

Seniors Card

Magazine 2014



+ **WIN a trip to Paris valued at \$12,000 – Seniors Card survey**

+ **myki tips for you**

+ **Easy steamed fish with Elizabeth Chong**

+ **Techno flashback – do you remember?**

+ **Sweet potato and lentil salad – antioxidant powerhouse!**

Discount electricity and gas plans

Discount energy plans for Seniors Card holders are now available in partnership with energy retailer AGL.

Like to be more tech savvy?

Whether you're online already or not, learn about the new *Victorian Tech Savvy Seniors* program from Seniors Card and Telstra. Feel more connected, more enabled and more confident.



Planning ahead to assist those you love

It makes sense to plan ahead in life and to provide some assistance to your family members when organising your estate.

Download or call us for your FREE lifeguide to help you think about the important things to consider.



Seniors Card magazine 2014

Top five tips to make the most of your Victorian Seniors Card

1. Never miss a discount or an offer – put your Seniors Card in your wallet with your other cards. That way, when you're out and about, it's always handy.
2. Keep your eyes peeled for the 'Seniors Card welcome here' sign wherever you go. New businesses come on board all of the time. Don't be shy to ask for Seniors Card discounts!
3. Plan shopping trips by using the Seniors Card Discount Directory – check Seniors Online (seniorsonline.vic.gov.au) or use information in this magazine as a starting point.
4. Confirm any discount when you make a booking or before you make your transaction. Businesses are not obliged to give the discount once a transaction has been completed.
5. Take your card with you interstate or overseas. All Australian states and territories have a Seniors Card program and most participating businesses accept cards from interstate. Overseas, your Seniors Card is often accepted as a show of goodwill. In 2011, the Victorian Government also struck an agreement with New Zealand's SuperGold program for you to use your Victorian Seniors Card with participating New Zealand retailers and traders. See page 21 for contact details.

This magazine is free to all Victorian Seniors Card holders as one of your program benefits.

You'll notice that a lot of the stories tie back to the Seniors Card and show you ways to make the most of the great discounts and services.

Last year you told us what you thought about the Seniors Card program in our annual survey. We listened!

This magazine replaces the printed Seniors Card Discount Directory as a way of keeping you updated on the Seniors Card program and benefits, plus other great things happening around Victoria.

Ask in store for a discount or look out for the 'Seniors Card welcome here' sign in your local stores.



Needing help after someone has died

...what happens next.

Losing a loved one is one of the most difficult experiences we face in life. While it is never easy you may have the job of making the necessary estate administration arrangements.

Download or call us for your FREE lifeguide to provide some guidance and assistance to you and your other family members.

———— Estate planning and Will writing experts for 75 years. ————

9667 6444
statetrustees.com.au/lifeguide



31

Victorian
Seniors Card
survey

Contents

04

Your Seniors Card

06

What types of discounts
are on offer?Front cover:
Antioxidant powerhouse
recipe – see page 24.

09

Your ticket to ride



10

Victorian Seniors Festival

13

Celebrate with
Peter Hitchener

14

Spring and summer
food festivals

20

Overseas travel –
safe and smart

23

Easy steamed fish dish
with Elizabeth Chong

25

Looking for something to do?
Seniors Card to the rescue!

- 19 See Victoria in a whole new light
- 22 Fabulous food for one
- 22 Take the food safety quiz
- 24 Antioxidant powerhouse recipe –
sweet potato and lentil salad
- 26 Three's a crowd – and life's great!
- 28 On yer bike with Glenys
- 29 Meet Gerard Mansour,
Commissioner for Senior
Victorians
- 31 Victorian Seniors Card Survey
- 37 Techno flashback –
do you remember?
- 38 Like to be more tech savvy?
- 40 myki tips for seniors
- 41 What taxi reforms mean for you
- 42 Senior road users –
myths busted
- 43 Buying a safe car
- 44 Discount offers on electricity and
gas for Seniors Card holders
- 45 Save money on your power bills
with My Power Planner!
- 46 What to do when the
kids move home
- 49 World Elder Abuse Awareness
Day (WEAAD)
- 50 Know your consumer
and legal rights!
- 53 Advance care planning –
let's talk
- 56 Here's to your heart health!
- 60 Services available to
Victorian seniors
- 63 Interpreting services
- 64 Contact details and useful
contact numbers

Note from Premier and
the Minister for AgeingWelcome to the first issue of the
Victorian *Seniors Card* magazine.

Each year, Seniors Card holders like you share details about issues that matter through the Seniors Card survey. You've identified what sort of information can help you to stay happy, positive and better connected.

This magazine is designed to reflect the things that are important to you. Our theme is 'Taking good care of yourself'. While that phrase means different things to different people, it is ultimately best summarised as being about the way you want to live – including being as healthy as you can.

How you take care of yourself is, of course, up to you. Use the information in the magazine as it best suits you, your health, location and lifestyle. You'll also find information about our new Age Friendly Partners Program. Take advantage of the technology training and discount energy plans we have set up with our partners at Telstra and AGL.

You can also learn about concessions available to you to reduce cost of living pressures. The Victorian Government will put in the money the Federal Government has withdrawn to ensure all Victorian concession card holders continue to receive the same discounts as they do now.

The Victorian Government recognises and values the contribution of senior Victorians. The Government has requested the Ministerial Advisory Committee for Senior Victorians – chaired by Gerard Mansour, Commissioner for Senior Victorians – prepare a *Seniors Participation Action Plan*. The *Plan* draws together the activities underway across Government to support seniors' participation in our community. It will be released shortly, so keep an eye out for it on Seniors Online.

If you have any feedback, or suggestions for topics to be covered in future issues of the *Seniors Card* magazine, please send your comments to seniorscard@health.vic.gov.au or write to us at Victorian Seniors Card, GPO Box 4316 Melbourne Victoria 3001.

In the meantime, happy reading.

The Hon. Dr Denis Napthine MP
PremierThe Hon. David Davis MLC
Minister for Ageing

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It is a condition of this Creative Commons Attribution 3.0 Licence that you must give credit to the original author who is the State of Victoria.

Seniors Card holders hint



If you have Seniors Card questions call us on 1300 797 210, visit seniorsonline.vic.gov.au or email seniorscard@health.vic.gov.au

Your Seniors Card

Since its beginning, the Victorian Seniors Card program has offered hundreds of thousands of Victorians free and concession public transport, and discounts on a range of goods and services.

As a Seniors Card holder, you have access to a Discount Directory and special offers via a dedicated website – Seniors Online – helpful and practical e-newsletters and this annual magazine.

This year, the Victorian Government through the Seniors Card program has also introduced a major new offering – the Age Friendly Partners Program. You can make the most of the *Victorian Tech Savvy Seniors* program that has been created in partnership with Telstra (see page 38) and Seniors Card discount energy plans that have been established in partnership with AGL (see page 44). These businesses are working with the Seniors Card program to make day-to-day services more age-friendly for you.

My Seniors Card – what benefits do I receive?

- Free weekend travel across two consecutive zones with a seniors myki.
- Concession fares at all other times throughout Victoria.
- Free public transport during the Victorian Seniors Festival week.
- Free off-peak travel vouchers each year for travel within Victoria.
- Thousands of shops, services and businesses with discounts of 10 per cent or more.
- Free entry to the Melbourne Museum, Immigration Museum and Scienceworks.
- Access to discounts from participating businesses when travelling in New Zealand.
- If you subscribe – a seasonal e-newsletter full of information about one-off offers, special offers, news and happenings.
- Seniors Online – the one-stop-shop for all your Seniors Card program information. Update your details, browse the Discount Directory or replace your card all on this one convenient site.

‘As a Seniors Card holder, you have access to a Discount Directory and special offers via a dedicated website – Seniors Online – helpful and practical e-newsletters and this annual magazine.’

83%

Keep it up!
83% of Seniors Card holders actively seek out opportunities to use their Seniors Card.

Everyone's doing it!
Feel confident about asking for Seniors Card discounts in store.

Source: 2013 Seniors Card survey.

Help with cost of living pressures



For eligible Victorians, the Victorian Government has:

- Extended the electricity concession for eligible Victorians to a full 12 months.
- Increased the Water and Sewerage Concession by 16 per cent since 2011. The Water and Sewerage Concession has been indexed for a further 2.5 per cent in 2014–2015.
- Committed to providing a \$50 concession on the Fire Services Property Levy for holders of Pensioner Concession Card and Department of Veterans' Affairs War Widows and TPI Gold Card on their principal place of residence.
- On 1 July 2011, halved the cost of ambulance membership for Victorian families and singles, including senior Victorians.
- Produced the *Savvy Savings for Seniors* guide – on seniorsonline.vic.gov.au – that gives tips for reducing living expenses in and out of the home.

Remember: To be eligible for most Victorian Government concessions, you need to hold a Centrelink or Department of Veterans' Affairs Concession Card.

Seniors Card holders hint



What is Seniors Online? You'll see mention of seniorsonline.vic.gov.au through this magazine. This website is the Victorian Government's website for older people – it's filled with useful information.

Did you know?



The Victorian Government is guaranteeing eligible low-income households will keep existing concessions for energy, water and municipal rates.

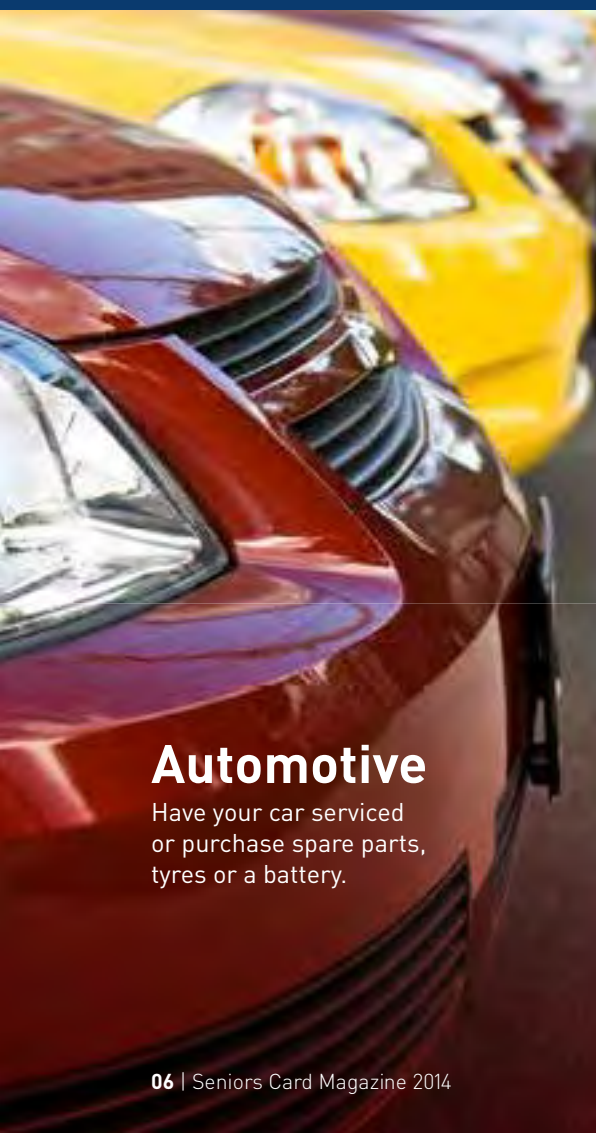
The Victorian Government will put in the money the Federal Government has withdrawn to ensure all concession card holders continue to receive the same discounts as they do now.

By filling the gap created from the Commonwealth, the Victorian Government is assisting those who need help the most to better manage cost of living pressures.

Interested in concessions? Refer to page 45 for details.



What types of discounts are on offer?

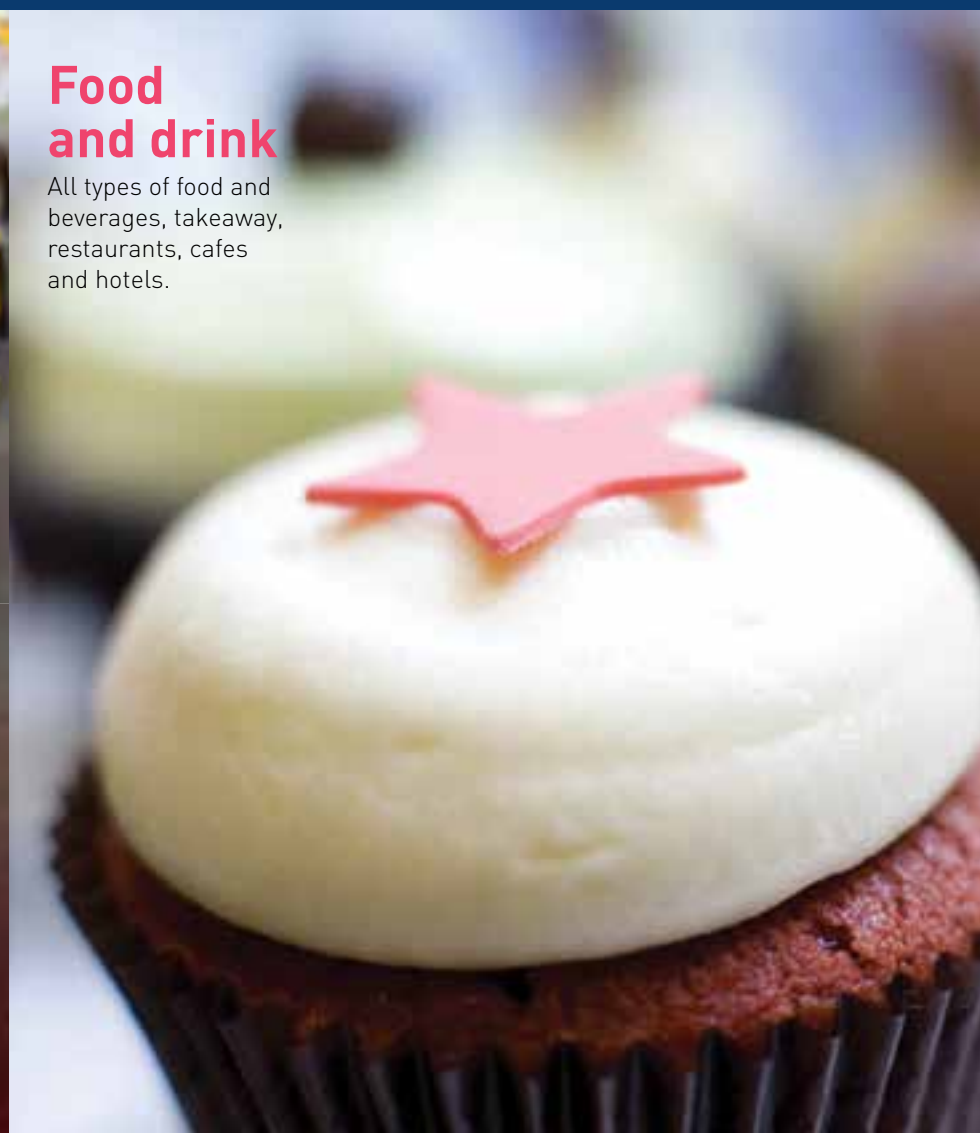


Automotive

Have your car serviced or purchase spare parts, tyres or a battery.

