CARERS GUIDE

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STUBBORN SENIORS

HOW TO DEAL WITH DIFFICULT PARENTS

HANDY HACKS

around the home for carers

Home or away

HOME CARE VS ASSISTED LIVING

JEAN KITTSON

Shares her strategies for self-care

Puzzles,
quizzes, jokes
and word
games

MAGGIE BEER's seasonal recipes for autumn



Australia's best Australia's heatly Wheelchair-friendly beaches

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Rachel Lane shares her top tips for navigating aged care





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CARERS GUIDE

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

ABOUT

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

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

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

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

EDITORIAL

PUBLISHER PAK ALLIED MEDIA
EDITOR IN CHIEF Paul Koury
SUB EDITOR Lucy Pearson
CREATIVE DIRECTOR Christine Schiedel
PRODUCTION MANAGER Kristy Hatton

CONTRIBUTORS

Maggie Beer
Jean Kittson
Maree McCabe AM CEO Dementia Australia
Jolene Hill, founder of Your Life Talks
Rachel Lane, founder of Aged Care Gurus
Anika Wells Hon MP Federal Minister for Aged Care and Federal Minister for Sport
Will Richardson Puzzles supplied by Richardson Publishing Group
COVER IMAGE BY: Freepik

ADVERTISING

ADVERTISING SALES PAUL KOURY paul@acguide.com.au
ADVERTISING SALES MARYANNE SCORRINGE maryanne@acguide.com.au

SUBSCRIPTION SALES AND ENQUIRIES

KYLIE MACKAY kylie@acguide.com.au 1300 717 515

DISTRIBUTION/CIRCULATION

STEVE BISSETT Are Media Pty Ltd

GET IN TOUCH

PUBLICATION OFFICE PAK Allied Media, PO BOX 6155 WANTIRNA, Victoria 3152 Tel: 1300 717 515 Email: hello@acguide.com.au

CARBON FOOTPRINT Printed in Australia using 100% recyclable paper

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ACKNOWLEDGMENT

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



Hello everyone!



Our lives are like the seasons, and as we enter autumn, let us be reminded that it's a great time to shed the dead things that no longer produce fruit or serve us. With the cost of living biting many people, we've dug deep to bring you a myriad of articles, advice and resources that will help you navigate your finances as carer.

Above and beyond the money implication of caring, the most important thing we hope to get across this issue is the notion of the invisible carer. It's a common myth that many among us – whether a loving sibling or a devoted spouse - simply don't see ourselves as a carer. Unfortunately, this belief is the reason that family members who care for their loved ones deprive themselves of receiving the financial, emotional, and social benefits available to them. Please read our article on how both internal and external identities can coexist harmoniously. If you can embrace the fact that you are, in fact, a carer, the same resources will become available to you, which ultimately means providing better care to your loved one.

Also in this issue, we've got everything from handy hacks around the home for carers, to tips and traps to avoid when navigating aged care. There's also information about the new MyMedicare scheme, as well as the Good Sheppard No Interest Loan Scheme which offers carers nointerest loans for cars and appliances.

And don't miss out on Maggie Beer's delicious autumn recipes, which are guaranteed to tantalise your taste buds. Thanks for your ongoing support. We sincerely hope you enjoy this edition of Australian Carers Guide.

Warm regards,

Paul Koury

PAUL KOURY PUBLISHER



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Please send us an Email or write to us at:

Editor@acguide.com.au or write to us at:

PO Box 6155
Wantirna VIC 3152
General Enquiries:

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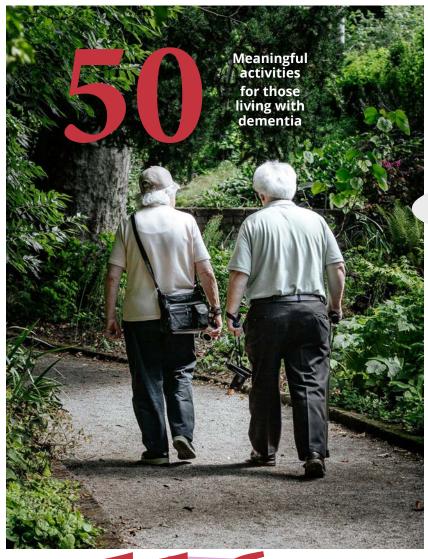


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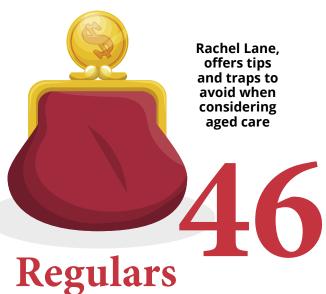


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THE SCOTT The latest to keep you in the know!



THE NILS (NO INTEREST LOAN SCHEME)

Can't afford to replace your broken fridge? Is your car in need of repairs to get you to work? Many people have moments like these.

Money stress can make us consider solutions that might not be ideal. Renting appliances or getting a quick cash loan may seem like easy options but they can be very costly, with hidden

interest rates and extra fees.

No Interest Loans are a smart loan option to help you manage your money. Borrow up to \$2000 for essentials such as appliances or furniture, to help you get your car back on the road, pay for education fees and equipment or help you cover the cost of goods and services to support your wellbeing.

Borrow up to \$3000 for housing-related expenses such as bond or rent in advance, or for recovery from a natural disaster.

Search for No Interest Loan Scheme online to find your nearest provider.





Over 3 in 5 (63%)

older Australians meet the recommended fruit intake, while only (11%) meet this for vegetables.

DO YOU NEED TO UP YOUR

B12 INTAKE?

If you're feeling fatigued, have pale skin and dry lips, it's possible that you may have a deficiency in vitamin B12. This insufficiency could significantly affect your overall health and well-being. The recommended daily intake varies between men and women and can be influenced by certain medications for conditions like IBS and celiac disease. Eggs, salmon, trout and tuna are all good sources of



Driving as you age

Being able to drive is undeniably beneficial, but as you age, it may become more precarious. Here are the state-specific regulations that older Australians should be mindful of.

- **NSW:** You're required to get annual medical checks when you reach the age of 75.
- VIC: Licensed drivers in Victoria are legally obliged to notify VicRoads, the licensing authority in Victoria, of any physical or mental conditions.
- **QLD:** If you're 75 and over, you must have a valid Medical Certificate for Motor Vehicle Driver Form (completed by your doctor) with you when driving.
- **SA:** Older drivers licensed in South Australia are sent selfassessment Medical Fitness to Drive forms each year from the age of 75.
- WA: Drivers aged 80 or over in Western Australia are required to have annual medical assessments before they can renew their licence.
- **TAS:** Tasmanian-licensed senior drivers over the age of 65 are required to disclose any conditions that might affect their driving ability.
- NT: Senior drivers in the Northern Territory must disclose any relevant conditions that could affect their driving ability.
- ACT: Anyone who is 75 or older is required to undergo an annual examination by their own doctor using the driver licence medical form.



Mushrooms on the menu

The Shoreline Luxury
Retirement Living in Coffs
Harbour has partnered with
FOODiQ Global & Australian
Mushrooms to embark on
a first-time research study
focussing on enhancing
vitamin D and overall nutrient
intake among aged care
residents. The "Mushrooms
on the Menu" study
explores the impact
of incorporating a
specially crafted

chef and dietitiandesigned mushroombased menu in the Shoreline residential aged care centre. The study will investigate how mushrooms impact the nutritional intakes of the aged care facility residents, and their overall enjoyment of the menu.

Tammie Breneger, Director of Care at The Shoreline, says they are thrilled to be part of this partnership and study.



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Hello fellow carers. We've received incredibly encouraging feedback from you, our readers, and want to say thank you. Knowing we can help make your journey easier through the content we provide is why we do what we do. Here are some we wanted to share.

THANK YOU FOR BEING THERE

I have the Australian Carers Guide sent to my email address and I love when I get time sit with a cuppa and read it. There are often new things that I learn from the magazine. Recipes, articles, carer stories. I find it helpful to know that there are many carers of all ages out there doing their very best to care for their loved ones, just like I've been doing for more than 20 years. I have been retired from the regular 'paid' workforce for eight years and I am unsure what's going to happen in caring for my family member the older I get. I do need to make a plan although it is overwhelming. To know that Carers Victoria is a place where I can call up for advice

and support is very reassuring for me. We have a beautiful Japanese Spitz named Akira and he certainly helps us deal with everyday life and gets me out walking which is beneficial for us both. I would say to any carer if you can, to get yourself a pet as they help with fun, anxiety, exercise, for you and the person who you care for. Thank you, Australian Carers Guide and Carers Victoria for continuing to care about us carers.

Patricia

■ EDITOR'S REPLY: Thankyou Patricia, it means the world to us that you enjoy our content. We're glad you know that Carers Victoria are there to help, and we agree that pets are a great source of fun and enjoyment, particularly for carers.

A MUST-READ

The Australian Carers Guide is a must for carers in every State. It is an excellent source of information with interesting and informative articles to read. I love reading through it from beginning to end and

there is always something I learn to help me on my caring journey.

Janice

EDITOR'S REPLY: That's just great to hear Janice. We're here to help you every step of the way on your caring journey.

A LIFELINE FOR CARERS

This magazine is a lifeline for me as a carer, filled with so much relevant information, resources, stories, articles that I look forward to reading each time. It helps me feel connected with similar issues or concerns that others are going through and helps me identify what support is available to assist me in supporting my husband. Thank you.

Leelani

■ EDITOR'S REPLY: Thank-you for your kind words, Leelani, and we're so glad to hear you look forward to reading each issue. Our readers are at the heart of everything we do, and it's wonderful to receive this sort of feedback.

EVERYTHING I NEED AND MORE

A great, informative publication. I have been a carer for my 92 year-old father for fifteen years and I've had to source every bit of information by myself. Australian Carers Guide delivers all the relevant and helpful content that I want to know, that I need to know, and what I didn't know I needed to know. Thank you!

Heidi

■ EDITOR'S REPLY: Thank-you Heidi, your feedback means a lot to everyone at Australian Carers Guide.

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



HOW TO DEAL With STUBBORN SENIORS

Effective strategies for communicating with elderly loved ones

ven with thorough family planning, implementing a care plan for seniors can involve resistance, especially when older adults hesitate to seek assistance, fearing the loss of independence or becoming a burden to their families. If you find yourself in the position of looking after a stubborn senior who is avoiding asking for help, we've got you covered with a list of strategies to address resistance and foster cooperation in caring for elderly loved ones.

Understand the reasons for resistance

Ask your parent or older adult what's driving the difficult to assistance. "Mum, I notice every time I bring up the idea of someone coming in to help, you resist it. Why is that?" Often older adults don't realise they're being resistant. Sometimes simply opening up the conversation can be enough to get to the bottom of the issue. Having a candid conversation with your loved one about exactly why they're opposing help should be the first step you take when dealing with a stubborn senior.

Understand shared goals

It's important that you communicate your shared goals of helping to maintain independence and enhancing the quality of life of your loved one. Clearly articulate the positive impact that additional help can have, addressing the concerns of your loved one and emphasizing the need for cooperation. Often, those we care for don't understand the time commitment of a carer. Use the phrase: "I would feel so much better if I knew you had more help, someone to do your food shopping,



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someone to take you to the chemist, someone to be here when I can't be."

Use external support

If relationships are strained, seek a professional assessment from an aged care expert.

Utilize third-party input to navigate challenges and explore external resources. Another option if you're having problems getting through to the person you're caring for is to ask another family member or close friend to intervene. Sometimes you won't agree with the decisions of your older loved one and that's okay. As long as your loved one is of sound mind, he or she should have the final say. It's important to empower the person you're caring for to make informed decisions about their own care. Avoid making one-sided decisions unless he or she no longer has the mental capacity (eg Alzheimer's Disease) to participate in his or her own life choices.

If your older loved one is still resistant, but a danger to him or herself, consult a lawyer about taking steps towards becoming a guardian and enduring power of attorney so that when the time comes, you can make decisions on your loved one's behalf when they are incapable of doing so themselves.

