

EVERYTHING YOU NEED TO KNOW ABOUT CARING FOR YOUR ELDERLY LOVED ONE

# AUSTRALIAN CARERS GUIDE

SA/NT | SUMMER 2023 | \$12.95

## HOME CARE PACKAGES

Is your loved one eligible for help?

Tips on  
STAYING  
**COOL!**

## JEAN KITTSO

Shares her tips on keeping it legal

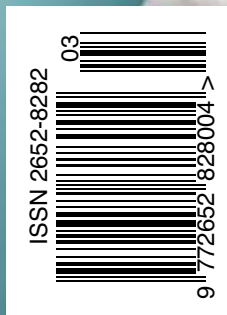
## AN APP A DAY

KEEPS THE DOCTOR AWAY

Understanding aged care financial jargon

Helpful hacks for your BEST sleep yet

Fun & Games  
Puzzles, quizzes, jokes and word games



Try  
MAGGIE BEER'S  
Summer Delights

ESCAPE TO THE GARDEN  
The many benefits of spending time in nature

[australiancarersguide.com.au](http://australiancarersguide.com.au)

# AUSTRALIAN CARERS GUIDE

EVERYTHING YOU NEED TO KNOW ABOUT CARING FOR AN AGING LOVED ONE

## ABOUT

*Australian Carers Guide is a valuable resource for everyone who is caring for an ageing parent, spouse or an elderly loved one.*

*Out of the 2.7 million informal carers in Australia, 1.3 million care for an elderly family member or a loved one.*

*Until now, there has never been anything in the mainstream market specifically for carers.*

*Our guide delivers useful and practical information, all geared toward carers and their wellbeing.*

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The Australian Carers Guide acknowledges the Wurundjeri People as the traditional custodians of the place we now call Bayswater, where this magazine is published. We pay our respects to their Elders, past and present and emerging.



# PUBLISHER'S LETTER



## Hello everyone!

**W**elcome to the Summer edition of the **Australian Carers Guide**. I hope you've all had an enjoyable Spring. From all the editions we have produced so far, none have received the amount of feedback, comments, and emails as our Spring edition. We thought the image we chose for the cover may have provoked a reaction, but we certainly weren't prepared for the thousands of comments we received.

The cover image of an elderly woman and a robot was in no way prophesying the future of aged care - as some of you thought - but rather to get your attention, which it undoubtedly did. The article went on to talk about the practical uses that robotics can provide, such as doing repetitive tasks, heavy lifting, and accurate medicine delivery to name but a few. Ideally, the various things robots will do, will allow humans more time to spend with our elderly. I, for one, am excited about AI and robotics and the helpful role they will play in the future of aged care.

As you probably know, Australia sets aside 1 week each Spring to celebrate our countries unpaid carers, and this year it ran from October 15th to 21st. Thanks to our friends at Carers Australia - and all their relevant state associations - for putting together 7 days of community events, free activities and giveaways. We were proud to be involved by supplying Carers Queensland with copies of the Australian Carers Guide, who gave them out to all the carers who attended their events. (right)



In this summer edition, we've taken the time to bring you to best, most up to date, helpful and practical information to help you on your caring journey. We hope you'll enjoy reading it, as much as we enjoyed creating it.

If you want to receive email updates in-between issues, please subscribe to our newsletter to receive regular updates, important announcements and discounts on an array of products and service providers..

Warm regards,

*Paul Koury*

**PAUL KOURY  
PUBLISHER**

### Join our community

Please be part of our community and stay in touch with us on Facebook.

**australiancarersguide.com.au**

**facebook.com/Australiancarersguide**



Please send us an Email or write to us at:

**Editor@acguide.com.au**

or write to us at:

**PO Box 6155  
Wantirna VIC 3152**

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# Win \$1000 worth of free Lite n' Easy deliveries

Developed by dietitians and prepared by chefs, Lite n' Easy offers more than just a weight loss solution. We also offer great tasting meals, designed to promote healthy eating and well-being.

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- Flexible options, home delivered.
- No lock in contracts or subscriptions.
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## It's a WIN for you and someone you care for!

Simply scan the QR code below and enter your details to go into the draw to win \$500 worth of free Lite n' Easy for you. PLUS, \$500 worth of free Lite n' Easy for someone you care for!



Competition winner  
will be drawn 5pm  
26<sup>th</sup> February, 2024.

Product not available in the Northern Territory. Competition not open to Northern Territory residents.

# Lite n' Easy

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Australia's No.1 Healthy Meal Delivery Service

# Summer

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This is **my kind**  
**of independence**

## Stay active in your community with an independent support worker.

Mable is where you can find independent support workers in your community. Make it easier to keep up with your hobbies and home life by posting a job today.



Find aged care support on [mable.com.au](https://mable.com.au)





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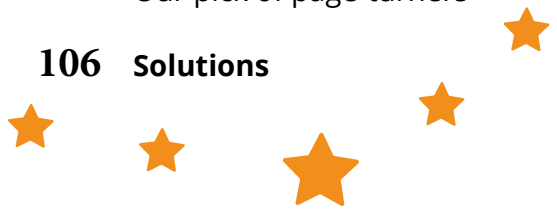
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# THE SCOOP

The latest to keep you in the know!

## Lace up those walking shoes

Walking is a beneficial exercise for older adults. It's low-impact, promotes cardiovascular health, strengthens muscles, improves balance, and enhances overall mobility, helping maintain independence and quality of life.

## Delicious blueberries

Blueberries are often considered a "superfood" due to their numerous health benefits. They are particularly advantageous for older adults for brain health, antioxidants, heart benefits, reduced inflammation, eye health, digestive support, and overall well-being due to their nutrient-rich, disease-fighting properties.

All images by freepik and shutterstock

## THE BENEFITS OF CARING FOR A LOVED ONE

While there's no doubt that caring for a loved one can be an emotional and financial strain at times, it's important to look on the bright side and remember that there are a wealth of benefits to be found in looking after a loved one:

- You know your loved one is getting the care and attention they need
- Your bond with them will grow and strengthen
- You'll learn new skills
- You'll foster a new found appreciation for anyone who helps you

## Stay cool this summer

- 1 Stay indoors
- 2 Drink plenty of water
- 3 Keep cool by using air conditioning and fans when possible
- 4 Store water in the fridge
- 5 Wear light, loose-fitting clothes





## Shingles vaccine NOW FREE for nearly 5 million Australians

From 1 November, older Australians will have free access to the best protection against shingles through one of the most comprehensive and widely available vaccination programs in the world.



## Reasons to enjoy aging

### **Wisdom and Experience:**

As you age, you accumulate a wealth of knowledge and life experiences. This wisdom can bring a deep sense of fulfillment and self-assuredness. You become better equipped to navigate life's challenges, make informed decisions, and offer valuable advice to others.

**Emotional Resilience:** With age often comes emotional resilience. You've likely faced various ups and downs throughout your life, and these experiences can help you develop a stronger ability to cope with adversity. You may find it easier to maintain a sense of perspective and stay calm in stressful situations.

**Appreciation for the Present:** Ageing often leads to a greater appreciation for the present moment. You start to savor life's simple pleasures, whether it's a beautiful sunset, a warm cup of tea, or quality time with loved ones. This heightened sense of mindfulness can lead to increased contentment.

## FIND A HOBBY

**Studies have shown that learning a new skill or hobby, no matter your age, can stimulate brain health and improve cognitive function, demonstrating that it's never too late to embrace new interests and passions.**





# Welcome to the upside of ageing

Funded by the Department of Health and Aged Care, LiveUp is a free healthy ageing guide designed to help older people maintain or regain their independence.

LiveUp provides the impartial expert advice, personalised support, and community connections people need to age their way.



SCAN ME TO  
LEARN MORE

Talk to a Navigator for free on **1800 951 971**  
or discover more at **liveup.org.au**



# We've got Mail

**Hello fellow carers,** We continue to receive so many emails and hand written letters with your feedback and stories. We enjoy reading them, and again, it was hard to choose which ones to publish. I think we might have to allocate an extra page to add more of the wonderful feedback we receive.

## SOME PLACE

Good Afternoon

My mum, Ethelreda Joachim, died on Monday 11th September at 11am.

She had been diagnosed with Vascular Dementia in 2015. Her last three years, she lived with me, and I kept my promise that she would die at home. With the support of Southeast Palliative Care, Mum was able to stay home until she passed.

My eldest sister, Jennifer Dias, came from London and was with mum and me for almost three weeks and in mum's final weekend, my sister penned this poem that I would like to share with your readers.

Kind Regards

**Gayl MacFarlane**

### SOME PLACE

*As I sit here, this fine*

*September evening, Aside*  
*your bed, Keeping watch.*

*Waiting, patiently,*

*I know you will never wake*  
*up to your former self.*

*Yet, I wait and hope!*

*I watch the setting sun stream*

*it's warm rays and catch the*  
*silver in your lush hair -*  
*a flash back to your former self*  
*- a strong and purposeful lady.*  
*Your gently breathing body*  
*reminds me that soon you*  
*will go "Some Place" where I*  
*cannot follow,*  
*Or,*  
*Will never find, no matter*  
*how hard I search.*

*A place so far away in time*  
*that my heart aches at our*  
*imminent parting.*

*Farewell my precious mummy.*  
*God's speed to your final*  
*"Some Place".*

*I pray that your "Some Place" is*  
*the Heavenly Home we all aspire*  
*to - your well earned reward for*  
*a life well spent in graciousness,*  
*in total service to all, and, in*  
*compelling attention to the*  
*practice of your Catholic faith.*  
*Mizpah Mummy.*

*You are our forever heartbeat,*  
*the beacon that we will use*  
*to light our path to our*  
*"Some place".*

■ **EDITOR'S NOTE:** We're so sorry for your loss Gayl, and thank-you so much for sharing this lovely poem with us.

## MULTI-GENERATIONAL TRAVEL

Thank-you so much for your wonderful article about travelling with different generations in your Spring issue. I was so inspired by it that I made sure both my husband and daughter read it too before we embarked on a regional holiday together and it really made the trip. Thank-you.

Caroline, Newcastle

■ **EDITOR'S NOTE:** That's just great to hear Caroline. We know how important family holidays can be, so we hope you all had a truly relaxing time.

## SPRING FAVOURITES

Last issue, you featured two recipes by Maggie Beer – and I had to write in to let you know how much I enjoyed making – and eating them. I do enjoy getting to try out new recipes every so often, and Maggie's really are consistently wonderful, and always delicious!

**Sarah, Melbourne**

■ **EDITOR'S NOTE:** We're so glad to hear that Sarah – we love Maggie's recipes too.

**GET IN TOUCH:** Send stories, notes, comments and pictures to The Australian Carers Guide, PO Box 6155, Wantirna, VIC, 3152, or email us at [editor@acguide.com.au](mailto:editor@acguide.com.au).

# An App a Day Keeps the Doctor Away

Discover Must-Have Apps Designed to Make Your Life Easier

If a recent report by The Australian Communications and Media Authority is anything to go by, it's estimated that approximately 95% of Australians use a smartphone. And while our collective use of screen time is another conversation entirely, there's no doubt about it, smart phones go a long way to simplifying our lives. From Google Maps to Whatsapp, easy-to-follow directions and contact with loved ones are only ever a click away, and there are several other apps specifically designed to help make things easier for the elderly among us. From personal safety apps to one that offers information of aged care facilities in Australia, read on to find out more about our five favourite apps, all of which are designed to make your life easier!

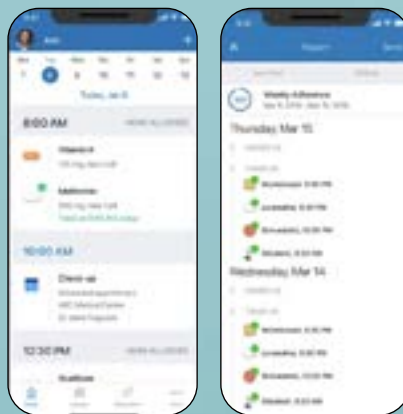


## MedAdvisor

Over 3 million Australians use MedAdvisor – a life-changing app designed to make ordering and managing medications a breeze. A bespoke medication tracker that gives you full control over your prescription needs, MedAdvisor is a virtual pill-reminder app that never misses a beat.



4.2 ★★★★★



## Medisafe Medication Management

This medication management app is suitable for anyone who needs to keep track of their medications. Medisafe offers features like medication reminders, pill identification, and medication interaction checking. It helps seniors take their medications on time and avoid potential health risks.

4.7 ★★★★★

Image by wayhomestudio on Freepik

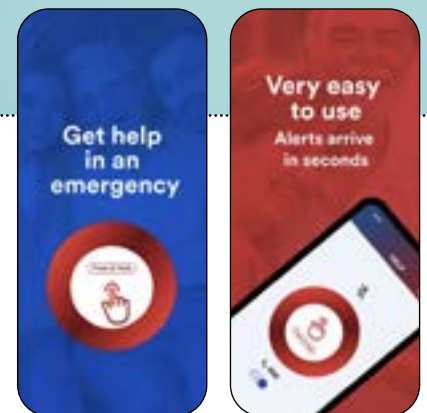


3 ★★☆☆



### Senior Discounts Australia

Senior Discounts Australia is an app that helps seniors find discounts and special offers on a wide range of products and services, including dining, shopping, travel, and healthcare. It's a useful tool for saving money and enjoying various perks in retirement.



4.3 ★★★★★



### My SOS Family Emergency Alerts

My SOS Family Emergency Alerts is a personal safety app designed for older adults. It allows seniors to send emergency alerts to their designated contacts with just a few taps. Unlike other apps that rely on text, this app also calls emergency contacts, always prioritising its user's safety. →

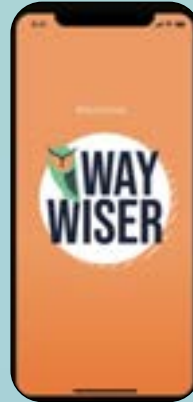


3 ★★☆☆



### The Dementia-Friendly Home

Using interactive 3D game technology Unreal Engine, the app provides carers with ideas to make their home more accessible for people living with dementia. Many of the app suggestions are small, inexpensive solutions ranging to more significant changes.



4.7 ★★★★★



### Waywiser

Waywiser is an app that offers a secure environment for connecting your family, trusted caregivers, or intimate friends in the collective management of a loved one's well-being. Within this platform, you can effortlessly share daily caregiving updates, coordinate calendar events and appointments, as well as monitor tasks, medications, and any aspect of your caregiving routine. Additionally, the application facilitates private messaging and the seamless sharing of photos, videos, and cherished memories.



### CareApp

The simple way to build a wonderful community, Care App is a powerful communication and engagement platform for aged care providers. It brings providers residents carers and families together to build a wonderful care community and supports seniors to love the way they live. Additionally, the app helps to bridge the gap between families and aged-care providers. It provides a personalised and reassuring window into the care and wellbeing of loved ones, all in a secure and private online care community.

3.8 ★★☆☆

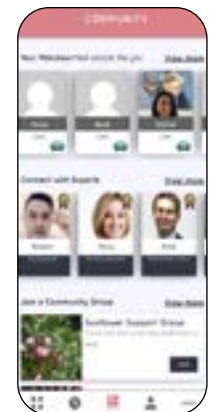


4.5 ★★★★★



### IANACare

An acronym for "I am not Alone", IANACare offers an integrated platform for family and caregivers that organises and mobilises support. Next time someone asks you "How can I help?", just tell them to join your IANACare team. Best of all it allows you to get help without asking – you simply post the task under the category you need help with and your support group will receive a notification they can respond to if able. It also allows you to build personal social circles and access expert content.



5 ★★★★★



### Worry Tree

Caring for loved one is no mean feat, and if you find yourself feeling anxious or overwhelmed, the WorryTree app aims to help you take control of worry wherever you are. You can use the app to record whatever you feel worried about. It uses Cognitive Behavioural Therapy (CBT) techniques to help you notice and challenge your worries. It can also help you create an action plan for managing worry.



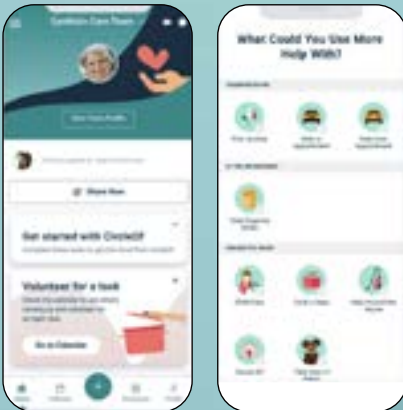
4.8 ★★★★★



### CircleOf

A health app for carers designed to receive friends and family support for caring. A mobile carer that helps you manage the care of loved ones, the CircleOf app helps carers to connect with family members to coordinate the care of loved ones in need of care. Manage caring tasks in one place, and keep track of doctor's appointments and the daily to-do list is simple with their task management features.

4.3 ★★★★★



### Carers Couch

Specifically designed for those caring for someone with cancer, Carers Couch supports unpaid carers to make caring more manageable. Whatever you need, this app can guide and connect you to services, solutions and emotional or community support.





# DID You KNOW?

**...when you shuffle a deck of cards, that exact order has never been seen before in the history of the universe?**

**I**f you look at the maths behind this, a deck has 52 cards and can be ordered like  $52 \times 51 \times 50 \times 49 \times \dots \times 3 \times 2 \times 1$ , as there are 52 ways to pick the first card, 51 ways to choose the second, 50 ways to choose the third and so on. The number of order

possibilities is astronomical – in fact, it's bigger than the total number of stars in the universe!

With this beyond cosmic number of possibilities in mind, it's a safe bet that any order of cards drawn through random shuffling is likely to never have appeared before – and to

never appear again in your lifetime.

So, if you are struggling or facing obstacles where you think you know all the cards in play and the expected outcomes, then think again – shuffle your deck and create an entirely new and unique set of exciting possibilities. **ACG**



# Fleurieu Wellbeing Carers Gateway Counselling

*We understand the importance of caring for those who give so much to others. That's why we're proud to offer counselling services for young, adult, and elderly caregivers to help improve their mental and emotional wellbeing, as well as reduce fatigue, distress, and burnout.*



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Trusted by leading community and health care providers.



*Our caring team of highly experienced practitioners are here to help.*



*Fleurieu Wellbeing is a registered NDIS and Carer counselling service provider.*



### Australia Wide

*Secure telehealth or home visit services available for NDIS, Carers and Private Clients.*



### Carer Gateway Services

*No out of pocket expenses counselling under the Carers Gateway Initiative.*



### NDIS Services

*Individual Counselling, Autism Assessment and Capacity Building Services.*



08 744 44878



[hello@fleurieuwellbeing.com](mailto:hello@fleurieuwellbeing.com)



[www.fleurieuwellbeing.com](http://www.fleurieuwellbeing.com)

# Is your loved one ELIGIBLE FOR HOME CARE SUPPLEMENTS & SUBSIDIES?



From supplements to subsidies, read on for Aged Care Decision's comprehensive guide to everything you need to know about Home Care Packages

**I**f your loved one has a Home Care Package, but could use further help at home, they may be eligible for a range of subsidies and supplements for people with specific conditions.

Aged Care Decisions have compiled up-to-date information about home care supplements and subsidies that provide extra support. Read on to see if you or your loved one may be eligible.





**The Veterans' supplement provides additional funding for Home Care Package Providers to deliver appropriate care to veterans.**

**DEMENTIA AND COGNITION SUPPLEMENT**

This supplement helps with the cost of caring for people with moderate to severe cognitive impairment due to dementia or other conditions.

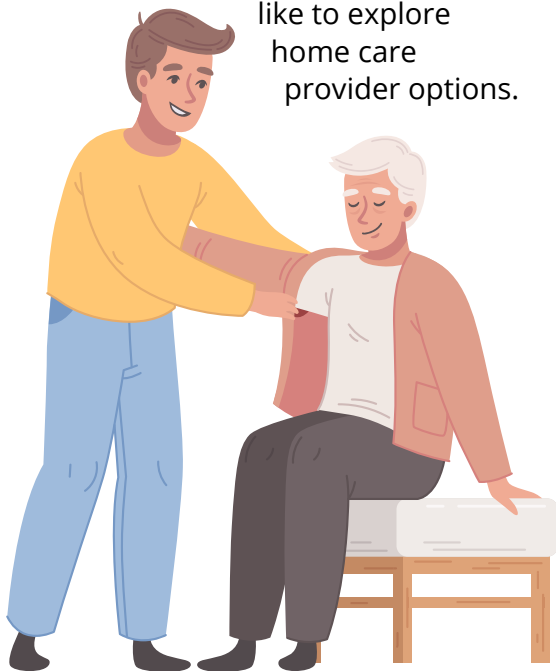
It can be accessed by Home Care Package Providers, who can use the supplement to enhance the home care services being delivered to an eligible care recipient.

The daily payment rate depends on the recipient's Home Care Package level.

To be eligible for this supplement, care recipients must score 10 or higher on the Psychogeriatric Assessment Scales (PAS).

Speak to your Home Care Package Provider if you think your loved one may be eligible for this supplement.

Connect with Aged Care Decisions, Australia's largest free aged care matching service, if you would like to explore home care provider options.



**VETERANS' SUPPLEMENT**

The Veterans' supplement provides additional funding for Home Care Package Providers to deliver appropriate care to veterans with accepted, service-related mental health conditions.

The supplement is paid directly to the Home Care Package Provider on a veteran's behalf.

No assessment is required, however certain information must be disclosed to Services Australia and the recipient's Home Care Package Provider. War widow(er)s and dependents are not eligible for the supplement.

**CAPS FUNDING**

The Continence Aids Payment Scheme (CAPS) helps eligible people with the cost of buying continence products.

Administered by Services Australia, the scheme makes a direct payment to your nominated bank account (which does not count towards your taxable income), and you can use it to buy continence products of your choice.

To be eligible, you must have permanent and severe incontinence that can be confirmed by a registered health professional, such as a GP, RN, Occupational Therapist or Physiotherapist.

**OXYGEN SUPPLEMENT**

Care recipients who have a long-term medical need for continuous oxygen therapy are eligible for this supplement. It is not available in an emergency or for short-term illnesses such as bronchitis.

Payment is made directly to your Home Care Package Provider, who must have hired, or must own the equipment used to provide the oxygen.

If you are receiving the oxygen supplement, you may also be eligible for an Essential Medical Equipment Payment, which is a yearly payment to help with energy costs associated with running medical equipment in your home.