Food and drink

All types of food and beverages, takeaway, restaurants, cafes and hotels.



Shopping

Shop for everything from clothing and shoes, books, flowers, gifts, antiques, jewellery and watches, cameras, office equipment and supplies, or musical instruments.



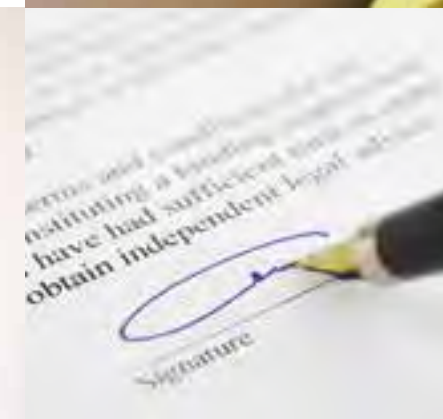
House and home

Buy furniture, electrical and white goods, gardening and nursery products and hardware, homewares, lighting, mobility aids and even get your dry cleaning done.



Professional services

Find financial services like tax, accounting and investing, plus all types of insurance, real estate agencies, veterinary clinics and hospitals, wedding and funeral services.



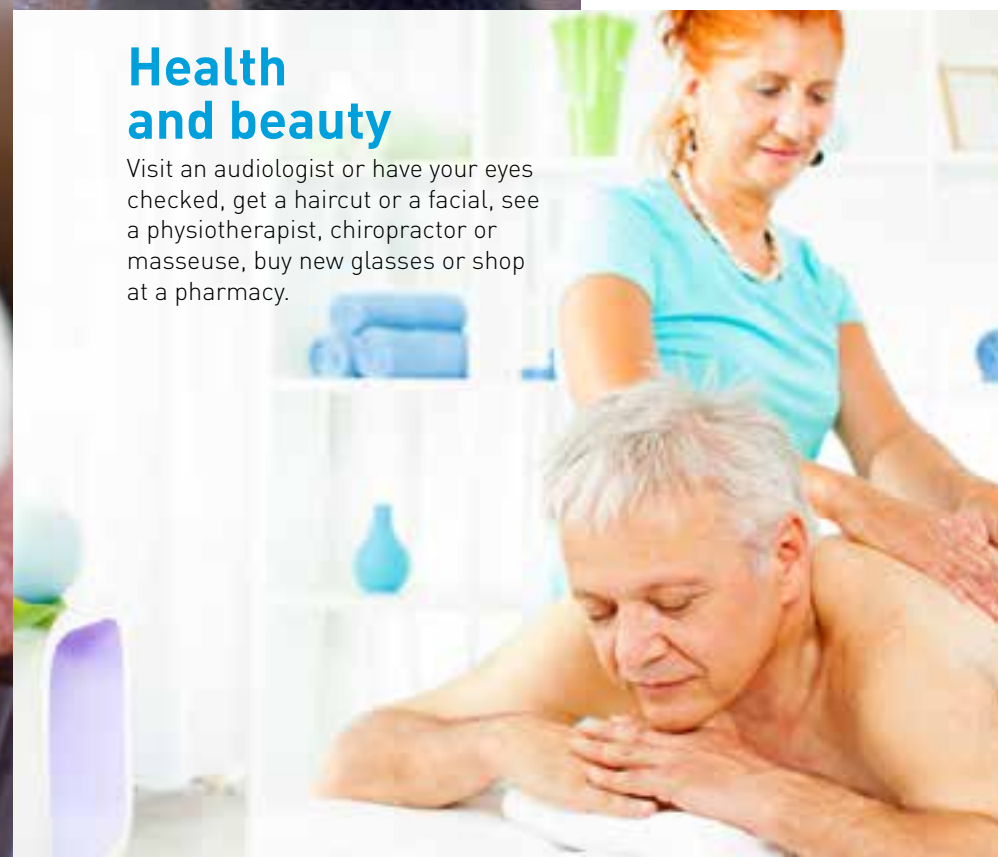
Leisure and recreation

Take advantage of tourist attractions and activities both outdoors and indoors – whether arts and crafts, cinema and entertainment, or tennis and golf.



Health and beauty

Visit an audiologist or have your eyes checked, get a haircut or a facial, see a physiotherapist, chiropractor or masseuse, buy new glasses or shop at a pharmacy.



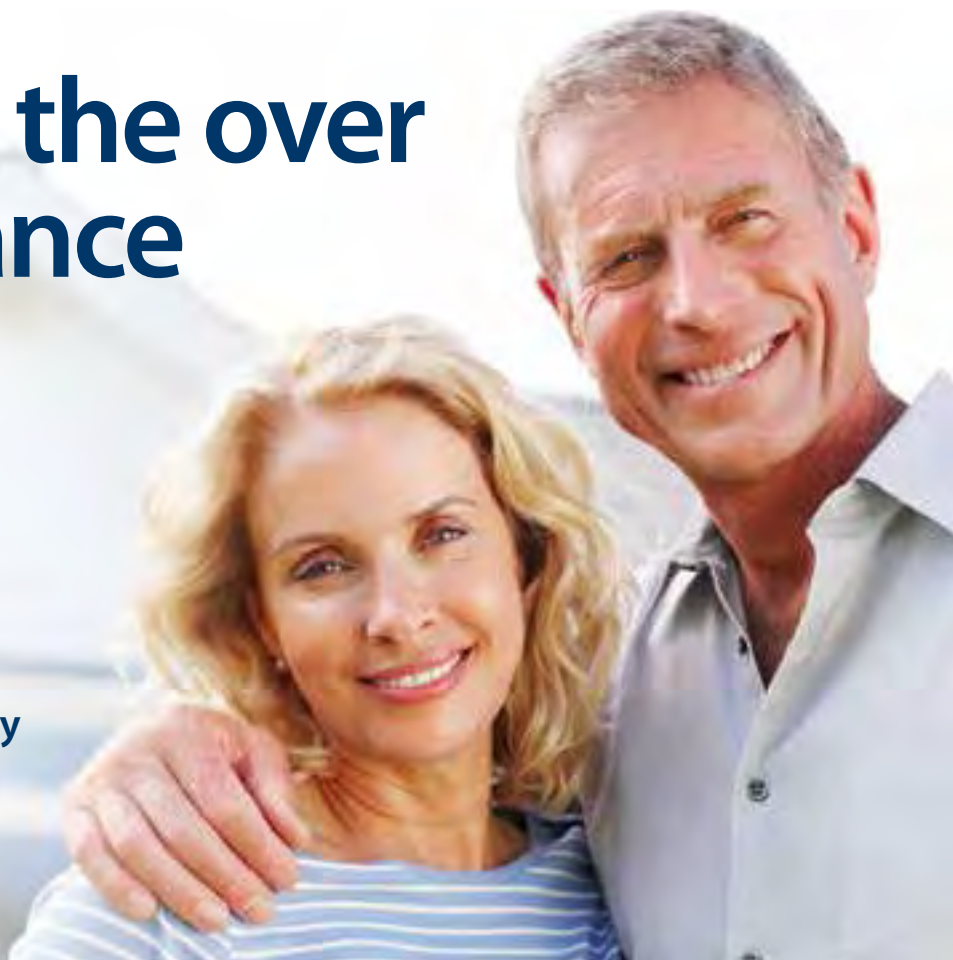
Travel and transport

Seniors Card holders are entitled to free and discounted travel on trams, trains and buses all over Victoria (see page 09) plus discounts on travel services and accommodation.



SAVE with the over 50's insurance specialist.

At Australian Seniors we provide real value for money without compromising your protection – we make it our business to offer you benefits that really matter.



Genuine savings of up to 40% off our standard premiums[†]

Monthly payments at no additional charge*

Combined policy 10% discount



Motor Vehicle Insurance

Up to 10% discount when you combine with home &/or contents.

Our car insurance policies are easy to understand. We offer a great range of benefits and savings, including:

- Lower car insurance premiums, means savings for you
- Monthly premiums at no extra charge
- No forms to fill in, ever

13 13 43



Home & Contents

Save up to 40%[†] on your home & contents insurance.

Our policies aim to provide all the necessary cover and protection you would expect at a competitive price.

- Genuine savings of up to 40% off our standard premiums[†]
- Monthly payments at no additional charge*
- Combined policy 10% discount*

13 13 43



Travel Insurance

10% discount for all online purchases.

We offer low-premium travel insurance offering worldwide protection (both domestic and overseas) 24/7.*

- Unlimited overseas medical expenses cover (Worldwide Plans)
- Automatic inclusions: such as cover for loss of luggage, cancellation charges, replacement of money and more
- Competitive policies starting from \$49 for international One Trip travellers

13 76 76

Plus many more benefits including competitive premiums for Landlords Insurance.

Ask for your FREE quote today! or visit our website **www.seniors.com.au**



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Tell your friends about Seniors Card and its great benefits. Don't forget, to be eligible, your friend must be:

- 60 years of age or over.
- Working fewer than 35 hours per week in paid employment or fully retired.
- A permanent resident of Australia, residing in Victoria.

Your ticket to ride

For those of you who are great commuters, your Seniors Card offers public transport benefits.

Free travel vouchers

- You receive free off-peak travel vouchers in the mail each year during September to use on Victorian public transport.
- You can exchange your vouchers for either: a V/Line off-peak daily ticket (going out and back on the same day); two V/Line off-peak single tickets (going out on one day and back on another); or a day pass for travel in Zones 1 and 2.
- Vouchers must be exchanged at least 24 hours before you intend to travel, avoiding morning or afternoon peak periods.
- Phone 1800 800 007 or visit ptv.vic.gov.au for more information.

Free travel during the Victorian Seniors Festival

- During Festival week on 5–12 October 2014, Victorian Seniors Card holders receive free metropolitan and regional public transport along with five days of free economy V/Line travel (see page 10 for more information).

Metropolitan and regional travel with your seniors myki

- Travel free on the weekend within one or two consecutive zones on all metropolitan trains, trams and buses – including to outlying metropolitan areas as far as Sunbury and Melton.
- Pay no more than the seniors daily cap (for travel wholly in zones 1 and 2) on weekdays and concession rates in all other zones.
- Travel free on the weekends on V/Line commuter rail services when using myki for trips of one or two consecutive zones – such as Woodend to Gisborne.
- Travel free on regional town bus networks over the weekend in major regional cities like Ballarat, Bendigo, Geelong, Mildura and Warrnambool. Show your Seniors Card if myki does not operate on your bus.
- At other times, V/Line offers concession rates for Seniors Card holders through regional Victoria.
- Take advantage of off-peak rates during quieter times.



How do I get a seniors myki, learn more about travel zones, or pre-book V/Line tickets?

If you do not have a seniors myki or want to learn more about where zones start and end, call 1800 800 007 or go to ptv.vic.gov.au

To pre-book V/Line tickets, phone 1800 800 007 or visit vline.com.au



Did you know?

From 1 January 2015 the Victorian Government is reducing the zone 1 and 2 fare and introducing free tram travel in the CBD and Docklands. And seniors will continue to enjoy their current public transport benefits. Check ptv.vic.gov.au or call 1800 800 007 leading up to the new year.

‘Travel free on the weekend within one or two consecutive zones on all metropolitan trains, trams and buses – including to outlying metropolitan areas as far as Sunbury and Melton.’

Far right
Great music on the main stage will get you dancing at Festival Celebration Day.

Right
Watch the 20 dance groups from the University of the Third Age (U3A) and Life Activities Clubs Victoria. There will be line dancing, belly dancing and more!

Bottom right
Catch choir performances at Deakin Edge.



Victorian Seniors Festival

Have a ball at the Victorian Seniors Festival.

Now in its 32nd year, the Victorian Seniors Festival is held throughout October and it's a highlight of our state's social calendar.

Set to the theme of 'Taking good care of yourself', the 2014 festival will host a thousand free and low-cost events spanning dance, theatre, sports – you name it. You can learn new things or brush up on old skills, meet old friends or make some new ones!

'Touch on and off with your myki – you won't be charged!'

Don't miss these great Festival events!

All around Victoria, the festival will host a huge range of events. Check these out:

Festival Celebration Day – proudly presented by the City of Melbourne

Sunday 5 October
10.30am – 4.00pm
Federation Square

FREE!

RDNS Melbourne Festival Hub – concerts, info sessions and more

Monday 6 October to Friday 10 October
10.00am – 4.30pm
Melbourne Town Hall

FREE!

Lifview Deakin Edge Concerts

Monday 6 October and Tuesday 7 October
10.30am, 12.00pm, 2.30pm
Federation Square

FREE!

State Trustees Country Concert Series

Twenty-three great concerts featuring Australia's best older performers on stage, various dates, times and locations across Victoria.



FREE public transport for Victorian Seniors Card holders

Sunday 5 October to Sunday 12 October 2014

Eight days free travel on trains, trams and buses. Includes V/Line train services to Melton and all regional town bus services.

Tuesday 7 October to Sunday 12 October 2014 (not including Friday 10 October)

Five days free travel on V/Line economy class rail and coach.

To plan your journey or for more information, call 1800 800 007 or visit ptv.vic.gov.au

Touch on and off with your myki – you won't be charged!



Grab your Festival program for hundreds of events!

Get your **FREE** program from Coles supermarkets, your local council, library or neighbourhood house or call Seniors Information Victoria on 1300 135 090.

The festival events calendar at seniorsonline.vic.gov.au has over 1,000 events listed.



As your post evolves, MyPost Concession helps



Sign up for a MyPost Concession Account and receive:

- Free booklet of 5 concession stamps
- Ability to purchase up to 50 concession stamps per year
- Concessions on Mail Hold and Mail Redirection services
- A free MyPost concession card and digital mailbox

For eligible Federal Government concession card holders, ask in-store or visit auspost.com.au/mypost



To apply for a MyPost Concession Account visit your local Australia Post retail outlet. You must show your eligible Federal Government concession card: Pensioner Concession Card, Health Care Card, Commonwealth Seniors Health Card, Department of Veteran's Affairs Card, or Veterans' Repatriation Health Card. Concession stamps can be used for domestic letters only. For more information and terms and conditions visit auspost.com.au/mypost

Right
Peter is once again joining us for this year's Festival.

Bottom
Those two old-fashioned ladies... Carole Yelland and Maureen Sherlock star as sisters Ada and Elise, growing old disgracefully in the Festival touring show *Ada and Elsie: Wacko-the-diddle-oh!* You might recognise Carole from the golden days of Australian television. She's acted in iconic shows including *Matlock Police*, *Division 4*, *The Sullivans*, *Cop Shop*, *Blue Heelers* and *Neighbours*.