Respect autonomy

Acknowledge and respect the autonomy of your loved one, by recognizing their right to make informed decisions about their care. Consult legal assistance if necessary, ensuring appropriate steps are taken when resistance poses a danger to their well-being.

Researching care options

Reassure your loved one by showing thorough research on available care options.

Demonstrate confidence in selecting the best carer to ensure a smooth transition and continued independent living.

Real-life scenarios and solutions

Explore common challenges in caring scenarios, offering practical tips to maintain family harmony and ensure adequate support for both caregivers and their elderly loved ones.

Sibling struggles

Organize a meeting with siblings so that you can address challenges together and share responsibilities. It's important that you recognize that each of you may hold a different opinion as to what is best for your loved one. Try to find common ground, and emphasize the importance of effective communication and understanding.

Overworked career: navigating burnout and seeking assistance

If you're feeling burnt out, it's essential that you express your needs and concerns to those around you. Establish a clear support structure, including scheduled breaks through respite care or involving additional family members.

"

Utilize
third-party
input to
navigate
challenges and
explore external
resources







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Control battles: fostering collaboration among siblings

Embrace the 50/50 rule, encouraging siblings to share caring responsibilities. Foster open communication to prevent control struggles which will go a long way towards strengthening family bonds.

Communicating personal needs

Images by shutterstock

Promote honest communication with those around you if you're feeling isolated. Compile a list of specific support needs, encouraging other family members to contribute to the care plan effectively.

Promote honest Professional intervention

communication

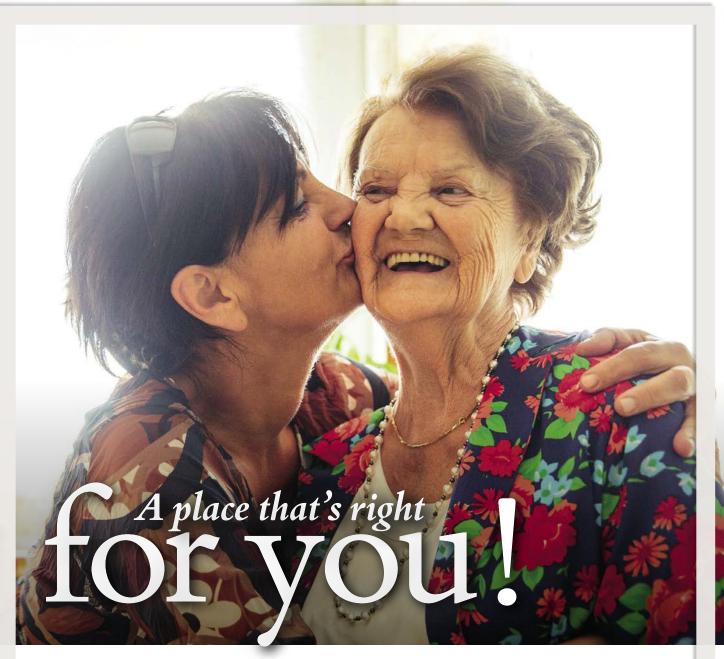
with those

around you.

Acknowledge when caring responsibilities become overwhelming and consider professional support.

Navigating resistance in senior care plans requires a compassionate and collaborative approach. By implementing these strategies and seeking external support when needed, families can create a supportive environment that promotes the well-being of both carer and their elderly loved ones. ACG





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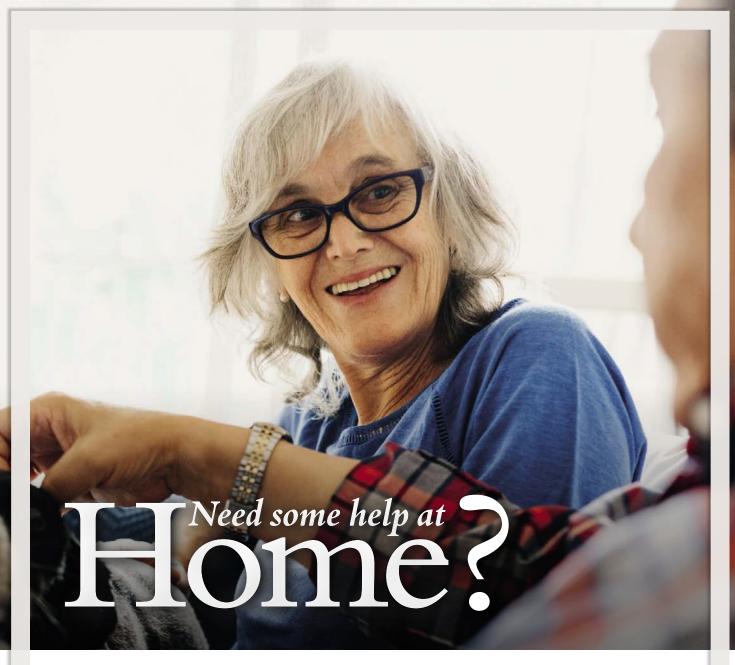
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Call 13 22 78

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MELBOURNE ACCPA (CARE & AGEING WELL EXPO

WRAP UP

n the 10th & 11th of February, Australian Carers Guide was thrilled to take part in the ACCPA Care and Ageing Well Expo in Melbourne. Our dedicated team joined 80 other exhibitors – ranging from financial planners to independent living specialists – to take part in the 2024 Care & Ageing Well Expo at the Melbourne Exhibition Centre.

Designed for anyone who is either preparing for their future or caring for a loved one, the Melbourne ACCPA Care & Ageing Well Expo showcased the products, services, and information available to assist anyone in the decision-making process of caring . We loved being part of it.

During our time at the expo there was an overwhelming number of visitors and many smiling faces to be seen, and we loved having the opportunity to meet many of our wonderful readers over the weekend.

The presenter's stage was a great success, hosting experts in their field offering advice on topics including dementia and cybercrime.

One of our own contributors, Jean Kittson – who has a regular column in Austraian Carers Guide - took to the stage to promote her book "We Need to Talk About Mum & Dad", and spent much of her remaining time at our stand signing her book and chatting with visitors.

We felt incredibly lucky to see so many of our readers at the expo, hearing their stories, and being told how much our guide and resources have positively impacted their lives.

It was great to meet both carers and their loved ones and provide them with a copy of Australian Carers Guide to take home to read and enjoy.





Australian Carers guide stand pumping

RE & AGEING WELL EXPO | MELBOURNE ACCPA CARE & AGEING WELL EXPO

Jean Kittson making us all laugh





The muscians for the day

Above: The ACG stand pumping as usual attracting hundreds of new subscribers Below: Some very tired bodies find rest at the Adjusta Mattress stand





CARERS GUIDE

A carer enjoying reading our mag



MELBOURNE ACCPA CARE & AGEING WELL EXPO | MELBOURNE ACCPA C













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Some of our loyal readers caught on camera. That's a wrap!



10 TIPS FOR FAMILY CARERS



Seek support from other caregivers. You are not alone!



Take care of your own health so that you can be strong enough to take care of your loved one.



Accept offers of help and suggest specific things people can do to help you.



Learn how to communicate effectively with doctors.



Be open to new technologies that can help you care for your loved one.



Watch out for signs of depression and don't delay getting professional help when you need it.



Caregiving is hard work so take respite breaks often.





Organize medical information so it's up to date and easy to find.



Make sure legal documents are in order.



Give yourself credit for doing the best you can in one of the toughest jobs there is!















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hen it comes to things that Australia does best, suffice it to say that it's a country renowned for its stunning beaches. And with a coastline that spans a whopping 25,000km, whiling away a day at the beach is about as quintessentially Australian as it gets. But for numerous older Australians - particularly those with mobility issues who are reliant on a walker or a wheelchair -

such a pastime has become a distant memory due to accessibility challenges.

Thankfully, there have been widespread efforts across Australia to make sure more and more beaches are now wheelchair friendly, with wide boardwalks, beach wheelchairs, ramps, and wheelchair friendly facilities, meaning that people of all ages and levels of mobility are able to get up close and personal with Australia's most beautiful beaches.

And if you want to find

out your nearest accessible beach, The Accessible Beach Directory is the most detailed directory listing of accessible beaches in Australia. A user-friendly website that lets potential beachgoers - who might have mobility issues - discover the closest accessible beaches based on their postcode, it makes finding the nearest wheelchair-friendly beach a breeze. Visit www. accessiblebeaches.com to find your nearest accessible beach today! ACG

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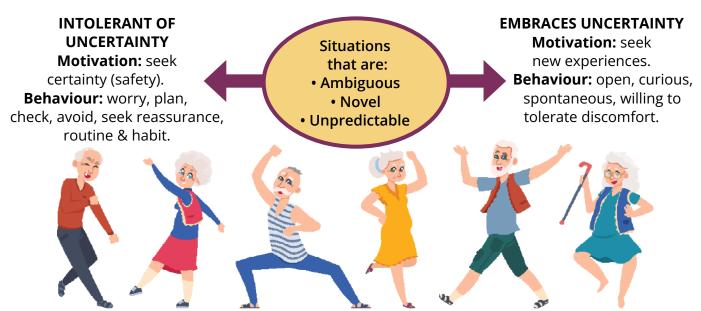




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EMBRACING UNCERTAINTY

Life is uncertain: we can never be 100% sure what is going to happen. Some people are OK with this and find it easy to embrace new experiences. Other people struggle with uncertainty: it is almost as if they have a phobia of it, and they often do things like *worry* or *plan* in attempts to reduce uncertainty.



Embracing uncertainty can allow you to enjoy more of a life, and to respond more flexibly to challenges that come your way. One way of doing this is to gradually introduce uncertain events into your life. Try to embrace uncertainty by experimenting with some of the tasks below:

| Walk a different route. | Order something new from the menu in a restaurant. | Try a new class. | Go somewhere you have never been. |
|---|---|--|---|
| See a film at the cinema without reading reviews. | Have a different lunch every day. | Read a different newspaper, or something by a new author. | Talk to someone you don't know (ask a question, pay them a complement). |
| Wear something 'new' for you (e.g. style, brand). | Do an activity that you have avoided so far. | Talk about things that are more 'risky' for you (e.g. politics, yourself, opinions). | Listen to music that you wouldn't normally listen to. |
| Sit in a different place than you normally do. | Delegate tasks to others. | Sleep on a different side of the bed. | Try a different brand of toothpaste. |

Tips for embracing uncertainty:

- Adopt the mindset that it is good for you to take small risks and challenge yourself.
- Make 'trying new things' a regular part of your life.
- You're trying to build a 'tolerance of uncertainty muscle' so you will need to practice regularly.
- Maintain a curious and open approach by focusing on the outcome of your experiments, not on the emotional experience: What did you learn? What did you experience that was new and exciting? What did that experiment do for your confidence?

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Jean and Stephen live in a Supported Independent Living (SIL) house.

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Sit, stretch, and relax.

How chair yoga can enhance health and happiness in the elderly

hile your days of downward dogging may be a thing of the past, that doesn't mean that as you age you have to say goodbye to yoga. A holistic approach to foster well-being among the elderly, chair yoga is a great way to address both physical and mental health, all from the comfort of your own chair. Tailored to accommodate those with varying mobility levels, this gentle practice promotes flexibility, balance, and strength while being accessible from a seated position. Beyond the physical benefits, chair yoga aids in stress reduction and mental clarity, offering a healthy dose of mindfulness. Here's how to get started.