**ENTERAL FEEDING FUNDING**

Enteral feeding is when a person receives nutrients through a tube in their nose, stomach, or small intestine – also known as 'tube feeding.'

If you meet eligibility requirement, a daily payment is made directly to your Home Care Package Provider. This supplement does not apply to people receiving oral dietary supplements. →

## VIABILITY SUPPLEMENT FOR RURAL AND REMOTE CARE RECIPIENTS

This supplement helps with the higher cost of providing aged care services in rural and remote areas. Payment is automatic for eligible Home Care Package recipients and is paid directly to the Home Care Package Provider.

## FINANCIAL HARDSHIP SUPPLEMENT

If your circumstances have changed and you are experiencing financial difficulties, or you cannot cover the cost of your care due to circumstances beyond your control, you may be eligible for financial hardship assistance.

The Government may pay some, or all, of your aged care fees and charges if you meet certain criteria. Specifically for Home Care Package recipients, they may help with your basic daily fee, and income tested care fee.

To apply for the financial hardship supplement, contact the Australian Government Department of Health and Aged Care.

## MORE WAYS TO MAXIMISE YOUR HOME CARE PACKAGE

### Reassess your Home Care Package level

It's important that your Home Care Package keeps up with the care you need to

keep you living happily and healthily at home. If you feel you're no longer receiving the right level of support, you can be reassessed to receive a higher-level package. To be reassessed for a higher-level Home Care Package contact My Aged Care.

### Review the home care services you receive

Home Care Package funds can be used for a wide range of services and supports to help you live independently at home. It's a great idea to periodically review the services you receive versus the services you really need.

### Make sure you have the right Home Care Package Provider for you

A Home Care Package Provider should deliver quality service, offer value for money and be there for you when you need them. If your current Home Care Package Provider is not providing the right level of care and service, then switching to

another provider is easy, and it costs you nothing.

This is where Aged Care Decisions can help.

As Australia's largest free and independent aged care matching service, Aged Care Decisions can help you find a Home Care Package Provider that suits your needs, with less stress and running around and at ZERO cost to you.

After asking a few questions to understand your care needs, preferences, location and budget, Aged Care Decisions will email you a customised options report matched to providers that suit your individual care needs. You will also receive unlimited one-on-one support from a dedicated Aged Care Placement Specialist throughout the aged care placement process.

**For FREE assistance finding aged care providers contact us at: [agedcaredecisions.com.au](http://agedcaredecisions.com.au).**  
**ACG**



# NAVIGATING the Care Maze

BY RODNEY HORIN, CEO JOSEPH PALMER & SONS

Anyone who has dipped their toes into the confusing and arcane world of the Australian aged-care industry knows the story well. Big decisions must be made, often in a short time frame. Aged-care facilities must be visited, a RAD (Refundable Accommodation Deposit) must be negotiated and funded, or a Daily Accommodation Deposit (DAP) agreed to.

And then there is the Centrelink form that must be filled out, which determines how much a resident must contribute to the cost of care. It is 21 pages long with 66 questions that must be answered. Recent changes to the age pension and the Maximum Permissible Interest Rate (MPIR) both affect the cost of aged care.

And aged care is becoming more expensive. On 1 October 2023 the Daily Accommodation Payment (DAP) on an unpaid

Our 10-point guide breaks through the jargon - such as RADs, DAPs and MPIRs to explain how aged care works and how much it costs.

Refundable Accommodation Deposit (RAD) of \$750,000 increased to \$167.47 per day (it was \$83.63 per day in April 2022). That represents a 100% increase in a year. As interest rates rise, and DAPs increase, more people are looking to pay a RAD in full.

However, as confusing as it is, the aged-care industry cannot be wished away. It represents a growing part of the lives of more and more Australians. As Australia's population continues to rise and life expectancy continues to grow (currently 81.3 years

for males and 85.4 years for females), it is inevitable that more and more of us will end up in residential aged care. It is forecast that the number of people in permanent residential aged care in Australia is expected to triple in the next 35 years, from 230,000 today to 700,000 in 2050.

In order to demystify the aged-care industry, here are the ten most common questions we hear, and the answers to those questions.

## 1 WHAT IS A REFUNDABLE ACCOMMODATION DEPOSIT (RAD)?

**ANSWER:** Most new residents in residential aged care negotiate a room price with the aged-care facility before moving in. This is called a Refundable Accommodation Deposit (RAD). You will not be required to pay the RAD if you are eligible for government assistance as a low means resident. →



**There is the Centrelink form that must be filled out, which determines how much a resident must contribute to the cost of care.**

# 2

## WILL I NEED TO SELL THE FAMILY HOME TO PAY THE REFUNDABLE ACCOMMODATION DEPOSIT (RAD)?

**ANSWER:** This is the most common question we get and the short answer is, not necessarily. The family home is often a couple's most valuable asset and many advisers wrongly assume that it needs to be sold to provide funds for RADs. The key driver is to make sure that, like any valuable asset, the home generates a financial return. This return takes the form of rental income and capital growth (which RADs certainly don't provide). The home is treated on a concessional basis for the age pension and aged care fees. For age pension purposes, if you move into care the former home's value will be excluded from the age pension assets test for 2 years although any rental income will be assessable under the income test. The value of the home is currently capped at \$197,735 for aged care means-testing, and any rental income is assessable.



payments. A bank guarantee is not an alternative. The interest rates you pay are set under the Aged Care Act – currently 8.15% as of October 1st. So, on a \$1 million RAD, if choosing to pay via a daily payment, you'll pay \$81,500 a year.

## 4 WILL MY FAMILY GET ALL OF THE RAD BACK?

**ANSWER:** In a government accredited aged care facility, the accommodation deposit is fully government guaranteed. Before July 2014, the accommodation bond repaid to the family would be reduced by retention amounts deducted by the aged care facility. Since July 2014, any lump sum paid as a RAD is now fully refundable and generally repaid 14 days after a person leaves the facility or, where the resident has passed away, to their estate when probate has been granted.

## 5 WHAT IS THE MEANS TESTED CARE FEE?

**ANSWER:** The Means Tested Care Fee is set by the government and collected by the aged care facility based on an individual assessment for each resident. It is an attempt by the government to ask residents with the financial capacity to contribute to the cost of care. This fee can range from nothing to a maximum \$358 per day, but is capped at \$31,706 per annum or \$76,096 over a lifetime (just over two years of payments). →

## 3 IS THE RAD NEGOTIABLE AND WHAT ALTERNATIVES DO I HAVE TO PAY IT?

**ANSWER:** RADs can be as high as \$2 million to secure a bed in an aged care facility. In many cases these RADs are negotiable, and at times can be as much as halved. Willingness to negotiate on

RADs depends very much on the demand for beds – and the supply of beds – in a particular aged care facility. Many aged care facilities prefer the RAD be paid as a lump sum up front. However, it is possible to choose to pay interest payments (DAPs) only or pay with a combination of lump sum and interest



# 6

## WHY DOES THE GOVERNMENT CHARGE DIFFERENT MEANS TESTED CARE FEES TO RESIDENTS?

**ANSWER:** While all residents pay the same Basic Daily Fee (\$60.86 per day, or 85% of the full age pension), the Means Tested Care Fee varies from person to person depending on their assets and income.



## 7 WHY IS THE MEANS TESTED CARE FEE SO HIGH AND HOW DO I REDUCE IT?

**ANSWER:** The Means Tested Care Fee is based upon the income and assets of the aged care resident, so it increases as the resident's assessable assets and income increase. For example, a resident on a full age pension with assets totalling \$250,000 and deemed to be earning \$4,497 per year will pay \$1.56 per day (\$569 per year) in aged care, while a resident with assets totalling \$1.25 million and deemed to be earning \$26,997 per year will pay \$50.58 per day (\$18,462 per year).

## 8 WHAT IS THE EXTRA SERVICES FEE AND SHOULD I PAY IT?

**ANSWER:** The Extra Services Fee, which can be as much as \$120 per day, gives the resident extra services,

including more activities, outings, daily newspapers, more meal choices, pay TV and access to people like podiatrists, hairdressers etc. If your aged care facility is charging an Extra Services Fee, you should ask what services are being delivered and assess whether or not you are receiving value for money. This fee, too, may be negotiated. It will be adjusted if you are unable to utilise any of the services.

## 9 PAYING DAILY FEES WILL IMPACT ON MY CASH FLOW. WHAT STRATEGIES ARE THERE FOR DEALING WITH THIS?

**ANSWER:** It is possible to have some or all of the daily fees deducted from the RAD that has been paid to minimise the impact on your cashflow. This means of course that the DAP will increase over time and less of the RAD will be returned at the end of the care period.

## 10 WHAT IMPLICATIONS ARE THERE FOR MY SOCIAL SECURITY OR PENSION?

**ANSWER:** The RAD is an excluded asset for social security purposes. Therefore, in some cases, where existing cash is used to pay for a RAD, it can result in a new or increased pension entitlement. More often, a family home is sold to fund the RAD. In this case, while the home is excluded, the proceeds from its sale are counted as an asset. As a result, the cash remaining after paying the RAD can often result in a pension being reduced or lost entirely. However, there are ways to maintain, or even increase, one's current entitlements. **ACG**

Rodney Horin is CEO at Joseph Palmer & Sons, wealth managers and aged-care specialists [www.jpalmers.com.au](http://www.jpalmers.com.au)

# Carer Breaks



Do you need a short break from your Caring role?

Would you like to meet other Carers while taking time for yourself? Carer Breaks could be for you.

Carer Breaks are provided for Carers in a range of settings including:

- in a group setting to facilitate social connection (particularly with other Carers)
- individual breaks - for Carers identified as most in need of an individual break and/or those who have limited or no other options to have a break away from the person they care for.

Group Activities/breaks:

- are usually 2-5 hours in length and are where a group of Carers meet and undertake an activity together e.g. art and craft session, mindfulness session, movie meal deal etc.
- Carers SA Staff may attend some group activities and not others.

Retreats

- One or two nights away, in a group setting, including meals and some structured activities.

Eligible Carers will be able to access:

Up to 6 Group Activities per financial year.

This may include:

- 1 Retreat and 5 group activities/breaks or
- 6 Group activities/breaks.

Updated Carer Breaks menus will be emailed to eligible Carers on a 3 monthly basis.

The menu will also be available on Carer SA Website.

Carers may be asked to contribute where a higher cost Carer Break is identified.

We encourage Carers to consider the types of activities you would like to connect to as part of your Carer Breaks and plan ahead.

Contact **Carers SA** on  
**8291 5600** or  
[Carer.Breaks@carerssa.com.au](mailto:Carer.Breaks@carerssa.com.au)



## Can I still access Carer Gateway services when my caring role ends?

**Yes.** Support via Carer Gateway may be provided for up to 2 years in certain situations after the caring role has ended.



### Services available when your caring role has ended

#### Coaching

If you don't know where to start or know where to turn to next, our free coaching service can help you.

Coaching is designed to provide an opportunity for you to reflect on your next steps, identify personal goals, consider getting back into the workforce or make changes important to you once your caring role has ended.

#### Counselling

Grief is a natural response to any loss. If you're grieving, remember that you're not alone and help is available. Carers SA offers specialised grief and loss counselling for Carers.

#### Peer Groups

If you are currently part of a peer group, your attendance can continue for a period after your caring role has ended. This ensures established relationships are maintained.

## Emergency Respite

### Emergencies can happen anytime

**Emergency Respite offers support for Carers who are experiencing an urgent or unplanned event that temporarily impacts their ability to care for their family member or friend.**

This could include:

- The Carer becoming ill or having an injury
- Having to leave home suddenly due to a family/or other emergency
- The Carer feeling stressed or overwhelmed with the caring role
- An unplanned event that threatens the health and safety of the person they are caring for
- An unplanned event that threatens the health and safety of a Carer



**Emergency Respite supports Carers who are experiencing an urgent or unplanned event that temporarily impacts a Carer's ability to continue their caring role for their family or friend. This is a 24 hours a day, 7 day a week service.**

**Call Carers SA via Carer Gateway on 1800 422 737**





Maree McCabe offers expert advice on how to spot dementia early on, and what to do next.

# DECODING DEMENTIA

**E**arly signs of dementia can be subtle and may not be immediately obvious.

There are common symptoms, but it is rare that they all occur. Early symptoms also vary a great deal. Usually, people first seem to notice that there is a problem with memory, particularly in remembering recent events.

Other common symptoms include:

- Changes in planning and problem-solving abilities
- Difficulty completing everyday tasks

- Confusion about time or place
- Trouble understanding what we see (objects, people) and distances, depth and space in our surroundings
- Difficulty with speech, writing or comprehension
- Misplacing things and losing the ability to retrace steps
- Decreased or poor judgement
- Withdrawal from work or social activities
- Changes in mood and personality

Sometimes people fail to recognise that these symptoms indicate that something is wrong. They may mistakenly assume that such behaviour is a normal part of the ageing process or symptoms may develop gradually and go unnoticed for a long time. Sometimes, people may refuse to act even when they know something is wrong.

### Don't assume it's dementia

Everyone at some time in life experiences the occasional memory lapse. Occasional memory lapses and forgetfulness are normal.



BY DEMENTIA AUSTRALIA

Changes to memory and thinking that interfere with someone's normal social or working life are concerning.

Some conditions such as strokes, depression, alcoholism, infections, hormone disorders, nutritional deficiencies and brain tumours have symptoms similar to dementia. These can often be treated.

### Early diagnosis is helpful

It is important to talk to a doctor when symptoms first appear.

If symptoms are not caused by dementia, early diagnosis



**Everyone at some time in life experiences the occasional memory lapse. Occasional memory lapses and forgetfulness are normal.**

will be helpful to treat other conditions.

If the symptoms are caused by dementia, early diagnosis will help the person access treatment, support and information sooner. They can understand how to live well with dementia, plan for the future and take control of their life.

### Where to begin

The best place to start is with a health professional. It will be helpful to take to the appointment:

- A list of memory, thinking or behaviour



changes that are of concern, including when the changes were first noticed and how often they are noticed

- A list of medications
- A trusted family member or friend, to provide additional information, if necessary

To make a diagnosis, it is common for an assessment to be done and different tests may be ordered depending on the outcome of the assessment. The health professional may also refer the person to a medical specialist such as a geriatrician, neurologist or neuropsychologist.

Such an assessment might include the following:

- A detailed medical history provided if possible by the person with the symptoms and a close relative or friend. This helps to establish whether there is a slow or sudden onset of symptoms and their progression.
- A thorough physical and neurological examination, including tests of the senses and movements to rule out other causes of dementia and to identify medical illnesses which may worsen the confusion associated with dementia.
- Laboratory tests including a variety of blood and urine tests called a “dementia screen” to test for a variety of possible



illnesses which could be responsible for the symptoms. The dementia screen is available through a doctor.

- Neuropsychological testing to identify retained abilities and specific problem areas such as comprehension, insight and judgement.
- Other specialised tests such as a chest x-ray, ECG, or CT scan.
- A mental status test to check the range of intellectual functions affected such as memory, the ability to read, write and calculate.
- Psychiatric assessment to identify treatable disorders which can mimic dementia, such as depression, and to manage psychiatric symptoms such as anxiety or delusions, which may occur alongside a neurological disorder.

## Seeking a diagnosis for someone else

If you know someone who may need to speak to their health professional, but who is resisting making an appointment, you could:

- Talk to the person’s health professional for advice.
- Call My Aged Care on 1800 200 422 to request an Aged Care Assessment (for someone aged over 65, or aged over 50 for Aboriginal or Torres Strait Islander people).
- Call the National Dementia Helpline on 1800 100 500 An interpreter service is available and the Helpline operates 24 hours a day, seven days a week, 365 days a year. More information at [dementia.org.au/helpline](http://dementia.org.au/helpline). **ACG**



**AUTHOR:**  
Maree McCabe  
AM, CEO,  
Dementia  
Australia



**Dementia can  
affect us all.**

**We're here to help.**

Dementia Support Australia provides support to health care professionals, carers and people living with dementia who are experiencing behaviours and psychological symptoms of dementia.

Free 24/7 dementia support

**1800 699 799**

[dementia.com.au](https://dementia.com.au)



**Dementia  
Support  
Australia**

Funded by the Australian Government  
A service led by HammondCare

# The BALANCING



**I**n a world where the demands of work often seem all-consuming, many Australians find themselves in the delicate and demanding position of juggling a full-time job while providing care for a loved one. This dual role is a testament to compassion and commitment, but it can also be incredibly challenging. Whether you're caring for an aging parent, a partner with health issues, or a child with special needs, the balance between your career and caring

“  
**The goal is to empower you to maintain your career while ensuring the well-being of your loved one**

responsibilities can often feel like a high-wire act.

This article is dedicated to those who find themselves in this unique situation, offering practical advice and valuable insights to help you manage the complexities of working full time while caring for a loved one. The goal is to empower you to maintain your career while ensuring the well-being of your cherished family member.

## **Communication and Planning**

**Open Dialogue:** Start with open communication at your



# ACT



Balancing a full-time job with the responsibilities of caring for a loved one is a challenging but essential role that many Australians undertake. In this article, we'll explore practical strategies, tips, and insights to help you navigate this delicate juggling act, maintaining your career while ensuring the well-being of your loved one.

workplace. Share your caring responsibilities with your employer, HR department, or supervisor. Discuss possible accommodations or flexible work arrangements that could help you fulfill your caring duties without compromising your job performance.

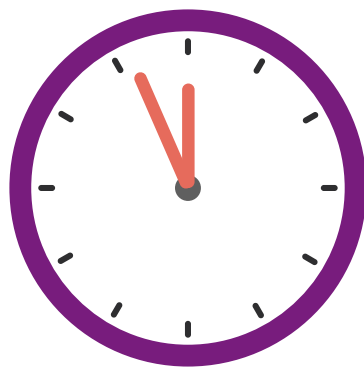
**Set Boundaries:** Clearly define your work hours and ensure your employer and colleagues understand your availability. Boundaries are essential to avoid overextending yourself, leading to burnout.

## Utilising Support Networks

**Leverage Support Services:** Take advantage of support services and resources that may be available through your employer or in your local community. This could include employee assistance programs, support groups, or respite care options.

**Lean on Family and Friends:** Enlist the help of family members and friends to share

caring responsibilities. Collaborative support networks can provide much-needed relief and ensure that you don't have to bear the caring burden alone.



## Flexible Work Arrangements

**Flexible Hours:** If possible, negotiate for flexible work hours that align better with your caring schedule. Flexibility in when and where you work can significantly ease the juggling act.

**Remote Work:** Explore the option of remote work, which can allow you to be physically present for your loved one while maintaining your professional

responsibilities. Many employers now offer remote work opportunities.

## Time Management

**Prioritise Tasks:** Create a daily or weekly task list, both for work and caring. Prioritize tasks and allocate time efficiently to ensure you're meeting your commitments effectively.

**Time Blocking:** Use time-blocking techniques to segment your day. Dedicate specific periods to work tasks and others to caring duties, providing structure and focus.

## Self-Care and Delegation

**Self-Care is Not Selfish:** Prioritizing self-care is essential. You can't provide adequate care if you're physically or emotionally drained. Find moments for relaxation, exercise, and activities that bring you joy.

**Delegation:** Don't hesitate to delegate caring responsibilities when possible. If other family

members or professionals can assist, don't carry the entire load on your shoulders.

## Professional Assistance

**Respite Care:** Consider using respite care services, which provide short-term relief for carers. This allows you to take breaks and recharge while ensuring your loved one's needs are met.

### Professional Carers:

In cases where the caring responsibilities are highly demanding, consider hiring professional carers or nurses to provide assistance. This can alleviate some of the stress and ensure your loved one receives the best care possible.

## Legal and Financial Considerations

**Legal Documentation:** Ensure that legal matters, such as power of attorney or advanced healthcare directives, are in place. These documents can provide guidance and support during times of caring.

### Financial Planning:

Seek financial advice to understand the costs associated with caring and how it may impact your financial situation. Investigate financial aid programs or government support that may be available to you.

## Community Resources

**Community Support:** Investigate the resources available in your local community. Many communities offer support services, day programs, and assistance for carers. These resources can provide much-needed relief.



## Stress Management and Emotional Well-Being

### Mental Health Support:

Reach out to mental health professionals or support groups to help manage the emotional challenges that come with balancing work and caring. Carer burnout is a real concern and seeking help is a sign of strength, not weakness.

## Maintaining Perspective

### Reflect on Your Priorities:

Remember that your well-being and the well-being of your loved one are top priorities. Be prepared to make adjustments and adapt as needed. Career progression can be paused or slowed, but the moments you share with your loved one are irreplaceable. **ACG**



Ensure that legal matters, such as power of attorney or advanced healthcare directives, are in place.

# Supported Independent Living (SIL) NDIS Accommodation



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Embrace the luxury of having your own private space, free from sharing, making this unit an ideal sanctuary to call home. Don't miss this fantastic opportunity to secure a comfortable and convenient lifestyle in on of these delightful units.

**This opportunity is limited to those with NDIS SIL funding.  
Take a virtual tour of the home by scanning the QR code.**



# FALL PREVENTION CHECKLIST



## FLOORS

- Walkways are clear of furniture and other obstacles
- Loose mats and rugs have been replaced with non-slip rugs
- Cords & wires are taped down or folded away hidden or against the wall
- Floor is clear of items that can be tripped on, such as shoes, magazines & boxes

## STAIRS AND STEPS

- Loose or uneven steps & carpet have been fixed
- There are handrails on both sides of stairs or existing handrails are secure
- There is good lighting in stairway with light switches at the top and bottom
- Nonslip adhesive rubber tread is on the steps
- Stairs are clear of items that can be tripped on, such as shoes, magazines & boxes

## BEDROOM

- Bedside table lights are available and easily accessible
- There are plug in night lights in bedrooms and hallways
- There is a phone in an accessible location, on the bedside table or on the floor, in case of falls

## BATHROOM

- There are non-slip flooring or mats
- There are at least two grab bars in the bath/ shower and toilet area.
- Consider purchasing a shower chair and handheld shower head.
- Add night lights along the hall or path to the bathroom

## KITCHEN

- Regularly used items are in easily accessible places
- If you have to use a step ladder, make sure it has a handle at the top - never use a chair as a stepping stool

## OTHER

- An emergency numbers list, in large print, is near each phone.
- Use a walker or a cane if your balance is unstable.
- Consider a wearable medical alert device in the event of an emergency while you are alone.
- There is a phone near the floor, in common areas, in case you fall and can't get up

**AUSTRALIAN**  
**CARERS GUIDE**  
Helpful and Practical content for all those caring for an elderly loved one

Visit our website for more useful tips and advice  
[australiancarersguide.com.au](http://australiancarersguide.com.au)



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SCAN HERE

# Q and A

Where our experts answer your questions. 'You don't know what you don't know until you know what you don't know!'

