

<https://www.servicesaustralia.gov.au/who-can-get-commonwealth-seniors-health-card?context=21966>



Thousands of seniors to receive cost of living relief following changes to Seniors Healthcare Card

Thousands of older Australians will now be eligible for a raft of discounts on healthcare, medication and even utility bills after income tests for the Commonwealth Seniors Healthcare Card were relaxed.

The changes that went into effect on Friday, November 4 will see the income threshold for access to seniors' health care cards increased from \$57,761 to \$90,000 for singles, and from \$92,416 to \$144,000 for couples.

An extra 44,000 seniors who can now access the cards will now be able to benefit from the scheme.

The card is available for self-funded retirees aged 66 years and six months or over and allows recipients to access cheaper medicine under the Pharmaceutical Benefits Scheme (PBS), bulk-billed doctor visits and, depending on the state in which they reside, discounts on utility bills and public transport.

The recent changes will surely come as a welcome relief to many over 60s after recent data from the Australian Bureau of Statistics (ABS) revealed older Australians are suffering the most from the rising cost of living. In what has been the highest increase in 16 years, pensioners are experiencing an annual household living cost of 4.9 per cent at the time of the findings.

Head of Prices Statistics at the ABS Michelle Marquardt said the main culprit affecting older Australians is the increase in grocery prices, but household costs also played a large role.

Exacerbating the already troubling issue is the release of the Association of Super Funds of Australia (ASFA) June quarter 2022 figures which found couples aged around 65 need to spend \$66,725 per year to enjoy a comfortable lifestyle in retirement while singles would be met with an annual cost of \$47,383.

These figures indicate a jump of 2.0 per cent for couples and 1.9 per cent rise for singles from the previous quarter. ASFA Deputy CEO, Glen McCrea pointed to the 'ever increasing health costs' that retirees are faced with as a major contributor to the increased cost of retirement.



An extra 44,000 seniors who can now access the cards will now be able to benefit from the scheme. Source: Getty Images.

WA Health + HealthyWA update: 'Healthy Summer Travels'

Whether you are jetting overseas or hitting the road out of town, keep health matters in mind as you prepare for your travels.

Be Prepared

- Consult your doctor to discuss any travel-related medications, vaccinations you may need or any health issues that may affect your travel plans.
- Think about buying travel insurance if travelling overseas
- Set up a medication reminder system (such as an alarm) to alert you to take medications on time

Pack Right

- Pack any medications and repeat scripts
- Store medications properly so they remain effective
- Get scripts filled ahead of time to avoid running out of medication
- Keep details of your doctor, pharmacy, family and emergency contacts handy
- Pack a first aid kit

COVID-Safe Travel

- COVID has not gone away so it is a good idea to pack rapid antigen tests (RATs), face masks, sanitiser, pain relief medication and should you get sick while travelling, sufficient supplies of fuel, food and water for a return trip without making unnecessary stops
- If you develop COVID-like symptoms while travelling, get tested as soon as possible; do not wait until you get home.

Heat Health

- Drink plenty of fluids and avoid alcohol and caffeinated drinks
- Wear light-coloured, loose clothing
- Limit time spent outdoors; go out early morning or late evening, stay in the shade, put on a hat and sunglasses, and apply sunscreen
- Always carry a water bottle when out

Mozzie Bite Protection

- Research your holiday destination and know the health risks
- Pack long, loose-fitting, light-coloured clothing
- Close doors and windows if they don't have insect screens or use a mosquito net
- If mozzies are present outdoors, apply a chemical-based insect repellent

Learn more about safer travel at [HealthyWA](#)



Government of **Western Australia**
Department of **Health**

ANSWERS to the 'CROSSWORD' Puzzle (see Page 48)

DECEMBER

Solution:

1	A	2	C	3	C	4	T		5	W	6	O	7	K	8	E		9	O	10	F	11	F	12	A	13	L
14	E	R	I	E		15	A	R	I	A		16	D	R	A	M	A										
17	S	O	D	A		18	L	E	E	S		19	D	O	M	E	S										
20	O	N	E		21	G	L	O	V	E	22	S		23	S	E	N	T									
24	P	E	R	25	S	I	A				26	R	U	T													
				28	A	F	C		29	S	K	I	S		31	B	P	M									
	34	S	35	A	U	T	E	36	R	N	E		37	A	O	R	T	A									
39	C	O	L	D				40	A	I	R			41	D	I	A	L									
42	P	L	A	I	43	T		44	I	D	I	45	O	C	I	E	S										
47	S	O	N		48	O	49	G	L	E		50	I	O	U												
				51	L	Y	E				52	L	A	M	53	E	54	N	55	T							
56	C	O	A	L		59	L	A	T	E	S	T		63	S	I	R										
64	A	N	J	O	65	U		66	L	E	E	K		67	A	S	E	A									
68	S	T	A	Y	S			69	M	A	L	I		70	R	A	C	Y									
71	H	O	R	D	E			72	A	S	S	N		73	E	Y	E	S									

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Evelyn Johnson

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Share your story about:

- ❖ Something you are proud of as a senior
- ❖ A group you belong to
- ❖ Something you have achieved or overcome

One story will be selected as the feature article for the
January + February
COTA Connections Newsletter.

Want to share your story?

Maximum 250 Words + Photographs or Images

Email: dana@cotawa.org.au

Post: P.O. Box 923 Victoria Park WA 6979



The Council on the Ageing Western Australia is the peak organisation for seniors in WA

Council on the Ageing Western Australia
P.O. Box 923 Victoria Park WA 6979

W: www.cotawa.org.au
T: (08) 9472 0104

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