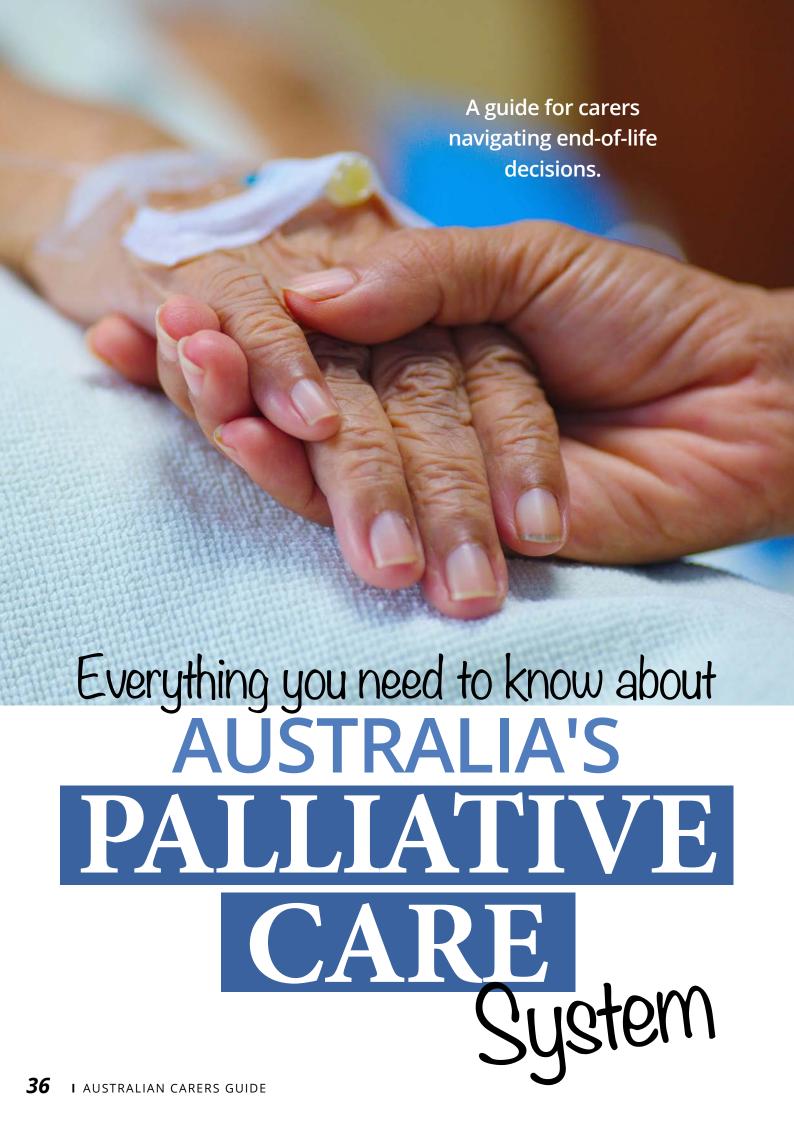












hen the time comes that the person in your care is diagnosed with a life-limiting illness, it can be difficult to cope with the situation. It's normal to feel numb, shocked, panicked, frightened, guilty, vulnerable... even angry or totally overwhelmed with emotions.

There is no right or wrong way to feel or deal with the diagnosis, but you don't have to go through it alone. There are many organisations that can help you understand and cope with your carer's role.

ADVANCE CARE PLANNING

The earlier preparation and planning is put in place, the easier it can make the 'acceptance' journey for the person in your care. It may also lessen the stress and provide comfort for family and friends.

Developing an advance care plan will assist carers and medical staff to provide the care that the person wishes to receive at the end of their life. It also helps a carer avoid having to make difficult decisions regarding care options without the person's input.

The person's doctor will provide information regarding the nature of their illness, diagnosis, and care choices available. Ensure that all decisions made regarding their treatment and ongoing care, are informed, and suit their needs.

STEP 1. The person should choose a substitute decision-maker to make medical

treatment decisions on their behalf if they are not able to do so. They should also choose a second person as an alternate substitute decisionmaker to be called on if their substitute decision-maker is unable to make decisions.

STEP 2. Discuss health care preferences with their carer, family, and doctors. Do this on a regular basis, particularly when their health care preferences or circumstances change.

STEP 3. After these

discussions, they should record their choices in the required document/s. The process of doing this varies between states and territories in Australia.

For guidance on completing documents for your location, refer to advancecareplanning.org.au.

After creating their documents, they should share copies with their doctor, substitute decision-maker, carer, and family to ensure everyone knows what they want.



Palliative care and hospice

It's important to first understand the difference between the terms palliative care and hospice, to assist with decision making.

Palliative care aims to improve the quality of life for patients with a life-limiting illness by providing pain and symptom management, emotional and psychological support and assists patients in making care decisions, regardless of whether they are getting curative treatments or not.

Hospice is a specific form of palliative care designed to focus on end-of-life care, providing support and comfort when treatments are no longer being undertaken. It usually begins only after a medical assessment indicates the patient has six months or fewer left to live.

Palliative care can be provided in a variety of locations, including hospitals, aged care facilities, in a home setting, respite care and hospice.





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Palliative care at home

Many people living with a life-limiting illness wish to stay at home in familiar surroundings. It provides privacy and close access to family, friends, and the local community, and may promote a feeling of independence. It also has the benefit of helping to maintain a daily routine and feeling more secure.

However, caring for someone with a life limiting illness can be physically, emotionally, and financially demanding for the person providing the care. It's important to seek assistance, if palliative care and end of life services are to be provided in their home. This may include visits from a range of service providers on a when-needed or regular basis. The person's needs will

determine what services are required.

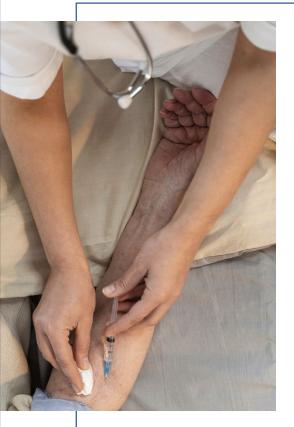
Palliative care at home is provided by specialist community palliative care services. The local doctor will be part of a home care team, and can provide the necessary information, including how to access afterhours palliative care support. Your healthcare team can assist with accessing home nursing, social workers, occupational therapists, psychologists, support groups and spiritual advisors.

Also, special equipment such as a hospital bed, bedside commode, wheelchair ramps, shower seats and safety handles can be arranged to be installed at the home.

It's important for a carer to work closely with the health care team to make decisions regarding the type of care support needed at home, in order to make the person as comfortable as possible.

A carer payment is available if you give constant care to someone with a disability or a medical condition, an adult who's frail and a person at the end of their life. Constant care means you provide care for a large proportion of time on a daily basis, that would be approximately equal to an average working day. The caring role prevents you from working full time. Information is available at servicesaustralia.gov.au/ carer-payment

If the person's condition worsens or becomes complex, they may choose another option for care such as a hospital, in-patient service, or aged care facility.



Hospital palliative care

In a hospital, there will be access to medical professionals who understand the needs of a person requiring palliative care. This can be very reassuring to both the person and their family.

Palliative and hospice care teams are available at most major hospitals. They assist with managing symptoms at the end of life, such as pain and digestive issues. Importantly, they can also assist with making medical decisions for patients and families, and can often stabilise the patient's condition so they are able to return home.

If returning home from the hospital is an option, a hospital discharge planner will be able to help with the logistics.

Discharge planning is the process of creating a personalised plan to ensure the smooth transition of a patient from a hospital to wherever they are moving into. It could be their home, residential care, respite care, palliative care or somewhere else. Effective discharge planning can avoid complications after discharge from hospital and avoid mistakes with medications.

Aged care facility

Palliative Care Australia has advocated strongly for many years that palliative care must be considered a core business in aged care.

Residential aged care staff should be trained and have access to resources to ensure that high quality palliative care is delivered to residents in familiar surroundings, with little or no need for hospitalisation.

Unlike a hospital, a doctor is not in attendance at an aged care facility at all times, but is available when needed.

It is often the case, that people are discharged from a hospital to a care facility, while others may already be residents in one. If the person has lived in an aged care or long-term care facility for a period, they may choose to stay and receive end of life care there. You and your family may already have a good relationship with the staff who work there, and this can help make the care feel more personalized than in a hospital.

Questions to ask:

- What palliative care training do staff receive?
- Will timely specialist palliative care be available if needed?
- If symptoms change suddenly, will the necessary medicines and equipment be readily available?
- How many staff are present on evening and night duty?
- What support will there be for family and friends

when the person is close to dying?

Further information can be found at palliaged.com.au/for-the-community/at-the-end-of-life.



A carer payment is available if you give constant care to someone with a disability or a medical condition

Respite care

The aim of respite care is to give a carer a break from their role, and time to relax and recuperate. It can help with avoiding carer burnout. Respite is given by another person, service, or facility, and can be pre-planned or organised in an emergency situation.

Respite care is usually short term, but can be arranged long term as well. The three options for respite care are:

- In home (privately funded or with a Home Care Package)
- In a community respite facility and funded by the Commonwealth National Respite for Carers Program (NRCP)
- In an aged care home (privately funded or government subsidised)
 ACG



Carer support services

Carers are considered as part of a palliative care team. As a carer you may be able to deal with your emotions with the assistance of family and friends, or you may need some extra support.

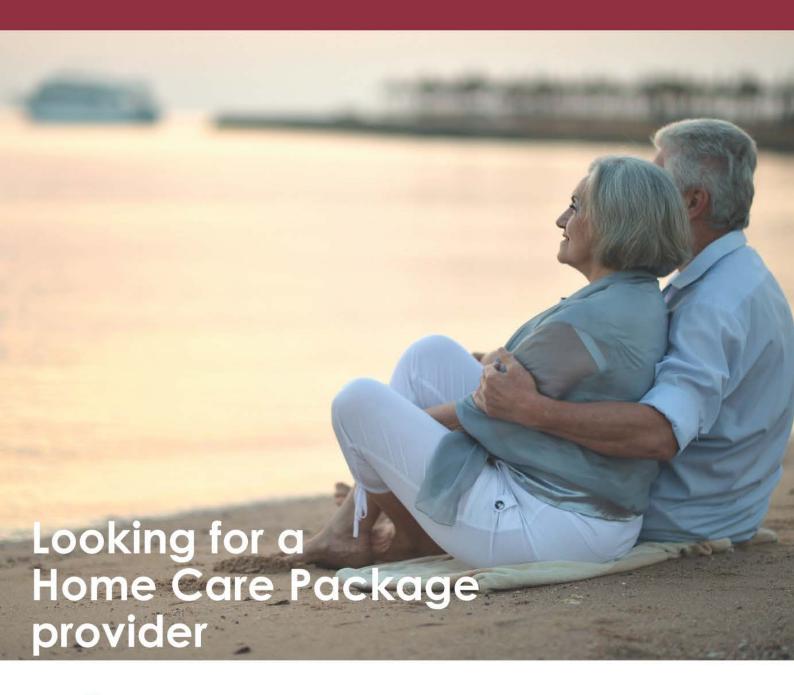
Knowing what support is available can help you and the person you care for make the right choices. There are many organisations that can help you understand and cope with your role.

It may also be helpful to talk to your local doctor or healthcare team, as medicines, counselling or therapy can all make a difference. For guidance, refer to carergateway.gov.au



AUTHOR:
Jolene Hill, founder of
YourLifeTalks.com with a
mission to encourage families to plan for their
future ageing.







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How to maximise financial assistance as a carer

hile caring for a loved one can be emotionally rewarding, it also comes with a myriad of financial challenges that can strain even the most frugal among us. Thankfully, there are various financial support programs and initiatives that recognize the pivotal role of carers and have been established to assist them. This article explores the financial support available for carers in Australia, ranging from government allowances to supplementary benefits and resources.



The Carer Allowance is not income or assets tested

Carer Payment and Carer Allowance

The Australian government provides financial assistance to eligible carers through the Carer Payment and Carer Allowance programs.