## SIDE EFFECTS

**Q** My neighbour recently had a stroke, and her behaviour has seemed rather odd lately. Is this normal?

**ANSWER:** First of all, well done for looking out for your neighbour. We need more people like you around. The simple answer is yes, people often notice changes to their emotions and behaviours in the aftermath of a stroke, because the part of the brain it effects is where emotions are controlled. A stroke can make a person forgetful, careless, and confused, leaving them more susceptible to stress and anxiety. Try seeing if your neighbour has access to a medical professional who can help them in their recovery.

## CANINE COMPANIONS

**Q** We have a lovely nurse who helps our mum, but she's terrified of our family dog - who is very small and passive. Any suggestions?

**ANSWER:** This can be a very difficult situation as pets are often considered as part of the family and are often treated as such - and rightly so. However, some people do suffer from phobias that cause unnecessary anxiety, and such may be the case with your mother's nurse. If the nurse only comes into your home for short periods, see if the dog can stay in another room, or if a family member can walk them. If she's there for longer, perhaps you or a friendly neighbour might be able to look after the dog for a few hours.



## FADING MEMORIES

**Q** I've been forgetting things more and more frequently over the last few weeks. How can I tell whether it's a symptom of aging, or something more serious?

**ANSWER:** Fading memories is often just part and parcel of getting older, but you're right to question whether it could be something more serious. The key question you need to ask yourself is: 'Is this memory loss having an impact on my day-to-day life?' Many common memory lapses - such as forgetting the details of a specific conversation or an event that took place six months ago - may just be a sign of old age. However, if you find your memory loss disrupts your work, social outings or relationships, it might be worth getting in touch with Dementia Australia for a screening.



## LIGHTENING THE LOAD

**Q**I've been caring for my dear mum for the best part of two years now and am finding both the mental and physical load tough. My sister lives overseas and we don't have anyone else we can call on; do you have any tips that might help?

**ANSWER:** 1. Think positive: Never underestimate the power of a positive outlook. It can help guide you through all sorts of challenges, as well as enhancing mental well-being, and fostering resilience in the face of adversity. 2. Set goals: While it's important to go easy on yourself, it's also worth setting small and achievable goals so you know what needs to be done each day, and exactly what you can manage. 3. Ask for help: Whether it's a friendly neighbour or a local respite nurse, don't be afraid to ask for help from those around you. Doing so will go a great way towards lightening your load.



## CHERISHING OUR FURRY FRIENDS

**Q**My father - who is very old and frail - has a much-loved pet dog who he considers one of the family. However, it's becoming more and more difficult for my father to look after his furry friend. Do you have any advice?

**ANSWER:** It's heartwarming to hear that your father has a beloved pet dog. Caring for a pet can be a source of comfort and companionship for older adults, but it can also present challenges as they age. Start by assessing your father's physical and cognitive abilities to determine how much care he can provide for the dog. Consider his mobility, strength, and memory. Try looking for a local student or a friendly neighbour who might be able to help with dog-walking, and try a dog-food repeat order delivered to your father's home, to ensure he never runs out of food.



**GOT A QUESTION  
YOU WANT ANSWERED?**  
Then let us know  
either by  
email:[hello@acguide.com.au](mailto:hello@acguide.com.au)  
or  
write to us at  
The ACG  
P O Box 43  
Wantirna Vic 3152



BY JEAN KITTSON

# KEEP IT LEGAL

For most people, there will come a time when we are unwilling or unable to manage our financial and personal affairs.

Maybe we become confused by a water bill or a rate notice. Or we may not be able to understand our Home Care Package bill, which is the most confusing of them all and might as well be written in Klingon. Or perhaps we just need someone else to go to the bank for us and change our account from one that is paying .0% interest to one with a better deal, .05% for example.

Or maybe something more alarming might

happen, a sudden 'medical event' - and I don't mean an awards night - I mean a stroke, or a fall, or a heart attack, after which we may not have the capacity to do the things we once did and we need help.

Whatever the reason and whatever the age, we all need to plan for this possibility by legally appointing a person we trust to carry out

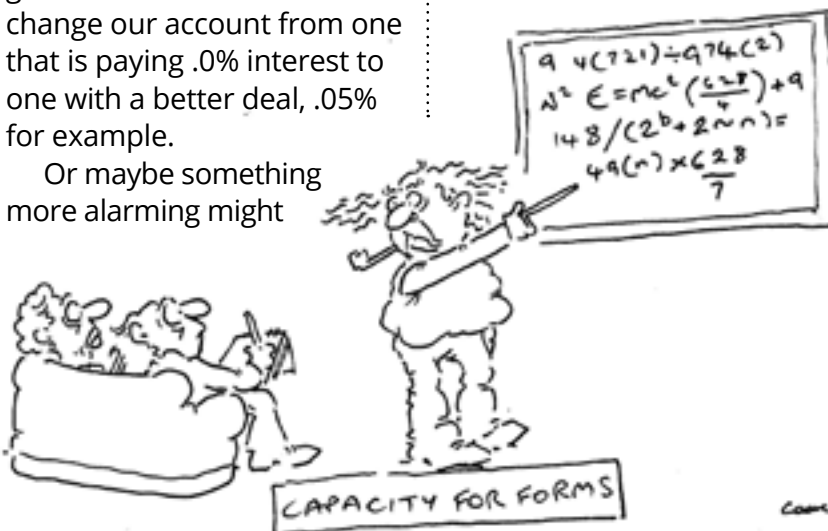
our wishes or even make decisions for us.

This person is sensibly called a 'decision maker'.

And to enable this decision maker to legally help us and do the things we want and need them to do requires forms. And I mean forms. Many of these forms are available online on government websites and are often called 'planning ahead documents'. Surprisingly, some of these forms are quite simple. However all of them require legal advice.

I know as soon as you read legal advice you think \$\$\$ but believe me, in the long run, it will save you (and your loved ones) not only money but also anguish. And keep in mind that a good solicitor, who does a lot of this type of thing, should not charge much.

And if you or your loved



Illustrations by Patrick Cook



one chooses to put all these forms in place, which is recommended, get them done in one whack and it should save some money.

Let me begin by explaining the different types of decisions makers.

## 1 Power of Attorney (POA)

This is a legal document that allows you to appoint another person(s) to manage financial and legal decisions on your behalf, only while you have the ability (capacity\*) to make decisions for yourself. In other words, they can only make decisions on your behalf if you have instructed them to and they are in your best interests not theirs.

## 2 Enduring Power of Attorney (EPOA)

This is a legal document that allows you to appoint a person(s) to manage legal and financial decisions on your behalf and that person can continue to make those decisions even if you have lost the capacity\* to make decisions for yourself.

## 3 Enduring Guardian (EG)

This will give another person the authority to act on your behalf in the areas you have outlined and may include where you live and the services you receive, also healthcare, medical and dental decisions.

What an Enduring Guardian can do depends on what areas you have outlined and differs from state to state so please get professional advice.



What Enduring Guardians can't do is;

- Make a will for your elder.
- Vote on your elder's behalf
- Consent to marriage on your elder's behalf.
- Manage their finances or assets
- Override their objections to medical treatment.

An enduring guardianship takes effect only if your elder loses capacity\* and becomes unable to make their own medical or lifestyle decisions.

\*I will explain 'capacity' in a minute because it is an important medical and legal term that we need to understand.

## Appointing a Decision Maker

One of the most important considerations when appointing a decision maker is trust. Who do you trust to always act either under your instructions or with your best interests at heart?

You can appoint more than one decision maker. One can be a trusted family member or friend, the other a professional - your accountant perhaps.

You can specify if you want them to act together (jointly) or independently of each other (severally) (this is a legal term).

If only one person is appointed it is a good idea to have a substitute decision maker, just in case.

Although I have used the titles; POA, EPOA and EG, I want to make it clear that every State and Territory uses its own special and unique name just to keep it simple - NOT. For example, some states call a Power of Attorney, a Non-Enduring Power of Attorney. I believe →

“  
We all need to  
plan for this  
possibility by  
legally appointing  
a person we trust

in Victoria it is called a Supportive Attorney. An Enduring Guardian in one state is called an 'Enduring Power of Attorney for Medical Decisions' in another state.

Another reason to please seek legal advice.

### Public Trustees

If an elder does not wish to appoint someone they know to manage their financial affairs then they can ask the public or state trustees to manage them. This involves fees but may help to avoid family issues, such as fights at Christmas dinners and accusations of sucking up and favoritism and an all-in brawl at the reading of the will, when the elder cannot enjoy it in person.

### Public Guardians

If the elder has no-one reliable and trustworthy to make their personal and medical decisions for them (or has no family, or too much family) they can ask for a public guardian to be appointed.

### Capacity

Which brings us back to "capacity," which is something you need to know about.

Capacity is important when it comes to legal documents. Capacity is a term that refers to your mental ability to make decisions. Including the decision to appoint a decision maker. Capacity is often something that we only start thinking about when family become



**Capacity is a term that refers to your mental ability to make decisions.**

concerned about their loved one's ability to function sensibly or reasonably. Whether or not someone has 'capacity' is often associated with dementia. But please be careful and controlled when considering the idea of capacity and incapacity. 'Incapacity' can sometimes be used as a means of gaining control over vulnerable elders, by selling their homes and moving them into residential aged care, for one distressing and not uncommon example. It is important to remember, as an eminent geriatrician told me, 'Capacity is very nuanced, and depends on a

lot of factors. Just because your elder may not be able to decide what they want for dinner, doesn't mean they can't decide where they want to live." Well said. Noted. A specialist geriatrician is best placed to make that call.

A solicitor will also need to know if a person has the capacity to sign legal documents. If it is decided, by a specialist geriatrician, (not a family member or the local shopkeeper or even a family member's GP,) that they do not have the capacity to make decisions about who to trust, then it is illegal for them to put in place or sign any legal documents.

That is why it is so very important to make decisions about your preferred decision maker before anyone starts questioning our 'capacity' to make decisions, because then it could be too late.

And if you haven't appointed an Enduring Power of Attorney or an Enduring guardian then any guardian decisions can be made on



# What you need to know for better aged care



## Do you or someone you care for receive or need government-funded aged care services, either at home or in residential care?

We can assist with information and resources on:

- how to speak up for better care
- aged care provider fees and services
- transitioning between packages
- help with decision-making
- moving to residential care.

## Our advocates assist you with free and confidential support and advocacy

- we listen carefully to what you have to say
- we do not talk to other people about you without your permission
- we are independent of the government and providers
- our goal is to ensure older people are treated with dignity and respect.

# Chat with us 1800 700 600



ARAS is the South Australian member of the Older Persons Advocacy Network. If you call from the Northern Territory you will be redirected to one of our local member organisations Darwin Community Legal Centre or CatholicCare NT.



To find out more visit [open.org.au](http://open.org.au) or scan the QR code



your behalf by a substitute decision maker, known as ‘the person responsible’ who can be virtually ANY family member. No matter how far removed. Just for a moment, you might like to ponder your own private worst-case-scenario person deciding what medical attention you receive and where you are going to live.

For the loving family member it is also very important that your elder has these legal documents in place because otherwise you may have to do it in a crisis.

Take my friend Josie; she kept putting off getting her reluctant mum to put in place powers of attorney because she didn’t want to rush things, she didn’t want to be pushy but then suddenly and sadly the mum had a stroke. Josie found she couldn’t go to the bank or authorise bill payments or do all the things that needed to be done on her mum’s behalf without

legal authority. So, she had to ask the solicitor to visit her mum in hospital and in her words, ‘I felt like a vampire, asking the solicitor to come to her bedside in hospital, like some horrible character in a movie saying, “sign here, quick sign here.”’

These can be difficult discussions to have and decisions to reach, but they are essential.

This requires conversations with your elders about their thoughts and wishes, their hopes and fears.

There will be many conversations about difficult topics, but please reassure your loved one that these conversations about putting in place legal documents will give them more independence and control over their lives, not less.

(I will talk about an Advanced Care Directive and a Will in the next issue of this magazine.) **ACG**

## TOP TIP

THERE ARE IMPORTANT THINGS THAT SHOULD HAPPEN IF YOU ARE HELPING AN ELDER TO APPOINT A DECISION MAKER.

1

They need to appoint someone they trust.

2

They can appoint more than one person, which can be a good idea.

3

They need to choose their own solicitor.

4

If you are being appointed powers of attorney, it should not be your solicitor.

5

The solicitor should be someone who specialises in helping elders put these documents in place.

6

The solicitor needs to provide disclosure beforehand in an engagement letter explaining your elders’ rights and giving an estimated fee quote for work.

7

The solicitor needs to explain in detail what all documents mean.

8

The solicitor must talk to the elder about who they wish to appoint without the appointee being in the room.

# Seaside Living and Services

## We offer:

- Therapy and Wellness
- Mobile Therapy Services
- Social Activities in the community
- Home Maintenance & Gardening
- Transition Care
- Residential Care
- Respite
- Home Care Packages



Supporting Adelaide's southern metro community to live healthy, engaged and fulfilled lives.

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[alwyndor.org.au](http://alwyndor.org.au)



# INCLUSIVE ADVENTURES

## NAVIGATING TRAVEL WITH THOSE YOU CARE FOR

Top tips on making travel work for you as a carer

**T**ravel is often a gateway to cherished memories, and sharing these adventures with the people you care for can be immensely rewarding. However, there's no doubt about it: travelling with someone you're caring for can add some complications in to the mix. Whether that comes in the form of needing daily medication or being less mobile than they once were, considering the



**Considering the needs of the person you care for is essential for a smooth-sailing trip.**

needs of the person you care for is essential for a smooth-sailing trip.

Whether it's an aging parent, a child with special needs, a partner with health concerns, or a friend facing mobility challenges, traveling with loved ones requires thoughtful planning and an extra measure of compassion.

From packing tips to destination choices and travel strategies, here's everything you need to know about traveling with someone you care for.



## Choose the right destination

Selecting the right destination is crucial. Opt for places that are known for their accessibility, healthcare facilities, and services that cater to special needs. There are many destinations around the world that offer inclusive travel experiences, ensuring that your loved one can explore and enjoy the destination to the fullest. If there's a particular hotel you want to book, call ahead

## Plan ahead for a smooth journey

Planning is the foundation of any successful trip, and when you're traveling with someone who requires special attention, it becomes even more critical. Begin by considering the specific needs of your travel companion. Does the person have mobility issues, dietary restrictions, or any medical requirements? Understanding these needs is essential for a smooth journey.

and ask them what they can do to make your trip easier; and if you want to visit a city you've never been to before, a quick Google will give you all the information you need regarding how well it will cater to the needs of your loved one.

## Adapt your travel style

Your usual travel style may need some adjustments when you're with a loved one who requires special care. Be prepared to slow down the



pace, take frequent breaks, and provide necessary support. This may mean skipping certain activities or attractions and focusing on experiences that are more suitable for your companion.

### **Accommodation matters**

Choose accommodation that is comfortable and accessible. Ensure that the hotel or vacation rental meets the specific requirements of your travel

### **Embrace flexibility**

Travel can be unpredictable, and when caring for someone with special needs, it's essential to remain flexible. Plans may change, and you might need to adapt to unforeseen circumstances. A flexible mindset can make the journey more enjoyable for both you and your companion.

companion. Many hotels and Airbnbs offer accessible rooms and facilities designed to make stays more comfortable for individuals with mobility challenges or other special needs.

### **Seek professional advice**

For more complex medical or health-related situations, it's advisable to seek advice from a healthcare professional, such as your loved one's doctor, before embarking on your journey. They can provide guidance on managing medications, addressing health concerns, and handling emergencies.

### **Communication is key**

Effective communication is vital when traveling with those you care for. Discuss your plans, expectations, and any concerns openly with your travel companion. Establish a system for communicating needs and preferences throughout the trip, ensuring that everyone feels heard and valued.

### **Research accessibility and transportation**

When choosing transportation options, consider the accessibility of airports, train stations, and other transit hubs. Airlines and other transport providers often offer services and accommodations for passengers with special needs. Make sure you request these services in advance to ensure a smooth journey. →







Perhaps the most important aspect of traveling with those you care for is the power of patience and empathy.

### Pack wisely

When packing for your trip, consider the specific needs of your loved one. Medications, medical equipment, mobility aids, and comfort items should be at the top of your packing list. Don't forget to pack extra supplies, as well as any necessary documentation, such as medical records or prescriptions.



### Engage with support groups

Before your trip, connect with support groups and organizations that cater to the specific needs of your loved one. They should be able to provide you with valuable information, resources, and even recommendations for accessible travel options.

### Be patient

Perhaps the most important aspect of traveling with those you care for is the power of patience and empathy. Understand that the journey might be more challenging at times, but it's also an opportunity to create meaningful, shared memories.

### Emphasize inclusivity and fun

Inclusivity doesn't mean sacrificing the joy of travel. Look for activities and experiences that can be enjoyed by all members of your travel group. Explore adaptive sports, cultural events, and attractions that cater to diverse audiences.

### Share responsibilities

If you're traveling with a group of carers or family members, consider how responsibilities can be divided. Sharing caring duties can prevent burnout and ensure that everyone has the chance to relax and enjoy the trip. **ACG**

# SLEEPLESS NIGHTS?

## 6 Solutions for Sleep Problems

**A**s we age, the value of a good night's sleep increases. Yet, for many elderly individuals, sleep can deteriorate as they age. In this article, we delve into the often-overlooked issue of sleep problems among the elderly. We explore the steps we can take to ensure our elders can find solace in the embrace of a peaceful night's sleep.

**1 ESTABLISH A CONSISTENT SLEEP SCHEDULE:** Encourage a regular sleep schedule by going to bed and waking up at the same time every day, even on weekends. This helps regulate the body's internal clock.

**2 CREATE A COMFORTABLE SLEEP ENVIRONMENT:** Ensure the bedroom is conducive to sleep. This includes a comfortable mattress and pillows, adequate room darkening, and a comfortable room temperature (typically cooler is better).

**3 ADDRESS UNDERLYING HEALTH CONDITIONS:** Many medical conditions can contribute to sleep problems in the elderly. Consult with a healthcare provider to address issues like sleep apnea, chronic pain, anxiety, or depression, as treating these conditions can often lead to improved sleep.

**4 COGNITIVE-BEHAVIOURAL THERAPY FOR INSOMNIA (CBT-I):** This can be effective for older individuals experiencing sleep difficulties. It focuses on changing sleep habits and thought patterns related to sleep to improve sleep quality without medication. Consulting with a sleep specialist or therapist trained in CBT-I can be beneficial.

**5 LIMIT STIMULANTS:** Reduce or eliminate caffeine and alcohol intake, especially in the evening. These substances can disrupt sleep patterns and make it harder to fall asleep or stay asleep.

**6 ENCOURAGE PHYSICAL ACTIVITY:** Regular physical activity, appropriate for the individual's fitness level, can improve sleep quality. However, avoid vigorous exercise close to bedtime. **ACG**





# STAYING AT HOME

with Uniting Communities

**Supporting families to support those living with dementia**

Staying at Home is a free wellbeing and respite program empowering more South Australians living with dementia to remain in their home longer.

With tailored, practical support and education from experienced health professionals, Staying at Home includes a three-night retreat to help upskill carers to support a loved one living with dementia and connect with other carers.

**Supporting you on the things that matter.**

**1800 615 677**

**[unitingcommunities.org](http://unitingcommunities.org)**

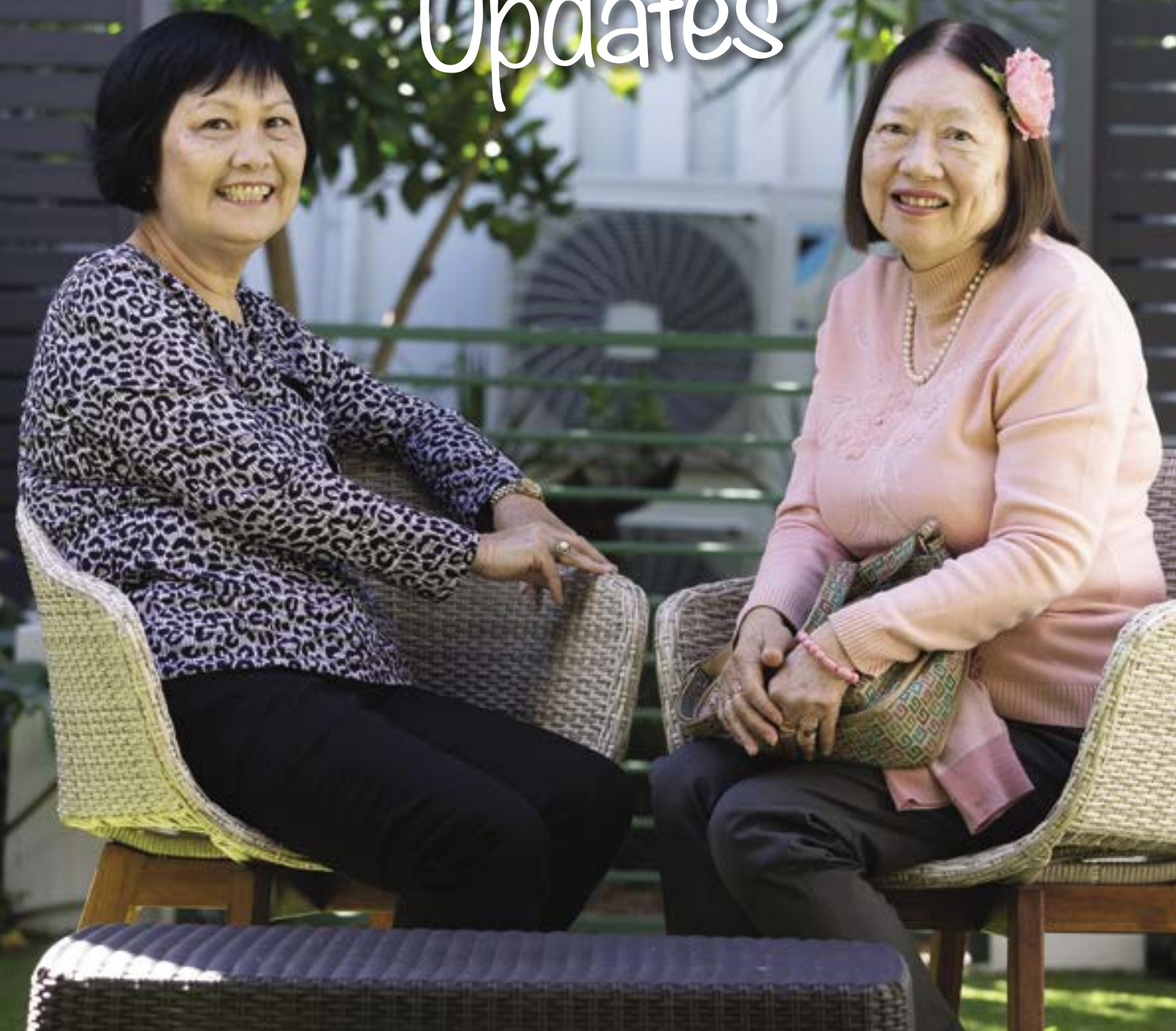


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# AGED CARE REFORM

## Updates



BY AGEING AND AGED  
CARE GROUP AUSTRALIAN  
GOVERNMENT  
DEPARTMENT OF HEALTH  
AND AGED CARE  
INFORMATION CORRECT  
AS AT TIME OF PRINTING

Volunteer visitor  
Matilda (left) visits  
recipient Annie (right).