Celebrate with Peter Hitchener

Peter Hitchener has been the chief news presenter for Melbourne's Nine News since 1998 and he's played a major role in the Victorian Seniors Festival for many years.



This year, he hosts Celebration Day at Federation Square.

Peter says the festival is a most enjoyable opportunity to meet people and find out what they've been doing.

"I'm looking forward to Festival Celebration Day, as I do every year... and the concerts are good too," he says. "I loved the U3A choir last year. They serenaded me!"

"It's a privilege to be part of our community and participate in a range of events throughout the year," he says.

"The generosity and selflessness of so many people I meet is forever inspiring."

'Peter says the festival is a most enjoyable opportunity to meet people and find out what they've been doing.'

Spring and summer food festivals

Foodies and travellers can delight in a host of delicious-sounding festivals during spring and summer.

Use your Seniors Card free off-peak travel vouchers to get around regional Victoria. Then, make the most of your Seniors Card discounts on accommodation and activities when you get there!

We had a look at the Tourism Victoria website (visitvictoria.com.au) and found these tasters.

Tastes of the Goulburn 18 October – Seymour Railway Station, Station St, Seymour

Tastes of the Goulburn celebrates many of Seymour's Goulburn River Valley's wonderful attributes. With great music from a variety of bands and performers, plus entertainment for the kids, this is a day to come and celebrate with great local produce, gourmet foods and crafts, regional wineries and tastings.

www.tastesofthegoulburn.org.au

The Hepburn Springs Swiss and Italian Festa 30 October to 2 November – Hepburn Shire

Now in its 21st year, the Swiss and Italian Festa is one of the longest-running festivals in central Victoria. Visitors enjoy a multicultural event highlighting the heritage of the settlers from Ticino in Switzerland and Northern Italy.

www.swissitalianfesta.com

Mildura Jazz, Food and Wine Festival 31 October to 4 November – locations around Mildura

An annual spring-time event, the festival presents five days of jazz entertainment in popular clubs,

bars and cafés, restaurants, churches, street and riverside venues. Feature events are staged at unique Murray River settings, showcasing regional food and wine.

www.artsmildura.com.au/jazz

Taste of Melbourne 13 to 16 November – Albert Park, Melbourne

A salute to Melbourne's eclectic dining scene, Taste of Melbourne gives guests the chance to sample more than 15 of the latest and greatest restaurants all in one location.

www.tasteofmelbourne.com.au

Apollo Bay Seafood Festival, Saturday 21 February – Apollo Bay

Watch cooking demonstrations, see live music from artists featured at the Apollo Bay Music Festival, roving performers, a farmers market with local produce and of course, seafood in abundance!

[www.facebook.com/
ApolloBaySeafoodFestival](http://www.facebook.com/ApolloBaySeafoodFestival)



Seniors Card holders hint



Seniors Card offers savings on travel and accommodation all across the state. Check the Discount Directory or Special Offers section of seniorsonline.vic.gov.au before you plan your next trip.

“So many wonderful things happen across Victoria. Being a Seniors Card holder opens up my world and allows me to save money on some things such as travel or food, so I can spend it on other things like festival-hopping!” Mary, Doncaster East.

Get help to get moving

Metropolitan trains are wheelchair accessible, and low-floor trams and buses are available on some routes. Most V/Line trains and coaches can be accessed by wheelchairs but reservations – at least 24 hours before you travel – are required for coach services. Contact Public Transport Victoria on 1800 800 007 or visit ptv.vic.gov.au

Travellers Aid Australia provides buggy and personal guidance services, and mobility equipment hire. Contact Southern Cross Station (phone: 9670 2072) and Flinders Street station (phone: 9610 2030). Visit travellersaid.org.au

Victorians with severe and permanent disabilities may be eligible to join the Multi Purpose Taxi Program which offers a 50 per cent subsidy on standard taxi fares (covering up to \$60 per trip). Contact the Taxi Services Commission on 1800 638 802 or visit taxi.vic.gov.au for details.

Seniors Card holders hint



Your Seniors Card offers discounts for mobility aids and travel – look in the Discount Directory online or ask next time you're talking to your supplier!

‘Use your Seniors Card free travel vouchers to get to these festivals and other great events held all year round, right across Victoria!’

2015 now on sale

Nature... cheaper than therapy!

Scandinavian Dreams

22 Days \$12599pp twin share

- Flights from SYD to Oslo & Copenhagen to SYD
- All port taxes, hotel, restaurant, guide, driver and cruise gratuities
- All 4 star accommodation, 48 meals
- 2 nights Oslo, Holmenkollen ski jump, Fråm Ice-breaker Museum
- Internal flights Oslo to Alta and Alta to Bergen
- 4 nights Arctic Circle, Husky Centre, Wilderness Boat Trip, Midnight Sun Trip
- 2 nights Bergen, Sognefjord Cruise, Flåm Mountain Railway Trip
- Bøyabreen Glacier, Geiranger Fjord Cruise
- 2 nights Stockholm, Ice Bar, Archipelago Cruise, Vasa Museum
- 2 nights Copenhagen, Christianborg Palace, Harbour Cruise
- Tivoli Gardens, "Danish Christmas Dinner"

Departs 6th June 2015



Canada & Alaska Grand Tour

16 Days \$9990pp twin share

- Round-trip airfares ex Sydney/Vancouver/Calgary/Sydney
- 1 night Calgary, dinner at Sky 360 Restaurant Calgary Tower
- Summit Helicopter Flight, Banff Gondola to Sulphur Mountain
- 2 nights Fairmont Banff Springs Hotel, Yoho National Park
- Lake Louise, 1 night Kamloops
- 2 days Rocky Mountaineer GoldLeaf Service
- 2 nights Vancouver with sightseeing day tour
- Victoria Island day tour, Butchart Gardens
- 7 night Alaskan Cruise in Deluxe Ocean-View Verandah Staterooms
- Tipping/gratuities, Port Taxes & 44 Meals included

Departs 12th July 2015



Vibrant Vietnam & Cultural Cambodia

18 Days \$6650pp twin share

- Return flights from Brisbane (other capital cities on application)
- International flight Vietnam to Cambodia, 2 domestic Vietnam flights
- 11 nights Vietnam, 3 nights Cambodia
- Ho Chi Minh City, Gala Dinner
- Ancient city of Hue, Perfume River at sunset cruise
- Hoi An old trading port, Cham Museum & sculptures
- Hanoi, Ho Chi Minh Mausoleum, One Pillar Pagoda, Temple of Literature
- Mekong Delta Cruise in wooden Bassac Boat, floating markets
- Halong Bay cruise in a transformed wooden Junk
- English speaking guides, 43 meals, deluxe hotels, tipping of driver & guides, Vietnam & Cambodia visas

Departs 24th April 2015



Turkish & Greek Delight

22 Days \$8899pp twin share

- Flights from SYD to Istanbul & Athens to SYD
- 4 & 5 star luxury accommodation
- All port taxes, hotel, restaurant, guide, driver and cruise gratuities, Turkish Visa
- 4 nights Istanbul, Blue Mosque, Grand Bazaar, Whirling Dervish Ceremony
- 1 night Bursa, 1 night at Canakkale, Troy
- Gallipoli, ANZAC Cove, Lone Pine Cemetery
- 6 night Louis Hellenic Cruise in standard outside cabin with included Cruise Shore Excursions
- Kusadasi, Santorini, Crete, Rhodes, Chios, Symi, Mykonos
- 1 night Athens, Acropolis, Parthenon
- 1 night Nafplio, 1 night Olympia, 1 night Delphi
- 1 night Kalambaka, Meteora rock formations

Departs 18th September 2015



South Africa in Style

All inclusive luxury tour of South Africa. Full itinerary and pricing pending at time of printing. Call for further details.

- Round-trip airfares ex SYD to Johannesburg + internal flights in South Africa
- Johannesburg, Nelson Mandela Square
- 3 night Zambezi Queen Chobe River Cruise (beverages included)
- Victoria Falls with Sunset Cruise & Falls Tour
- Ngala Safari Lodge, fully inclusive & daily game drives, Pretoria
- 1 night in deluxe suites on the Blue Train from Pretoria to Cape Town
- Cape Town, city tour, Table Mountain, Robben Island
- Luxury hotel accommodation, all meals
- Gratuities, airport and hotel portage, meal, driver and guide and ranger gratuities



Carnarvon Gorge & Heron Island

9 Days \$2930pp twin share (SEN Fare)

- 1 night Roma, visit the Cattle Sales auction
- 3 nights Carnarvon Gorge Wilderness Lodge
- Enjoy fine dining in front of the log fire at the Lodge Restaurant
- Guided Gorge walks with accredited Nature Guide
- Baloon Cave Aboriginal Culture Walk
- Scenic helicopter flight over the escarpment
- 2 nights Gladstone
- 2 nights Heron Island Resort with daily Naturalist Eco & Bird Watching tours and Reef Walks on the Coral Cay

Departs 13th May 2015



Taste of Tamworth Country Music Festival

6 Days \$1999pp twin share

- Luxury 'Gold Class' Coach ex Brisbane
- Overnight Artesian Spa Motel at Moree
- 3 nights Ibis Styles Tamworth (walking distance to main street)
- 3 days Tamworth Country Music Festival
- Music Festival Official Program of free and own expense concerts
- Overnight Quality Hotel Powerhouse Armidale
- Guyra Lamb & Potato festival markets

Departs 14th January 2015



Grand Queensland Coast, The Barrier Reef & Island Holiday

14 Days \$4100pp twin share (SEN Fare)

- Tilt Train rail journey Brisbane to Maryborough & Rockhampton
- 3 nights Fraser Island, 4WD Island Safari Tour, Sandy Straits Adventure Cruise
- 3 nights Capricorn Resort, Yeppoon, Wetlands Eco Tour
- 2 nights Daydream Island, Great Barrier Reef Adventure Cruise
- Flights from Hamilton Island to Cairns, 5 nights Cairns
- Army Duck Amphibious Tour, Kuranda Markets
- Skyrail Rainforest Cableway, Atherton Tablelands
- Paronella Park, Mamu canopy walkway, Lake Barrine cruise
- Mossman Gorge, Dreamtime Cultural Walk, Daintree River Cruise

Departs 20th May 2015



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- Great Artesian Spa, Mitchell, 2 nights Charleville
- Coronas Hotel, RFDS Base, Bilby Experience
- Working Dog Demonstration, Blackall Woollscour
- The Black Stump, 4 nights Longreach
- Australian Stockman's Hall of Fame & Stockman's Show
- Drover's Sunset Dinner Cruise on the Thomson River
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- The Nut, Stanley Chairlift, Woolnorth Wind Farm
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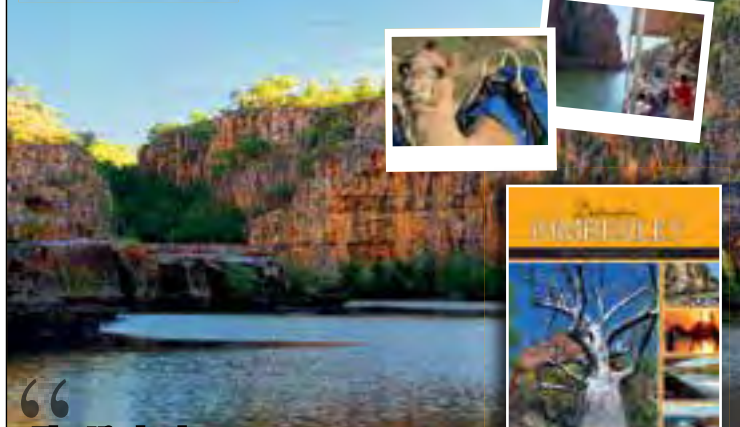


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See Victoria in a whole new light

Victoria's diverse natural environment provides a host of beautiful settings for a whole new way of holidaying – you might want to try glamping, eco-tourism or voluntourism.

If you haven't heard of it, 'glamping' is best described as the art of camping with all modern conveniences. It's like camping with a twist. There are no nylon tents or eating food out of a tin at glamping sites. Instead, guests retire to comfortably outfitted 'tents'.

Parks Victoria Wilderness Retreats offer glamping in comfort and style, located at some of Victoria's premier nature-based holiday destinations, including Wilsons Promontory National Park, Cape Conran Coastal Park and Buchan Caves Reserve.

If you are a little more environmentally active, a number of eco-tours and 'voluntour' experiences are available across the state from organisations including Parks Victoria and Conservation Volunteers Australia.

Choose from an array of nature-based tourism opportunities to immerse yourself in Victoria's natural diversity through various learning and eco-tourism experiences such as working alongside park rangers to monitor threatened species; planting trees on the iconic Great Ocean Road; monitoring threatened species in the High Country, Grampians and Gippsland regions; and close-up encounters with wildlife such as penguins, owls, koalas, kangaroos and more.

If you love the natural beauty of the outdoors and would like to try something a little different for your next holiday, glamping, voluntouring or an eco-adventure might be just what you are looking for!

Parks Victoria – did you know?

- Entry to all of Victoria's national and metropolitan parks is free of charge.
- There is a 10 per cent discount off the seasonal price of campsites for Centrelink Health Care and Pensioner Concession Cards, as well as for the Veterans' Affairs All Conditions, War Widow, TPI and POW and EDA Gold Cards.
- The phone booking fee of \$10 (or \$15 for groups of more than eight people) for special camping sites and overnight hikes is waived for Victorian Seniors Card holders and the concession holders mentioned above.

Visit www.parks.vic.gov.au, or you can also go to visitvictoria.com.au for more information.

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Overseas travel – safe and smart

The Victorian Seniors Card is a great service for travel around Victoria and Australia. More and more seniors are also going overseas for holidays and to visit family and friends.

Whatever your age and destination, properly preparing before you leave can help you to have a happy, safe and enjoyable trip.

Having the right insurance is vital.

“When you travel abroad, you leave behind Australia’s support systems, emergency service capabilities and medical facilities,” says Angus Mackenzie, Assistant Secretary, Consular Policy Branch from DFAT.

“We strongly recommend that you take out travel insurance before you go to make sure you are properly covered.”

Overseas medical costs, for example, are not covered by Medicare. Travellers without travel insurance are personally liable for any medical and associated costs they incur.

And it’s not just medical insurance you’ll need. Make sure your policy covers things like theft of valuables, damage to baggage and cancellations or interruptions to flight plans.

Angus tells Jean’s story. “Jean* (69) was excited about embarking on her pacific cruise. As part of her pre-departure preparations, she hastily organised basic travel insurance.

“While at sea, Jean became short of breath due to her pulmonary emphysema – a pre-existing condition. She required oxygen until the next port at Noumea. On arrival, Jean was taken to the nearest local hospital,” Angus says.

“Jean’s insurer refused to cover the \$60,000 in medical bills because she was hospitalised for a pre-existing condition. This unexpected expense prevented Jean from completing her pacific cruise and Jean now pays the hospital in Noumea in instalments with help from her family.

“Remember, if you can’t afford appropriate travel insurance, you can’t afford to travel,” he says.