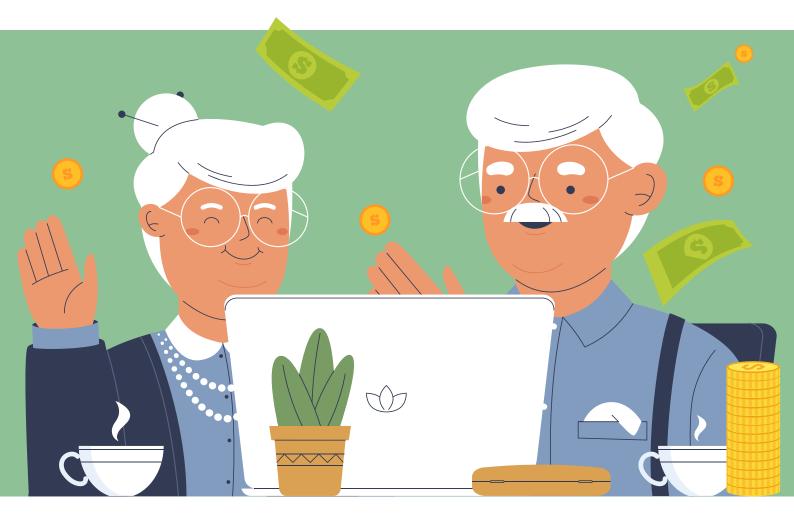
Carer Payment: This income support payment is for individuals providing constant care for someone with a

severe disability, illness, or medical condition. Both the carer and the care recipient must meet specific criteria, and the payment is meanstested, varying based on individual circumstances.

Carer Allowance: This supplementary payment supports individuals providing daily care and attention to someone with a disability or medical condition. Unlike the Carer Payment, the Carer Allowance is not income or assets tested, making it accessible to a broader range of carers.

Carer Supplement and Child Disability Assistance Payment

Carers receiving Carer Payment or Carer Allowance may also be eligible for additional payments.



Carer Supplement: This annual lump sum payment assists with the costs associated with caring for someone with a disability or medical condition. Carers receiving the Carer Allowance for specific periods during the year may qualify for this supplementary payment.

Child Disability Assistance
Payment: This payment is
available for carers providing
constant care to a child with
a severe disability, aiming
to cover the extra costs
associated with caring for a
child with special needs.

Pensioner Concession Card

Carers who receive certain government payments, including the Carer Payment or Carer

The Carer Adjustment Payment is a one-off payment

Allowance, may also be eligible for a Pensioner Concession Card. This card provides access to a range of concessions, including reduced-cost prescription medications, cheaper public transportation, and discounts on utilities, offering valuable financial relief for carers.

Health Care Card

Carers who do not qualify for a Pensioner Concession Card may still be eligible for a Health Care Card. This card provides access to discounted health services, prescription medications, and other concessions, offering financial relief for carers.

Carer Adjustment Payment

The Carer Adjustment
Payment is a one-off
payment designed to assist
carers who have recently
taken on the caring role
for a child with a disability
or medical condition. This
payment helps with the
initial costs associated
with adapting the home
or purchasing necessary
equipment for the care
recipient.

Carer Gateway

The Carer Gateway is a national initiative providing a range of services and support for carers, including financial assistance. Carers can access financial counselling services through the Carer Gateway to help manage their budget, navigate government allowances, and plan for the future. The Carer Gateway also offers information about respite care options, support groups, and counselling services to address the emotional and mental wellbeing of carers.

Employment Support

Balancing caring responsibilities with employment can be challenging, and the Australian government offers various employment-related initiatives to support carers.

Carer Employment

Benefit: This benefit assists carers with the costs associated with maintaining employment, such as commuting and work-related expenses.

Work Bonus: Carers who receive the Age Pension or certain other payments may benefit from the Work Bonus, allowing them to earn a certain amount without it affecting their pension, providing flexibility for engaging in part-time work without compromising financial assistance.

Caring for a loved one can be emotionally fulfilling but often comes with financial implications



Financial Counselling and Advisory Services

Beyond specific financial support programs, carers can benefit from seeking advice from financial counselling services. These services offer guidance on budgeting, debt management, and financial planning. Many non-profit organizations provide free financial counselling services to help carers navigate their unique financial challenges.

Respite Care Assistance While not directly financial,

access to respite care services can be invaluable for carers. Respite care provides temporary relief, allowing carers to take a break from their responsibilities. The Australian government offers various respite care programs and initiatives, such as the National Respite for Carers Program, indirectly contributing to the financial well-being of carers by reducing stress and preventing burnout.

Caring for a loved one can be emotionally fulfilling but often comes with financial implications that impact the well-being of carers. In Australia, various government allowances, supplementary payments, and support programs aim to recognize and alleviate the unique challenges faced by carers. It's essential for carers to be aware of the available financial support options and resources like the Carer Gateway that offer comprehensive assistance, including financial counselling. By leveraging these programs and support systems, carers can navigate their financial journey while continuing to provide essential care and support for their loved ones. As the landscape of caring evolves, ongoing advocacy for the needs of carers and enhancements to financial support programs will remain critical in ensuring the wellbeing of those who dedicate themselves to caring for others. ACG

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avigating aged care decisions, whether for yourself or a loved one, can be complex. Mistakes can come at a high price - both emotionally and

financially - and in some cases can be impossible to undo. If you're embarking on this journey here are the top tips (and traps to avoid) according to **RACHEL LANE, FROM AGED CARE GURUS**



Caring for a loved one who needs aged care can be emotionally and physically demanding, so it's essential to make time to care for you too. Seek support from family members, friends, and support groups, and don't hesitate to book in some respite stays when needed. Make time for self-care activities that help you recharge and maintain your overall health and well-being. Remember that taking care of you enables you to provide better support to your loved one and navigate the aged care journey with resilience and strength.

TIP #2 GET AN ASSESSMENT

Getting your care needs assessed can be a scary thought. It's a good idea to think of the outcome of your assessment like a passport to government funded services – if you have been approved, you can access them, and if you haven't you can't without undertaking a new assessment. So, while what you may need immediately is a home care package, being approved for a respite stay or a permanent move into residential aged care doesn't mean you have to use those services, it just means if you want to you can. Being approved for more services is not a bad thing, it gives you choices and flexibility around how and where you get your aged care.

So, where do you start? The starting point is to contact My Aged Care and arrange an assessment of your care needs. They will be able to organise an assessment, which is normally done in your own home. The assessments are free and easy, with questions about the things you can do for yourself and those you need help with. The team will talk to you about services that can help you. You have a say in the services you think you would benefit from, you can have an advocate present if you and if need an interpreter that can be arranged too.



TIP #3 DO YOUR RESEARCH

Doing your research means that you will be well informed about which home care provider may suit you best or which aged care home you may want to move to in the future. Starting early reduces the likelihood of needing to make decisions under pressure and based on what is available at the time.

Getting a quote from a few home care providers to compare their services and prices is a good place to start, many will also tell you about other services (including free services) in your local area that may also be helpful.

Respite is a great way to try an aged care home (or even a few), as approval is for 63 days (9 weeks) per year before you decide which one to move to. It is also very affordable as there are no accommodation payments or means tested care fees you simply pay the basic daily fee of \$61 per day plus any service fees for things like hairdressing, wine, and entertainment. If you're unable to afford the cost of respite you can apply for financial hardship support.



While both residential aged care and home care packages are means-tested, the assessments are different. In home care the means testing uses only your income. Full Age pensioners don't pay an income tested care fee in home care while singles with income over \$32,331/year and members of a couple with income above \$25,054/year or \$31,707/year for couples separated by illness can pay 50 cents per dollar above the threshold, capped at \$6,544/year for part pensioners and \$13,087/year for self-funded retirees.

In residential aged care the means test uses the same income test plus an asset test, combining the outcome of the two tests together to get your means tested amount. Under the asset test the first \$58,500 is not counted, the assets between \$58,500 and \$197,735 are assessed at 17.5%, those between \$197,735 and \$476,306 are assessed at 1% and the assets above \$476,306 are assessed at 2%. If your means tested amount is less than \$67 per day you are classified as a low means residents and have your accommodation cost subsidised. If your means tested amount is above \$67 per day you pay the market price for your accommodation and the amount above \$67/day as a means tested care fee. The means tested care fee is capped at \$32,719/ year and there is a lifetime cap on means tested fees across both home care and residential aged care of \$78,525.



TRAP #1 THINKING AN AGED CARE HOME WILL BE MORE AFFORDABLE THAN HOME CARE

Many people receiving a Home Care Package will reach a point where the package is not enough to give them all the care they need. At this point they face a decision, use their own money to pay for private care on top of their package funds or move into residential aged care. The decision is often made to move into an aged care home with the assumption being that it will be more affordable, when in reality it can be tens of thousands of dollars more.

TRAP # 2 FAILING TO PLAN

The old adage of failing to plan is planning to fail is true when it comes to aged care. Many families avoid talking about aged care until there is a crisis, finding their options limited to what they can access immediately. Some people think that talking about aged care is a "slippery slope to a nursing home" or that aged care services are going to start before they are ready. Rest assured that you are in control and you should expect to wait for many of the services and even the assessment to start receiving the services.

TRAP # 3 RUSHING TO SELL THE HOUSE

While the Refundable **Accommodation Deposit** (RAD) is normally hundreds of thousands of dollars, you don't have to pay it as a lump sum. You can choose to pay by daily payment or as a combination of daily payment and lump sum including the option to pay a lump sum and have the remaining daily payment deducted from it. Funding the RAD is what often leads people to hastily sell their home. You need to think carefully about doing so because the home has a 2-year asset test exemption for calculating your age pension and is only included in your aged care assets up to a capped value of \$197,735.



TRAP # 4 MOVING INTO AN AGED CARE HOME BEFORE YOU KNOW THE COST

Possibly the most common mistake people make is to move into an aged care home before they know the cost. While the aged care home will tell you before you move in what the market price is for the accommodation and the details and costs of any additional services, your cost of aged care will be determined based on your means. The means test will determine whether or not you will be classified as a low means resident (with the government subsidising some or all of your accommodation cost) or need to pay the market price will be based on your assets and income on the day you move in. It will also be used to work out how much you need to pay towards your cost of care through a means tested care fee. Unfortunately, many people move into an aged care home and complete the means assessment afterwards only to discover that they are slightly over the cut off of being a low means resident and it is too late to adjust their assets or income.

TRAP # 5 LETTING THE KIDS PAY THE RAD

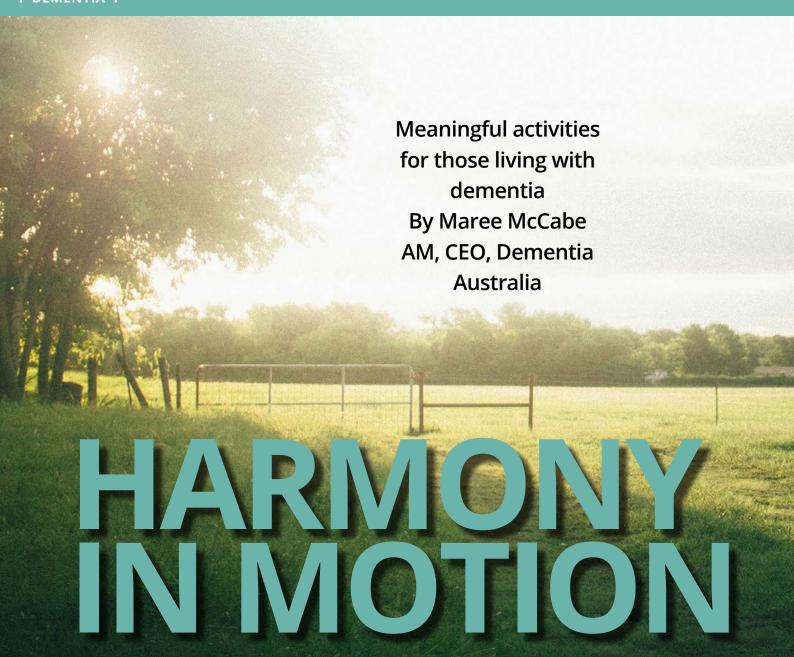
The perceived pressure to pay the RAD (Refundable Accommodation Deposit) means that sometimes the kids "pass the hat around" and pay the RAD. While the RAD is an exempt asset for your pension it is included in your assessable assets for the aged care means test (regardless of who pays it). So letting the kids pay your RAD increases your aged care assessable assets, meaning your means tested care fee will go up. The other trap that often catches families comes when you leave aged care. The RAD is refunded to the resident or their estate, not who paid the money, so it is important to have any agreement documented.