The Australian Government is reforming aged care to enhance the lives of older people. In 2023 we made meaningful changes across a range of reforms that put older people at the centre of the aged care system.

### A year of change

As we look back on the last 12 months, we can celebrate the progress we've made for older people, including:

- Since we launched the Star Ratings in December 2022, we've seen an extra 178 homes improve their quality to good (3 stars) and excellent (4 stars) care.
- From July, at least one registered nurse must be on-site and on duty at all times at each residential aged care home. There is now a registered nurse on-site in aged care homes 98 per cent of the time, or 23.5 hours a day on average.
- We introduced mandatory care minutes to increase the amount of care time people receive in aged care homes across Australia.
- We partnered with the Maggie Beer Foundation to offer free training to cooks and chefs to help ensure people in aged care homes have nutritious and delicious food. We also introduced the Food,

Dining and Nutrition Hotline, where older people, their families and carers can access expert advice, ask questions, or make complaints about the food that they receive by calling 1800 844 044.

- We introduced a 15% pay rise in July to help aged care services attract and retain staff.

### More progress in 2024

We are building a new Aged Care Act that will put the rights and needs of older people at its centre. From August to September 2023, we consulted extensively with the public on the foundations of the new Act.

The foundations are some of the core components that will make up the new rights-based Act.

They provide a broad view of how the new Act will work, including:

- the structure, purpose, and constitutional foundation for the new Act
- the Statement of Rights
- the Statement of Principles
- the definition of high-quality care



- a new duty of care and compensation pathways
- protections for whistleblowers
- embedding supported decision-making
- eligibility for Australian Government funded aged care services.

We heard from older people, their families and carers, aged care providers and workers, and sector peak organisations.

We are continuing to refine the draft Bill for the new Act based on the feedback we've received, and an exposure draft of the Bill for the new Act is expected to be released for public consultation by the end of 2023.

The comments and submissions we receive through the second round of consultations will inform the final version of the Bill, which is planned to be introduced to Parliament in 2024.

To receive updates and information on future consultation activities, visit **AgedCareEngagement.health.gov.au/get-involved**

## The Aged Care Volunteer Visitors Scheme

If you think you or an older person you know would benefit from regular volunteer visits, you may like to explore the Aged Care Volunteer Visitors Scheme.

Volunteer visits create meaningful friendships and have a positive impact to the lives of older people and volunteer visitors.

Volunteers who participate in the scheme are matched to older people and share interests, backgrounds, or cultures where possible.

## How do volunteer visits help?

Even older people who have carers can feel alone. They may crave a connection to their culture and heritage, miss having regular contact with friends, or have mobility issues that keep them from participating in activities they enjoy.

Older people who have taken part in the scheme have

reported the companionship has changed their lives for the better, creating social connection and adding meaning to their lives.

Volunteers remark on how much they've learned from their older friends and the sense of satisfaction they get from positively contributing to their community.

## Who can get visits?

Visits are available to anyone receiving government-subsidised aged care services in an aged care home or through a Home Care Package (HCP). The scheme focuses on those who are socially isolated, or at greater risk of social isolation.

## What happens during a visit?

Volunteer visits usually take place for an hour once a fortnight. The visits can involve anything from listening to music or reading the newspaper together, to going for a walk or just having a chat. Volunteers can visit the older person in:

- their own home
- their aged care home
- a public venue.

## How can people get involved?

Older people can refer themselves for volunteer visits, but you can also refer an older person if you are their friend, family, or aged care service provider.

If you are interested in becoming a volunteer visitor, or would like to receive visits or refer someone to receive



Volunteer visits create meaningful friendships and have a positive impact to the lives of older people and volunteer visitors.

visits, go to [health.gov.au/acvvs](http://health.gov.au/acvvs)

You can also view a series of videos exploring the heart-warming stories of volunteer visitors and the older people they visit.

### Have your say on the aged care reforms

We are consulting with older people, their families, and carers to make sure our aged care system meets their needs.

There are plenty of opportunities for you to have your say and be kept up to date about the changes to aged care:

- Sign up to receive our monthly newsletter for older people,



We are consulting with older people, their families, and carers to make sure our aged care system meets their needs.


families and carers— EngAged at: [AgedCareEngagement.health.gov.au/get-involved](http://AgedCareEngagement.health.gov.au/get-involved)

- Follow the Aged Care Council of Elders on Facebook to be kept up to date on reform activities and news about ageing well: [facebook.com/groups/AgedCareCouncilofElders](https://facebook.com/groups/AgedCareCouncilofElders)
- Call **1800 318 209** to find out more about the reforms and progress, open consultations and for assistance in completing consultation activities. **ACG**

Information correct as at time of printing

## Are you interested in a career in aged care?

Experience the rewards of working in the aged care industry. Learn more about the career opportunities and support available at:

 [health.gov.au/aged-care-workforce](http://health.gov.au/aged-care-workforce)



Australian Government  
Department of Health and Aged Care



**“To anyone thinking about working in aged care I say please come and do it! You will not only learn a lot about clinical and medical work, but you learn a lot about life too.”**

Khera  
Aged care nurse practitioner

# Dialling FOR HELP



From knowing when to make the call to what to do when the ambulance arrives, Les Soong outlines everything you need to know when calling for an ambulance.

**T**he idea of an ambulance checklist arose out of Covid. At 2'o-clock in the morning, our neighbour text me to say, 'My mother has a sore heart'. I called back immediately and said, 'ring an ambulance, I'll come over'.

As a retired nurse I trotted over in the dark and rain with various bits and pieces. I had to ring the doorbell several times, and - to cut a long story short - Mrs. L was having a cardiac event. The ambulance took about 40 mins to arrive, during which time I barked instructions to the boys while looking after Mrs. L.

My reactions were automatic due to many years nursing. However, many folks have no experience of emergency situations.

And so, I wanted to create a checklist for anyone who might find themselves in a situation where an ambulance is needed - and urgently.

It's worth thinking through and preparing for what you would need to do in an emergency.



## Be prepared

**1** Make sure your house numbers are well displayed.



**3** Keep a small bag packed with anything needed for the hospital, don't forget a spare pair of glasses and a phone charger.

**2** The Emergency+ app which is free, can access a mobile phone's GPS to provide the critical location when you call triple zero (000). It's worth installing it on your mobile phone

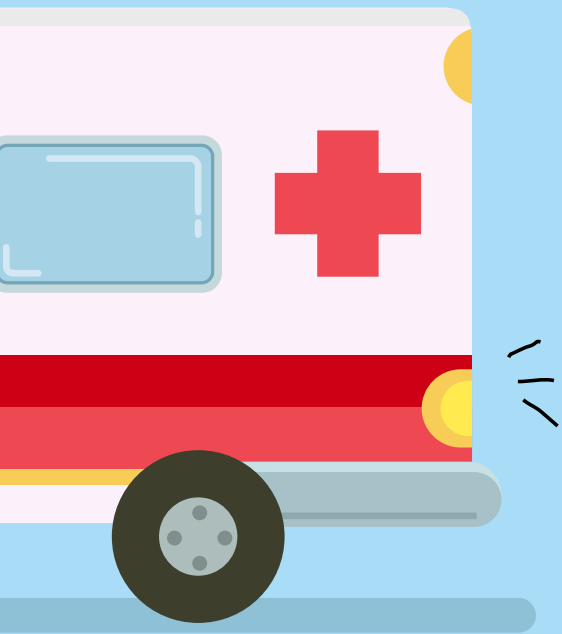


**4** Keep a list of regular medication, a copy of your Medicare card, Pension card and Private Health Fund details (if applicable) in the bag.

**5** Have a cache of change, so you'll be prepared for hospital parking.







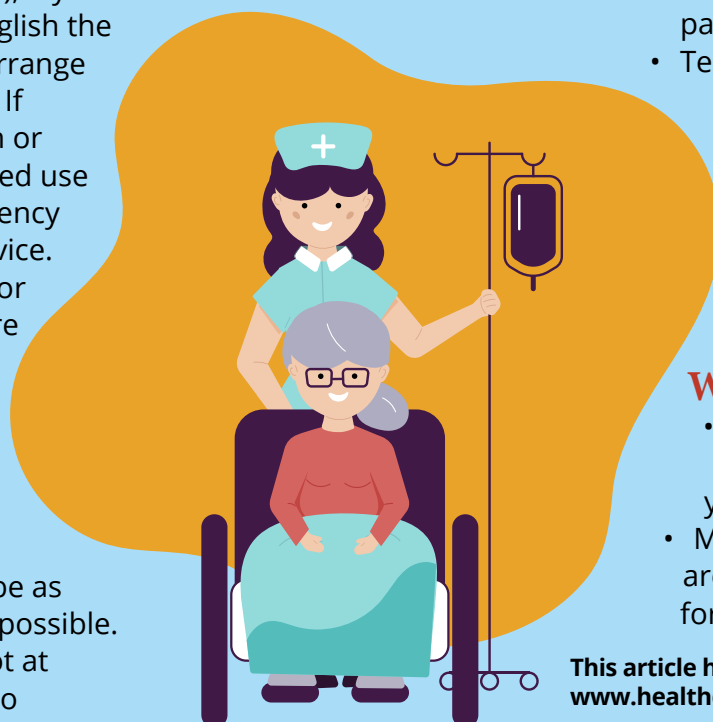
## When making the call

- First make sure you and your patient are safe.
- Keep calm, speak slowly and clearly, and do your best to stay focused.
- Stay on the line and don't hang up until the operator tells you to.
- In Australia the emergency number is triple zero (000), if you don't speak English the operator will arrange an interpreter. If you are speech or hearing impaired use the 106 emergency text-based service.
- Tell the operator that you require an ambulance urgently.
- You may be asked for:
  - Your exact address or location – be as specific as possible.
  - If you're not at home, try to

provide the street number, street name, nearest cross street, and the area. In rural areas give the full address, nearest landmarks and roads, and the name of the property. If you are driving, tell them the direction you're going in and the last motorway exit or town you passed.

- Your phone number.
- You will be asked details such as:
  - What is the problem?
  - How old is the patient?
  - Are they breathing?
  - Are they conscious?

Calling an ambulance is never a nice situation to find yourself in, but ensuring that you are prepared as you can



be can go a long way toward ensuring that the event is dealt with as quickly as easily as possible.

## What to do while waiting for an ambulance

- Open the front door and put on a light so the crew can have direct access
- Remove pets from the area, put them in the laundry or yard
- If possible, have someone wait outside to direct the ambulance
- Continue to provide care, reassure the patient even if they are not conscious, tell them help is on the way
- If the patient needs CPR or other emergency care the operator will guide you

## When the ambulance arrives

- Allow room for the paramedics to work
- Tell the paramedic of any allergies or special requirements.
- Get any regular medication, and your bag.

## When leaving

- Do not bring valuable items with you in the ambulance
- Make sure the doors are locked and don't forget the keys. **ACG**

This article has been sourced from <https://www.healthdirect.gov.au/calling-triple-zero>

# Comic CORNER

If you need a laugh or just want a shift in mood the Comic Corner is for you



What do you call a factory that makes okay products?"  
"A satisfactory."



"Dear Math, grow up and solve your own problems."

Q: What belongs to you but is used by everyone you meet?

A: Your name.

If I had 50c for every maths exam I failed, I'd have \$6,30c by now.

Now a pet turtle is more my speed.



Knock Knock.  
Who's there?  
Spell  
Spell Who?  
Sure, W H O

# FIND 8 DIFFERENCES



Knock knock.  
Who's there?  
Cash  
Cash who?  
No thanks,  
but I'd love a pea-  
nut.



"You may disagree with me now,  
Son, but when you're 500  
years old, you'll understand."

I love cleaning day,  
I've already polished off the  
who chocolate bar.



Excuse me.  
Would you mind  
taking our selfie?

# News & VIEWS

Competition  
Give away  
**\$1000**  
of Lite n' Easy



Image by Lite n' Easy, illustration by Freepik

## Lite n' Easy

# COMPETITION

**E**njoying good food is one of life's great pleasures, and that shouldn't change as we get older. Access to high quality food is not only key for good health, but also independence, joy, and quality of life.

According to Lite n' Easy Senior Dietitian Ashleigh Jones, "it's important for seniors to have a varied diet, not only to keep their interest, but also to achieve optimal nutrition. This is because when we eat a variety of different foods, we also consume a variety

of different nutrients, which helps us to avoid deficiencies."

"Lite n' Easy has over 235 meals that have been specially created by chefs and dietitians with nutrition and healthy ageing in mind", Ashleigh informed us.

In addition to Lite n' Easy's normal menu, My Choice by Lite n' Easy is a range of quality, high protein dinners, soups and desserts developed specifically to help older Australians with small appetites meet their nutritional needs.

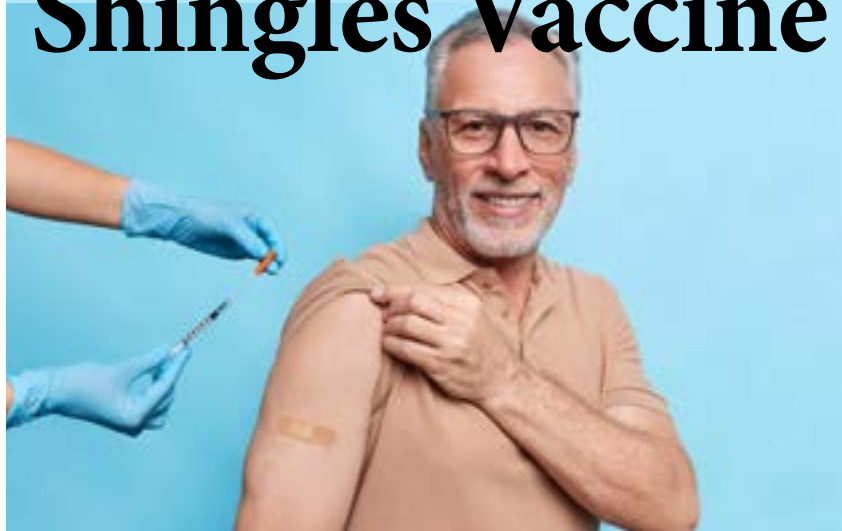
And thanks to our friends

at Lite n' Easy we are giving away \$1000 of free Lite n' Easy deliveries this Summer edition. For more information refer to page 4 to scan the QR code and be in the draw to WIN.



**Lite n' Easy**

# Elderly Australians Now Eligible for **FREE** Shingles Vaccine



70 and above, it showed a 91% effectiveness rate.

Eligibility for the shingles Shingrix vaccination under the NIP includes:

- Individuals aged 65 and older.
- Aboriginal and Torres Strait Islander individuals aged 50 and older.



**It demonstrated a 97% effectiveness in adults aged 50 to 69 with healthy immune systems**

**The Australian Federal Government has approved free access to a more effective vaccine for older and immunocompromised citizens starting next month.**

This significant development will see the inclusion of the non-live vaccine, Shingrix, in the National Immunisation Program (NIP) to combat herpes zoster (HZ) and post-herpetic neuralgia (PHN), marking the first time a non-live vaccine has been added to the NIP for shingles prevention.

It's important to note that non-live vaccines, like Shingrix, do not contain live viruses, making them incapable of replicating in the body and causing disease, even in individuals with weakened immune systems. The decision to replace the existing Zostavax vaccine with Shingrix on the NIP was based on

recommendations from the independent Pharmaceutical Benefits Advisory Committee and the Australian Technical Advisory Group on Immunisation.

Health and Aged Care Minister Mark Butler announced this move, involving an investment of \$826.8 million by the Federal Government to provide Shingrix under the NIP. During a press conference in Adelaide, he emphasized the increasing hospitalizations of older Australians due to shingles-related complications, calling shingles a serious public health concern that Australia can now effectively address.

Clinical trials have shown that Shingrix is highly effective. In adults aged 50 to 69 with healthy immune systems. It demonstrated a 97% effectiveness in preventing shingles, while in those aged

Giulia Jones, CEO of PainAustralia, highlighted the excruciating pain experienced by shingles sufferers, often described as the worst they've ever endured. Many of these individuals are already dealing with pain due to other health issues, and if complications arise, their quality of life can deteriorate significantly.

Honorary Professor Robert Booy, an infectious diseases expert at the University of Sydney, praised the Government's decision to include Shingrix in the NIP, emphasizing the seriousness of shingles and the potential for long-lasting effects. He pointed out that post-herpetic neuralgia, in particular, can lead to persistent pain long after the rash and blisters have disappeared. This move is a positive step forward in assisting vulnerable Australians in their battle against shingles.

# Future of Ageing Awards



## 2023 Winners announced

**This year's Future of Ageing awards has been our biggest year, with nearly 70 entries received. We wholeheartedly appreciate the effort that has gone into submitting high-quality entries, each of which were designed to meet stringent criteria.**

For more information about the judging criteria and to meet the members of our judging panel, please visit the awards site, at [www.futureofageing.com.au](http://www.futureofageing.com.au). Special thanks to all the judges for the careful attention they paid to the process.

Below is a list of this year's winners who will receive their trophies in December, and a series of comprehensive stories about both the winners and highly commended entries will be published on weekly over the next few months on our website.

These narratives are intended to shine a spotlight on the people, solutions, and outcomes being delivered right in the Aged Care across Australian towns, regions, and communities every single day. Congratulations!

## The Results

### CONSUMER EXPERIENCE

**Winner:** Pluss Communities

### COMMUNITY ENGAGEMENT

**Winner:** ECH Walking Footy

**Highly commended:** Bolton Clarke's Connect Local

### DEMENTIA CARE

**Highly commended:** My Dementia Companion PRO

### PALLIATIVE CARE

**Winner:** University of Wollongong for the Palliative Aged Care Outcomes Program

### PEOPLE & CULTURE

**Winner:** New Direction Care Bellmere

**Highly commended:** Resthaven Team Talent Showcase Program

**Highly commended:** Inclusive Wellbeing Program

### PROPERTY & DESIGN

**Highly commended:** VMCH for Trinity Lane

### RESTORATIVE/REABLEMENT

**Winner:** Bolton Clarke for the Easy Living Bags initiative

**Highly commended:** St Vincent's Care Services for establishing Australia's first on-site aged care dental clinic

### SERVICE TRANSFORMATION

**Winner:** Aged Care Industry Information Technology Council (ACIITC)

**Highly commended:** Sunnycare Group and Rauland Australia

### SOCIAL INCLUSION

**Winner:** Anglicare NSW – The Bucketlist Club – Woonoona, NSW South Coast

**Winner:** Bolton Clarke –Memory Lane Café – Jurien Bay, WA

**Highly commended:** Estia Health Salisbury East

### SUPPORTING INDEPENDENCE

**Winner:** Regis (Port Stephens) for Creative Independence

### TECHNOLOGY – HEALTH & WELLBEING

**Winner:** Goldilocks Smart Clothing for Seniors – Goldilocks Smart

**Highly commended:** Dementia Australia – BrainTrack app – BrainTrack

### RESEARCH

**Winner:** Regis Aged Care and the Department of Nursing, University of Melbourne for The Remote Repair Project

**Highly commended:** Registry of Senior Australians (ROSA), South Australian Health and Medical Research Institute (SAHMRI)

### TECHNOLOGY – BUSINESS

**Winner:** CareSource/Care Friends the employee referral and reward app for Aged Care and Social Assistance

**Highly commended:** Brenna for a co-design project between the Brenna team and the Tulich Family Communities aged care homes

### SUSTAINABILITY

**Winner:** Anglicare South Australia Solar Pilot Program

### EMERGING LEADER

**Winner:** Rachel Askew, Diversional Therapy Advisor Southern Cross Care (NSW & ACT)

**Highly commended:** Sonia Hunter – Manager Workforce Strategy – Resthaven

**Highly commended:** Ruth Falconer – Creative Engagement Therapist – BallyCara



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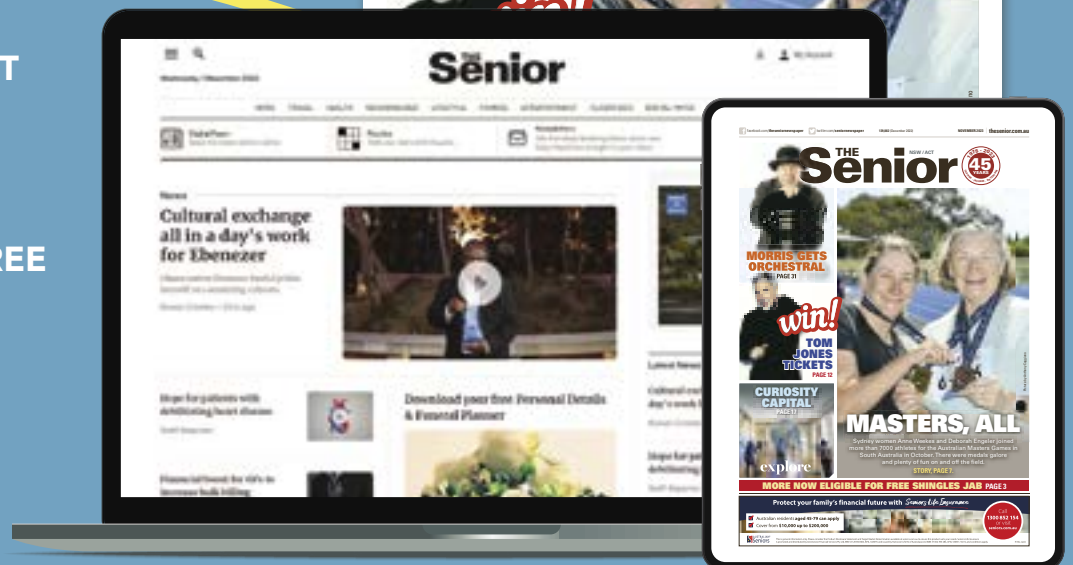
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**Senior**



# AGED CARE SEASON and why we need to talk about it



**S**ome people call it the silly season, others call it the festive season, but I call this time of year “aged care season”. It’s a time when families come together, maybe for the first time since last Christmas, and notice that mum or dad (or both) need care.