If you are travelling overseas, Angus suggests these tips:

1. Compare travel insurance policies to make sure the cover you choose suits your needs.
2. Ensure the policy is valid for the whole time you’ll be away.
3. Make sure you declare any pre-existing medical conditions. Always read the product disclosure statement carefully so that you understand exactly what your travel insurance covers.
4. Consult your doctor or GP well before travelling to ensure that vaccinations or health checks are completed. Make sure that you discuss with your doctor the medication you are taking and

‘We strongly recommend that you take out travel insurance before you go to make sure you are properly covered.’

‘Take your card wherever you travel overseas. Some overseas businesses provide goodwill discounts if you ask.’

consider how much medication to bring with you. Depending on where you are going, you may need a letter from your doctor to explain the reason why you are travelling with medication.

5. If you plan to rely on the travel insurance provided by your credit card, obtain written confirmation that you’re covered and ensure that you have the details of the policy clearly outlined in writing.
6. Register your travel details with the Department of Foreign Affairs and Trade’s Smartraveller website (smartraveller.gov.au) so that you can be contacted in an emergency, whether it is a natural disaster, civil disturbance or family issue.

* Not Jean’s real name.

Seniors Card holder hint for using your Victorian Seniors Card overseas



- Use your card with participating New Zealand retailers and traders. Call 0800 25 45 65 when in New Zealand or visit the New Zealand SuperGold website at supergold.govt.nz
- Take your card wherever you travel overseas. Some overseas businesses provide goodwill discounts if you ask.
- Seniors Card provides discounts on travel services such as currency and travel insurance, travel agencies and booking services, accommodation, holiday packages and tours. Ask next time you’re planning your holiday or check the online Discount Directory for details.

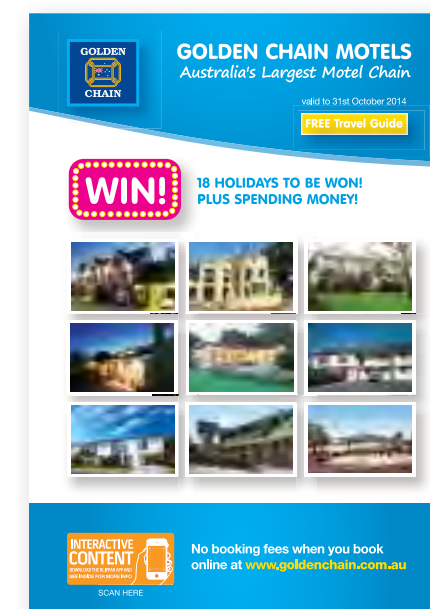
For more information on travel insurance or for advice on smart, safe travelling visit smartraveller.gov.au

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Right
Veronica Graham,
State Public Health Nutritionist.

FOOD

Fabulous food for one

If you are cooking for just yourself, there's no need to miss out on enjoyment or nutritional value. Fine dining for one can be simple, tasty and inexpensive.

Take these tips from our State Public Health Nutritionist Veronica Graham.

- Cook on a barbeque. Vegies that grill well include sliced potato, sweet potato, pumpkin, zucchini and capsicum. Try meat like chicken, fish, lamb or beef. Vegetable patties are delicious and can be bought ready made from the deli or fridge section of your supermarket. For dessert, try fruit such as peaches, mango cheeks or bananas, sprinkled with cinnamon, grilled on the barbeque and served with vanilla yoghurt.
- Don't have a barbeque? Or is spring time still a bit chilly?

No worries! If you have a flat sandwich or focaccia maker, you can use this like a barbeque to grill indoors. Plug it in, and away you go!

- Use a casserole dish, slow cooker or single pot to cook a lean, cheap cut of meat and vegetables. Eat one serve and freeze the rest.
- Add leftover or canned or frozen vegetables to an omelette. For a touch of luxury, add some smoked salmon.
- English muffins or small pita breads make quick and easy single serve pizza bases. Choose grainy or wholemeal to boost your fibre. Pop the rest in the freezer for another time.

Better Health Channel has tasty, healthy recipes that give you fine dining ideas for less money and minimal fuss – visit betterhealth.vic.gov.au.

Seniors Card holder hint

For discounts at restaurants and cafes, check the Seniors Card Discount Directory online or ask your local café next time you visit!

Take the food safety quiz

You have a lifetime of experience in food preparation, but did you know older adults are more susceptible to foodborne illness? Be especially careful when shopping, handling, preparing, and consuming foods.

Ask yourself...

Q. When shopping for food, do you check products for their use-by date and packaging faults like dents or leaks?

☐ Yes ☐ No

Yes. You should always check use-by dates and packaging for damage. The quality and safety of some food can be affected by poor storage and packaging. Never buy dented, swollen or leaking cans

or containers, cracked or dirty eggs, or products with damaged packaging. Only buy food that is still within its use-by date.

Q. Prepared salads have a high risk for the growth of food-poisoning bacteria.

☐ True ☐ False

True. Meat, poultry, dairy products, eggs, smallgoods, seafood, cooked rice and pasta, and prepared salads are high-risk foods because they provide an environment that's conducive to the growth of bacteria.

Q. You should store eggs in the fridge at home.

☐ True ☐ False

True. Buy clean, uncracked eggs and always keep them refrigerated in their carton so that any bacteria does not grow.

Q. Should you refrigerate hot leftovers immediately?

☐ Yes ☐ No

No. Hot leftovers, or food that has been cooked for later use,

should be cooled in the fridge once the steam stops rising. If you want to keep it longer, freeze the food immediately after cooling in the fridge.

Q. Do you reheat cooked leftovers until steaming hot or boiling?

☐ Yes ☐ No

Yes. It is best to reheat food until it is steaming hot (above 75 °C), or preferably boiling, then let it cool a little before eating. Food should steam throughout, not just on the surface or edges. This kills any bacteria.

Seniors Card holder hint

Seniors Online includes content from the Better Health Channel – trusted health and medical information. Elsewhere, your Seniors Card can give you discounts when grocery shopping or buying household appliances and whitegoods. Ask next time you're in store.



Easy steamed fish dish with Elizabeth Chong

Seniors Card holder hint



For food and grocery discounts, visit the Seniors Card Discount Directory online. Or show your Seniors Card – before you make a purchase – to request a discount if it's available.

We asked respected Chinese-born Australian chef Elizabeth Chong for a recipe that is fresh, simple and delicious. This scrumptious meal serves one.

Ingredients

1. One fresh fish fillet.
2. Fresh greens – beans and broccolini are good.
3. Pepper to season.
4. Sesame oil.
5. Chinese cooking wine or white wine.
6. Two teaspoons shredded ginger.
7. One chopped spring onion.
8. One or two small potatoes (chats are good), scalloped into thin slices.

Tip: You'll need a wok with a tightly fitting lid for this.

Method

1. Fill a third of the wok with water, put lid on and bring to the boil.
2. Place the fish on the same plate you'll be eating from.
3. Sprinkle fish with pepper, brush with sesame oil, a splash of wine and the ginger, then arrange the chopped spring onion on top.
4. Place your potato slices and greens around the fish on the plate.
5. Sprinkle vegies with pepper and brush with sesame oil.
6. Place a rack (like a cake rack) on the wok to create a platform that is above the water, put the plate on top of the rack and steam for six minutes.

'This recipe also works well with other cuts of meat such as chicken breast or thigh.'



Elizabeth Chong was born in a small provincial town on the outskirts of Guangzhou, China and came to Australia at the age of three.

These days, Elizabeth is regarded as Australia's leading teacher of Chinese cuisine and is one of our most-loved seniors. In Melbourne, she is respectfully and affectionately known as 'The Empress of Chinatown'.

Antioxidant powerhouse recipe – sweet potato and lentil salad



Ingredients (salad)

1. One cup green or puy lentils (or one can of cooked lentils).
2. Two cups water or stock.
3. One sweet potato, peeled and cut into circles.
4. One small red onion thinly sliced.
5. Coriander leaves, nigella seeds or black sesame seeds (optional).
6. Baby spinach or kale to taste.

Ingredients (dressing)

1. Three tablespoons balsamic vinegar.
2. One tablespoon maple syrup or honey.
3. One teaspoon thyme.
4. Half teaspoon Dijon mustard.
5. One tablespoon olive oil.
6. Pepper to taste.

Method

1. Soak the lentils for 30 minutes, rinse, then cook in water or stock for 20 minutes or until done.
Tip: If you are using a can of cooked lentils skip this step.
2. Bake or steam the sweet potato.
3. Mix dressing ingredients in bowl then add lentils, sweet potato and sliced onion and mix.
4. Sprinkle with coriander leaves, and nigella seeds or black sesame seeds (optional).
5. Serve on a bed of baby spinach, or add some wilted kale to the mix.



Looking for something to do? Seniors Card to the rescue!

Picture this: You're stuck – it's your night out with friends or it's your day with the grandkids – and you're wondering what on earth to do.

Remember, day or night, an activity doesn't have to be expensive and you've got a huge range of options thanks to your Seniors Card and Seniors Online.

If you're looking for an interesting or different way to spend some time with a friend or your special someone, your Seniors Card offers discounts on activities as varied as a concert by the Royal Melbourne Philharmonic, a meal out, a movie at IMAX Melbourne, a play by the Melbourne Theatre Company, a visit to the Werribee Open Range Zoo or a day at Healesville Sanctuary.

If you're on duty with grandkids, you'll be looking for an outing that's inexpensive and you can all enjoy.

For a treat, consider taking them for a day at the Melbourne Zoo, Melbourne Museum, Scienceworks and Melbourne Planetarium or on a tour of Old Melbourne Gaol. And if you decide to shout lunch at a participating café, you'll get 10 per cent off the bill.

Tai chi in the park... or anywhere you like

Based on a series of slow, controlled movements or postures, tai chi can increase flexibility and strength, improve cardiovascular fitness and may help with stress-related conditions. It's also prized as a form of meditation. Have a go, in the park or wherever you are!

Your Seniors Card gets you discounts at food and drink outlets, leisure and recreational activities and tourist attractions all around Victoria.

Check out the new Seniors Online Activities Directory for extra ideas on things to do. As examples, you can browse programs and activities in your area hosted by your local council, Life Activities Clubs Victoria and the U3A (University of the Third Age), such as yoga, tai chi and mahjong.

Whoever you're with or wherever you want to go, your Seniors Card helps you have a great time!

Seniors Card holder hint

To join a tai chi class near you, check the Activities Directory or join a free tai chi class during the festival. Use your free public transport during the festival to attend!

Seniors Card holder hint

The Discount Directory and Activities Directory can both be found at seniorsonline.vic.gov.au. The Victorian Seniors Festival in October also has lots of free or low-cost events – see page 11 for details on where to get your program.

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Three's a crowd – and life's great!

Studies show that being part of a group is important for health, wellbeing and connectedness. It doesn't matter how big the group is – sharing an activity can bring a spirit of comradeship, community and enthusiasm. Around Victoria, groups get together for all kinds of activities. In this story, we describe the interesting activities offered by a few.

U3A

The University of the Third Age, known as U3A, offers activities to keep retired or semi-retired community members mentally alert and healthy. There are more than 100 U3As across Victoria. Courses range from current affairs, languages, exercise and fitness, to craft and music.

A group recently considered this scenario:

A married couple are both deaf. About half of their offspring would be expected to be deaf. They are seeking IVF treatment and want to select for deafness so the child will be born deaf and live in their world. Should the IVF team agree with this?

This event discussion was an experiment in which U3A, Monash University, Berwick and the Australian and New Zealand Association for the Advancement of Science combined to give U3A members and school students an opportunity to interact with real scientists in a meaningful way.

The conversation was vigorous and thoughtful. Everyone left with a deeper appreciation of the complexities presented to scientists and medicos when decisions like these have to be made.

To find a U3A near you, phone 9670 3659, email info@u3avictoria.com.au or visit u3avictoria.com.au

‘What activities could your local activity group or U3A – if you’re in one – initiate in your community in conjunction with other groups, such as your local university?’

‘In Baw Baw, the local U3A and RSL Drouin sub-branch now both use the local RSL Hall for classes and activities. After signing a joint lease with the Baw Baw Shire Council, the two groups teamed up to transfer equipment and remodel facilities.’

Life Activities Clubs Victoria

Life Activities Clubs provide physical, social and recreational activities as well as education and motivational support for people approaching or in retirement. Clubs are located all around Victoria.

The Ballarat group, for example, are great walkers. They meet twice a week for their Strollers (slower paced) and Ramblers (faster paced) sessions, taking different routes with different members.

Club Treasurer, Ravinder Dhillon, says that members get much out of their regular walking groups.

“We try to make it interesting so we can explore new areas of beautiful Ballarat as well as being great for fitness and friendship,” she says.

The Ballarat Life Activities Club has regular outings to the movies, meet for coffee and meals, and enjoy other shared interests.

Seniors Card holders hint



Your Seniors Online Activities Directory lets you browse Life Activities Clubs Victoria and U3A programs in your area.

Seniors Card holders hint



Seniors Card discounts are available on classes and courses, cafés and restaurants, entertainment like movies and theatre, and on shopping for products such as crafts you can use in groups.

Phone 9662 2930 for a Life Activities Club near you, email life@life.org.au or visit life.org.au

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On yer bike with Glenys

Glenys Sleeman was a long-term commuter cyclist, riding between her home in Melbourne's inner north to the city every day. When she semi-retired eight years ago, Glenys realised she'd never been a social rider, so joined her local bike club.

And she hasn't looked back!

With some major rides now under her belt – the Great WA Ride from Albany to Perth, a trip to France riding from Brugge to Paris, cycling all over New Zealand and numerous Victoria rail trails – Glenys is a poster girl for bike riding seniors.

"I just love cycling," she says.

"I average about 200 kilometres a week and find it a fantastic way to not only keep fit but to actually see the country and my surrounds.

"I've also made some great friends and the social and psychological benefits are just as important as the physical."

Her bike club's members are in their 60s, 70s and 80s.

"You can see by us, age is no barrier to riding," Glenys laughs.

"If you want to take it up and have ridden before, just practise on bike paths and then away you go. If you can't ride a bike or lack confidence to start on your own, many local councils, neighbourhood houses and organisations such as U3A and the YMCA offer bike riding workshops. Once you have mastered the skills, I am sure you will enjoy riding as much as I do."



Seniors Card holders hint



Browse the Seniors Online Activities Directory for local leisure and sports activities in your area hosted by local councils, Life Activities Clubs Victoria and U3A. Your Seniors Card also has a host of discounts on shopping for sporting goods, like bikes, as well heaps of leisure and recreation pursuits.

Meet Gerard Mansour, Commissioner for Senior Victorians

In 2013 respected advocate for the needs of older people, Gerard Mansour, was appointed Commissioner for Senior Victorians by the Victorian Government. It is the first appointment of its kind by any state in Australia. His role promotes an age-friendly society and enhances community participation for seniors. This article is from Gerard.