Seeking advice from a specialist adviser will mean that you know the options available to you, what they will cost now, and in the future, and the smartest way to pay for it. Many people think they can't afford financial advice but that's normally a false economy with the value of advice being far greater than the cost. **ACG**



AUTHOR:
Rachel Lane founder of Aged Care
Gurus, Rachel oversees an
Australia-wide network of
financial advisers who are
committed to putting clients first
with quality advice. An independent
thinker who is unaffiliated with any
product provider, Rachel is
regularly sought by government and
peak bodies as a consultant, speaker
and writer on issues in the sector.





ementia can affect a person's ability to think, remember and communicate. People's abilities can vary greatly, and staying involved and active in the things they enjoy is important.

Activities can help maintain communication and social engagement, as well as support living positively with dementia.

Many people will continue to engage in meaningful activities independently by developing and using strategies, routines, and support to meet their needs.

Some people may need help to work out how to continue to participate in things they enjoy. Rather than giving up hobbies, interests or activities that are becoming challenging, it may be possible to modify these activities or - if that's not possible - take up new ones.

Support from family, carers and friends can be a great help. Allied health professionals, such as an occupational therapist, can also assist in planning and adapting activities.

Tips to help you plan activities

Aim for activities that:

- Maintain the person's skills
- Compensate for any activities they can no longer do
- · Promote self-esteem
- Stimulate the mind and encourage new learning
- Provide enjoyment, pleasure and social contact
- Are sensitive to a person's cultural background
- · Are fun



Consider what makes the person unique:

- Former lifestyle
- Work history and skills
- Hobbies
- · Recreational and social interests
- Travel experiences
- Significant life events

Activities can be pleasurable and relaxing

It's important to keep enjoying anything which makes life meaningful, or that is pleasurable or relaxing.



Focus on one thing at a time and break down activities into simple and manageable steps.

Many people enjoy creative hobbies such as playing a musical instrument, knitting, or painting. Others enjoy social contact, so it's important to keep this up as much as possible.

A person with dementia may enjoy an outing even if they may not remember where they've been. What is most important is that they enjoy themselves.

Simple and unhurried activities are best

When you're doing an activity, it may help to give



Be aware of surroundings

Some people with dementia find that being among large groups of people can be overwhelming. If this is the case, avoid crowds, constant movement, and noise.

Create an emotional outlet

Activities can be used to prompt positive feelings or recall treasured memories. Some activities that help to do this include:

- Singing favourite songs together or making individual recordings
- · Arranging visits with pets
- Including babies, children, or young adults in activities
- Looking through old photos, memorabilia, and favourite books
- Finding picture books and magazines on subjects that interest the person

Focus on movement and rhythm - they are often retained longer than most abilities

To get moving, you could:

· Hire an exercise bike or walking machine



- Watch or be part of dance or exercise classes
- Join a walking group or walk a dog together
- · Go for a swim

Outdoor activities allow the person to enjoy being outside, while also getting exercise.

Engaging someone who has changed behaviours

It'simportant to know what helps to calm or divert a person when they are

restless or distressed. This information can be particularly helpful for support and respite workers and could be noted in a care plan.

Be encouraging

Someone can live positively with dementia, despite challenges that may be faced along the way. Mistakes can happen, so be reassuring. Encourage the person you're caring for to keep trying and engaging in activities that give them purpose, pleasure, and relaxation. It's also important to encourage activities that provide mental stimulation and promote better health and wellbeing.

Visit www.dementia.org.au for more information and to download the Dementia Guide. The National Dementia Helpline operates 24 hours a day, 7 days a week, 365 days a year and can be contacted on

1800 100 500. ACG



Photos by micheile hendersonand DOMINIK LANGE @unsplash



We're here to help.

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

Free 24/7 dementia support

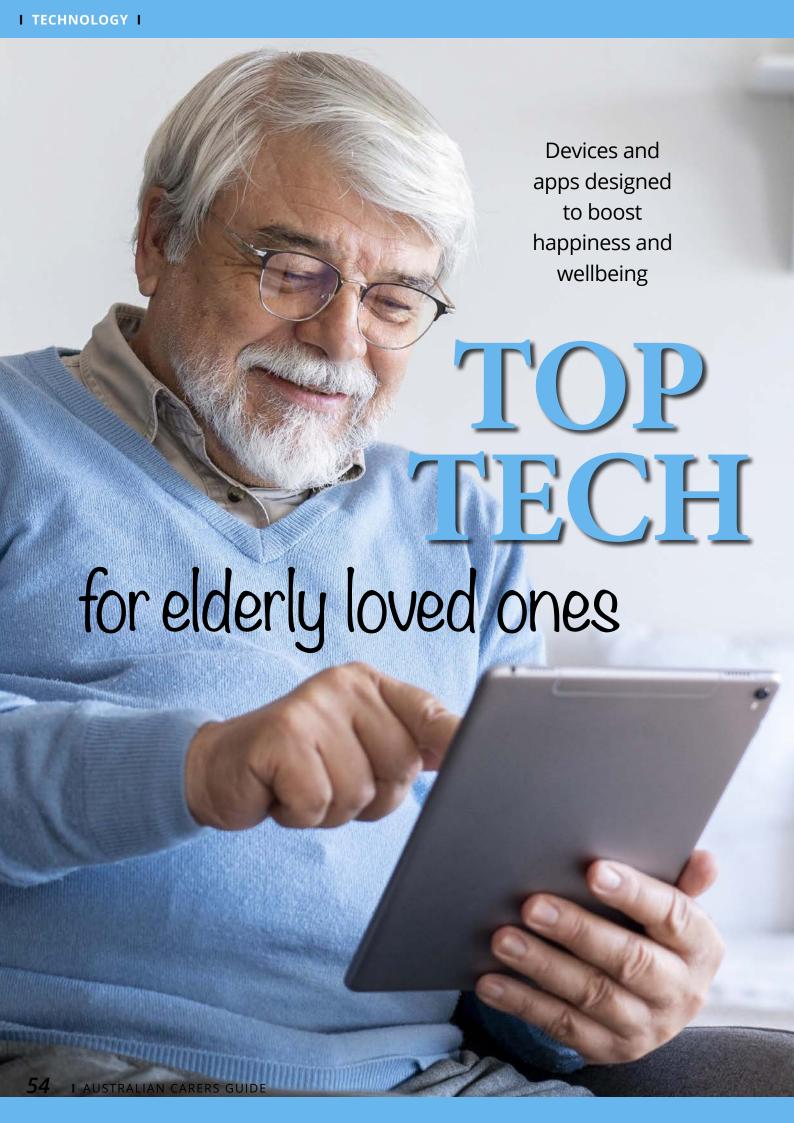
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Dementia Support Australia

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n an era where technology is integral to how - and how easily - we live, it's crucial to recognize its potential to enhance the lives of all age groups, particularly the elderly among us. Wellbeing apps designed specifically for seniors have emerged as a method of digital support, catering to the unique needs of the elderly and fostering a holistic approach to health and happiness.

The aging process brings with it a myriad of physical, emotional, and mental changes, making the pursuit of wellbeing an ever-evolving journey. From mindfulness exercises and personalized fitness routines to social connectivity platforms, a new wave of wellbeing apps is empowering seniors to embrace a life of wellness, independence, and joy. Read on for our pick of the best apps to boost happiness and wellbeing.





Medisafe

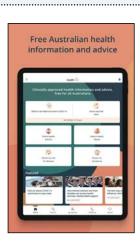
In 2012, following an incident where their diabetic father inadvertently overdosed

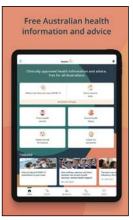
on insulin, Omri and Rotem Shor devised an app to assist individuals in monitoring their medication intake. The Medisafe app, born out of a personal crisis, has since gained popularity globally, with seven million users. Serving as a comprehensive medication management tool,

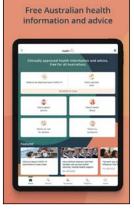
Medisafe offers reminder notifications for pill consumption, prompts users to reorder prescriptions, and boasts a database of 30,000 warnings about potential severe drug interactions. It can also be linked with a loved one, ensuring they receive confirmation when meds are taken.

Search for *Medisafe* in your App Store

17 4444







Healthdirect

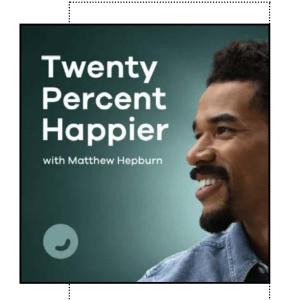
A one-stop-shop for all health-related matters, Healthdirect provides a platform for checking symptoms, offers advice on

next steps and assists in finding a health service when needed. It also offers useful information on what to expect if you're facing a procedure.

Search for *Health Direct* in your App Store

3.3 ★★★







Be My Eyes

Be My Eyes serves as an ideal aid for seniors facing visual limitations. It links individuals

to a vast network of volunteers ready to offer their assistance by sharing their vision. Once connected with a volunteer, they gain access to your device's rear camera, allowing them to perceive your surroundings. Through the app, you can engage in a conversation with the volunteer, who can provide guidance on various tasks such as operating a remote, reading small text, or navigating the web.

Search for Be My Eyes in your App Store

4.7 ★★★★



This app is all about helping you relieve stress, sleep better, practice gratitude, and live in the present moment. It features education on how to meditate, a library of over 500 meditation videos for all different occasions, and uplifting stories filled with wisdom and motivation, all of which are designed to help its users to make mindfulness into a habit. For any elderly people struggling with Ioneliness, Ten Percent Happier can help foster a healthy mindset of positivity and optimism. Search for Ten Percent Happier in your App Store



Chuffty

Offering an alternative to an aged care home,

the Chuffed app gives carers visibility via a secure web portal of the activities undertaken by your relative or loved one. Perfect for seniors who wish to live independently in their own homes, but who may require various types of support to ensure their safety, health, and well-being. The Chuffty app provides support in these areas and can help seniors maintain their independence and quality of life. Offering discrete monitoring, Chuffty uses



your existing internet connection to alert you when different types of activity occurs. Search for Chuffty in your App Store



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CARE

Jean Kittson examines how to look after yourself as a carer

CARERS

n commercial aircraft, among the cheerful safety instructions from the flight attendants is the advice that during any unwelcome incidents an oxygen mask will fall from the roof in front of your face. If you're travelling with children, you must put your own mask on first, then wrestle their masks onto the young ones. Your instinct may be for others first. Your children may be traumatised by your priorities. But it is sensible. If you pass out, you will be of no assistance to others at all.

Likewise, being a carer.
If you're frazzled by your
responsibilities and you
neglect your diet and your
appearance and your
immediate family and your
friends (never mind your job if
you are working), your self-

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YOUR
POCKET?

If you pass out, you will be of no assistance to others at all. esteem will suffer and your health will suffer and your personal family will suffer your absence. And the quality of the care you are giving will suffer, especially if you feel isolated and overwhelmed by demands on your time and love and sanity. This can breed **Illustrations by Patrick Cook**

resentment and impatience, and this will be noticed. Your rep will go from "She's an angel" to "She's a crazy woman."

So, look after yourself.
Make time stretch to your
medical and dental and hair
appointments. Make that
phone call to a friend. You can
hire a friend for your loved
ones through the Community
Visitors Scheme. Do not be the
disturbed loner muttering to
herself while driving her loved
ones to their next medical,
dentist or hair appointment.

Try to create a support network for yourself. One or more friends who will pick up when you call. Someone who will do most of the talking. Someone who knows what it's like to be a carer is even better. Someone who knows that what you and your loved ones are going through is finite. If possible, have a wingman or wingwoman in case something happens to sideline or delay you. Someone who can shop for you, perhaps, or do the school run, or feed your cat/ dog/ children in an emergency.