So, if your family gathering turns into a conversation about “what are we going to do to help mum?” here are my tips for navigating the aged care season.



## 1 Talk about it.

Conversations about care can be hard. Maintaining good communication and having a “with you” rather than “to you” attitude can make it easier for everyone.

There is a wide range of accommodation and care options available. While sometimes older people feel like a conversation about aged care is a slippery slope to a nursing home, having these conversations and planning early can be the best antidote. Whatever the choices are about where and how you wish to access care, starting your research sooner rather than later normally means you have far more choice.

## 2 Workout where and who.

Whether you are considering moving into a granny flat with family, downsizing to a retirement community or moving into residential aged care you need to do your research about where you want to live and who you want to live with.

Most retirement communities will have opportunities for you to take a tour or join in an activity – gather as much information as you can. When it comes to granny flats it’s

important to remember that living with family is not the same as sharing Sunday dinner or a holiday. Think about the dynamics of the house now and in the future and make sure you have a written agreement. Make sure you look beyond the lovely furnishings and décor and really evaluate whether there will be barriers to getting care, things like pokey bathrooms and narrow doorways can make getting care hard.

## 3 Get your care needs assessed.

The first step in accessing government funded care is to have your care needs assessed, which starts with a call to MyAgedCare.

To receive Commonwealth Home Support Programme (CHSP) services you will need a Regional Assessment Service (RAS) assessment. To access a Home Care Package, a respite stay, or a permanent move to an aged care facility you will need to have an Aged Care Assessment

Image by Freepik





by RACHEL LANE  
FROM AGED CARE GURUS



## Navigating parental care and when to step in: Rachel Lane's expert tips to helping aging parents

Team (ACAT) assessment (known as ACAS in Vic). These assessments are free and easy, but you can sometimes wait many weeks, sometimes months, at busy times.

### 4 Look into home care.

The great thing about home care is that it can be delivered wherever you call home. There's a range of government funded home care services as well as private care. While many people think of home care as a regular service you can access more than just your regular care.

Home care services can also provide you with equipment and aids, home modifications, respite services, home and garden maintenance and social activities.

### 5 Book in a break.

A respite stay in an aged care home can give carers a much-needed break and it is also a great way to "try before you buy".

A stay of 2 or 3 weeks is normally long enough to get a good idea of the activities, the other residents, the food and most importantly the care.

Respite is also very affordable as there is no accommodation charge or means tested fees, which means you only pay the Basic Daily Fee, currently \$61 per day plus any extra services you receive like wine with meals, hairdressing, and Foxtel.

### 6 Consider village life.

Retirement villages are becoming a popular choice because they can provide the independence to do what you can for yourself, with care and support for things that you can't (or don't want to) do.

When it comes to the financial arrangements, look at the costs across the ongoing, ongoing and outgoing and don't compare villages based on the upfront price or the exit fee. Other important considerations include whether you need to pay stamp duty, how the ongoing costs are

determined and how much money you will receive and how soon after you leave (some are subject to a buyback while others rely on the next sale). If you are going to receive care from the village, ask for a menu of their services and prices.

### 7 Be prepared for pension consequences.

Moving into a granny flat, retirement community or aged care home normally involves selling your current home. If you receive the Age Pension, make sure you understand the impact of your move on your pension and other entitlements such as rent assistance and concession cards.

For many people their current home is worth more than their new home. This financial downsize can cause a reduction (or loss) of pension. It is often due to the assets test which reduces your pension by \$7,800 per year for each \$100,000 over the threshold and can have a terrible effect on your cash flow.



## 8 Consider supersizing your superannuation.

Downsizers over the age of 55 who have lived in their home for at least 10 years can qualify to make a superannuation downsizer contribution of up to \$300,000, for couples that means up to \$600,000 combined.

You can only access the scheme once (once accessed you cannot use it again on another property) and your contribution will need to be made within 90 days of your home selling (unless there are extenuating circumstances) with the appropriate downsizer contribution form completed for your super fund. The contribution doesn't count towards your contribution caps and there is no requirement that you purchase a new home. It's important to note that your superannuation is included in Age Pension means tests once you reach pension age.

## 9 Get the timing right.

If you are a couple, then the timing of your move into aged care can make a significant difference to your costs. Because your home is an exempt asset while your partner lives there moving together or separately (even a day apart) can create very different outcomes. For example, moving in separately can enable the first person to qualify as a "low means resident"

and have some - or all - of their accommodation cost subsidised by the government.

Before you employ such a strategy make sure you are happy with the accommodation, and you have crunched the numbers on what it will mean for your pension and care costs now and in the longer term. It may sound crazy, but it is possible for low means residents to end up paying more than the market price.

## 10 Have a trusted attorney.

Having an Enduring Power of Attorney enables a trusted person or people, rather than a tribunal or a court, to make decisions for you when you can't.

Powers of attorney can be made for financial decisions, medical decisions, and lifestyle decisions. You may wish to nominate the same person or different people for different roles. Make sure you have one.

## 11 Estate plan.

A good estate plan is more than "just a will" - it

considers the assets that will be part of your estate and those that won't and provides a clear document of your wishes.

Your estate plan doesn't have to be complicated, although there can be benefits to having a testamentary trust (which is where your will creates a trust for distributing your assets and income). The most important thing is to speak to a legal professional about who you do (and possibly don't) want to receive your assets when you are gone.

## 12 Get Good Advice.

Whether it's a granny flat, a retirement community, home care or an aged care home, crunching the numbers can be complicated. Advice from a Retirement Living and Aged Care Specialist® will ensure you understand all the options available to you, the strategies you can use to make it more affordable and that there are no nasty surprises down the track. **ACG**

Rachel Lane is Australia's aged care guru. Her engaging explanations of the ins and outs of financing retirement living and aged care are embraced by thousands of readers of the Sydney Morning Herald, Melbourne's Age, and the Brisbane Times and she frequently speaks on radio and television.

She has co-authored a number of books including the best-seller *Aged Care, Who Cares?* with finance expert Noel Whittaker who she has again teamed up with recently to write "Downsizing Made Simple". [www.agedcaregurus.com.au](http://www.agedcaregurus.com.au)



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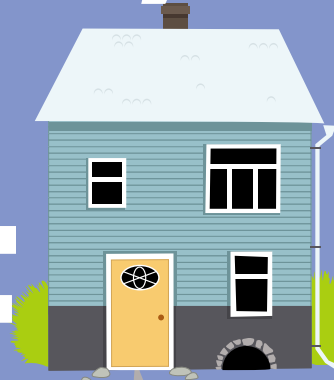
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# The WHO, WHAT, WHERE & WHY OF



# Downsizing

**L**ike any big decision, getting your downsizing decision right is going to take some research. Here's some exercises to help you make your next move your best move.

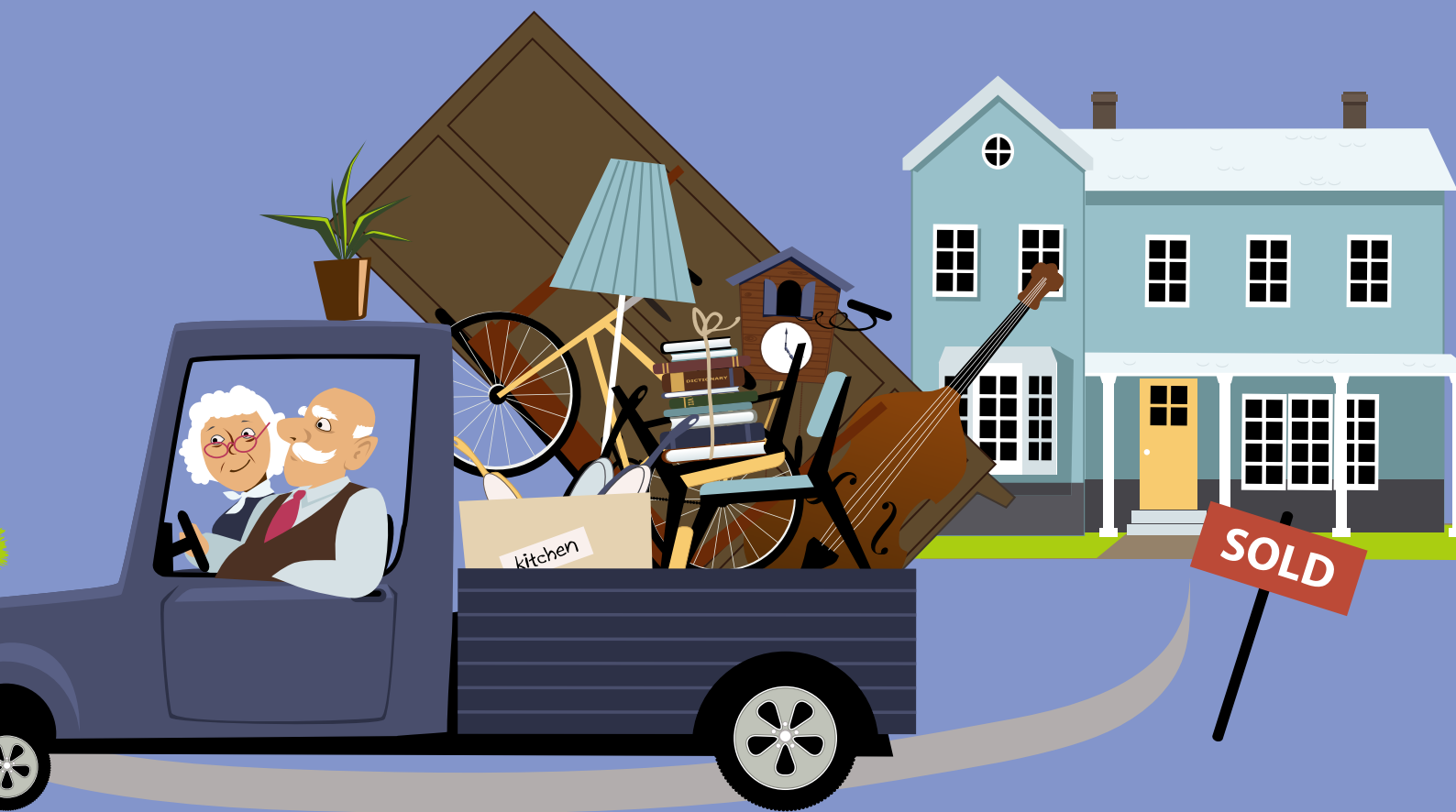
## Know your why

Understanding why you want to downsize is a crucial first step. Knowing the things you want to leave behind, those you want to keep and those you want to change can help you understand the driving force behind your decision. People decide to downsize for a variety of reasons,

You may have spent years and a significant amount of money making your current home your “forever home” so thinking about downsizing can be emotional. It helps to offset any sadness about leaving with excitement about your new home and the happy times to come.

Some want a “sea change” or a “tree change” - a different lifestyle, many want a more manageable, low maintenance home, while others are motivated by proximity to family and friends and social connection. There are also often financial motivations for downsizing too: paying off debt, freeing up equity to invest or spend, reducing home maintenance costs and having lower property taxes and utility bills. The combined outcome can give you more money and time to spend doing the things you love.

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### Work out where

Where you live affects how you live and it's something you can't change without moving again. So, think about the people and places you want to be close to (or far away from). Whether it is family or friends, the beach or a favourite club, identifying the people and places that you want to be close to can help you narrow down where to downsize to. Don't forget to take into consideration what you don't want around you, for example if you don't like noise then you may want to stay further away from places where people gather.

“  
**There are also often financial motivations for downsizing**  
 ”

If you're considering a move across state lines and anticipate frequent visitors, proximity to an airport could be a practical consideration. Consider the accommodation itself, taking into account the spaces you'll need – a second bedroom if one person snores, a room for regular visitors an outdoor space to

enjoy your morning coffee – think about how you will live in the space. While you may be fighting fit now, it's wise to contemplate your future needs, especially if your plan is to stay in your new home long term. Ask yourself “What happens if I need care?”. Modern homes, including granny flats and those within retirement communities, are often designed with future care in mind. Examine the home for potential access challenges, such as narrow halls and doorways and cramped bathrooms. Few people plan to spend their days in an armchair watching television, but if you

don't plan anything else that's what you can find yourself doing. So when you're thinking where to downsize to, ask yourself "How will I spend my time?". If you are thinking about moving into a retirement community there is normally an events calendar, grab a copy and circle the things that interest you.

### Understand what you are signing

No matter what form your new home takes – whether it's a freehold, strata title, leasehold, license, or a granny flat interest – you will need to sign a contract. Your contract spells out your rights, responsibilities, and costs. Your job is to ensure that you understand it and that it has a fair balance of these three elements. Of all the downsizing options granny flat arrangements can be particularly complex as they involve family, are not necessarily on commercial terms and if it goes wrong the whole family can be affected.

### Crunch the numbers

While the purchase price of your new home may be obvious there's much more to consider when it comes to the cost of your new home. In retirement communities, exit fees can be complex, they typically include a Deferred Management Fee (DMF) as a percentage of either your purchase price or future sale price and there can be shared

“Of all the downsizing options granny flat arrangements can be particularly complex



capital gains or losses with the village operator, along with potential expenses for renovations, marketing, and selling fees.

In freehold or strata properties, you will likely need to factor in stamp duty, owner's corporation fees, and the potential for special levies. While granny flat arrangements are typically with family that doesn't mean they are free. The authors provide a simple exercise called the 'ingoing, ongoing and outgoing' that you can use to work out how much you will pay upfront, while you live there, and when you leave.

In most granny flat arrangements, you don't get any of the amount you have paid back. In some cases, because of state based laws, you may actually need to pay to have your granny flat removed and the landscaping reinstated after

you leave.

Armed with the knowledge of what your new home is going to cost, you can get a clearer view of the bigger financial picture. How much money will you have to invest or spend, how much Age pension (and other benefits) you can receive, your cash flow, and in the longer term your financial position should the need for aged care arise. The Who, Where and Why of your downsizing decisions are just as important as the contract you sign and its associated costs. Ultimately, getting good "bang for your buck" from your downsizing decision often comes down to how you invest your time and who you spend it with.

*This is an edited extract from Downsizing Made Simple (2nd Edition) by Rachel Lane and Noel Whittaker. Downsizing Made Simple will be in bookshops for Christmas and is also available to order online from [www.downsizingmadesimple.com.au](http://www.downsizingmadesimple.com.au)*



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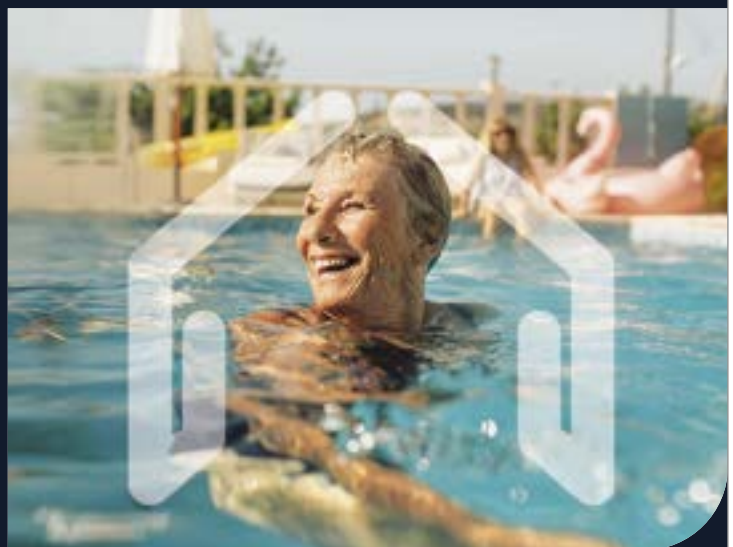
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May Your Days Be  
**Merry  
&  
Bright**

The Ultimate Survival Guide  
For A Smooth-Sailing  
Festive Season



**C**aring for an elderly loved one during the holiday season can be a rewarding experience, but it also comes with its own unique challenges. And while the festive season can, at times, be fraught with tension, remember that the most meaningful part of the holiday season is the opportunity to spend time with loved ones and create lasting memories. By planning ahead, accommodating everyone's needs, and offering emotional support, here's how you can ensure that your the person you're caring for enjoys a memorable and festive Christmas season.

**Plan ahead for their needs:**

Before the holiday season arrives, take some time to plan for your loved one's specific needs. Consider their dietary restrictions, any necessary medications, mobility issues, and daily routines. Make sure you have an ample supply of their medications, and schedule any necessary medical appointments well in advance to avoid any interruptions during the holiday season.

**Create a comfortable environment:**

Ensure that your home or the place where you'll be celebrating Christmas is comfortable and accessible for your loved one. This might involve rearranging furniture, adding handrails, or making sure there are comfortable seating options. Be mindful of potential hazards such as loose carpets or slippery surfaces.



**Include them in festivities:**

Make an effort to include your elderly loved one in holiday festivities. Encourage them to participate in activities, such as decorating the Christmas tree, listening to holiday music, or sharing stories. If they have mobility or cognitive limitations, adapt activities so they can still engage and feel part of the celebration.

**Respect their routines and preferences:**

Older adults often appreciate routines and familiar surroundings. While you may want to introduce new traditions, it's important to respect your loved one's preferences and routines. If they prefer a quieter atmosphere, find moments for peaceful interaction away from the hustle and bustle of holiday gatherings.

**Offer emotional support:**

The holiday season can evoke a range of emotions, including nostalgia and loneliness. Be sensitive to your loved one's emotional needs. Spend quality time together, engage in heartfelt conversations, and encourage them to share memories and stories from past Christmases. Offer a listening ear and reassurance if they express any concerns or feelings of sadness. **ACG**

# BEAT



# the HEAT



“  
People aged 65  
years or older  
are more  
prone to  
heat-related  
health  
problems.”

# With Summer Fast Approaching, Here's How to Stay Cool in Hot Weather

BY LUCY PEARSON

**A**s the mercury rises during the sweltering summer months, staying cool can seem like an impossible task. And for the elderly and ill among us, many of whom are more susceptible to the effects of extreme temperatures, managing heat can become even more critical. With some careful planning and a few simple strategies, it's easy to enjoy the summer season without risking your health.



**1 HYDRATION IS KEY**  
Proper hydration is the cornerstone of staying cool in the heat, and, as we age, we're often at a higher risk of dehydration due to reduced thirst perception and kidney function. To combat this, it's crucial to drink plenty of fluids throughout the day, even if you don't feel thirsty.

Increase water intake, herbal teas, and electrolyte-rich drinks to maintain a healthy balance of fluids. Limit the consumption of caffeinated and alcoholic beverages, as they can contribute to dehydration. It's also a good idea to keep a reusable water bottle within reach to make hydration convenient.



**2 STAY INFORMED**  
Keeping an eye on weather forecasts can ensure you're able to properly plan activities and prepare for hot days. By knowing when extreme heat is expected, take precautionary measures, such as staying indoors during peak heat hours or arranging for assistance from family or carers when needed.





### 3 CREATE A COOL LIVING SPACE

Ensuring a cool and comfortable living environment is vital during hot weather. Consider the following tips to maintain a pleasant indoor climate:

- Use fans or air conditioning to circulate and cool the air.
- Close blinds or curtains during the hottest part of the day to block out direct sunlight.
- Open windows during the evening and early morning to let in cooler air.
- Use light-coloured bed linens to promote a more comfortable sleep environment.

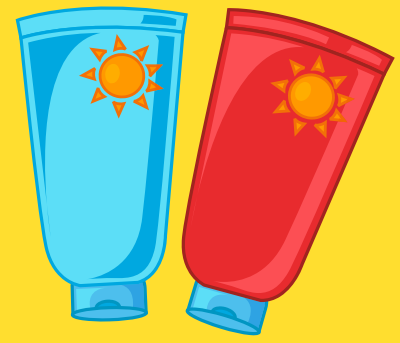
### 4 DRESS FOR THE WEATHER

Choosing the right clothing can significantly impact comfort in hot weather. Opt for loose-fitting, lightweight, and breathable fabrics, such as cotton or linen, which help regulate body temperature by allowing air to circulate. Light-coloured clothing can also reflect the sun's rays, reducing heat absorption.

Additionally, wearing wide-brimmed hats, sunglasses, and sunscreen can help protect from the sun's harmful UV rays, preventing sunburn and heat-related illnesses.



Older adults do not adjust as well as young people to sudden changes in temperature. The temperature inside or outside does not have to be high to put older people at risk for a heat-related illness.



### 5 PLAN OUTDOOR ACTIVITIES WISELY

While it's essential to stay active, it's equally crucial to choose the right time for outdoor activities. Avoid going out during the hottest parts of the day (typically between 10 a.m. and 4 p.m.). Instead, opt for early morning or late evening when temperatures are cooler.

If outdoor activities are unavoidable, ensure you wear appropriate clothing, apply sunscreen, and carry a water bottle to stay hydrated. Encourage frequent breaks in the shade to prevent overheating.



### 6 COOL DOWN WITH SHOWERS AND BATHS

Taking a cool shower or bath can provide instant relief from the heat. Have a lukewarm or cool shower, or simply use a damp washcloth to wipe your face, neck, and arms. This can help lower body temperature and provide a refreshing sensation.