I am passionate about senior Victorians' participation in community life, and of championing age-friendly communities across Victoria. When people ask why, I tell them that there are three important reasons for seniors to be active and involved in life. Firstly, the individual benefits that come from knowing we continue to make a contribution to those around us as we age. The second is the enormous social and community benefit that comes from the many different contributions of seniors. The third is the economic value that seniors give through their paid work and unpaid contributions as carers, volunteers or members of community organisations.

During this past year the Ministerial Advisory Committee for Senior Victorians that I chair has investigated aspects of seniors' participation in community life – from employment of older workers and volunteers to lifelong learning and engagement in online communities.

In my discussions with seniors' organisations, advocates and older people, it is unambiguously clear: seniors do want to be as healthy and independent as possible in later life and to exercise as much personal control as possible over life decisions.

The ageing of the population, through increasing numbers of older people and increasing longevity, means that 'ageing' is a good news story

for many Victorians. The opportunity is there for seniors to plan for, and take advantage of, the extra years of later life. For many this means a new challenge of planning for 20 or more years of active life after reaching the age of 60, and of having opportunities to use this time to support ongoing personal development through lifelong learning and social participation.

Of course, others will experience significant challenges as they age due to ill health, frailty or the lack of family or community support networks. Our community needs to continue to focus on providing appropriate care, support and services to older Victorians. This is a widespread community responsibility for us all. On an individual level, seniors benefit greatly from access to good quality information so they can appropriately plan, and take up interesting and beneficial activities.

The notion of retirement is itself going through a period of change. More and more mature age workers are interested in transitioning towards retirement over a number of years rather than stopping work 'cold turkey' on a set date. Some simply enjoy their work and look forward to remaining in the workforce for as long as possible. And yet for others there is a financial imperative to work and their focus is on retaining the necessary skills to continue in employment well into their later years. The concept of large numbers of people working into their 70s is uncharted territory, creating new opportunities and challenges for employers and employees alike.

Age-friendly communities involve older people in decision making and planning and create environments that improve their quality of life and respect cultural traditions. I have visited a number of areas where councils have proactively engaged

'Seniors do want to be as healthy and independent as possible in later life and to exercise as much personal control as possible over life decisions.'

local seniors as champions and ambassadors for age-friendly communities. It's great to see this approach being adopted. Having older people in active community roles contributes to individual and social wellbeing.

As well as promoting seniors participation, developing more age-friendly cities and communities can foster appreciation of diversity and better intergenerational understanding. By addressing the needs of seniors, they also create environments for all ages, where mobility, accessibility, respect and social inclusion are at the forefront.

If I had to sum up in two words it would be: seniors count!

More information about the Commissioner for Senior Victorians is available on Seniors Online. If you would like to contact Gerard about seniors participation issues, write to him at GPO Box 4541 Melbourne Vic 3001 or via email at commissioner.for.seniorvics@health.vic.gov.au

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Win a trip
for two to
Paris valued
at \$12,000



SENIORS CARD

VICTORIAN SENIORS
CARD SURVEY



Victorian Seniors Card Survey

Save time and money –
enter the survey online at
seniorsonline.vic.gov.au

Paris is the most romantic city in the world. From the iconic Eiffel Tower to the impressive Musée du Louvre, and Musée d'Orsay, quirky bistros, beautiful food markets and the oh-so-tempting shopping – Paris is a traveller's delight.

Prize includes

- Two return economy airfares from Melbourne to Paris.
- Seven nights' accommodation only (including breakfast) in Paris, staying at a four-star hotel.
- Two city tours for two people.
- Travel insurance for two people.*
- Spending money.**



This competition is proudly sponsored by Australian Seniors Insurance Agency.

Trip must commence before 31 August 2015.

* Travel insurance will be subject to normal terms and conditions.

** Spending money will be the difference between the cost of the chosen airline, accommodation and tours for two people and the prize value of \$12,000 (including GST).

How to enter:

Complete the survey online at seniorsonline.vic.gov.au

Alternatively, fill out the survey and post to:

Victorian Seniors Card Competition
GPO Box 4316
Melbourne Victoria 3001

Only one entry is permitted per person during the competition period. If you have submitted an online survey response, please do not submit it again by post using this print survey. Entries must be received by **Friday 17 October 2014**. The winner will be notified on Friday 28 November 2014. This trip is transferable – if you win and decide not to go, you can give the trip to family or friends instead. Details on the airline, the accommodation and Paris city tours will be determined after the winner is notified and following a discussion with the winner to ascertain their preferences, subject to availability and pricing.

Terms and conditions

- Instructions on how to participate in the 'Seniors Card program – Survey Competition' (**Competition**) form part of these terms and conditions. Participation in this Competition is deemed acceptance of these terms and conditions.
- The Competition commences at 9am on 1 September 2014 and will close at 5pm on 17 October 2014 (**Competition Period**). The winner of the competition will be notified on Friday 28 November 2014.
- For the purpose of these terms and conditions:
 - '**Department**' means the Department of Health.
 - '**Prize**' means a trip for two to Paris, France, including airfares, accommodation, city tours, spending money and travel insurance (subject to the terms and conditions applicable to the policy) to the value of \$12,000. Travel must commence no later than 31 August 2015.
 - '**Survey**' means the survey titled 2014 Seniors Card Survey which has been distributed to Seniors Card holders and is available online.
- To participate in the Competition, entrants must, during the Competition Period:
 - be a Seniors Card holder in Victoria;
 - complete the questions in the Survey and record their full name, telephone number and Seniors Card number on the Survey (provision of email address is optional but is required if the entrant wishes to be notified by email in the event the entrant wins the Competition); and
 - submit the completed Survey in accordance with the instructions on the Survey.
- Only one entry is permitted per person during the Competition Period.
- The winner of the Competition (the **Winner**) will be determined by a random draw conducted by the Department.
- The Department's decision is final and no correspondence will be entered into.
- Entrants acknowledge that the Prize is being provided by a third party.
- The Winner will be notified by phone using the telephone number provided on the Survey. The Winner will also be notified by email if the entrant has provided his/her email address on the Survey. The Department will arrange for delivery of the Prize to the Winner.
- If this Competition is interfered with in any way or is not capable of being conducted as anticipated due to any reason beyond the control of the Department, the Department reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) to modify, suspend, terminate or cancel the Competition, as appropriate.
- The Department (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence) to the fullest extent permitted by law, for any personal injury; or any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of:
 - the Competition;
 - use of the Prize; or
 - the failure to receive any part of the Prize.
- All entrants consent to their personal information being collected and stored for the purposes of administering the Competition.



2014 Victorian Seniors Card Survey

We value your feedback to help us understand what you think about the Seniors Card program, your preferences and how this information can be used for improvements to the program. The responses you provide will be kept confidential and your data will be aggregated so you will never be identified, except for Questions 21 and 22 where your consent is sought, and you will be able to choose how we use your data.

Every Victorian Seniors Card holder who completes the survey will be eligible to enter the prize draw. The winner will be contacted by phone (or email – if provided).

Enter the prize draw

If you would like to be entered into the draw for the prize, please provide the following details (**write in BLOCK letters in blue or black pen**):

* *Mandatory field*

*A. Your Seniors Card number

*B. Your name

*C. Your telephone number

D. Email address – optional

Please tick the box ☒ corresponding to your choice.

☐ Please tick the box if you would like to subscribe to the e-newsletter (if you are already an e-newsletter subscriber, no response is required). You can opt out of this service at any time by contacting Seniors Card program.

Q.1 Are you?

☐ Male ☐ Female ☐ Intersex, transgender

Q.2 What is your age group?

☐ 60 – 64 years ☐ 65 – 69 years ☐ 70 – 74 years
☐ 75 – 79 years ☐ 80 years or more

Q.3 Do you live in?

☐ Metropolitan Melbourne ☐ Regional/rural Victoria

Q.4 How do you fund your current lifestyle?

☐ Fully self-funded superannuation
☐ Income from part-time employment
☐ Part pension and income from employment
☐ Pension only
☐ Superannuation and pension
☐ Other

Q.5 Thinking about the future, which of the following documents do you currently have in place? *Select all that apply*

☐ Advanced care directive
☐ Enduring Power of Attorney (Financial)
☐ Enduring Power of Attorney (Medical treatment)
☐ Enduring Power of Guardianship
☐ General Power of Attorney
☐ Will
☐ None of the above

Q.6 If you answered none of the above (in Q.5), which statement best describes why you have not prepared any of these documents in place? *Select all that apply*

☐ I don't think they are relevant to me
☐ There are costs involved
☐ I don't know how to obtain the documents
☐ I don't understand the forms
☐ I don't want to think about being unable to make decisions for myself
☐ I don't want to think about the end of life

Q.7 In an average week, how many hours would you spend on each of the activities listed?

	Do not spend time on activity	0–5 hours	6–10 hours	11–20 hours	21–30 hours	30+ hours
Work in and on the home (e.g. crafts, renovations or gardening)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal or private activities (e.g. reading, writing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Socialising (e.g. with relatives or friends)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sporting activities (e.g. physical fitness)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paid employment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Membership (e.g. of a club or community organisation)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Volunteer activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Entertainment outside the home (e.g. movies, theatre, concerts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education or learning activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online activities (e.g. browsing internet or using email)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caring responsibilities (i.e. unpaid care to a relative or friend)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q.8 How much do each of the factors listed below influence where you choose to shop or obtain services?

	A lot	Some	Little	None
Adequate and convenient parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount of seating and/or rest areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessibility of the shops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toilet facilities available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Good lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low noise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe environment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public transport access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Good customer services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close to home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Price	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online convenience (e.g. shopping online)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Choice or competitive services (e.g. variety of products available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q.9 Do you intend to take any trips or holidays in the next year? If so how many?

	None	Once	Twice	Three times	More than three times
In other parts of Victoria (intra-state)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interstate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overseas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q.10 How satisfied are you with the Seniors Card program?

☐ Very satisfied

☐ Satisfied

☐ Neutral

☐ Dissatisfied

☐ Very dissatisfied

Q.11 On average how frequently did you use your Seniors Card for the following activities in the last 12 months?

	Never	Once	1–5	6–10	More than 10 times
Discounts of 10% or more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public transport concessions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Victorian Seniors Festival	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A	N/A

Q.12 How satisfied are you with the Seniors Card magazine?

☐ Very satisfied

☐ Satisfied

☐ Neutral

☐ Dissatisfied

☐ Very dissatisfied

☐ I have not read the *Seniors Card* magazine

Q.13 How useful do you find the Seniors Card magazine for the following areas?

	Very useful	Useful	Neutral	Not very useful	Not at all useful
Government information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lifestyle information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seniors Card information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> I have not read the <i>Seniors Card</i> magazine					

Q.14 To what extent do you agree or disagree with each of the statements shown?

	Agree strongly	Agree a little	Neither agree nor disagree	Disagree a little	Disagree strongly	Don't know
I am more likely to shop at stores displaying 'Seniors Card welcome here' signage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public transport concessions are the primary reason why I have joined the program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Store and service discounts of at least 10% are the primary reason why I have joined the program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q.15 Do you look for opportunities to use your Seniors Card?

☐ Often

☐ Sometimes

☐ Rarely

☐ Never

Q.16 Which, if any, of the factors listed below deter you from using your Seniors Card? Select all that apply

☐ No 'Seniors Card' signs are displayed in store

☐ Savings were insignificant

☐ I feel uncomfortable asking for a discount

☐ I am unsure how to use the Seniors Card

☐ I only use it for public transport concessions

Q.17 Which product and service categories appeal to you when using your Seniors Card? Select all that apply

☐ Eating out

☐ Holiday travel, accommodation or attractions

☐ Health and beauty services

☐ House and home services

☐ Professional services

☐ Shopping

☐ Leisure and recreation

☐ Public transport

☐ Public transport

☐ Insurance

Q.18 How do you find out about the discounts and businesses that participate in the Seniors Card program? Select all that apply

☐ Seniors Online (www.seniorsonline.vic.gov.au)

☐ Seniors Card mail

☐ 'Seniors Card welcome here' sign

☐ I don't look for discounts or businesses participating in the program

☐ Asking the business directly

☐ Other Seniors Card holders

☐ Other

Q.19 How satisfied were you with the outcome of your phone call with the Seniors Card program in the last 12 months?

☐ Very satisfied

☐ Satisfied

☐ Neutral

☐ Dissatisfied

☐ Very dissatisfied

☐ I have not contacted the Seniors Card program in last 12 months

Q.20 How satisfied were you with the outcome of your email to the Seniors Card program in the last 12 months?

☐ Very satisfied

☐ Satisfied

☐ Neutral

☐ Dissatisfied

☐ Very dissatisfied

☐ I have not contacted the Seniors Card program via email in last 12 months

Q.21 What types of information or topics would be helpful to you in your everyday life? Select all that apply

☐ Aged care or in-home care

☐ Employment, volunteering

☐ Entertainment, recreation

☐ Environmental issues

☐ Events and activities

☐ Financial planning

☐ Health and mental health

☐ Physical activity

☐ Support for unpaid carers of relatives or friends

☐ Technology (e.g. digital)

☐ Transport and public transport

☐ Travel (e.g. tourism)

☐ None of the above

☐ We would like to link your response to this question to your personal details. Tick here if you agree. If you change your mind, you can opt out by contacting the Seniors Card program.

If you do not agree, your response will be anonymous and only used in overall (aggregated) format.

Q.22 What are your areas of interest? Select all that apply

☐ Arts, crafts, needlework carpentry

☐ Cars and motorbikes

☐ Computers, technology, online technology

☐ Cooking

☐ Dining out or going to pubs

☐ Home improvements

☐ Listening, playing music

☐ Outdoor activities (e.g. bicycling, gardening landscaping, walking camping, visiting parks or gardens)

☐ Participating in religious activities

☐ Reading (e.g. books, magazines, newspapers) and learning

☐ Shopping or window shopping

☐ Spending time with friends, relatives or pets

☐ Sports, games (i.e. golf, bowls), fitness, going to the gym

☐ Theatre, opera, ballet musicals, singing group

☐ Travel (e.g. domestic overseas, independent/group)

☐ Volunteering

☐ Watching movies, TV, sport online entertainment

☐ We would like to link your response to this question to your personal details. Tick here if you agree. If you change your mind, you can opt out by contacting the Seniors Card program.

If you do not agree, your response will be anonymous and only used in overall (aggregated) format.

royalfreemasons.org.au



for excellence in care

"I am an expert on myself"

The Royal Freemasons team of staff and volunteers are skilled in 'person-centred' care. This in part means 'listening' carefully to the words and actions of residents and their loved ones and responding accordingly, placing the individual's knowledge about their own needs at the forefront of care.