Where available, keep your family in the loop. Tell them how you're feeling and coping. Interpersonal relationships can be extremely challenging when a loved one is ageing or dying. You will see people's true colours, including your own, but remember that these colours are being shown through the filter of fear and grief and pain, and sometimes greed and anger and pain. Go easy

on how you judge others and yourself. These others may include your siblings, even the one who married a hostage taker and can't leave the house, or the one who selfishly moved to London or Fez or Baffin Island or a tax shelter.

Because you may be thinking to yourself, why am I doing all this when my siblings could be helping? Hey, family! How come your job can't do without you when my job can do without me? This is about life and death, not about whether you have a window next month/ year/ decade.

The Bottom Line, dear siblings and aunties and uncles, is that when a family supports their elder through health 'events' and helps them to make their own decisions, the elder will be in a lot better shape physically and mentally than one whose family doesn't. They should not be left to go ten rounds with the healthcare system alone. Ditto with managing their commercial care providers. These providers are not of equal

quality or suitability and your elders may need a second opinion, which will be yours.

You may be shouting this aloud while driving to another specialist or podiatrist or, most challenging of all, your elder's bank. That is why those people are staring at you at the lights. Do not simmer.

Simmering causes resentment which causes emotional rust. You are not a martyr. You are someone who cares and who is doing something about it.

So, don't be isolated and don't let your thoughts board the guilt-trip bus. It is likely going to be hard, but it all has meaning and almost anything you do is better than nothing. So many of our elders have nothing and no-one and are dumped and left to the random 'mercy' of the aged care system. (Which gives a wider meaning to 'locked-in syndrome'). I hope that makes you feel better.

If you need advice and reassurance – and you deserve it – ask your GP or other care provider where you can find support.



Carers Australia has an advisory and counselling service: 1800 242 636.

If your loved one has dementia, call the National Dementia Helpline: 1800 100 500.

If you're really feeling overwhelmed or anxious or depressed, call Lifeline: 13 11 14.

Organise emergency respite by calling the Commonwealth Respite and Carelink Centre: 1800 052 222 business hours, 1800 059 059 after hours.

You may have real life problems apart from your spouses/ partners/ children/ employers using a photo of you as a screen saver to remember what you look like.

For example, there are often financial hardships that come with caring. You may have to leave work for a time, whether you are a first responder or a fulltime carer. You may have to pay costs until packages kick in. Or you may not be able to work at all if your job requires your actual presence and your loved one's care needs are high.

You may be entitled to financial help, and respite and other forms of emotional and practical support.

Carer Gateway is your first port of call for any information, support, guidance, coaching, respite and help with your finances.

It is set up by the Australian Government to provide carers with a single point to get the information they need.

'Anyone who is providing practical or emotional support



Keep all their important and certified papers in one place

to someone with a disability, chronic or life-limiting illness, mental ill health, who is frail or aged or has alcohol or other drug dependence, is eligible for support through Carer Gateway and it's free'.

Call them on 1800 422 737 There is so much support for you, have a chat to Carer Gateway.

If you are caring for someone who is a veteran or war widow or widower, the DVA also provides assistance (1800 555 254 or dva.gov.au).

Right. Now you're in a positive state of mind, this is a good time to prepare an If It All Goes To Shit Kit. Because life sometimes leaves a skateboard in your path when you are struggling with bags of shopping and not paying

attention.

This will help you, yes you, in an emergency.

Have spare keys for your loved one's home (with a neighbour would be sensible, or under the mat, no one looks there, too obvious. For extra security, tape the key to the mat. No one flips a mat right over).

Make a list of emergency numbers: doctors, care providers, accountants, lawyers, religious or spiritual people, other VIPs in your elder's life: hairdresser, taxi, Domino's. Keep them in the One Notebook which will be with you or nearby at all times.

Speaking of numbers, please keep a record of their PIN and all their usernames and passwords, while remaining alert to the security of this information.

Keep all their important and certified papers in one place. Actually, make two or three copies. I have mentioned having a wingperson. Give a copy of these papers to your wingperson. Leave another





copy with a trusted family member where possible. (If you have a friend who is a hoarder, give them a copy too. At any moment they won't know specifically where the copy is, but they will know it is around there somewhere). These papers should include up-to-date medical records, lists of medications, birth certificates (they may be carved into a stone tablet holding the door open), marriage, divorce, second marriage and divorce again certificates, bank accounts, credit cards, pension, super (I do hope you trust your wingperson), passport, power of attorney, enduring power of attorney, guardianship, house title, and retirement village agreement, for starters. Yes, this isn't a kitbag, this is a sturdy, old-fashioned sea-travelling trunk. You may wonder whether you will need a ute. Fair enough. Bureaucracy is the first draft of history. Your elder has spent decades assembling the collection; you may have to collect them in ten minutes.

PS: These important papers should include papers on where you put the papers and where you put the keys and where you put the emergency

numbers, because when it all goes to shit, you won't remember. In fact, make a list of where everything is and what everything is. Give this list to your wingperson and they can tell you where everything is when you call. Should your wingperson be out working on a second marriage, and your trusted family member is touring Bulgarian wineries, copy the details into your One Notebook.

"

PS:

These important papers should include papers on where you put the papers and where

If you can't remember anything or forgot to prepare this kit earlier, at least have the number for a 24-hour locksmith, so that someone can get in and make sure your loved one is okay.

Or just call 000 and ask for the police, definitely a last resort.

So, start gathering important documents and legal paperwork.

Keep multiple authorised copies.

Keep across important people in your elders' lives, professional and personal. Have their phone numbers and record the times for their appointments.

Most importantly, be as prepared as possible, be kind to yourself, you are awesome. Remember, there are lots of people who want to support you. Carer Gateway for one and did I mention Uber Eats? ACG





Be seen and access a myriad of support

n Australia, approximately 2.7 million individuals find themselves in the role of providing care to family members that face challenges such as disability, medical conditions, mental illness, or age-related frailty. Interestingly, many of these

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Identifying as a carer is something many people shy away from.

carers do not perceive themselves as "carers"; rather, they view their roles through the lens of familial relationships, identifying as children, parents, partners, relatives, or friends caring for someone close to them. Some individuals, especially those with a more sensitive



Approximately 2.7 MILLION

people find themselves in the role of providing care.

disposition, may even take offense at the notion of being labelled as a "carer."

However, identifying as a carer is something many people shy away from because of the specific needs that come with this role. Many individuals within this large group are unaware that, by acknowledging themselves as carers, they gain access to a wide array of support and resources tailored to their needs. Embracing the label of a carer is a proactive choice, and it means that you'll have access to a wealth of resources that you might otherwise not have.

A brief history of caring

Before the Aged Care sector is what it is today, familial and community networks served as the primary sources of care. The responsibility of caring for

others was an unquestioned duty, particularly falling on the shoulders of women, who assumed the role of unpaid carers. This societal expectation was deeply ingrained, with women fulfilling their caring duties out of gratitude, love, and respect for their families, neighbours, and friends.

During this era, the idea of self-identifying as a "carer" never crossed anyone's mind. Governments did not provide social support, presuming there was no need. The unwritten assumption was that women, as carers, would naturally attend to the needs of children, the elderly, and individuals with illnesses or disabilities. The concept of categorizing and counting people as "carers" did not exist.

Fast forward to today, and societal structures have undergone significant transformations. Extended family households are less common, with nuclear families becoming the norm. Moreover, women now have increased access to education and employment opportunities, contributing to what is often referred to as a "care crisis." Sadly, the imbalance persists, as men have not proportionately increased their involvement in family care responsibilities. The struggle to balance paid work and caring is exacerbated by workplace expectations that may not align with the demands of being a carer, requiring round-the-clock attention.

HOW DO I KNOW IF I'M A CARER?

Continuous support:

If you consistently provide physical, emotional, or financial support to someone with chronic illness, disability, or other care needs, you're a carer.

Responsibility for daily activities:

If you find yourself actively involved in the day-to-day tasks of another person, such as meal preparation, personal hygiene assistance, or medication management, you're a carer.

Advocacy and coordination:

If you often find yourself advocating on behalf of the person you care for, whether it involves coordinating medical appointments, liaising with healthcare professionals, or managing paperwork related to their care, you're a carer.

Emotional investment:

Emotional involvement in the well-being of the person you care for is a significant sign of being a carer. If their joys and struggles deeply affect you, and you actively seek ways to enhance their quality of life, you're a carer.

While the decision to reduce work hours or forgo paid employment is often framed as a choice to spend more time with loved ones, individuals may resist adopting the label of "carer." The societal devaluation of caring, often unpaid or underpaid, contributes to this reluctance. Many prefer alternative labels such as worker, spouse, parent, child, sibling, or friend, aligning more with traditional societal roles.

Resisting the label of carer

Efforts to encourage people to self-identify as carers have met with limited success. This may be due, in part, to the perceived devaluation of the carer role and the societal tendency to reward valued roles with financial compensation. Additionally, individuals may resist the label as they don't perceive themselves as carers but rather as contributors within familial and social roles.

However, accepting the label of a carer is crucial for unlocking access to a variety of both resources and much-needed support. It facilitates connection with other individuals facing similar situations, and enables the sharing of valuable insights and strategies to navigate the complexities of caring. Moreover, embracing the carer identity enables individuals to be counted and strengthens their collective voice in advocating for increased resources and support.



Efforts to encourage people to self-identify as carers have met with limited success.

A mindset shift

While some carers may initially resist the label, a mindset shift can help reconcile both internal and external identities. Recognizing that you can embody both the internal identities of family roles and the external identity of a carer allows for a

harmonious coexistence. By accepting the external label, carers signal to governments and organizations that they may have specific needs, fostering a better understanding and allocation of resources.

Understanding the dual nature of identity is key. Sociologist Dr. Raelene Wilding explains that identities consist of both an inner sense of self and external categories and roles imposed by society. Accepting the external label of a carer does not diminish the internal sense of self; instead, it can enhance the nurturing of the inner identity. By acknowledging the external label, individuals contribute to the societal recognition of carers, potentially leading to increased resources and support. ACG





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s our loved ones age, the decision of how to best support them in their later years becomes a significant and often challenging one. And while there's no one-size fits all approach when it comes to ensuring they're well-looked after, the two main options that families often consider are assisted living facilities and in-home care. Each choice comes with both benefits and considerations, and making the right decision requires careful evaluation of the individual's needs, preferences, and - of course - the family's resources and financial situation.

The two main options are assisted living facilities and in-home care

What is in-home care?

In-home care involves hiring professionals to assist with caring responsibilities within the surroundings of the elderly person's home. This option is particularly appealing for individuals who wish to grow old somewhere familiar to them, and maintain a sense of ease and comfort.

When considering in-home care, it's crucial to evaluate the level of care required and the home environment. In-home care can be an excellent choice for anyone with specific medical needs or those who value the familiarity of their home and want to preserve their independence for as long as possible.

Pros of in-home care:

Familiarity and independence: Aging at home gives elderly people the opportunity to stay in the comfort of their own homes, surrounded by familiar belongings and memories,

promoting a sense of independence.

Personalized care plans:

In-home care services can be tailored to the specific needs of the individual, providing a more personalized and flexible approach to caring. Home care helps with day-to-day tasks such as cooking, cleaning or doing the laundry so that someone can maintain their quality of life as they age.

Family involvement: Inhome care allows family members to be actively involved in the care process, providing emotional support, and maintaining close relationships. Unlike an assisted living facility, if your loved one chooses to receive care at home, family members won't be bound by visiting hours. This is a significant advantage, which means that maintaining and nurturing familial relationships becomes more convenient and flexible.



What is an assisted living facility?

An assisted living facility is a residential community designed for seniors who need some assistance with daily activities but still wish to maintain a level of independence. These facilities offer a range of services, including help with personal care, medication management, and daily meals. Residents typically have their own private living spaces, which gives them a sense of autonomy.