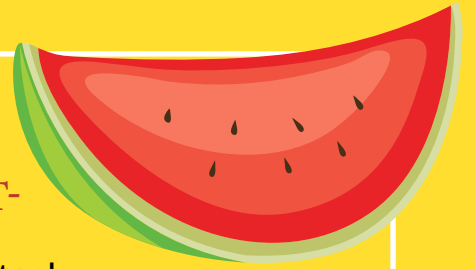
## 7 CHECK-IN ON LOVED ONES

Regularly checking on elderly family members, friends, or neighbours is an act of kindness and safety during hot weather. Older adults may be hesitant to ask for help or admit when they're feeling unwell, so reaching out to them can be a lifeline.

## 8 EAT LIGHT AND NUTRIENT-RICH FOODS

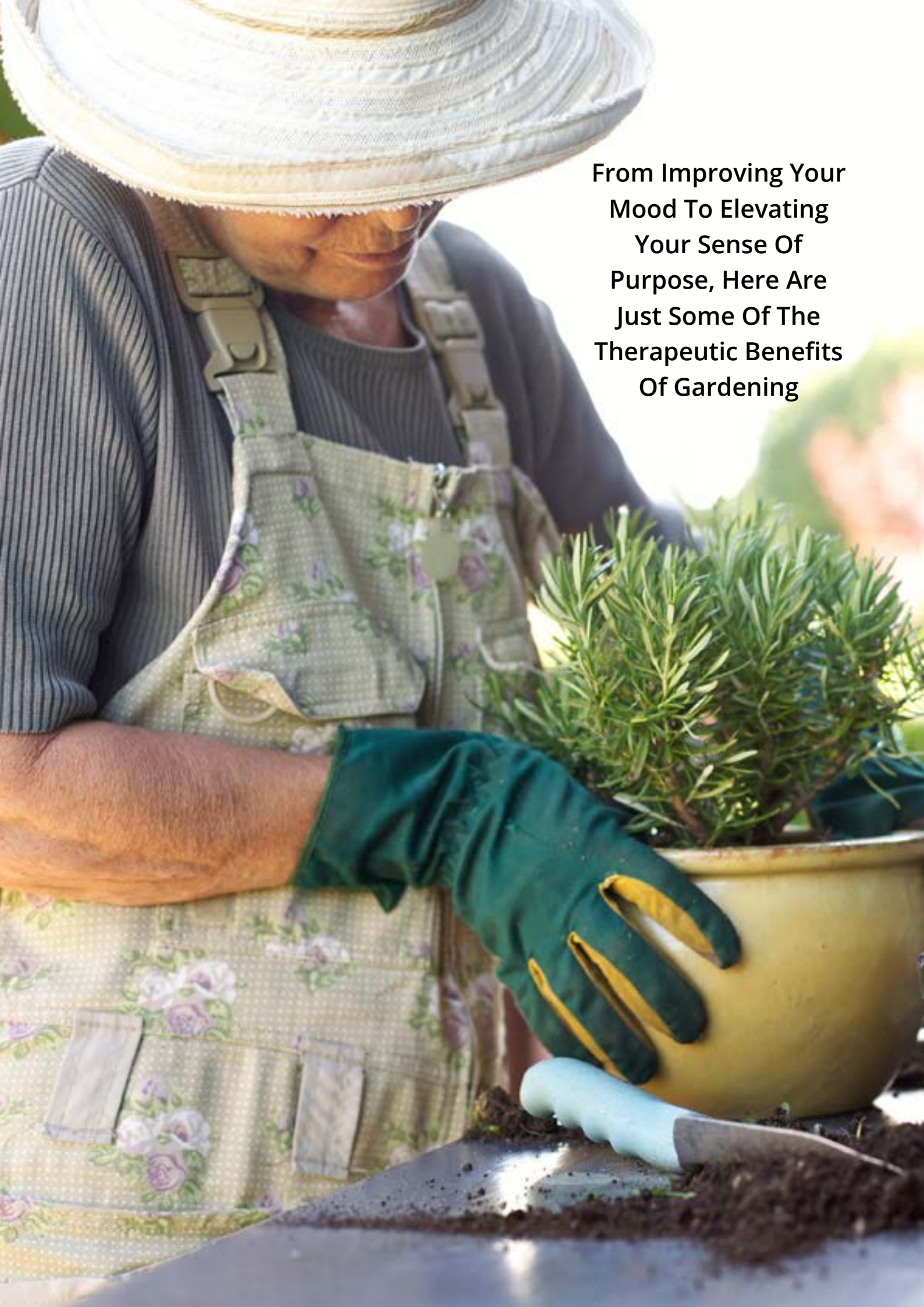
Diet plays a significant role in how the body responds to heat. Opt for lighter, easily digestible meals during hot weather. Foods with high water content, such as fruits (e.g., watermelon, cucumber) and vegetables (e.g., lettuce, tomatoes), can help maintain hydration.

Avoid heavy, high-fat meals, as they can increase body heat and discomfort. Small, frequent meals can also help regulate body temperature and prevent overheating. **ACG**



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Heat stress can exacerbate existing health conditions including diabetes, kidney disease and heart disease. Older people are particularly vulnerable.



**From Improving Your  
Mood To Elevating  
Your Sense Of  
Purpose, Here Are  
Just Some Of The  
Therapeutic Benefits  
Of Gardening**



# ESCAPE to the Garden

**A**s summer fast approaches, there's no better time to delve into the world of gardening. Beyond the beauty of blooming flowers and the bounty of fresh produce, gardening offers a unique set of therapeutic benefits, that can be particularly beneficial as we age. Not just a leisurely pastime; gardening is a therapeutic journey that offers numerous benefits, and it's a great way to immerse ourselves in a serene and purposeful

“  
**Gardening offers a unique set of therapeutic benefits.**





## Cognitive Stimulation

Gardening can also stimulate the mind and provide ample opportunities for cognitive exercise. Planning and designing a garden, remembering the needs of various plants, and problem-solving when challenges arise all contribute to cognitive health.

Moreover, gardening fosters a sense of accomplishment and pride, which can boost self-esteem and confidence. The process of caring for plants, witnessing their growth, and reaping the rewards of one's efforts can enhance cognitive function and mental well-being.



pastime that not only helps us reconnect with nature but also helps to nurture our physical, mental, and emotional well-being.

## Physical Exercise and Mobility

One of the most immediate benefits of gardening is physical exercise. Gardening involves a variety of activities such as digging, planting, weeding, and watering, all of which require movement and muscle engagement. Such activities promote flexibility, strength, and endurance, helping to maintain or even improve our physical fitness.

The act of tending to plants also encourages gentle stretching and bending, which can be particularly beneficial for older adults looking to enhance their range of motion. As a low-impact form of exercise, gardening can be tailored to accommodate individual physical abilities, making it an accessible activity for seniors of all fitness levels.



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## Stress Reduction and Mood Enhancement

Gardening has been proven to be a natural stress reliever. The act of gardening in a tranquil outdoor setting, surrounded by the sights and sounds of nature, can have a calming effect on the mind. The rhythmic, repetitive tasks involved in gardening, such as weeding or pruning, can induce a meditative state, subsequently helping to reduce stress and anxiety.

Spending time outdoors and connecting with nature also provides an opportunity to soak up vitamin D, which has been linked to improved mood and a reduced risk of depression. The combination of physical activity, exposure to sunlight, and the pleasure of nurturing plants can work wonders for mental health, to feel more content and at peace.

## Sense of Purpose and Connection

For many of us, retirement can lead to a loss of purpose and a sense of isolation. Gardening offers a meaningful and purposeful activity that can rekindle a sense of fulfilment. Seniors often develop a strong attachment to their garden, viewing it as a living project that they are responsible for and take pride in.

In addition to fostering a sense of purpose, gardening can also facilitate social connections. Community gardens, gardening



clubs, or simply working alongside family members or neighbours in the garden can provide opportunities for social interaction, reducing feelings of loneliness and isolation.

## Sensory Stimulation

Gardening engages all five senses, providing a rich sensory experience that can be particularly therapeutic as we age. Seniors can delight in the vibrant colours of flowers, the soothing rustle of leaves, the earthy scent of soil, and the taste of freshly harvested fruits and vegetables.

For those with sensory impairments, gardening can be adapted to suit their needs. Fragrant plants, textured surfaces, and raised garden beds can enhance the sensory experience, making gardening accessible to individuals with various physical and sensory challenges.

## Therapeutic Horticulture Programs

Many organizations and care facilities now recognize the value of therapeutic horticulture programs for the elderly. These programs are specifically designed to cater to the physical, emotional, and cognitive needs of seniors through gardening activities. Trained therapists or volunteers work with seniors to create customized gardening experiences that align with their abilities and interests.

Therapeutic horticulture programs offer a structured and supportive environment for older adults to engage in gardening. These programs can be particularly beneficial for anyone with specific health conditions or mobility limitations, as they provide guidance and adapt gardening activities accordingly. **ACG**





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These creative therapeutic approaches have been gaining recognition for their ability to enhance mental, emotional, and physical well-being

# Healing HARMONIES

## The Benefits of Art and Music Therapy As We Age

BY LUCY PEARSON



**T**he golden years of life often bring with them a unique set of challenges, both physical and emotional. Aging can sometimes lead to feelings of isolation, depression, and anxiety, but there is a powerful duo that has been making a significant impact on improving the quality of life as we age: art and music therapy. These creative therapeutic approaches have been gaining recognition for their ability to enhance mental, emotional, and physical

well-being among older adults.

Art and music therapy have long been seen as invaluable tools in promoting well-being. These creative therapeutic approaches enhance everything from cognitive function to emotional well-being and they can also boost self-esteem, confidence, and communication skills among older adults, ultimately improving their overall quality of life.

With an array of benefits – from improving emotional wellbeing to offering a new type of social engagement, here are the ways in which art and music therapy can aid us as we age.

### **Cognitive enhancement**

One of the remarkable benefits of art and music therapy is their positive impact on cognitive function. As we age, cognitive decline

can become a concern. Art and music engage various cognitive processes, such as memory, attention, and problem-solving, which help keep the mind sharp.

Art therapy encourages users to express themselves through painting, drawing, or sculpture. This creative process stimulates the brain and enhances memory and cognitive flexibility. Music therapy, on the other hand, involves playing instruments, singing, or simply listening to music. It can improve memory recall, boost attention span, and even help individuals with dementia reconnect with lost memories and emotions.

### **Emotional well-being**

Old age often brings with it a multitude of emotional challenges, including grief, loneliness, and depression. Art and music therapy provide a safe and expressive outlet for these complex emotions. Through the creative process,



we can release pent-up feelings, gain insight into their emotions, and find comfort in self-expression.

Art therapy also allows us to explore our emotions visually, helping to process and cope with difficult experiences. Music therapy, with its ability to evoke powerful emotions, can provide a sense of comfort and relief. It allows individuals to connect with the music on a deep emotional level, fostering a sense of well-being and happiness.

### Social engagement

Art and music therapy can also be a way to combat loneliness and isolation thanks to the way in which it offers opportunities for social interaction, helping seniors build meaningful connections with their peers. Group art and music sessions create a sense of community and belonging, reducing feelings of isolation.

Art therapy groups encourage collaboration and communication, fostering a supportive environment where participants can share their thoughts and experiences. Music therapy,

with its communal singing and instrument-playing, enhances social bonds and encourages people to connect through music.

### Stress reduction

Aging can often come with increased stress due to health concerns, loss of loved ones, or changes in living situations. Art and music therapy provide effective ways to manage and reduce stress levels. The creative process in both therapies activates the parasympathetic nervous system, leading to relaxation and a decrease in stress hormones.

Engaging in art can be a meditative experience, allowing seniors to focus on the present moment and alleviate anxiety. Music therapy, with its soothing melodies and rhythms, has the power to lower blood pressure, reduce heart rate, and promote overall relaxation.

### Pain management

Chronic pain is a common issue among the elderly, often resulting in reduced mobility and a decreased quality of life. Art and music therapy can be used as complementary approaches to pain management.

Art therapy serves as a distraction from physical discomfort, shifting the focus away from pain and onto the creative process. Music therapy, especially when combined with relaxation techniques, can help manage pain perception, making it easier to cope with chronic conditions.

### Enhanced self-esteem and confidence

The process of creating art or making music can be an incredibly empowering process. As we produce visual or auditory works of art, we can gain a sense of accomplishment and pride, which can lead to increased self-esteem and confidence.

Art therapy provides a tangible representation of one's creativity, and it allows people to see the physical results of their efforts. Similarly, music therapy allows individuals to create beautiful sounds and melodies, boosting their self-assurance as they realize their artistic potential.



**Engaging in art  
can be a meditative  
experience**



A woman with grey hair, wearing a white shirt and a dark apron, is smiling and painting on a canvas. She is holding a paintbrush in her right hand and a palette with various colors of paint in her left hand. The background is a plain, light-colored wall.

## Improved communication

For anyone facing communication challenges due to conditions like dementia or stroke, art and music therapy can provide alternative ways to express themselves. Art and music are universal languages that

transcend verbal barriers.

Art therapy allows people to convey their thoughts, emotions, and memories visually when verbal communication is limited, while music therapy uses rhythm and melody to engage nonverbal communication skills, providing a means of expression and connection for those who struggle with speech. **ACG**



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**Please contact us for upcoming retreat dates**

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Find out more: [www.resthaven.asn.au/staying-at-home-program](http://www.resthaven.asn.au/staying-at-home-program)



# SUMMER SURPRISE

*with Maggie Beer*

One of Australia's most well-known and best-loved cooks, Maggie Beer has been on an important mission – a food mission for older Australians that is.

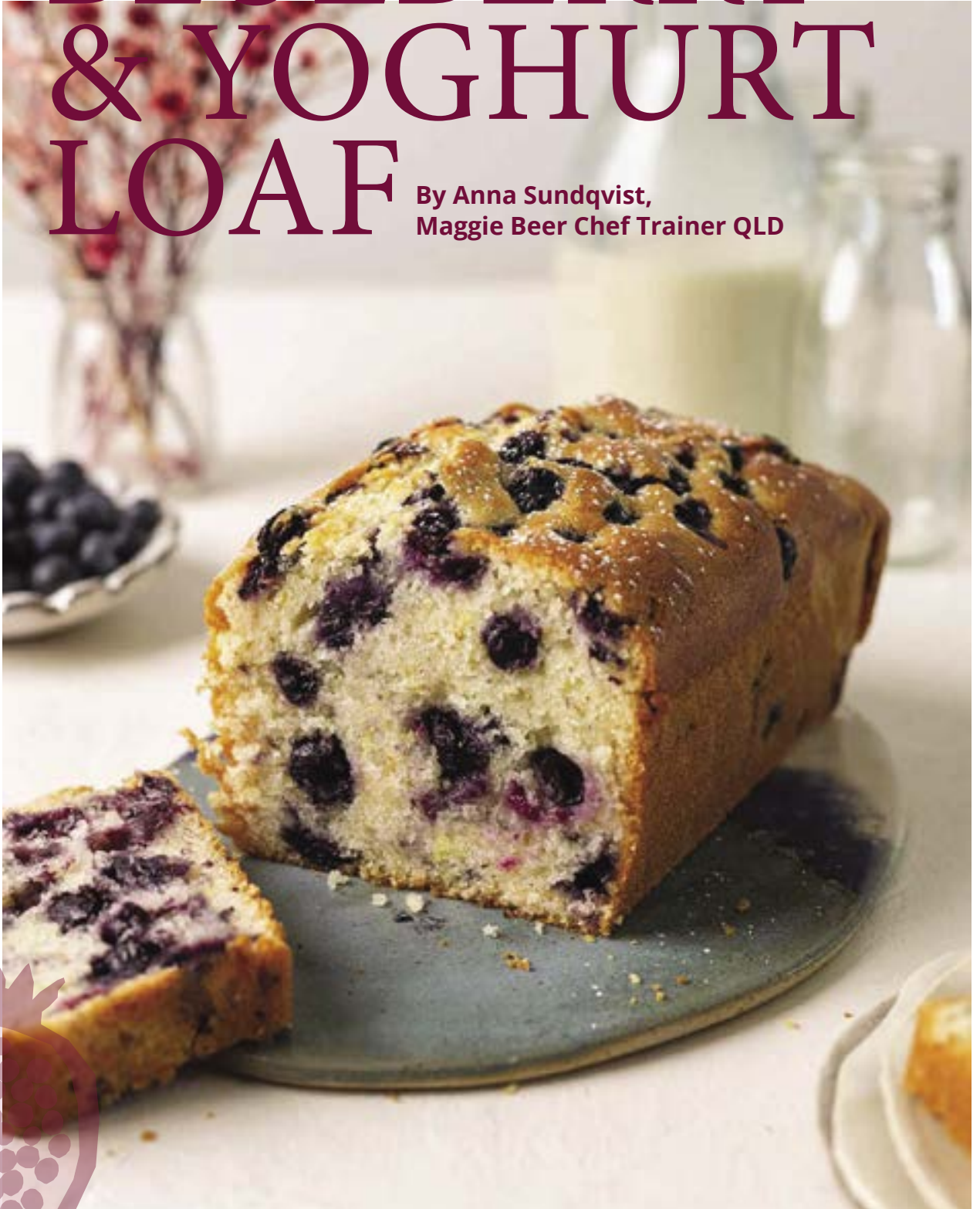
For more than five decades, we have grown to witness and experience her unbridled passion and joy around food. Maggie's grassroots, no-nonsense approach to wholesome and local produce has been the catalyst for creating

hundreds of mouth-watering recipes which have been embraced in homes all around Australia. To learn more about her online training modules, please visit The Maggie Beer Foundation website at [maggiebeerfoundation.org.au](http://maggiebeerfoundation.org.au)

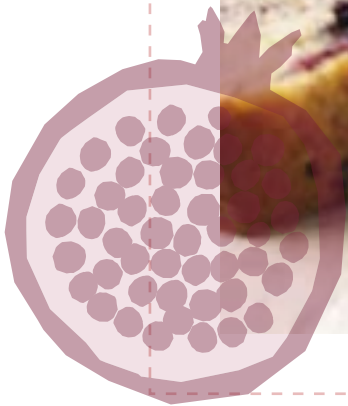


# Lemon, BLUEBERRY & YOGHURT LOAF

By Anna Sundqvist,  
Maggie Beer Chef Trainer QLD



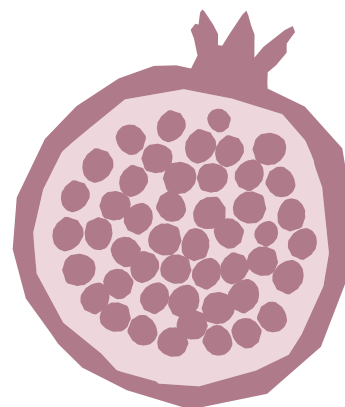
Images courtesy of Maggie Beer Foundation and illustrations by vectorpocket on Freepik







This is a one bowl loaf. It's quick, and produces a light, lovely cake that is perfect for morning or afternoon teas.



**Preparation** 15 minutes  
**Cooking** 60 minutes  
**Makes** 8-10 portions  
**Cost** low  
**Season** all  
**Ability** easy  
**Store** in a airtight container in a cool, dry place. Freezes well.  
**Keeps** 3 days  
**Equipment** oven

**INGREDIENTS**

150 grams unsalted butter  
 200 g caster sugar  
 2 eggs  
 150 g (½ cup) Greek-style yoghurt  
 Zest and juice from 1 medium lemon  
 225g (1 ½ cup) self-raising flour  
 150 grams fresh or frozen blueberries

**METHOD**

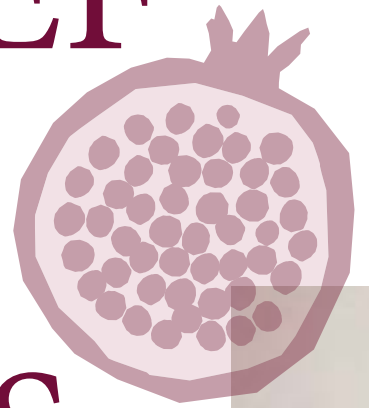
1. Preheat oven to 160C. (fan-forced)
2. Place butter, sugar, eggs, yoghurt, lemon zest and juice in a bowl and whisk to combine.
3. Add flour and whisk until well combined.
4. Fold through blueberries (toss blueberries in a tablespoon of flour if using frozen. This will stop them from sinking to the bottom) and spoon into a loaf tin lined with baking paper.
5. Smooth the top and bake for 1 hour – 1hr 10 minutes or until cooked when tested with a skewer.
6. Allow to cool before transferring to a wire rack.



**TIP**  
 For added protein, substitute ½ cup of the flour with almond meal



# PORK & BEEF PROTEIN *Enriched* MEATBALLS



By Hendrik Janavicius,  
Maggie Beer Chef Trainer NSW

Deliciously tender, protein rich meatballs, with a fragrant tomato sugo.

**Preparation** 1.5hrs

**Cooking** 1hr

**Makes** 10 portions  
(2 meatballs and  
110g sauce each)

**Cost** low

**Season** all

**Ability** easy

**Store** perfect for reheating

**Equipment** stove or  
bratt pan

## INGREDIENTS

560g beef mince

840g pork mince

200g onion, fine dice

30g garlic, minced

90g parmesan cheese, fine grated

120g whole egg

6g salt, sea

160g milk, full cream

50g oats, quick

40g almond meal

500g passata, mutti

1 ltr tomatoes, diced, tinned

8g oregano, fresh fine slice

extra virgin olive oil

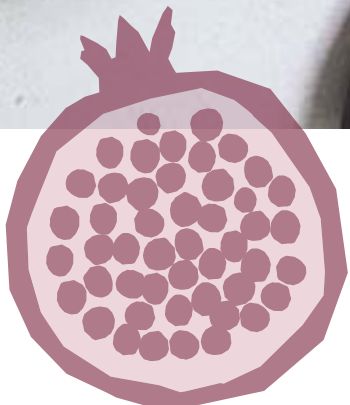
## METHOD

1. Soak almond meal in milk with the rolled oats for a few minutes and then combine with both minces, onion, garlic, parmesan, egg, salt, oregano and mix well
2. Form into 55g balls
3. In heavy pan seal well on all sides in Extra Virgin Olive Oil
4. Add in passata and tinned tomato braise until meatballs are fully cooked through. (15mins or so) the sauce should be rich and well-seasoned **ACG**





**TIP**  
Perfect with  
braised  
greens, polenta  
or pasta.





# FREE training programs



**Maggie Beer  
Foundation  
launched free,  
national education  
and training  
programs for  
cooks and  
chefs in  
aged care homes**

**The Maggie Beer Foundation, boosted by \$5 million funding from the Australian Federal Government's Department of Health and Aged Care, have launched their free, national education and training programs for cooks and chefs in aged care homes, helping providers meet the new dedicated food and nutrition Quality Standard.**

Aimed at improving the dining and nutritional outcomes for Australian elders in Aged Care, the Maggie Beer Foundation training program offers support to Providers, Homes, Cooks and Chefs via a wide range of activities and they're all free. Further program details and applications are available on the Maggie Beer Foundation website [www.maggibeerfoundation.org.au](http://www.maggibeerfoundation.org.au)

From an exhaustive recruitment program, Maggie hand-picked 6 of the most talented chefs from around Australia, to form the Maggie Beer Chef Training team. Over the next 3 years, these extraordinary educators will be responsible for reaching over 2700 Aged Care Homes nationally, via online and in-

person training and in-Home mentorships.