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To learn more please contact our Access Team on 1300 17 69 25

Alternatively, email access@royalfreemasons.org.au

For general information visit royalfreemasons.org.au

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Melbourne Victoria 3004
Telephone (03) 9452 2200
Facsimile (03) 9521 3689
Access Team : 1300 17 69 25
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Swan Hill

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Eastern
Northern
Southern
Wellness Services
Day Therapy, Mebourne

Residential Aged Care

Centennial Lodge, Wantirna South
Coppin Centre, Melbourne
• Colbran Lodge
• Coppin Lodge
• Moubay House
Darvall Lodge, Noble Park
Elizabeth Gardens, Burwood
Gregory Lodge, Flemington
Monash Gardens, Mulgrave
Springtime Sydenham, Sydenham

VICTORIAN
SENIORS
IT'S Festival
YOUR TIME
OCTOBER 2014





Great discounts with Seniors Card and AGL.



Techno flashback – do you remember?

38%

38% of older Victorians used the internet in the past four weeks compared to 30% of older Australians.

27%

27% of older Victorians have a smartphone compared to 24% of older Australians.

Source: Roy Morgan, January 2014.

Powerful partnership, exclusive benefits.

AGL understands the busy lives of seniors. It's one of the reasons Seniors Card selected AGL as its energy partner.

We offer competitive discounts exclusively for Seniors Card holders as well as flexible monthly billing.*

A local energy expert is waiting on our dedicated Seniors Card helpline to get you a better energy deal. Grab your Seniors Card then call us today to discuss this exclusive offer.

Proudly Australian since 1837.

Call 1300 889 324 or visit agl.com.au/Seniors



Ah, the good old days. Life was slower. Technology was bigger and every device had just one, obvious purpose. Take a trip down memory lane – put your hand up if you remember any of these.

While some of these items are coming back in fashion (record player anyone?), see the next story about a new partnership we've launched with Telstra for Seniors Card holders. It could help get you online easily!



Seniors Card holders hint

Your Seniors Card gives you every day savings of 10 per cent or more on telecommunications, computer and IT services, electronic products and services.

Seniors Card holders hint

Already online? Subscribe to the Seniors Card e-newsletter by calling 1300 797 210 or visiting seniorsonline.vic.gov.au and filling out the *Subscribe to Card e-News* form!



Like to be more tech savvy?

More and more senior Australians are embracing digital technology – computers, tablets and smartphones – to improve their quality of life. Many report that technology helps them to feel more connected, more enabled and more confident.

“The internet offers senior Australians wonderful potential to enhance their lives in various ways,” says Tim O’Leary, Telstra’s Chief Sustainability Officer.

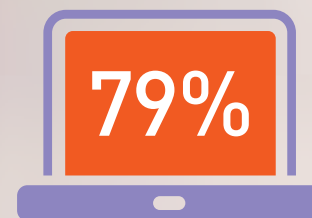
“It increases their access to amenities, services and information that they might not physically be able to get to, and it’s terrific for communication with family and friends.”

Of course, not everybody is confident using a computer or negotiating their way around the web. A new program, *Victorian Tech Savvy Seniors*, developed by the Victorian Government’s Seniors Card program and Telstra, is helping seniors with little or no technology experience. Free training is now being delivered through more than 40 libraries across the state, with a particular focus on rural and remote communities.

If you’re busy, *Victorian Tech Savvy Seniors* self-teach, easy to follow DVDs are available for loan from your local library so you can learn at your own pace.

The training covers topics such as getting started with smartphones and tablets, social networking, and online banking and shopping. If you’re already surfing the web, these self-teach tutorials (all 66 of them) are available from seniorsonline.vic.gov.au

‘Australian seniors are embracing the digital world to shop, bank, pay bills, research things they are interested in, make bookings, share information and to stay connected.’



79% of older Victorians say that lack of skills or knowledge is what prevents them from making use of technology.

Source: Roy Morgan, January 2014.

“Australian seniors are embracing the digital world to shop, bank, pay bills, research things they are interested in, make bookings, share information and to stay connected,” says Tim.

“If they aren’t using the web or would like to learn new skills, there is a lot of help out there, like the *Victorian Tech Savvy Seniors* program. It really is a whole new world.”

For a full list of public libraries offering training sessions or access to self-teach tutorials on the web, visit seniorsonline.vic.gov.au. You can also visit your local library to ask if they offer training sessions or to borrow a *Victorian Tech Savvy Seniors* DVD.



What is the Seniors Card Age Friendly Partners Program?

It’s a new program brought to you by Seniors Card to make day-to-day living more age-friendly for you – such as technology or energy (see page 44).

Want to know more about ‘tablet’ computers?

One subject covered by *Victorian Tech Savvy Seniors* is what kind of device can best connect you to the internet, such as a tablet computer.

Tablets are wireless, portable personal computers with a touch screen, making them more intuitive to use than a computer. You can browse the web, play games, send and receive emails, read books, newspapers and magazines, listen to music, take and store photos.

What is an ‘app’? An application, known as an app, is a software program for tablets and phones. Some come installed on your tablet, others you can download and install. *Victorian Tech Savvy Seniors* shows you how to use an app store where you can download free or low cost apps for things like YouTube, games, media and news.

Find yourself. There’s no need to go anywhere without access to a map. Google Maps is an app available for all popular tablet platforms. *Victorian Tech Savvy Seniors* will show you how to download and use it.

Extend battery life. Consider ways to extend your tablet’s battery life. Try disabling unnecessary background processes, turning down screen brightness and closing programs you’re not using. Not sure how? *Victorian Tech Savvy Seniors* will tell you.

Seniors Card holders hint

Visit seniorsonline.vic.gov.au for more information about the *Victorian Tech Savvy Seniors* program.

Stay cyber safe

You can learn about cyber safety with *Victorian Tech Savvy Seniors*. Some simple tips for staying safe online are:

- Never give your financial details to someone you meet online.
- Think carefully about revealing your contact details or personal information.
- Be suspicious of links and attachments – don’t click on them if they’re not from people you trust.
- Photos and information you put up on the web last a lifetime and are easily found – choose the words and images you want to be associated with carefully.



Seniors Card holders hint



Visit Seniors Online's public transport page for more videos on how to use your myki at seniorsonline.vic.gov.au

myki tips for seniors

New Seniors Card applicants receive a seniors myki for free. If you don't already have a seniors myki, contact Public Transport Victoria (PTV) on ptv.vic.gov.au or call 1800 800 007 between 6am and midnight daily.

How to care for and use your myki



- ✗ Don't bend
- ✗ Don't snap
- ✗ Don't crack
- ✗ Don't wash
- ✗ Don't swipe
- ✗ Don't tap
- ✗ Don't wave



- ✓ Do touch and hold!
- ✓ Do keep it separate from other cards in your handbag or wallet
- ✓ Do 'touch on and off' – even if you're travelling for free on the weekend or during the Victorian Seniors Festival. You won't be charged.

Touch on and off no matter how many modes of transport or how many times you use public transport in one day, otherwise the system will assume you are still travelling and will charge you more.

Stepping out with myki

If you're after a bit of myki practice and confidence on public transport, why not ask a friend or family member if they will join you on a journey? Use your Seniors Card as an excuse to take a day trip to a gallery exhibition!

As part of the Victorian Government's *Participation for CALD Seniors* grants program, a group of Arabic seniors learnt about myki using a similar strategy. Seniors initially went on excursions using buses, trams and trains with assistance in their first language before later venturing out by themselves.

Carry your Seniors Card at all times when travelling on public transport as proof of your concession entitlement.



Getting around safely on trams



Some golden rules for keeping safe on a tram.

- Hold on.
- Sit down (ask if you need a seat).
- If you're standing – strike a stance (for balance and footing).
- Prepare your departure – this includes checking to see if cars have stopped before stepping off the tram.

What taxi reforms mean for you

Many seniors use taxis to get around. Since July 2013, the Taxi Services Commission has been working with the taxi industry to reform it to help improve services for you.

When paying your taxi fare electronically, the electronic card fee is now five per cent. The best time to use a taxi is during the day – when fares are lowest.

Multi Purpose Taxi Program members will continue to receive 50 per cent off the standard fare, covering up to \$60 per trip.

Always get a receipt. It's your record of travel and will help if you have lost property, or want to provide feedback.

More taxi and hire car licenses have been released, and a new test has been introduced to improve the knowledge and skills of drivers.

For more information call the Taxi Services Commission on 1800 638 802 or visit taxi.vic.gov.au

'When paying your taxi fare electronically, the electronic card fee is now five per cent. The best time to use a taxi is during the day – when fares are lowest.'



Always ask if your medicine will affect your driving.



A number of common medicines, both prescription and over-the-counter, can impair your ability to drive safely. Some have the equivalent effect of driving with a BAC (Blood Alcohol Content) of 0.05% or more. So it's important for your safety and that of other road users that you always ask your doctor or pharmacist for advice, especially when starting new medication or an increased dose.

Seniors Card holders hint



Your Seniors Card means you can make the most of public transport – including free travel and concession rates if you choose to transition away from driving.

Senior road users – myths busted



Most seniors are safe drivers but stereotypes exist. So what are the facts? We interviewed road safety expert, Liz Waller, Major Projects Manager at the Transport Accident Commission, who explored some common misconceptions about older drivers and road safety.

Myth 1: Drivers aged over 75 years are the most dangerous on the road

Fact: Last year there was an increase in older driver fatalities but, on the whole, older people are involved in fewer crashes than other age groups, especially young drivers. The ability to drive safely is determined by a person's health, knowledge and fitness to drive, not their age.

Myth 2: Being a pedestrian is safer than being a driver

Fact: Pedestrians aged over 65 years are involved in a large number of crashes with motor vehicles. There are many reasons for this including reduced mobility and sometimes choosing less safe places to cross the road. Older people have greater levels of injury due to their physical frailty. Travelling in a car may be safer than being a pedestrian.

Myth 3: Retesting older drivers could reduce crashes

Fact: Victoria does not test drivers based on their age. In fact, most other states have stopped age-based retesting. Research shows mandatory age-based licence retesting is ineffective in reducing injuries among older people and can lead to more pedestrian activity which may be unsafe.

Remember these hints

If you can, minimise stressful and risky driving situations by:

- Avoiding busy roads and peak hour traffic.
- Avoiding glare – especially driving at night, dawn and dusk.
- Not driving if you feel unwell.

To maintain safe mobility:

- Watch for changes in your physical and mental health.

- Visit your doctor and optometrist frequently.
- Tell health professionals and pharmacists that you drive.
- Share the driving with your partner, a friend, neighbour or relative so you both maintain skill and confidence.
- Exercise regularly and stay physically active.
- Plan ahead for when you might need to stop driving – explore local transport options.
- If you're a pedestrian, use pedestrian crossings where possible and wear clothes that ensure you can be easily seen by a motorist.

For more information about safe driving, mobility and staying mobile if you need to shift away from driving, visit vicroads.vic.gov.au/olderdrivers

The same VicRoads website also has useful information on pedestrian safety.

If you prefer not to drive, many councils offer free or heavily discounted travel services (such as bus or shuttle services) to older residents. Contact your local council to find out more.

Buying a safe car



As people age, their bone strength declines, their bones fracture more easily and they are more likely to have other health conditions. As a result, older people who are involved in a crash can suffer more serious injuries and take longer to recover than younger people.

The most effective way of improving your safety on the road is to buy a safe car – it doesn't have to be new or expensive.

Choosing a car with good safety features will help reduce the nature and extent of injuries for senior drivers and their passengers if they are in an accident.

When you buy a car:

- Ensure it has a five-star safety rating.
- Check that it has important safety features: curtain airbags and ESC (electronic stability control) at the least.
- Buy the largest car you are comfortable driving.
- Ensure it will meet your physical and comfort needs – is it easy to get in and out of? Are the controls visible and easy to use? Can you adjust the settings easily?

Seniors Card holders hint



Your Seniors Card gives you discounts such as automotive repairs, travel services such as car, campervan and limousine hire, and recreational pursuits like four-wheel driving.

There are many safe used cars on the market. Remember if affordability is an issue and you cannot buy a new car, safety ratings are also available for used cars. You can still ensure that you buy a used car with good safety features.

Visit TAC's website howsafeisyourcar.com.au to check and compare the safety of both new and used cars.

Is your car of retirement age?

Look for these safety features when purchasing your next car.

- | | | |
|---|---|---|
| <input type="checkbox"/> Curtain Airbags | <input type="checkbox"/> Adjustable Steering Column | <input type="checkbox"/> Dual Front Airbags |
| <input type="checkbox"/> Traction Control | <input type="checkbox"/> Electronic Stability Control (ESC) | <input type="checkbox"/> Seatbelt Rear 3 Point |
| <input type="checkbox"/> Head Restraints | <input type="checkbox"/> Antilock Braking System (ABS) | <input type="checkbox"/> Seatbelt Pretensioners |
| <input type="checkbox"/> Reversing Camera | <input type="checkbox"/> Auto Emergency Braking (AEB) | <input type="checkbox"/> Active Cruise Control |

If your car is missing a lot of these important safety features, it might be time for an upgrade. To see how your car stacks up, or to find a safer car, visit howsafeisyourcar.com.au

Discount offer on electricity and gas for Seniors Card holders

Victoria has a highly competitive retail energy market. There are real savings available for those who shop around, but sorting through all the offers can be complicated.

As part of the Age Friendly Partners Program, the Victorian Government has developed a new initiative to give you access to some fantastic discounts on electricity and gas and a host of other benefits, including tools and information to help you reduce your energy usage and save on your energy bills.

Discount energy plans for Seniors Card holders have been developed in partnership with one of Australia's largest energy retailer, AGL.

AGL General Manager, Marketing and Retail Sales, Mark Brownfield, said AGL was delighted to be partnering with the Seniors Card program to provide senior Victorians with great energy offers.

"AGL's energy offer gives Seniors Card holders access to competitive energy plan discounts, as well as a range of other benefits. Card holders will be able to collect flybuis points when they pay their AGL home energy bills, join AGL's exclusive rewards program and receive discounts on Home Energy Check Ups, LED lighting and solar products."

"Seniors Card holders will also benefit from receiving their bills on a monthly basis. We know from customer feedback that smaller, more frequent bills make budgeting easier and give people greater visibility over their energy usage," said Mr Brownfield.

For many seniors, this plan could represent significant cost savings.

To make the most of it, seniors are encouraged to compare their existing plan and other energy plans in the market with this offer.

Aside from the discount, the plan also provides features that will appeal to many seniors such as monthly billing, no exit fees, hard copy bills at no charge and a dedicated Seniors Card customer service phone number.

For more information on discount energy plans for Seniors Card holders, call AGL on 1300 889 324 or go to seniorsonline.vic.gov.au

What is the Seniors Card Age Friendly Partners Program?

It's a new program brought to you by Seniors Card to make day-to-day living more age-friendly for you – such as technology (see page 38) or energy.



Save money on your power bills with My Power Planner!

One of the quickest and easiest ways to save money on your power bill is to find a better electricity offer. Simply by using the independent My Power Planner comparison tool, most electricity customers will be able to find a more affordable and appropriate plan, and save money on their bill.