When considering assisted living, it's important to take into account the specific needs of your loved one. Assisted living can be an excellent option for those who may benefit from being able to socialise with others at the same stage of life, as these facilities often provide a lively community atmosphere. Group activities, communal dining, and organized outings can contribute to a more active and engaged lifestyle -

which is a huge draw for those wanting to retain a sense of independence as they age.

Pros of assisted living:

Community engagement: Assisted living facilities offer a community environment, fostering social interactions and reducing isolation, which is crucial for mental and emotional well-being, particularly as you age. The benefits that this sort of social set-up offer its residents can be huge. And while happy hours and holiday celebrations may not seem like the most obvious component of assisted living - they go a long way towards bolstering the joie de vivre of the folk who live there.

Professional assistance: Trained staff are available around the clock to help with everything from daily activities, to correct management of medication, ensuring that residents receive the care they need. This means that family members can relax knowing their loved one's medication is being properly administered by a on-site professional. It's also worth noting that most assisted living communities have a system in place to increase the level of care as more help becomes necessary.

Amenities and activities: Depending on the community, many assisted living facilities provide amenities such as fitness centres, libraries, walking trails and organized events, promoting a fulfilling and active lifestyle for residents. Access to these sorts of amenities can not only enhance physical health, mental stimulation, and wellness, but social connections and a sense of community too.

Everything you need to consider before making your decision

Health and care needs:

Assess the current and potential future health needs of your loved one. Consider if your loved one requires specialized medical care that can be better provided in an assisted living setting.

Financial considerations:

Evaluate the costs associated with both options, including initial fees, monthly expenses, and potential hidden costs. Compare the financial impact of modifying the home with the expenses of assisted living.

Level of independence:

Gauge your loved one's desire for independence and the ability to maintain it in either setting. Consider the impact of communal living versus staying in a familiar home environment on their overall well-being.

Socialization and activities:

Assess the importance of social interactions and organized activities for your loved one. Consider whether your loved one would thrive in a community setting with access to various amenities and organized events.



"

Choosing
between
assisted living
and in-home
care is a
significant
decision that
requires
careful
consideration
of various
factors – and
rightly so.

Family involvement:

Determine how involved family members can and want to be in the caring process.

Consider the impact of family support on the senior's emotional well-being.

Choosing between assisted living and inhome care is a significant decision that requires careful consideration of various factors - and rightly so. There is no one-sizefits-all solution, and the right choice depends on the needs and preferences of the elderly individual and their family. By thoroughly assessing health needs, financial considerations, the level of independence desired, socialization preferences, and family involvement, you can make an informed decision that best supports the well-being and happiness of your loved one. In the end, whether it's the community-oriented environment of assisted living or the personalized care of aging in place, the goal is to provide a safe, comfortable, and fulfilling life for seniors in their golden years. ACG

Achievements shared



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Handy Hacks around the

HOME FOR CARERS

aring for a loved one at home can be a rewarding but - at times - a challenging experience. As a carer, finding ways to streamline daily tasks and improve your overall home environment can make a significant difference in both your loved one's well-being and your own.

Caring is a journey that requires adaptability, patience, and a willingness to explore solutions that enhance the quality of life for both the carer and the person receiving care. These handy hacks around the home are designed to simplify daily tasks, improve safety, and create a more comfortable and enjoyable living environment.

By incorporating these tips, carers can navigate the challenges of caring with greater ease, promoting the well-being of their loved ones and themselves. Remember, every home is unique, so feel free to tailor these hacks to suit your specific situation and make caring a more fulfilling experience for everyone involved.

ADAPTING HOME SPACES FOR ACCESSIBILITY

Creating an accessible environment is crucial for both the carer and the person receiving care. Simple modifications around the house can significantly improve mobility and comfort. Installing ramps

Streamline caring with our dedicated tips for carers





at entrances and handrails along hallways can facilitate easier movement for those with mobility issues, while grab bars in bathrooms near the toilet and in the shower will add an extra layer of safety, preventing slips and falls. If the person you're caring for needs a wheelchair or walker to get around, consider widening doorways to accommodate them.

Incorporating smart home devices can provide carers with tools to monitor and enhance the safety of their loved ones, especially when they need to step away briefly.

Try installing smart cameras in common areas to keep an eye on your loved one remotely. Some cameras even offer two-way communication, providing a sense of reassurance, while also giving you – the carer - your own space when needed. Use motion sensors to detect movement, especially during nighttime hours. They can be particularly helpful for carers concerned about their loved one's safety while they sleep. A smart doorbell with a camera allows carers to see who is at the door without having to open it, adding an extra layer of security.

ORGANIZATIONAL SOLUTIONS FOR MEDICATION MANAGEMENT

Managing medications is a crucial aspect of caring, and staying organized can prevent confusion and ensure the correct dosage at

the right time. First up? Invest in a weekly pill organizer with compartments for each day and time. This simple tool can prevent missed doses and reduce the risk of medication errors. Use smartphone apps that send reminders for medication schedules. Some apps also allow carers to track medications, appointments, and symptoms. It's also worth exploring automatic pill dispensers that release the correct medication dosage at pre-set times, providing an added layer of safety and convenience.

CREATING A COMFORTABLE AND CALMING ENVIRONMENT

The environment in which you live can play a significant role in the overall well-being of both the person receiving, and the person giving care. Simple changes can transform spaces into comfortable and calming areas. Place familiar photographs, mementos, or favourite items around the home to create a sense of familiarity and comfort, and opt for soft, adjustable lighting to create a calming



MEAL PREPARATION MADE EASIER

Balanced nutrition is vital for the well-being of both the carer and the person receiving care.
Consider the following hacks to simplify meal preparation. Prep ahead of time: dedicate a day to preparing and freezing individual meals. This makes it easier to provide nutritious and

convenient options, especially on busy days. It's also worth exploring meal subscription services, many of which deliver pre-portioned ingredients and recipes. While generally more costly than normal groceries, they can go a long way to saving time when it comes to preparing healthy, nutritious meals.

If you're a dab hand around the kitchen but don't have the time or inclination to slave over a stove top for hours, slow cookers and **Instant Pots** are a carer's best friend. Set it and forget it with a slow cooker or prepare quick, nutritious meals with an Instant Pot.



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ASSISTIVE DEVICES FOR INDEPENDENCE

Empowering your loved one to maintain as much independence as possible is essential for their mental and emotional well-being. Utilize assistive devices designed to enhance daily activities, and make life easier for both you and your loved one. A reacher grabber is a long-handled tool that can assist in reaching items on high shelves or picking up things from the floor, promoting independence in daily activities.

Consider clothing with adaptive features such as easy fasteners or elastic waistbands, making dressing and undressing more manageable. Lastly, smart speakers and voice-activated devices can help with tasks like setting reminders, making calls, or controlling the home environment without the need for physical interaction.



atmosphere. This is especially beneficial during the evening to promote relaxation and better sleep. Invest in comfortable chairs and beds with supportive features to enhance overall comfort, and consider adding cushions or pillows for additional support.

THERAPEUTIC AND RECREATIONAL ACTIVITIES

Maintaining mental and emotional well-being is as crucial as physical health. Integrate therapeutic and recreational activities into the daily routine. Create playlists of favourite songs or soothing music. Music

has the power to evoke memories and emotions, providing comfort and joy. Try engaging in simple art and craft activities to stimulate creativity and cognitive function. This can be a therapeutic and enjoyable way to spend time together. If possible, create a small indoor or outdoor garden. Gardening can provide a sense of purpose, relaxation, and a connection to nature.

UTILIZING SUPPORT SYSTEMS

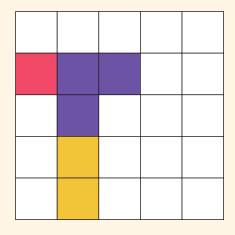
Being a carer can be emotionally and physically demanding. Establishing a support system is vital for both the carer and the person ACG

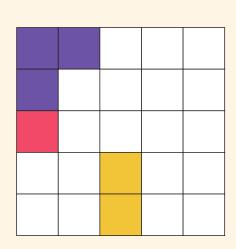
receiving care. First up, make sure you take advantage of respite care services, allowing carers to take breaks and attend to personal needs without compromising the quality of care. Joining carer support groups, either in person or online, will provide an opportunity to share experiences, seek advice, and find emotional support from others facing similar challenges. If you're in a financial position to do so, consider seeking professional counselling for both the carer and the person receiving care. A trained therapist can provide guidance and assistance in coping with the emotional aspects of caring.

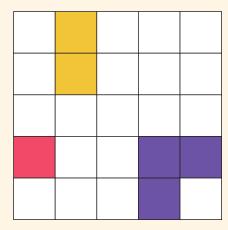
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Choose from options 1,2,3 and 4 to fit the missing square.
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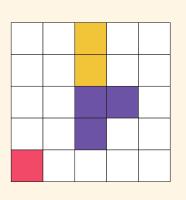
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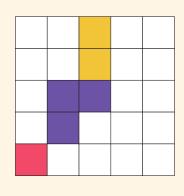


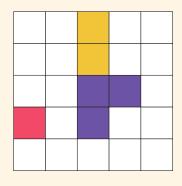


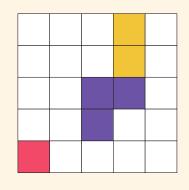












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here are over
2.7 million
unpaid carers
in Australia,
and this figure
is expected to rise over
the coming years. Carer
Allowance and Carer
Payment are the two main
forms of government
financial assistance available
to people who take on a
caring role.

As a financial planner dealing with retirees, I find many people are missing out on entitlements because they aren't aware of the supports available. Often with older couples, they are providing substantial care to one another but don't recognise that they are carers, too. They simply see it as their marital duty.

Carer Allowance

Carer Allowance is a supplementary payment, currently \$153.50 per fortnight (as of 1 January 2024). This payment is

There are over

2.7

million

UNPAID

CARERS

in Australia,
and this figure is expected to rise over the coming years.

designed to provide financial assistance to a carer who provides daily care and attention to someone with a medical condition or disability but who may not need constant care or supervision.

Many carers in receipt of Carer Allowance work part-time or full-time, study or volunteer, and are still eligible for this payment.

The main eligibility criteria are:

- The carer and care receiver meet Australian residency rules.
- 2The care is being provided on a daily basis (note: this can be shared between carers in some cases).
- The minimum required scoring from the treating health professional is met.
- The carer has an adjusted taxable income of less than \$250,000.
- The carer is not a care receiver themselves (i.e. someone is not in receipt of Carer Allowance for them).

There is no requirement to live with the person you're caring for, but if the carer lives elsewhere, they will need to prove they are providing daily care of at least 20

VS CARER PAYMENT

hours per week, measured against the treating health professional's report and the responses to their questions in the claim form.

Carer Allowance is a low amount to be paid for a caring role. Lack of recognition for carers and their invaluable contribution to society more broadly is a real challenge faced by carers, not to mention the social isolation, emotional and physical strain, and financial pressures. However, Carer Allowance is designed to assist financially, to supplement a carer's other income. It is not designed to be their main form of income. The annual figure amounts to around \$4,500 per annum (including the supplement amount), so it's worth the application process for most.

Carer Payment

Carer Payment on the other hand is an Income Support Payment. This payment is designed to be a carer's main source of income in recognition of their inability to undertake

substantial employment, training, or study due to their caring role. Therefore, this payment is subject to means testing, with the maximum payments currently \$1,096.70 per fortnight for single carers, and \$826.70 for carers in a relationship. Depending on your and your partner's income and assets, you are paid an amount similar to the Age Pension. This is the main difference between Carer Allowance and Carer Payment but note that Carer Allowance is generally paid in addition to Carer Payment.

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Depending on your and your partner's income and assets, you are paid an amount similar to the Age Pension.