Not just clever cooks, the MB Foundation trainers are also skilled communicators, ready to share their skills including kitchen tips, tricks, and recipes with an eager Aged Care Home culinary workforce. Maggie is delighted to introduce you to members of the team, as part of the ACG seasonal recipe collection:



**Anna Sundqvist**

was born into a home where love and respect for good food, healthy cooking and seasonal produce were key pillars of the family's beliefs. A career of global travel, cooking and hospitality management has seen Scandinavian-born Anna, settle in beautiful SE Queensland. With involvement in Jamie Oliver's Ministry of Food and OzHarvest, Anna understands that tasty, nutritious, appealing food is the right of every Australian. She is passionate about the Maggie Beer Foundation ethos and is excited to share her knowledge (and beautiful family recipes!) with Aged Care Home cooks and chefs.



**Hendrik Janavicius**

is an Australian-born chef with a passion

for innovation and sustainability. His career has taken him from Michelin-starred kitchens to meal delivery business' development and organic mushroom farming ventures. A great cook (and knife-maker!) Hendrik's superpower is his expertise in high-volume production and strategic menu development – Courtesy of his time with Australia's premier airline menu development team. He is excited about the opportunity to share his nutritional, culinary and food safety skills with Aged Care Home kitchens in his home state of NSW and he hopes to bring positive change to the wellbeing of older Australians.



**MAGGIE BEER  
FOUNDATION**  
CREATING AN APPETITE FOR LIFE



# ADVOCACY in ACTION



In this powerful first-person piece, writer **George Helon** shares the challenges of being a full-time carer.

**T**he fortunate reality of being a fulltime carer and an advocate is that I am facing some of the many challenges that carers in general experience each and every day: the highs, the lows, the frustration, the despondency, the stress, the mental angst, the physical exhaustion, the financial burdens and all of the family dilemmas that go along with it.

Living the dream, so to speak; or as it is for some, the nightmare.

Yes, I too feel like I am banging my head against a wall when it comes to dealing with politicians, government agencies, carer support organisations, bureaucrats, paid support workers, and family members too.

If the government was serious about recognising our efforts they would respect us first as the stalwarts of the aged care, health, and disability sectors, because without us these sectors would collapse.

Rest assured there are carers out there with lived experience fighting the fight for the benefit of all.

To coincide with the launch of National Carers Week, a group of us and our supporters took to the streets of Toowoomba to draw attention to the plight and struggles of unpaid caregivers.

We challenged the public to 'Walk in the Shoes of an Unpaid Carer' as we carted loads of shoes about town and handed out information brochures to the cheers and

support of onlookers.

We rallied for recognition and remuneration, and we drew the attention of the media too.

If the government was listening to us, then we wouldn't have to resort to protesting and petitions.

And as some of you know, a petition was raised last year calling on the Prime Minister and the federal government to justly and morally recognise and care for carers whose unrequited efforts in underpinning Australia's aged care, health and disability sectors save the government, and the Australian taxpayer between \$77.9 and \$121.6 billion a year.

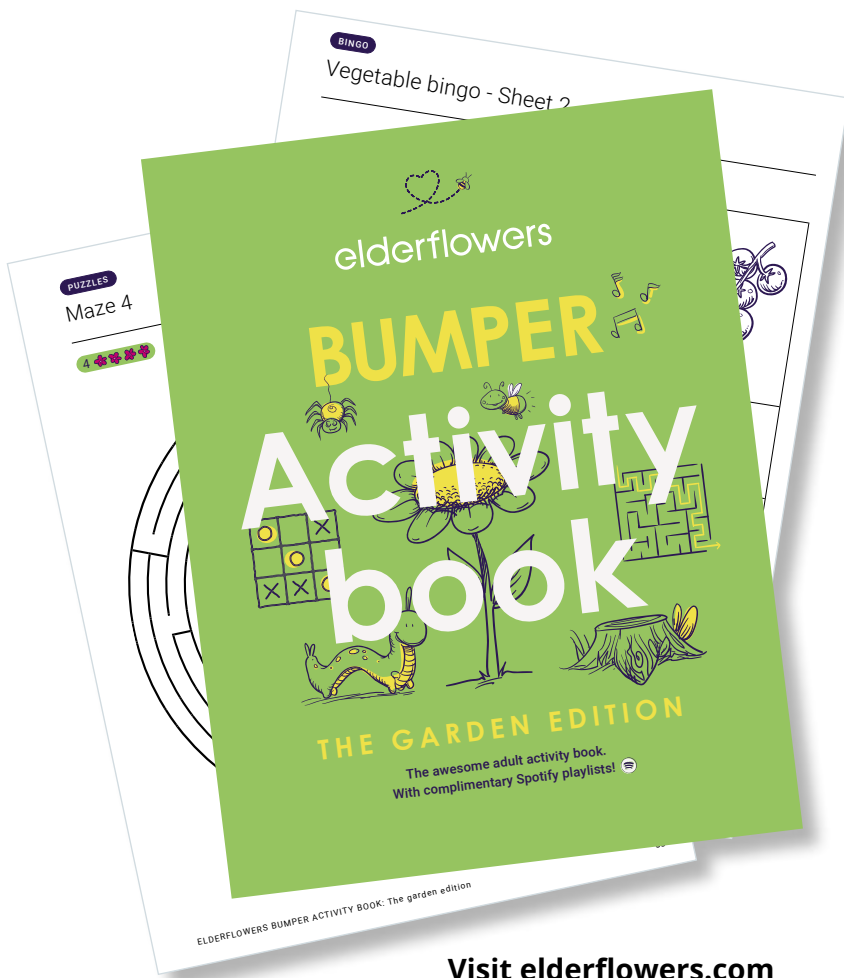
Almost 6,000 people alone signed the petition over several days prior to National Carers Week.

**To add your voice to our efforts and join the thousands who have already signed, go to:  
<https://www.change.org/CarersAustraliaPetition>.**



# Train your brain

In this exclusive extract from The Elderflowers Bumper Activity Book: The Garden Edition give your brain a workout and see if you can fill in the blanks from this list of must-loved classics.



**Find the ten famous books:**

1. The \_\_\_\_\_ Garden  
by Frances Hodgson Burnett
2. Pride and \_\_\_\_\_  
by Jane Austen
3. The \_\_\_\_\_ in the Rye  
by J. D. Salinger
4. Adventures of \_\_\_\_\_ Finn  
by Mark Twain
5. The Wind in the \_\_\_\_\_  
by Kenneth Grahame
6. Lord of the \_\_\_\_\_  
by William Golding
7. \_\_\_\_\_ Island  
by Robert Louis Stevenson
8. The \_\_\_\_\_ of War  
by Sun Tzu
9. The Old \_\_\_\_\_ and the Sea  
by Ernest Hemingway
10. To Kill a \_\_\_\_\_  
by Harper Lee

**Answers:**

- |                   |              |            |
|-------------------|--------------|------------|
| 1. Secret Catcher | 2. Prejudice | 3. Catcher |
| 4. Huckleberry    | 5. Willows   | 6. Flies   |
| 7. Treasure       | 8. Art       | 9. Man     |
| 10. Mockingbird   |              |            |

Visit [elderflowers.com](http://elderflowers.com)

# Fun & Games

The benefits of puzzles are endless, they not only help you maintain... but also help you relax.

## WORDSEARCH

All solutions on page 106

L	B	I	R	C	H	G	M	A	U	Y	M	E	Y	R
T	F	U	A	G	G	D	L	P	I	L	A	G	N	B
H	I	X	T	O	L	D	O	A	H	L	Q	S	A	K
C	A	U	L	F	E	P	E	A	E	O	E	F	G	S
E	M	W	R	R	L	O	W	N	N	H	U	H	O	L
E	T	H	R	A	A	T	T	R	I	T	O	A	H	S
B	L	T	R	W	H	L	L	O	S	P	J	Z	A	H
L	E	R	E	O	S	O	C	H	A	E	S	E	M	Z
A	O	Y	R	R	E	H	C	T	W	S	R	L	C	R
S	A	N	B	Z	E	Q	F	K	K	O	H	A	E	W
P	K	S	U	S	T	T	R	C	M	U	D	P	P	O
E	T	R	T	M	R	A	L	A	M	F	I	T	K	L
N	J	N	F	L	D	U	C	L	T	N	T	B	M	L
C	U	W	N	E	P	Y	R	B	U	H	T	O	I	I
T	G	E	C	U	S	T	Q	J	P	H	I	T	Q	W

**Find the words in the grid?**

They will be placed only once and may be either horizontal, vertical or diagonal and go either forwards or backwards. Words can cross.

- |            |          |
|------------|----------|
| ALDER      | HAZEL    |
| ASH        | HOLLY    |
| ASPEN      | JUNIPER  |
| BEECH      | MAHOGANY |
| BIRCH      | OAK      |
| BLACKTHORN | PINE     |
| CEDAR      | POPLAR   |
| CHERRY     | SYCAMORE |
| CHESTNUT   | WILLOW   |
| HAWTHORN   | YEW      |

# JUMBO CROSSWORD

All solutions  
on page  
106

Complete the crossword clues to fill the grid.

1	2		3		4		5		6		7		8		9		10	
											11							
12					13									14				
15										16		17		18		19		
	20											21					22	23
24				25			26		27		28			29				
													30					
31		32									33							34
35								36				37					38	
						39												
40	41									42				43				
44			45		46		47					48						49
50								51									52	
					53													
54								55							56			



**ACROSS**

- 1 Silk-like fabric (7)
- 2 Affluence (6)
- 8 Lightweight garment (1-5)
- 11 Female sheep (3)
- 12 Entry document (4)
- 13 Stammered (9)
- 14 Capital of Bahrain (6)
- 16 Astronomical unit of length (5,4)
- 16 Journeys of exploration (11)
- 20 Extremely greedy (10)
- 21 Helpless (9)
- 24 Betrayer (6-7)
- 29 Exist permanently in (6)
- 31 Uncurl (10)
- 33 Not returned (10)
- 35 Language (6)
- 36 Codebreaker (13)
- 40 Way of doing something (9)
- 42 Continuing obstinately (10)
- 44 Without giving a name (11)
- 48 List of wares (9)
- 50 Quantum of electromagnetic

radiation (6)

- 51 Self-evident (9)
- 52 Seethe (4)
- 53 Blade for rowing a boat (3)
- 54 Book of the Bible (6)
- 55 Interfere (6)
- 56 Wicked look that causes harm (4,3)

**DOWN**

- 2 Excuse or pretext (5)
- 3 Source of a brief burst of bright light (9)
- 4 Decorative style of design (3,4)
- 5 Sport played in a pool (5,4)
- 6 Eternal (7)
- 7 Shrub fence (5)
- 8 Musical speeds (5)
- 9 Capital of Vietnam (5)
- 10 Makes one think of (7)
- 17 A written document (5)
- 18 Wet with condensation (4)
- 19 Large hairy spider (9)
- 20 Phantasm (5)

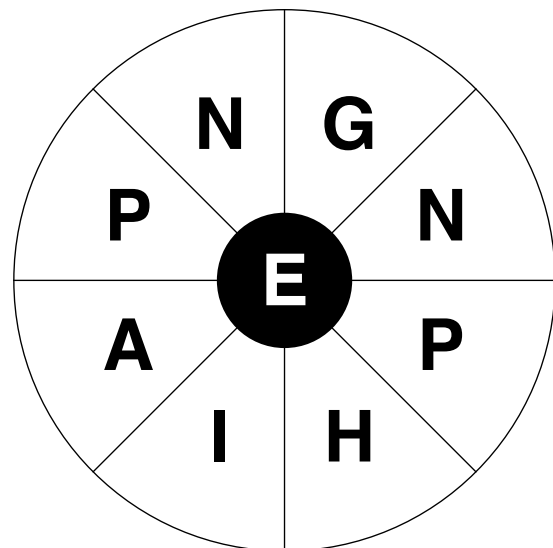
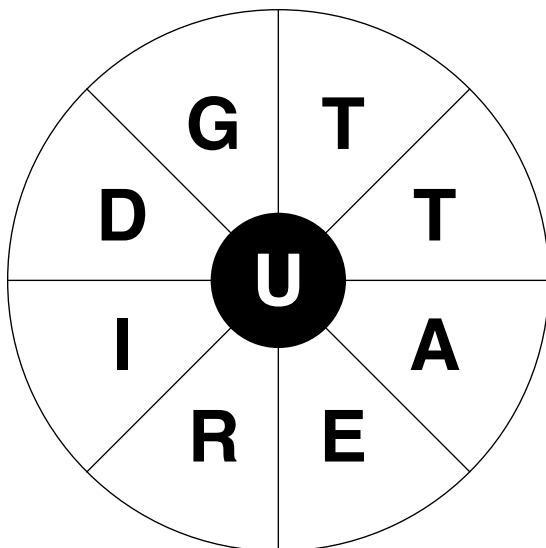
- 22 Dismiss from office (5)
- 23 Role; office (5)
- 25 Unhurried (9)
- 26 Repetition to aid memory (4)
- 27 Acoustic detection system (5)
- 28 Furnish or supply (5)
- 30 Bond movie (2,2)
- 31 Scheme intended to deceive (3-2)
- 32 Music with a recurrent theme (5)
- 34 Apply pressure (5)
- 36 Cooks (5)
- 37 Finish (9)
- 38 Existing in abundance (9)
- 39 Popular martial art (4)
- 41 Large farms (7)
- 42 Warhead carried by a missile (7)
- 43 Type of bill (7)
- 45 Incision; indent (5)
- 46 Lesser (5)
- 47 Deprive of weapons (5)
- 49 Card game (5)

**All solutions on page 106**

# WORDWHEEL

**Find as many words of three or more letters in the wheel as you can.**

Each word must use the central letter and a selection from the outer wheel – no letter may be used more times than it appears in the wheel. Can you find the nine letter word hidden in the wheel?



# SU DOKU

Looking for a mental challenge?  
This editions brainteasers will really get those cogs whirling!

All solutions  
on page  
106

1			4		5			
		9	1	2		8	5	
	4	2		6				1
2				4		1		
3	9	5				7	4	8
		4		8				6
4				5		6	8	
	5	1		9	2	4		
			8		4			5

EASY

						5		
	9					8		7
	3	8	5		4			
					8		3	6
		3			7	2		
4	2				1			
				6		3	1	7
5		9						2
		7						

MEDIUM

	9	2	1					8
				2		1		
	5	6		8				
9						7		
	7		6		5		2	
		8						3
				3		4	6	
		9		6				
6					4	9	7	

HARD

## LOVE PUZZLES & QUIZZES?

All puzzles are kindly supplied by Richardson Puzzles & Games. Sign up for their email newsletter to receive a FREE printable puzzle and access the FREE Friday Quiz every week - [richardsonpuzzlesandgames.com/newsletter](http://richardsonpuzzlesandgames.com/newsletter)



**RICHARDSON  
PUZZLES & GAMES**

# KRISS KROSS

## 4 LETTERS

- Aqua
- Flag
- Huge
- Nigh
- Seam
- Zest
- Zeta

- Normal
- Purify
- Robins

## 7 LETTERS

- Bizarre
- Removal
- Trigger
- Vending

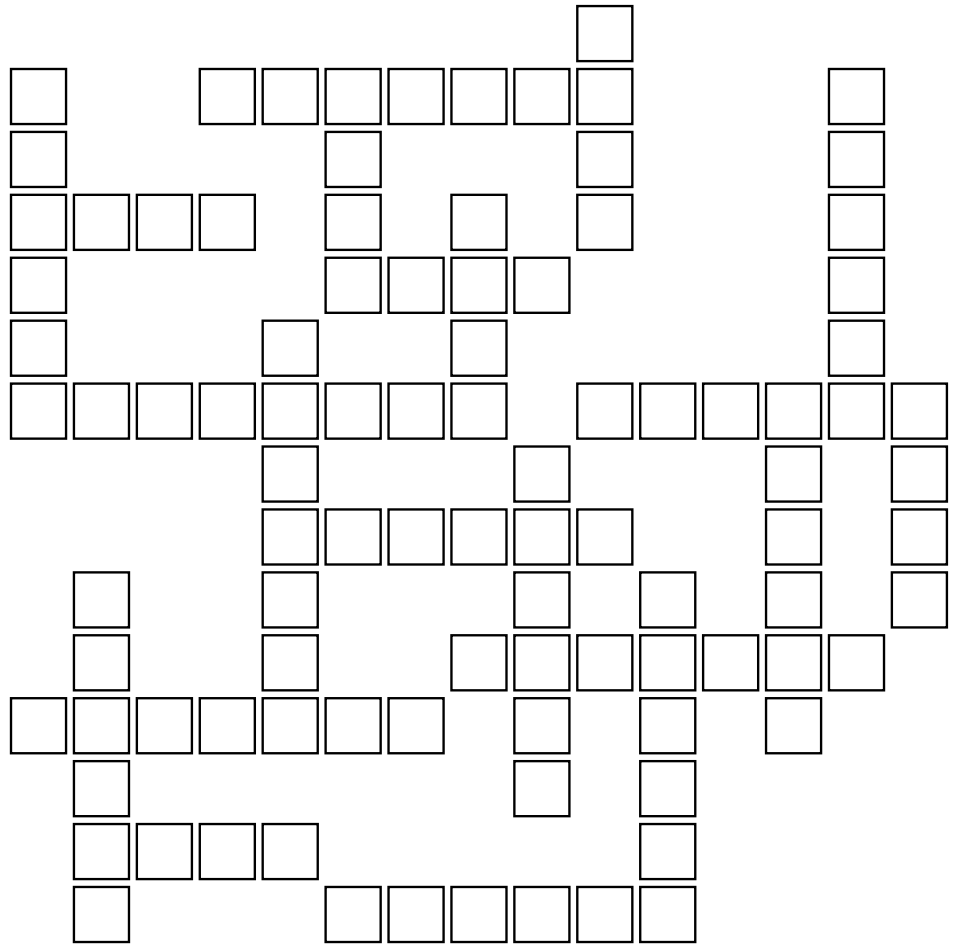
## 6 LETTERS

- Adores
- Covers
- Diners
- Discos
- Fizzed
- Mounds

## 8 LETTERS

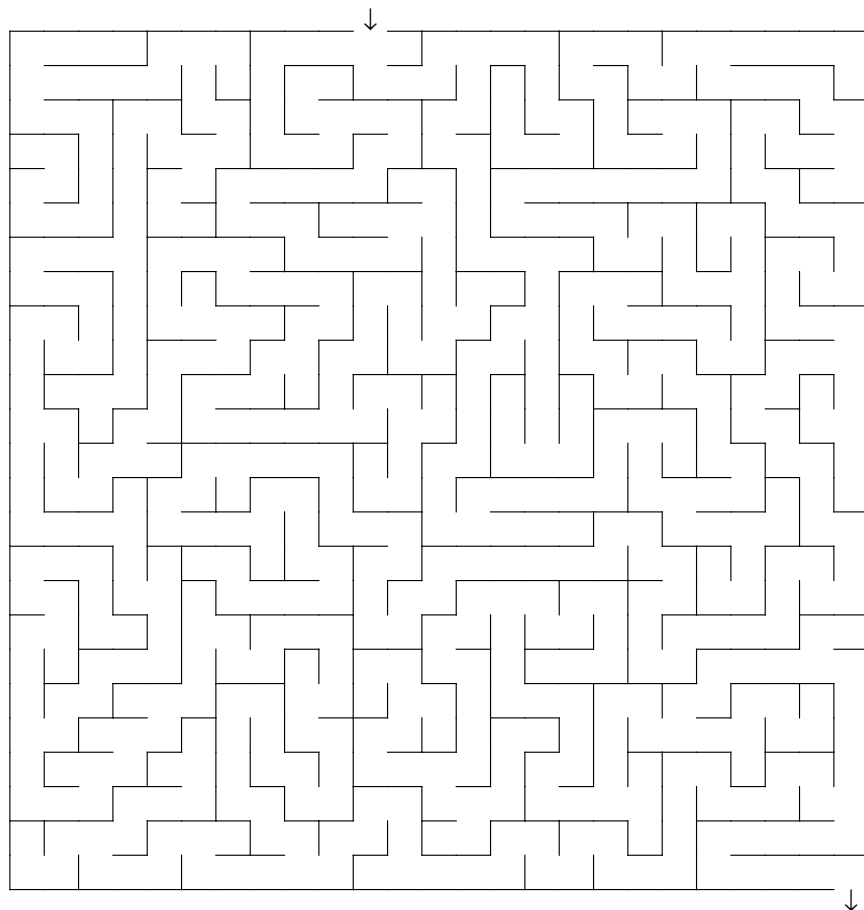
- Sixpence

**All solutions on page 106**



# SQUARE MAZE

Find the path out without breaking through walls.



# JUMBO ARROW-WORD

All solutions on page 106

Complete the clues to fill the grid. The arrows show direction the answer should be placed.

Small garden statue		Insect stage		Stain skin with indelible colour		Roster		Nothing (informal)	Compel by intimidation		Range of knowledge
Contests		Made reference to		Finishes		A single time					Brazilian dance
Intended						Chopping tool					Kneecap
			One of the Seven Dwarfs				Strangely	Dashboard letters (inits)			
Adult males	Khan: British boxer		Immaterial part of a person					Taxi			
Goal				Sadness	Bars (anag)		Greek cheese				
Me (humorous)				Small piece of something				Capital of Japan	Drivel; nonsense		Another word for Christmas
Outs opposite				Friend of Tigger				Layer of a folded material			
				Seabird				CPU part (inits)			
At liberty	Showy							Friend			
Healthy		Flightless bird		Arthur ___: a Wimbledon champion	Auction item				Come to a point	Catherine ___ Jones: Welsh actress	
			Norse god of thunder		Young goat		Most hotel milk is this (inits)		___ Lanka: island country		On one's ___: alone
Whip eggs						Surprise result					
			Until now								
Short profile of someone (informal)	Long grass					Three-note chord					

# CODEWORD

Can you crack the entire code to complete the crossword grid?