The easy-to-use tool helps you find the best electricity deal available to you in four simple steps. Visit My Power Planner at mpp.switchon.vic.gov.au and start saving.

You can review My Power Planner information on Seniors Online, or visit mpp.switchon.vic.gov.au to use the independent My Power Planner price comparison tool. If you're wondering whether Seniors Card discount energy plans might work for you, why not visit the independent My Power Planner price comparison tool to check?

Top five tips for saving on your energy bills

1. Insulate your house – ceiling insulation can save up to 45 per cent on heating bills and will keep you warmer in winter and cooler in summer!
2. Set your heating thermostat between 18 °C and 20 °C. Every one degree higher can increase your bill by 10 per cent.
3. Close blinds, curtains, windows and doors on cold days to keep the heat in. Blinds can also help reduce heat in summer.

4. Your fridge is your most expensive appliance to run. Ensure door seals are tight and have no gaps.
5. Wash your clothes in cold water. Depending on your washing machine, this can save you up to \$100 a year.

For more hints on saving energy at home, call Sustainability Victoria on 1300 363 744 or visit sustainability.vic.gov.au

Other concessions around your home

Concessions may apply to your water, gas, electricity, municipal rates and motor vehicle registration.

Concessions may give you discounts on your electricity, gas and water bills to keep the pressure off the cost of living. The electricity concession was extended in 2011 to cover electricity costs throughout the year, rather than just in winter.

Remember, not all Seniors Card holders are eligible – you need a

Centrelink Pensioner Concession Card or Health Care Card, or a Veterans' Affairs Pensioner Concession Card or Gold Card to access these concessions (Note: Health Care Cards and Gold Cards not marked TPI, War Widow, POW or EDA are not eligible for municipal rates concessions.)

To access concessions on your water, gas, electricity, gas, water, municipal rates and motor vehicle registration bills, you must tell your service provider that you have a

Concession Card. For more information about concessions, contact the Concessions Information Line on 1800 658 521 or visit www.dhs.vic.gov.au/concessions

Changing to a new plan or provider won't impact your concessions. So, do your homework – visit My Power Planner at mpp.switchon.vic.gov.au to compare retail offers.





‘Whether you own your home or rent, you have a right to determine who lives with you.’

Before they move in

“If your child has asked you about moving home, or if they’ve moved in recently, it is a good idea to have a written agreement so you both have the same idea about how the arrangement will work,” adds Carol.

An agreement can include anything that is important to you such as any financial contributions you expect, how long they are welcome to stay, whether or not they can have friends to visit or stay, what contributions to housework you would like.

Make sure you both date and sign the agreements and keep a copy each.

When things go wrong

Whether you own your home or rent, you have a right to determine who lives with you. Even if you invited them, you also have the right to decide you don’t want them there anymore.

It’s always best to try to talk it through first. Choose a convenient time for both of you, so no one is in a hurry or angry. Be calm but firm

about your expectations, including the timeframe in which you expect them to leave and any assistance you are willing to give them to help them move out.

If talking doesn’t help, contact Seniors Rights Victoria. They provide free, confidential support, legal advice and information. Call 1300 368 821 or visit seniorsrights.org.au

What to do when the kids move home

Becoming an empty-nester is a big adjustment but what do you do if your adult children or grandchildren want to move back home with you?

Many older people are finding themselves sharing their home with an adult child (or two!). They might come home because they’ve lost their job, their relationship breaks down, they have gambling, alcohol or drug problems, they want to help look after you or for other reasons.

“As a parent, you naturally want to offer them temporary support and ensure they have a safe home to live in, but what happens if this arrangement turns sour and you want them to leave?” says Carol Stuart, Principal Lawyer at Seniors Rights Victoria (SRV).

Having an adult child living with you doesn’t necessarily mean happy families. Your child could be behaving disrespectfully or being abusive, they may not be making any financial contribution, you may miss your privacy, or the arrangement simply might not be working for you.

Remember, it is important that you take care of yourself. You have the right to say no or to ask your child to leave your home at any time.

‘Remember, it is important that you take care of yourself. You have the right to say no or to ask your child to leave your home at any time.’

These women all agree... they’re living in good company with Benetas.

Benetas is a not-for-profit provider of aged care, home support and housing in Victoria. We do all we can to ensure our clients have good people around them when they need support.

We offer a range of services including residential care, home care, day and overnight respite and independent living. We have been making sense of aged care for older Victorians for over 65 years.

Call our Customer Centre for free confidential aged care advice today.
1300 23 63 82
www.benetas.com.au

There are many ways to gamble and many ways to get help

-  Phone
-  Face to face
-  Financial counselling
-  Online support
-  Help yourself
-  Peer support
-  Young people
-  Friends & family

It's free, it's confidential and it works.
Find the way that's right for you at
gamblershelp.com.au

 **Gambler's Help**
1800 858 858

Authorised by the Victorian Responsible Gambling Foundation, Melbourne.



World Elder Abuse Awareness Day (WEAAD)

We spoke to Jenny Blakey, Manager at Seniors Rights Victoria, about World Elder Abuse Awareness Day (WEAAD), held annually on 15 June.

Jenny, what is elder abuse?

Elder abuse is a complex problem. It involves the mistreatment of an older person by someone they trust. This can be a partner, family member, friend, neighbour or carer.

The most common abuse is financial – where older people can lose control of their finances.

Anyone can be affected. Up to five per cent of older people may experience elder abuse. The real number may be higher because many people don't speak up.

What is WEAAD?

WEAAD stands for World Elder Abuse Awareness Day held annually on 15 June. It's a day recognised by the United Nations. Importantly, it's a day to say no to elder abuse and let older people know they have the right to live without fear and abuse.

How can people get help or show support?

Call Seniors Rights Victoria on 1300 368 821 from 10am to 5pm, Monday to Friday to talk confidentially to qualified and experienced staff or wear a purple ribbon on 15 June next year.

Get in touch with Seniors Rights Victoria first if you need to discuss elder abuse. Read more about elder abuse on seniorsrights.org.au or download a fact sheet on elder abuse and financial abuse from seniorsonline.vic.gov.au

Thank you to Seniors Rights Victoria for their contributions to this story.

'The most common abuse is financial – where older people can lose control of their finances.'

Is gambling a problem for you or a loved one?

Family and friends are often the first to notice signs of when gambling becomes a problem. Gambling becomes an issue when it causes harm to the person gambling and those close to them. Look for these signs:

- Unexplained debt or borrowing.
- Money or assets disappearing.
- Unpaid bills or disconnection notices.
- Lack of food in the house.
- 'Losing' wallets or money regularly.
- Moodiness, unexplained anger or depression.
- Decreased contact with friends and family or avoidance of social events.

If you recognise any of these signs, find support at gamblershelp.com.au or by calling Gambler's Help on 1800 858 858. It's free, confidential and available 24/7.

Seniors Card holders hint



Your Seniors Card provides discounts on helpful professional legal services and financial services. Remember however, free support – from organisations like Seniors Rights Victoria – is out there to help you if you need it.

Know your consumer and legal rights!



Consumer Affairs Victoria provides a wide range of information to help you understand your rights. For more visit consumer.vic.gov.au

Protect yourself from scams

Scammers often target older Victorians. Avoid scams designed to deceive you into giving away your money or personal details:

- Be wary of online sellers offering goods or well-known brands at extremely low prices.
- Do not provide up-front payments to a stranger via money order or wire transfer.
- Be wary of unsolicited emails, phone calls or letters saying you have unclaimed funds or are owed money.
- Never send money or bank details to claim a prize.
- When buying online use secure payment options, such as PayPal or a credit card.

For more information, visit consumer.vic.gov.au/scams

Know your consumer rights

Under the Australian Consumer Law, you have rights in relation to goods you buy, including those you buy online. They must:

- Be of acceptable quality.
- Match the description, sample or demonstration model.
- Be fit for their disclosed purpose.
- Legally belong to the seller.
- Not have any outstanding money owing on them.
- Have spare parts and repairs available for a reasonable amount of time after you buy them, unless otherwise stated.

‘If something you buy fails to meet one of these consumer guarantees, you can seek a reasonable ‘remedy’, such as a refund, replacement or repair.’

‘Under the Australian Consumer Law, you have rights in relation to goods you buy, including those you buy online.’

If something you buy fails to meet one of these consumer guarantees, you can seek a reasonable ‘remedy’, such as a refund, replacement or repair. A store does not have to give you a refund or replacement if you simply change your mind, unless they have a policy that says they will do so.

For more information, visit consumer.vic.gov.au/shopping

Do not call and do not knock!

- The Do Not Call Register is a secure database where you can list your home phone and mobile numbers to avoid receiving unsolicited telemarketing calls. To register, phone 1300 792 958 or visit donotcall.gov.au
- A ‘Do not knock’ sticker, prominently displayed on your door, tells salespeople that they are not to conduct business at your premises. To obtain one, visit consumer.vic.gov.au/forms and complete our order form.

New laws for retirement villages

Legal changes recently introduced in Victoria are designed to help residents of retirement villages – and people considering moving to one – better understand their rights and obligations.

The changes mean village operators must provide specific information to residents and prospective residents. Under the changes, operators must:

- Provide an information factsheet to prospective residents enquiring about the village.
- Allow prospective residents to inspect particular documents they hold.
- Provide an expanded pre-contract disclosure statement to those intending to sign a contract.
- Use standard content and layout in retirement village contracts to make them easier to understand and compare. The content must include a basic set of mandatory rights and responsibilities of residents, managers and owners.

If you are considering moving into a retirement village, you should also seek expert advice – for example, take the retirement village contract to a lawyer and/or a financial adviser before signing it.

For more information, visit consumer.vic.gov.au/retire

Seniors Card holders hint



Seniors Information Victoria is a Government-funded service providing free information to older Victorians about housing options, from independent living to residential care. Call 1300 135 090.

‘Village operators must provide specific information to residents and prospective residents.’

Retirement villages are now easier to compare.

New forms put essential information in your hands.



New laws mean there are standard forms and factsheets, so retirement villages can give you similar information. Ask for them when you next visit a retirement village.

Always seek independent advice so you can proceed with confidence.

For more information, visit our website
consumer.vic.gov.au/retire
1300 55 81 81



Advance care planning – let's talk

Who would make medical decisions for you if you were unable to contribute or make your wishes known? What would those decisions be? Who can you trust to make those choices for you?

“Advance care planning helps to give me an ongoing voice in the level of medical treatment and quality of life I want, while I can still have my say,” says Maryan, aged 72 from Ivanhoe.

“Plus, it takes the burden off my children.”

Doctors say that when faced with a significant medical decision, even family members who know and love us struggle to determine what we really want. Discussing and writing down your wishes for future care will help those looking after you feel more comfortable about the decisions they may have to make on your behalf.

“Advance care planning puts in place a process for reviewing, finding and implementing my wishes when medical decisions need to be made on my behalf,” adds Maryan.

“I encourage all other seniors to think about it. Now really is a good time to **have the conversation.**”

To make an advance care plan follow the following steps:

1. Think about your wishes for future health and medical care.
2. Talk about it with anyone who needs to know.
3. Consider appointing someone to make decisions for you.
4. Write your wishes down.



5. Give your advance care plan to others – keep a list of people you've given it to.
6. Review it regularly or when your situation changes – and date it so it's easy to identify which version is current.

At present there are no standardised forms in Victoria for a general advance care plan. An advance care plan can be a form you complete or a letter you write. Your GP and treating team may also be able to provide some advice about how to write down your wishes.

For more information and resources on advance care planning visit
betterhealth.vic.gov.au/havetheconversation

Come and see aged care for yourself



Regis is living, with support



Regis Aged Care invites you to visit one of its 17 aged care facilities across Victoria

Whether you are planning for the future, have a loved one in need of assistance or are just curious, we would be proud to show you around.

With facilities from Rosebud in the south to Mildura in the north west we have a fantastic network of facilities across the state.

To thank you for coming to visit, Regis Aged Care is offering two free movie tickets* to every Seniors Card holder who tours one of our facilities.

To book your tour call **1300 730 726** and quote the promotion code “seniors movie offer” or go online at **www.regis.com.au/seniors_movie_offer**

*Offer is for two seniors movie tickets following a tour. Only one set of two tickets per Seniors Card holder will be issued. Tickets will be posted following the tour. The offer is valid to 31 August 2015. For full terms and conditions visit www.regis.com.au/seniors_movie_offer_terms

2 FREE
movie
tickets*



IMPORTANT HEALTH MESSAGE

June 2014

Dear Seniors Card Member

ARE YOU 65 YEARS OLD OR OLDER? IF SO, YOU MAY BE DUE FOR YOUR FREE PNEUMOCOCCAL PNEUMONIA VACCINE.

Pneumonia is commonly caused by pneumococcal bacteria and can be a serious disease, especially for older people.

To help reduce the risk of pneumococcal pneumonia, the Australian Federal Government provides a FREE vaccine through the National Pneumococcal Immunisation Program for Older Adults.

However many elderly Australians are not yet immunised, and remain at risk of the disease.

Pneumococcal pneumonia vaccine is provided FREE to all Australians at the age of 65 years.

A second dose is also provided FREE, five years after the first dose, to people with certain conditions. This includes people with diabetes, impaired immunity and chronic lung, heart, liver or kidney disease.¹

There is no need to wait until the influenza season, if you are 65 years old or older, please ask your doctor to check your pneumococcal pneumonia vaccination status today.

More information about the National Pneumococcal Immunisation Program for older adults can be found at the following website: <http://immunise.health.gov.au/internet/immunise/publishing.nsf/Content/immunise-pneumococcal#older>

Sponsored by bioCSL, 63 Poplar Road, Parkville, VIC 3052.

REFERENCE: 1. NHMRC. The Australian Immunisation Handbook 2013, 10th Edition, Chapter 4.13.
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bioCSL



Your doctor
HASN'T FORGOTTEN THE DATE

Pneumonia can be a serious disease.
Pneumococcal pneumonia vaccine is free when you turn 65 years old.
If you're 70, you may be due for a 2nd dose.¹

Speak to your doctor today
www.pneumorisk.com.au

REFERENCE: 1. NHMRC. The Australian Immunisation Handbook 2013, 10th Edition, Chapter 4.13. bioCSL (Australia) Pty Ltd.
63 Poplar Road, Parkville, VIC 3052. ABN 66 120 398 067. Date of preparation: June 2014. 12045. DC6487.



Here's to your heart health!

We know that our hearts are important, but you might not be aware of the latest findings relating to heart (cardiovascular) health. This story gives you that information – including surprising findings about blood pressure and medication. For the more scientifically minded of you, learn about the two conditions commonly experienced by older people which can affect your health: high blood pressure and raised cholesterol.