Each number from 1-26 represents a letter of the alphabet from A-Z. Every letter appears in the grid at least once, and is represented by just one number. We've given you 3 letters to help you start.

All solutions on page 106

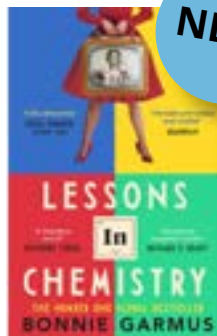
12	23	13	11	25	1		23	26	21	13	17	23	15	11
21		11		5				21		3		13		20
17	18	20	8	10	11		1	17	20	23	4	11	20	1
3		21		1		23		10		25		12		21
20	10	7	25		11	26	17	20	6		12	18	18	17
18		23		19		2		21		21		9		22
12	21	13	17	11	20	23	18	5	18	16	6			
11		1		11		24		23		5		5		11
			25	20	18	24	11	1	1	18	20	23	21	5
11		20		1		11		17		14		1		23
17	20	11	4		12	20	21	23	26		1	17	21	16
3		13		1		11		13		18		11		23
21	2	18	25	17	23	26	16		3	18	12	26	18	12
26		23		18		13				22		11		5
11	13	5	23	25	1	11	1		2	11	16	20	11	11

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

1	2	3	4	5	6	7	8	9	10	11	12	13
					Y							
14	15	16	17	18	19	20	21	22	23	24	25	26
						R		Z				

# Timeless Tales

Whether you're partial to a classic or enjoy more of a contemporary crime thriller, here are five page-turners to enjoy this summer.



**NEW!**

## LESSONS IN CHEMISTRY by Bonnie Garmus

A recently released novel that has taken the literary world by storm, *Lessons in Chemistry* is a novel by Bonnie Garmus, set in the 1960s, where Elizabeth Zott, a brilliant but unappreciated chemist, navigates the challenges of being a woman in a male-dominated field. When she's fired from her job, she seizes the opportunity to host a TV cooking show while secretly using it as a platform to promote her scientific ideas. The story is a witty and empowering exploration of gender roles, ambition, and the pursuit of one's passions.



## THE ROSIE PROJECT by Graeme Simsion

A delightful romantic comedy novel centred around Don Tillman,

a genetics professor with social quirks who embarks on a quest to find a suitable life partner using a meticulously designed questionnaire, the "Wife Project." However, his plans are thrown into disarray when he meets Rosie, a spontaneous and unconventional bartender. Together, they embark on the "Rosie Project," leading to unexpected twists and a moving exploration of love, acceptance, and human connection.

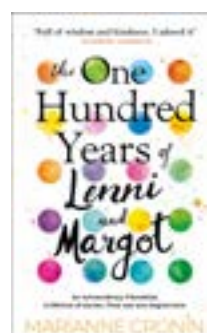


**LOCAL AUTHOR**

## THE ART OF RACING IN THE RAIN by Garth Stein

A poignant novel

narrated by Enzo, a loyal dog, *The Art of Racing in the Rain* follows Enzo and his owner, Denny, a race car driver, through life's joys and hardships. Enzo's perspective offers unique insights into human nature, love, and the pursuit of dreams. The novel is a charming and sometimes heart-wrenching exploration of the bond between humans and their canine companions, told with wisdom, humour, and a touch of racing philosophy.



## THE 100 YEARS OF LENNI AND MARGOT by Marianne Cronin

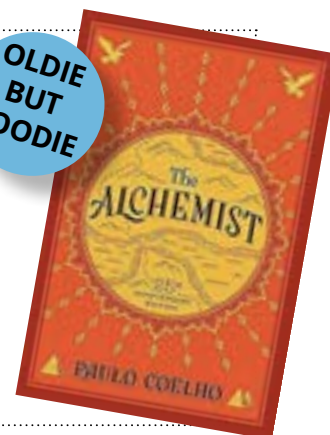
The One Hundred

*Years of Lenni and Margot* is a heart-warming novel by Marianne Cronin. It follows the unlikely friendship between 17-year-old Lenni, who's living in a hospital's palliative care unit, and 83-year-old Margot. Through Lenni's art project, they share stories, humour, and support, forming a deep connection. The novel explores themes of love, friendship, and resilience, showcasing the power of human connections in the face of life's challenges. It's a beautifully written celebration of the meaningful relationships that shape our lives.

## THE ALCHEMIST by Paulo Coelho

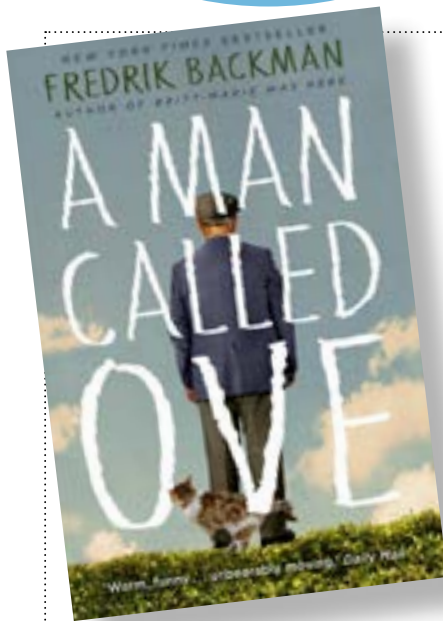
A bestselling novel by Brazilian author Paulo Coelho, *The Alchemist* tells the story of Santiago, a shepherd who embarks on a journey in search of a hidden treasure in Egypt. Along the way, he encounters various characters and experiences that guide him towards discovering the true meaning of his life's purpose and the importance of following one's dreams. The novel is a philosophical and inspirational tale about personal growth, destiny, and the pursuit of one's dreams.

**OLDIE BUT GOODIE**



# Editor's Choice

From innovative apps to must-read books, here's what we're loving right now!



## A READING RECOMMENDATION

***A Man Called Ove***  
by Fredrik Backman.

This heartwarming and humorous novel tells the story of Ove, a grumpy and solitary old man who finds unexpected friendship and purpose in his later years. It's a touching tale of human connection, resilience, and the power of community that many readers, especially older ones, find both heartening and relatable.

Available to buy from Booktopia and all good bookstores.

Images by Freepik and unsplash

## LISTEN UP AGEING WITH PURPOSE

This podcast brings together information on what it is to age positively, how the brain changes as we age, and how pain can affect us. With industry experts speaking about what they think the aged care landscape should look like, they explore what needs to change and what an age-friendly city looks like.

*Search for Ageing with Purpose wherever you get your podcasts.*



## AN APP WE LOVE



## AUSTRALIAN BITES & STINGS

Australia is home to some of the world's most venomous creatures. Learn more about them and what to do in an emergency if you, or someone with you is bitten or stung.

This free app has been prepared for Australia by CSL Seqirus – one of the world's few manufacturers of antivenoms.

### THE APP INCLUDES:

- First Aid instructions on what to do if bitten or stung by a venomous creature.
- A step-by-step guide to DRSABCD and the Pressure Immobilisation Technique.
- Information about venomous creatures
- 'Be Prepared', 'Bush Safety' and 'Beach Safety' information.
- Audio resuscitation guide.
- Emergency services call button, including what3words location finder.
- Find my location.

Available on the app store – just search for **Australian Bites & Stings**.

3.5 ★★

# Abbreviations

## ACAT

### AGED CARE ASSESSMENT

**TEAM:** Helps the elderly and their carers determine what kind of support will best meet their needs when they are struggling in their current living situation.

## ACAS

### AGED CARE ASSESSMENT

**SERVICE (VICTORIA):** Only provides teams who help frail older people and their carers, to work out what kind of care will best meet their needs. After each assessment, a patient's level of support and service needs are recommended.

## ACF/ACH

### AGED CARE FACILITY OR AGED

**CARE HOME:** Accommodation for older people who can no longer live at home independently, who require help/support for everyday tasks/health care.

## ACIA

### AGED CARE INDUSTRY ASSOCIATION (ACIA):

Association of aged care providers, whose members operate residential aged care, home care, home support and retirement living services.

## ACS

**AGED CARE SERVICES:** Support and services provided to older people in their own home or in an aged care home to assist with everyday living, health care, accommodation and equipment.

## ACSA

### AGED & COMMUNITY SERVICES

**AUSTRALIA:** The leading national peak body supporting not-for-profit, church and charitable providers of retirement living, community, home and residential care.

## ADL

### ACTIVITIES OF DAILY LIVING:

Refers to the basic skills needed to properly care for oneself and meet one's physical needs in six areas: eating, dressing, bathing, toileting, continence, and mobility. It's used as an indicator to determine the level of care and supportive services needed in senior's care plan.

## AIP

**AGEING IN PLACE:** Indicates that a resident can enter an aged care facility at low care and can remain there as their care needs increase to a high care.

## ATSI

### ABORIGINAL TORRES STRAIT ISLANDER

## CA

**CARERS AUSTRALIA:** The national peak body representing Australia's unpaid carers, advocating on their behalf to influence policies and services.

## CBC

**CENTRE BASED CARE:** For elderly people who require low to medium living support, group activities, excursions and social support are provided in a local centre.

## CC

### COMMUNITY CARE:

Personalised care and support services to help the elderly continue living at home.

## CDC

**CONSUMER DIRECTED CARE:** is a term used in the aged care sector to explain a way of providing services that allows those receiving services to make choices about the types of services they want, and who should provide them.

## CHSP

### COMMONWEALTH HOME

**SUPPORT PROGRAM:** The entry-level home support program assists older people to live independently in their homes and communities. It also provides respite services to give carers a break.

## COTA

### COUNCIL ON THE AGEING:

Provides leadership in social policy and community information, and education for older persons.

## CRCCs

### COMMONWEALTH RESPITE &

**CARELINK CENTRES:** Assists carers by providing access to information, respite care & other support appropriate to carers' needs and circumstances, and the needs of those they care for.

## DAP

### DAILY ACCOMMODATION

**PAYMENT:** Is the daily non-refundable payment for accommodation in an aged care home. It can be paid regularly up to a month in advance, similar to paying rent.



When it comes to Aged Care, acronyms are plentiful...ACSA, HCP, CHSP... But what do they all mean? Fear no more. We've compiled a list of the most commonly used ones – how they work.

## **DOH**

### **DEPARTMENT OF HEALTH:**

Develops and delivers policies and programs and advises the Australian Government on health, aged care and sport.

## **DTC**

**DAY THERAPY CENTRE:** Offer a range of services (physiotherapy, podiatry, occupational therapy) for older people living independently either in their own home, or aged care homes.

## **HC**

**HOME CARE:** Services/support given to older people with care needs to live independently in their own homes.

## **HCP**

**HOME CARE PACKAGES:** A program funded by the Australian Government to support older people with complex care needs to live independently in their own homes. They use a consumer-directed care approach to ensure the support suits a person's needs and goals.

## **HCS**

### **HOME CARE SERVICE(S):**

Support/care services provided to an elderly person in their own home.

## **ILU**

### **INDEPENDENT LIVING UNIT:**

A small home designed for older people who are actively independent, usually in a village environment.

## **MAC**

**MY AGED CARE:** Provides the entry point to the Australian Government Funded aged care services for the general public.

## **NDIS**

### **NATIONAL DISABILITY**

**INSURANCE SCHEME:** NDIS provides information and connections to services for people with disability. The scheme also provides support for their families and carers.

## **NESB**

### **NON-ENGLISH-SPEAKING BACKGROUND**

## **NSA**

### **NATIONAL SENIORS**

**ASSOCIATION:** Is a not-for-profit membership organisation and advocacy group of working and retired older Australians.

## **OPA**

### **OFFICE OF PUBLIC ADVOCATE**

## **OPAN**

### **OLDER PERSONS ADVOCACY**

**NETWORK:** An agency that can provide information to consumers their families and carers about their rights and responsibilities when accessing aged care services.

## **RAD**

### **REFUNDABLE**

### **ACCOMMODATION DEPOSIT:**

Is a lump sum payment for accommodation in an aged care home. This is the price of a room, in lump sum form that you have agreed with your aged care home to pay and is fully refundable when you leave the aged care facility.

## **RAS**

### **REGIONAL ASSESSMENT**

**SERVICE:** Is the program which undertakes aged care home support assessments.

## **RC**

**RESPITE CARE:** Services designed to give carers a break from their caring role during planned or regular breaks, short holidays or emergencies.

## **RV**

**RETIREMENT VILLAGE:** Group of residential premises predominantly occupied by senior citizens who live in apartment style rooms /suite of rooms.

## **SM HCP**

### **SELF-MANAGED HOME CARE**

**PACKAGES:** A program funded by the Australian Government to support older people with complex care needs to live independently in their own homes. The elderly package receiver can choose the provider(s) and services given, including the workers or contractors, when the services are provided and can control how the funding is spent.

## **STRC**

### **SHORT-TERM RESTORATIVE**

**CARE:** A program which provides services to older people for up to 8 weeks (56 days) to help them delay or avoid long-term care.

## **VHC**

**VETERAN'S HOME CARE:** Home care for eligible veterans, war widows/widowers through the department of Veterans' Affairs.



# PUZZLE SOLUTIONS

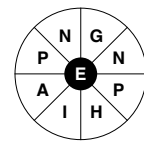
## Word Wheel



### GRATITUDE

adieu, ague, argue, argued, audit, auger, augite, drug, due, duet, dug, gratitude, guard, guide, guider, guitar, gut, gutted, gutter, rude, rue, rued, rug, rut, rutted, tau, taut, tauter, trudge, true, tug, turgid, tut, urea, urge, urged, utter

TARGET: 20, GOOD: 28, EXCELLENT: 33

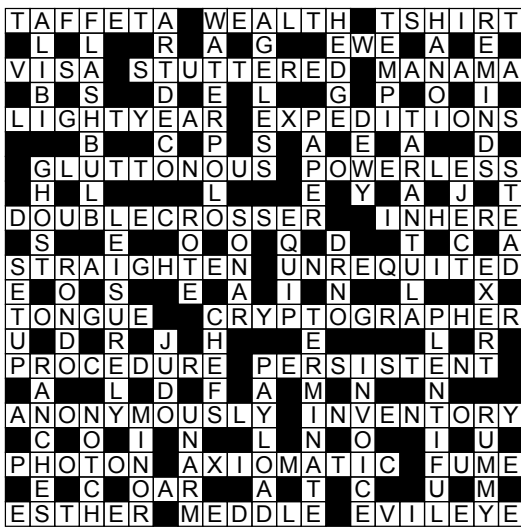


### HAPPENING

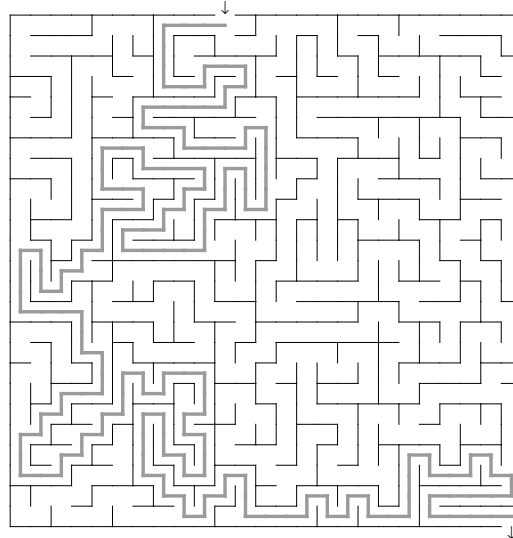
age, ape, gape, happen, happening, heap, heaping, hen, hinge, inane, nape, neap, neigh, nine, page, pane, pea, peg, pen, phage, pie, pine, pipe

TARGET: 13, GOOD: 17, EXCELLENT: 21

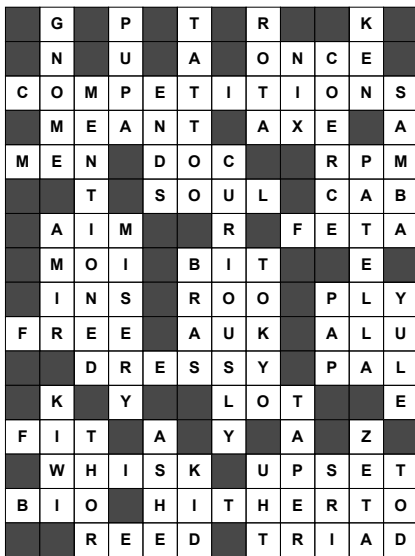
## Jumbo Crossword



## Square Maze



## Jumbo Arrow-Word



## Codeword



## Sudoku

1	3	8	4	7	5	9	6	2
6	7	9	1	2	3	8	5	4
5	4	2	9	6	8	3	7	1
2	8	6	5	4	7	1	9	3
3	9	5	2	1	6	7	4	8
7	1	4	3	8	9	5	2	6
4	2	3	7	5	1	6	8	9
8	5	1	6	9	2	4	3	7
9	6	7	8	3	4	2	1	5

### EASY

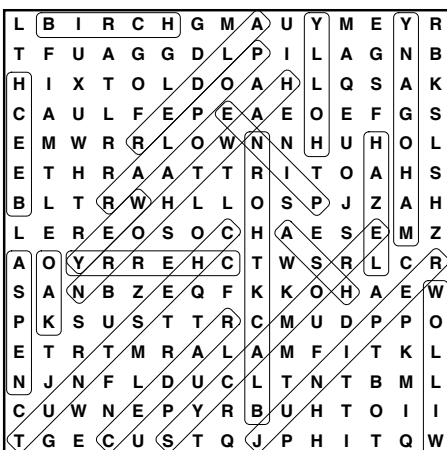
1	4	2	8	9	7	5	6	3
6	9	5	1	3	2	8	4	7
7	3	8	5	6	4	9	1	2
9	7	1	2	8	5	4	3	6
8	5	3	4	7	6	2	9	1
4	2	6	3	1	9	7	8	5
2	8	4	6	5	3	1	7	9
5	6	9	7	4	1	3	2	8
3	1	7	9	2	8	6	5	4

### MEDIUM

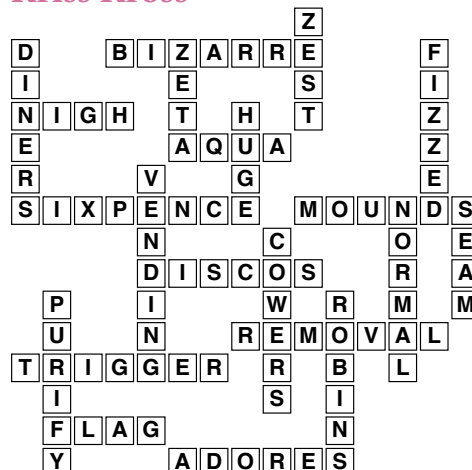
7	9	2	1	5	3	6	4	8
8	3	4	9	2	6	1	5	7
1	5	6	4	8	7	2	3	9
9	2	5	3	4	8	7	1	6
3	7	1	6	9	5	8	2	4
4	6	8	2	7	1	5	9	3
2	1	7	8	3	9	4	6	5
5	4	9	7	6	2	3	8	1
6	8	3	5	1	4	9	7	2

### HARD

## Word Search



## Kriss Kross



# HELPFUL CONTACTS

● CRISIS ● EMERGENCY ● INFORMATION: INSTANT HELP AVAILABLE BELOW

## EMERGENCY MEDICAL CARE 000 (TRIPLE 000)

<b>Emergency assistance</b>	000 (24 hours/7 days)
<b>Lifeline's 24/7 service</b>	13 11 14
<b>Suicide Call Back</b>	1300 659 467 24/7 counselling service
<b>Beyond Blue's support</b>	1300 22 46 36
<b>SANE Australia's service</b>	1800 187 263
<b>Carer Gateway</b>	1800 422 737
<b>NSW Mental Health Line</b>	1800 011 511
<b>ACT Mental Health Triage Service</b>	1800 629 354
<b>SA Mental Health Triage Service</b>	13 14 65
<b>NT Crisis Assessment Triage Service</b>	1800 682 288
<b>WA Mental Health Emergency Line</b>	1800 676 822
<b>QLD 24-hour mental health care</b>	1300 642 25
<b>TAS Mental Health Services Helpline</b>	1800 332 388
<b>MindSpot Clinic - for adults with anxiety or depression</b>	1800 61 44 34
<b>QLife's support service</b>	1800 184 527
<b>National Dementia Helpline</b>	1800 100 500
<b>Centrelink for Carers &amp; Disability</b>	13 27 17
<b>Aged &amp; Disability Advocacy</b>	1800 818 338
<b>Centrelink for ABTSI</b>	1800 136 380
<b>Centrelink for older Australians</b>	13 23 00
<b>Department of Veterans Affairs</b>	1800 555 254
<b>My Aged Care</b>	1800 200 422
<b>Medicare</b>	13 20 11
<b>Elder Abuse Prevention</b>	1300 651 192
<b>Translating and Interpreting Service (TIS National)</b>	13 14 50 and 1800 131 450
<b>National Continence Helpline</b>	1800 330 066
<b>Healthdirect for a nurse triage service</b>	1800 022 222 (all states except for Victoria)
<b>NURSE ON CALL</b>	1300 60 60 24 for health help from registered nurses in Victoria
<b>Poisons Information Centre</b>	131 126 for 24/7 assistance
<b>Sexual assault/domestic and family violence counselling</b>	1800 RESPECT 1800 737 732
<b>Gambler's Help hotline</b>	1800 858 858 24/7
<b>Australian Men's Shed Association</b>	1300 550 009
<b>MensLine Australia</b>	1300 78 99 78 helping men deal with relationship problems
<b>LGBTI peer support</b>	1800 184 527 Mon-Thurs 6 pm-10 pm, Fri-Sun 6pm-9pm
<b>National Alcohol and Other Drug</b>	1800 250 015
<b>National Debt Helpline</b>	1800 007 007
<b>Relationships Australia</b>	1300 364 277 relationship support services
<b>Translating and Interpreting Service Dementia Support Australia</b>	1800 699 799

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Carers Guide  
2 weeks free  
respite offer

\*Conditions apply

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\*Offer details, terms and conditions available at [bupaagedcare.com.au/carers](https://bupaagedcare.com.au/carers)



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