Heart health of Victorians

The Victorian Department of Health conducts regular health surveys of people in Victoria: the Victorian Population Health Survey (VPHS) which is an annual telephone survey of Victorians aged 18 years or over and the Victorian Health Monitor (VHM) which took place in 2009–2010 and interviewed over 3,600 Victorians aged 18 to 75 years. Both surveys included questions about a range of health factors and conditions, including cholesterol and blood pressure – which can affect heart health. Of great interest is the information from these surveys about people aged 60 years and over.

- 55.7 per cent of women aged 60+ have high blood pressure.
- 51.8 per cent of men aged 60+ have high blood pressure.
- 79.4 per cent of people aged 60–75 years have high cholesterol and/or other blood fats.
- 27.4 per cent of people aged 60–75 years take medication to lower cholesterol and/or other blood fats.

Sources: Victorian Population Health Survey 2010 and Victorian Health Monitor 2009–2010.



The VPHS 2010 found that among those aged 60 years or over, 55.7 per cent of women and 51.8 per cent of men had high blood pressure (also known as hypertension).

The VHM found that 25.1 per cent of the Victorian population aged 18 to 75 years old had high blood pressure, with the highest proportion in the 65 to 75 year age group. Among those people taking medication for high blood pressure, only 46.1 per cent had blood pressure in the healthy range.

'Are you taking medication for high blood pressure? Visit your pharmacy or doctor to check whether your blood pressure is in the healthy range. If it's not, you might benefit from further discussion with your doctor about the management of your blood pressure.'

Of those surveyed, no one under the age of 35 reported a history of heart (cardiovascular) disease, however in the 65 to 75 year age group, 16.4 per cent of men and 8.0 per cent of women reported a history of heart disease.

The message from these studies is that older people have increases in risk factors for heart disease. The good news is that you may be able to reduce your risk by taking some simple actions. But first...

Why are high blood pressure and raised cholesterol levels risk factors?

High blood pressure

- Blood pressure tends to rise with age.
- High blood pressure can damage blood vessels and the heart so is a risk factor in many diseases such as heart attack, kidney failure and stroke.

As you probably already know, cholesterol has two types:

- Low-density lipoprotein (LDL) cholesterol – carries most of the cholesterol that is delivered to cells. It is called the 'bad' cholesterol because when its level in the bloodstream is high, it can clog up your arteries.
- High-density lipoprotein (HDL) cholesterol – is called the 'good' cholesterol, because it helps remove excess cholesterol out of the cells, including cells in the arteries.

- High blood pressure often doesn't show any signs or symptoms, so you may not know you have it.
- Have your blood pressure checked regularly, at least once a year, and remember that you can make lifestyle changes to help keep blood pressure in the healthy range.

Raised cholesterol

Did you know there's no need to eat foods high in cholesterol as the body is very good at making its own? We need a small amount of cholesterol because the body uses it to:

- Build the structure of cell membranes.
- Make hormones like oestrogen, testosterone and adrenal hormones.
- Help your metabolism work efficiently, for example, cholesterol is essential for your body to produce vitamin D.
- Produce bile acids, which help the body digest fat and absorb important nutrients.

Too much LDL cholesterol (i.e. the 'bad' stuff) circulating in our bloodstream leads to fatty deposits developing in the arteries, including the arteries in the heart that supply the heart muscle. This causes the vessels to narrow and they can eventually become blocked. This can lead to heart attack and stroke.

Some people may have inherited altered genes that cause high cholesterol and this cannot usually be changed enough by lifestyle or diet. If you are at risk of coronary heart disease and your LDL cholesterol level doesn't drop after scrupulous attention to diet, your

doctor may recommend medication to force your blood LDL levels down. You can still help lower cholesterol with lifestyle choices as well though.

Take care of your heart

There are many ways you can help to manage your blood pressure, reduce your cholesterol and – as an added bonus – keep your weight under control. Two out of five people can lower their blood pressure by making adjustments to their lifestyle.

- Be active every day. Do 30 minutes or more of moderate-intensity physical activity on most, if not all, days of the week. Scientific

evidence suggests that exercise increases levels of 'good' HDL cholesterol, while reducing levels of 'bad' LDL cholesterol and levels of blood fats in the body.

- Enjoy healthy eating. Choose mainly plant-based foods, such as vegetables, fruits and legumes, and grain-based foods (preferably wholegrain), such as bread, pasta, noodles and rice.
- Choose low or reduced-fat milk, yoghurt and other dairy products or have soy drinks with added calcium.
- Stop cigarette smoking.
- Have your blood pressure checked regularly, as part of an assessment of your overall risk of heart, stroke and blood vessel disease.
- See your doctor before you start any new exercise program.

'Looking after your heart also means looking after your weight – the tips above may help!'

What about salt?

Eating too much salt is one of the main causes of high blood pressure. Most of the salt we eat isn't added at the table – it's hidden in processed foods we eat every day like bread, breakfast cereals, canned food and pasta sauces.

Choose products without salt or low in salt. Reducing the amount of salt you eat can help to manage or even avoid high blood pressure.

- Avoid adding salt to cooking or at the table – flavour meals with herbs and spices instead.
- Avoid high-salt foods, such as potato crisps or chips, salted nuts, commercial sauces (such as tomato, soy and fish), processed meat and most takeaway foods.

Seniors Card holders hint



Visit Seniors Online – which contains Better Health Channel information on cardiovascular health.

Where to get help

Speak to your doctor, call the Dietitians Association of Australia on 1800 812 942, or the National Heart Foundation Health Information Service on 1300 36 27 87.

A special note for women



With heart disease the single leading cause of death in Australian women, all women need to understand heart disease and how it could be relevant to you.

Your risk of heart disease increases significantly after you reach menopause. It's not clear why, although it appears that the hormone oestrogen may give some protection against heart disease during reproductive years.

Regardless of this, it is vital that all Australian women, especially those aged 45 and over, understand the risk factors and signs of heart disease because you are four times more likely to die of heart disease than breast cancer.

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- Personal Care
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Call 1300 032 774 for an individual discussion



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If you are entering retirement, preparing for retirement, or planning aged care for a family member, NOW is where you can get informed, expert advice to understand the options available to you – all in one place.

Plan with confidence. NOW.

NOW Expo

7 & 8 February 2015
Melbourne Convention
& Exhibition Centre,
Southbank, Melbourne



nationofwellbeing.com.au

Support
Partners





Victorian Eyecare Service –
Subsidised eye care and visual aids for disadvantaged Victorians.

Call the Australian College of Optometry to find out if you're eligible and where there is a service near you.

Call 9349 7400 or visit health.vic.gov.au/agedcare/services/ves

Dementia services – Support groups for all ages, information in print, online or by telephone, plus education, support and advocacy.

Call the National Dementia Helpline on 1800 100 500 or visit fightdementia.org.au

Support for Carers program –
Respite and support for Victorian carers.

Call Carers Victoria on 1800 242 636 or visit at carersvictoria.org.au

Contact your local council for advice on support in your area. Helpful websites are health.vic.gov.au and seniorsonline.vic.gov.au.

The Commonwealth Government can also provide useful information. Call 1800 200 422 Monday to Friday 8am – 8pm or Saturdays 10am – 2pm, or visit myagedcare.gov.au

‘Contact your local council for advice on support in your area. Helpful websites are health.vic.gov.au and seniorsonline.vic.gov.au’

Services available to Victorian seniors

You may not need government health services now or for a long time yet. But it's handy to start investigating services that can help keep you active and independent in your own home, so if the time comes you know where to go.

Commonwealth and Victorian funded Home and Community Care program – Services include nursing, domestic assistance, personal care, delivered meals, respite and planned activity groups.

Contact your local council, or the Commonwealth Government's My Aged Care: call 1800 200 422 Monday to Friday 8am – 8pm or Saturdays 10am – 2pm, or visit myagedcare.gov.au

Personal Alert Victoria – A service for older and frail people who meet eligibility criteria so they know if something happens to them, assistance is not far away. They simply push the alert button worn around their neck or wrist and the call centre will contact the person they have nominated to come and help.

Call 1800 451 300 or visit health.vic.gov.au/agedcare/services/pav

‘With Personal Alert Victoria, eligible people simply push the alert button worn around their neck or wrist and the call centre will contact the person they have nominated to come and help.’

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Eligibility criteria applies. Apia's Drive Less Pay Less™ savings based on national average of 22% - a comparison against new Apia comprehensive car insurance customers who drove more than 20,000 km between 1st September 2012 to 31st August 2013. Australian Pensioners Insurance Agency Pty Ltd ABN 14 099 650 996 (Apia), is an authorised representative of AAI Limited ABN 48 005 297 807, the product issuer. Before purchase, consider the PDS by calling 13 50 50. APIA0846



Interpreting services

See next page for Seniors Card contact details.

Arabic

إذا كان لديكم أي سؤال حول برنامج بطاقة المسنين، يُرجى منكم الإتصال بخدمة الترجمة الخطية والشفهية (TIS) على الرقم 131 450 واطلبوا من TIS الإتصال على الرقم 1300 797 210.

Chinese Simplified

如果你对老年卡计划有任何疑问，请联系笔译和口译服务处 (TIS) 131 450，要求TIS拨打1300 797 210。

Chinese Traditional

如對老年卡的服務項目有疑問，請撥打131450聯繫筆譯及口譯服務署(TIS)，並請該服務署撥打：1300 797 210。

Croatian

Ako imate neko pitanje o programu Seniors Card, molimo kontaktirajte Službu za prevođenje i tumačenje (TIS) na 131 450 i zamolite TIS da nazove 1300 797 210.

Greek

Αν έχετε κάποια ερώτηση σχετικά με το πρόγραμμα Κάρτας Ηλικιωμένων [Seniors Card], παρακαλείστε να επικοινωνήσετε με την Υπηρεσία Μεταφραστών και Διερμηνέων (TIS) στο 131 450 και ζητήστε από την TIS να σας συνδέσει με το 1300 797 210.

Italian

Se avete domande sul programma riguardante la Tessera per gli anziani (Seniors Card), contattate il Servizio di Traduzione e Interpretariato (Translating and Interpreting Service - TIS) telefonando al 131 450 e chiedete di chiamare il numero 1300 797 210.

Macedonian

Ако имате прашања околу програмата за Seniors Card (Карти за постари лица), ве молиме јавете се на Службата за писмено и усно преведување (TIS) на 131 450 и побарајте од Службата да ве поврзат со 1300 797 210.

Maltese

Jekk għandek xi mistoqsija dwar il-programm tal-Kard tal-Anzjani, jekk jogħġbok ikkuntattja lis-Servizz tat-Traduzzjoni u tal-Interpretar (TIS) fuq 131 450 u itlob lil TIS iċemplu 1300 797 210.

Polish

Jeżeli masz pytanie na temat Karty Seniora, prosimy skontaktować się z Telefoniczną Służbą Tłumaczy (TIS) pod numerem 131 450 i poprosić TIS o połączenie Cię z numerem 1300 797 210.

Russian

Если у вас возникли вопросы о программе Seniors Card, пожалуйста, позвоните в Службу письменного и устного перевода (TIS) по номеру 131 450 и попросите TIS набрать номер 1300 797 210.

Serbian

Ако имате питања о програму Seniors Card или вам треба помоћ у вези овог приручника, јавите се Служби за писмено и усмено преводње (TIS) на 131 450 и тражите да вас повежу с програмом на број 1300 797 210.

Spanish

Si tiene alguna duda sobre el programa de Tarjeta para Mayores, por favor póngase en contacto con el Servicio de Traductores e Intérpretes (TIS, Translating and Interpreting Service) llamando al 131 450 y pidiéndole a TIS que llamen al 1300 797 210.

Turkish

Yaşlılar Kartı programı hakkında bir sorunuz varsa, lütfen 131 450'den Yazılı ve Sözlü Tercümanlık Servisi'ni (TIS) arayın ve TIS'ten, 1300 797 210 numaralı telefonu aramasını isteyin.

Vietnamese

Nếu quý vị có thắc mắc về chương trình Thẻ cho Cao Niên, vui lòng liên hệ Dịch vụ Thông Phiên Dịch (TIS) theo số 131 450 và yêu cầu TIS gọi số 1300 797 210.

Contact details and useful contact numbers

Victorian Seniors Card

Visit Seniors Online at
seniorsonline.vic.gov.au
or contact us using the
details below:

T. 1300 797 210

E. seniorscard@health.vic.gov.au

GPO Box 4316
Melbourne Victoria 3001

If you are deaf, hard of hearing
or have a speech impairment,
dial the National Relay Service on
133 677 (TTY users) or 1300 555 727
(Speak and Listen users) before
calling the Seniors Card program
phone number.

Interstate Seniors Card offices

If you are travelling interstate,
contact the appropriate Seniors Card
office for discounts available to you
as a Victorian Seniors Card holder.

Australian Capital Territory Seniors Card COTA ACT

T. (02) 6282 3777

www.actseniorscard.org.au

New South Wales Seniors Card

T. 137 788

www.seniorscard.nsw.gov.au

Northern Territory Seniors Card

T. 1800 441 489

www.seniorscard.nt.gov.au

Queensland Seniors Card

T. 13 QGOV (13 74 68)

www.qld.gov.au/seniorscard

South Australia Seniors Card

T. 1800 819 961

www.sa.gov.au/seniorscard

Tasmania Seniors Card

T. 1300 135 513

www.seniors.tas.gov.au

Western Australia

Seniors Card Centre

T. 1800 671 233

www.seniorscard.wa.gov.au

**Emergency – ambulance,
police, fire**
T. 000

**TTY emergency call –
ambulance, police, fire**
(Note: does not accept voice calls)
TTY. 106

Nurse-on-call
T. 1300 60 60 24

Energy Safe Victoria
T. 132 771

Gambler's Help
T. 1800 858 858

Lifeline
T. 24-hour crisis line – 13 11 14

My Aged Care
www.myagedcare.gov.au
T. 1800 200 422
Monday to Friday 8am – 8pm
Saturdays 10am – 2pm

**Victorian Poisons Information
Centre**
T. 131 126

**Victorian State Emergency
Service (SES)**
T. 132 500

Privacy

The Seniors Card program collects and uses your personal information for the purpose of administering the Seniors Card program. This includes mailing to you your Seniors Card, free travel vouchers, publications, surveys, government information and special offers from participating businesses. The Seniors Card program respects your privacy. If you would like to read our 'Seniors Card: Your privacy' notice please call 1300 797 210 or visit us online at www.seniorsonline.vic.gov.au. If you would prefer not to receive the Seniors Card publications in the future or would like to access or update your personal information, please call Seniors Card on 1300 797 210 or email seniorscard@health.vic.gov.au. The Seniors Card program is part of the Department of Health.

For more information on the department's privacy policy visit www.health.vic.gov.au/privacy

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environment, where their value is appreciated, respected and acknowledged.

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- Onsite hairdresser, gym and salon
- Multicultural activities, frequent bus outings
- Yoga, bowls, arts & craft, gardening
- Camera security systems

Phone 9817 2838

Email email@trinitycare.com.au

Web www.trinitycare.com.au



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- Combined policy 10% discount



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