Other differences include:

- 1 'Constant care' is required and provided, defined as care for a significant period each day.
- 2 Carer Payment cannot be shared between other unpaid or professional carers.
- The carer cannot work, study or volunteer more than 25 hours per week, including travel to/from that activity (although once on payments, it is possible to use your respite balance to offset weeks where you go over the 25-hour rule, for example, if you had to work overtime for a week or two).
- You can only receive one Carer Payment, whereas Carer Allowance can be paid for a maximum of two adults.
- The care receiver is also subject to an income and asset test if



they are not on a meanstested payment. Currently, their income must be less than \$135,640 before tax and their assets must be worth less than \$836,750 per annum. The rationale is that a care receiver with higher means may be able to afford private care in their home.

Unusually, the qualifying score needed from both the treating health professional and the carer questionnaire in the claim form is lower for Carer Payment than Carer Allowance. **ACG**



AUTHOR:
Rosie is the Principal Financial
Planner and Aged Care Specialist at We
Plan Financial. She helps seniors plan for
retirement and beyond, and her expertise
is in Social Security & Aged Care rules &
legislation, developed during her career
with the Department of Human
Services Centrelink over more
than ten years

Other questions I often get asked and their responses:



WHAT HAPPENS IF I GO ON HOLIDAY?

Carers are eligible to take a break from their caring role. Each carer is provided with 63 days of respite per calendar year. If a carer exceeds this timeframe within one year, their payment will cancel, and they will have to reapply when they return to their role or when their respite balance refreshes the next year.

THE PERSON I CARE FOR WAS REJECTED FOR DISABILITY SUPPORT PENSION. CAN I STILL QUALIFY?

The care receiver does not have to be in receipt of a Disability Support Pension to enable a carer to qualify. They have to meet a minimum score on the Adult Disability Assessment Tool (ADAT), and the treating health professional needs to indicate that daily and/or constant care is required.

MY MOTHER HAS CARERS THROUGH HER HOME CARE PACKAGE. CAN I STILL OUALIFY?

Absolutely, as long as you meet eligibility criteria. If your loved one requiring care has a home care package or other home supports, this does not preclude you from receiving Carer Allowance or Carer Payment.

CAN I GET PAYMENTS IF MY LOVED ONE NEEDS TO GO INTO RESIDENTIAL AGED CARE?

Unfortunately, no. The Carer Allowance will cease automatically once they into residential care, but the Carer Payment generally continues for seven fortnights to enable the carer to arrange alternative income arrangements. Similarly, if the care receiver dies the Carer Payment is usually paid for seven additional fortnights. There may also be a bereavement lump sum paid to the carer in some instances to assist with funeral expenses.



You come first with VMCH Home Care



If you're looking for a local Home Care Package provider, look no further!



We listen to what you need, then build and deliver home care services shaped around you.



Continue living independently in your own home, with our trusted case managers here to champion your personal needs.



Join VMCH and feel genuinely cared for, welcomed and heard.

Call our friendly team or visit vmch.com.au/hcp for more information.









Self-manage your Home Care Package from 15% of your HCP budget.

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A MESSAGE FROM THE Hon Anika Wells MP

MINISTER FOR AGED CARE MINISTER FOR SPORT

e're lifting the standard of aged care in Australia.

The journey to lift the standard of aged care in Australia began on 1 March 2021 when the Royal Commission into Aged Care Quality and Safety's final report was tabled in Parliament.

The 3-year anniversary of this date gives us the opportunity to look back and reflect on the positive changes we have made to aged care.

We have an ambitious vision for aged care in Australia. And we're well on our way towards an aged care sector older people and their families trust, and people want to work in.

The past 12 months have been big.

One of our proudest achievements was funding the biggest ever wage rise for more than 250,000 aged care workers. We want a valued workforce with the right skills and knowledge to look after our loved ones. This wage rise is already attracting and retaining more staff.

We also introduced the 24/7 registered nursing requirement in residential aged care, which means older people can access the clinical care they need, 24 hours a day, 7 days a week. This reduces unnecessary hospital visits and provides peace of mind for families and carers.

Last year, the Aged Care Taskforce was established to assess funding options for aged care that are sustainable and equitable now and into the future. That means aged care in Australia will have funding that is fair and helps create a more vibrant and innovative sector.

In 2024, there's so much more to come. The government is getting closer to a new, rights-based Aged Care Act, working further on the Support at Home program starting in 2025, and supporting sector viability by working through recommendations from the Aged Care Taskforce.

We promised to lift the standard of aged care and we're delivering.

As always, we encourage you to have your say. Together we can continue to make positive, lasting changes to aged care that deliver safety, dignity and respect for older people.







The Australian Government is making positive changes to aged care.

These changes – known as the aged care reforms – will improve aged care in Australia now and into the future.

any of these changes are in response to the recommendations of the Royal Commission into Aged Care Quality and Safety.

Our vision is to deliver the highest quality personcentred care for older people, where and when they need it.

Some of these changes include:

- introducing the 24/7
 registered nurse
 responsibility, which
 means a registered
 nurse must be on-site
 and on duty in all aged
 care homes 24 hours a
 day, 7 days a week
- introducing a sector average of **200**mandatory care minutes per resident per day to make sure people living in aged care homes have their clinical and personal care needs met each day this will increase from 1 October 2024 to 215 minutes
- establishing a Food, Nutrition and Dining Hotline, where older people in aged care homes, their families and carers can ask

- questions, get advice and make complaints about their food
- introducing Star
 Ratings to help older
 people, their families
 and carers to more
 easily compare aged
 care homes and make
 informed choices
- funding a 15% wage rise for more than 250,000 aged care workers, recognising the value of aged care workers and the important work they do
- capping care
 management and
 package management
 fees for Home Care
 Packages at 20% and
 15% of the respective
 package levels to
 improve transparency
 and accountability
 around home care
 pricing and fees
- introducing faceto-face support in Services Australia service centres to help older people and their families and carers access the aged care system
- ensuring specialisations on My Aged Care are independently verified to help older people from diverse groups choose



- an aged care provider best suited to their needs
- expanding the National Aged Care Mandatory Quality Indicator Program with 6 additional quality indicators including consumer experience and quality of life of older people
- introducing a Code
 of Conduct for
 Aged Care to help
 ensure that services
 are delivered to
 older people in a
 safe, competent and
 respectful manner.

This year, there are more changes to come

BUILDING A NEW AGED CARE ACT

Australia's aged care laws are changing to put the rights and needs of older people first.

A new Aged Care Act is being introduced. It will change how aged care services are delivered to older people in their homes, community settings and residential care homes, and ensure that older Australians get the care and dignity they deserve.

Earlier this year, we asked for feedback on the draft of the new Aged Care Act. Anyone interested in Australia's aged care system could contribute, including older people, their families and carers, aged care providers and workers, researchers and experts.

We are working hard this

year to use the feedback you provided during our public consultations to finalise the new Act.

Learn more at health.gov. au/our-work/aged-care-act

REFORMING IN-HOME AGED CARE

We are reforming in-home aged care to help older people live independently at home, for longer. Under the new Support at Home program, there will be improved access to services, equipment and home modifications to help older people to remain healthy, active and socially connected

"

A new Aged
Care Act
is being
introduced.
It will change
how aged care
services are
delivered to
older people
in their
homes.

to their community. The Support at Home program will be delivered in two stages to minimise disruption for older people currently receiving in-home aged care. In July 2025, the Support at Home program will replace the Home Care Packages Program and Short-Term Restorative Care Programme. The Commonwealth Home Support Programme will continue until at least 1 July 2027. In 2024, we'll be working hard to finalise the details of Support at Home.

Learn more at health. gov.au/in-home-aged-carereform

LEARNING FROM THE AGED CARE TASKFORCE

The Aged Care Taskforce was established in 2023 to review funding arrangements for aged care and develop options for a system that is fair and equitable for everyone in Australia.

After reviewing feedback from the public on its draft aged care funding principles, the Taskforce provided the Australian Government with its final report.
Recommendations made in the report will be considered by the government as it continues to make changes to aged care.

Learn more at health. gov.au/committees-andgroups/aged-care-taskforce

Let's change aged care together

We are working with older people, families, carers and the aged care sector to create better aged care services and a better standard of care for older people in Australia.

Thousands of people have been involved in shaping the reforms so far through surveys, webinars, online workshops, consultation papers and faceto-face events.

There are plenty of opportunities for you to have your say:

- Sign up to receive EngAged, our monthly newsletter for older people, their families and carers at health. gov.au/aged-carenewsletter-subscribe
- Visit the Aged Care Engagement Hub to find out about the latest consultation opportunities and outcomes at AgedCareEngagement. health.gov.au/getinvolved
- Follow the Council of Elders on Facebook at Facebook. com/groups/ AgedCareCouncil OfElders

"

We are
working
hard this
year to use
the feedback
you provided
during
our public
consultations
to finalise
the new Act.

- Talk with us in person at one of the upcoming events around Australia that we're attending, including:
 - NSW Seniors
 Festival Expo
 Sydney, NSW
 13-14 March 2024
 - Agfest Tasmania Carrick, TAS
 2-4 May 2024

If you, or someone you love, needs help around the house or is thinking about aged care homes, contact My Aged Care:

- by phone on
 1800 200 422
- online at

 MyAgedCare.gov.au
- face-to-face by speaking with an Aged Care Specialist Officer. To book an appointment call 1800 227 475.

Information correct as at time of printing





ncreased government funding for home care services has driven an influx of home care agencies, home help businesses and aged care providers delivering home care services to Australian seniors.

More funding means more choices, which is great – but how can you find a quality, compatible home care provider near you?

Aged Care Decisions' FREE matching service can assist. Read on to find out how:

How can home care services help me?

Home care services can be as unique as an individual's specific needs and can include:

- Housework, cleaning, and garden maintenance
- Personal care and

- grooming
- Household organisation, paying bills, shopping.
- Nursing and dementia care
- Travel support
- Meal preparation
- Companionship and social engagement

What makes a good home care service provider?

Things to consider include:

- Availability how often will services be required? Is the provider available now?
- Qualifications does the provider need to have nursing or other qualifications/ experience?
- Consistency would you like the same person coming to the

- home regularly and reliably?
- **Compatibility** what personality traits will suit the individual receiving care?
- Cost does a provider offer value for money?
- Location are there providers in your area offering care specific to your needs? Are you in a major city like Sydney, Melbourne, Adelaide, Brisbane, or Perth? Will an in-home aged care service provider travel to you?

Ideally, an aged care in home provider will deliver the unique combination of home help you need, in the area you live, at an affordable price, using qualified, and dedicated staff who are a compatible match for you or your loved one receiving care.

How do I find a good home care service provider?

Coordinating good home care isn't always simple. Finding and securing suitable in-home aged care can be an emotional rollercoaster of phone calls, confusion, disappointment, and frustration.

Aged Care Decisions makes the home care journey so much easier for thousands of Australian families each month. Here's how...

They are a 100% FREE and independent service matching elderly Australians with home care providers. Their professionally trained Placement Specialists use custombuilt software to consider care needs, location, budget, and personal preferences to collate appropriate and available care options tailored for you – with less stress and at zero cost.

Click the QR code to find out more!



THREE STEPS TO FINDING GOOD HOME CARE PROVIDERS.

■ CHECK YOUR ELIGIBILITY FOR SUBSIDISED CARE

Two government-funded home care programs aim to ensure we are well looked after as we age:

The Commonwealth Home Support Program (CHSP): an entry-level home care program for elderly Australians who only need one or two basic services to help them live independently at home.

Home Care Packages provide regular home care funding for people requiring more complex care. Four levels of home care packages cover everything from basic services to higher care needs.

Eligibility for these programs depends on your age, financial situation, and care needs. You must be 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people) and need some help to remain living at home.

The fastest way to check your eligibility is to use My Aged Care's eligibility checker (online at https://www.myagedcare.gov.au/eligibility-checker) or call My Aged Care on 1800 200 422.

COMPLETE THE ACAT ASSESSMENT PROCESS
Government organisation My Aged Care coordinates
Home Care Packages.

To be allocated a Home Care Package you must complete an assessment process which requires:

- a Applying for an assessment. You can apply online here https://www.myagedcare.gov.au/assessment or call My Aged Care on 1800 200 422.
- b A face-to-face assessment conducted by a member of the Aged Care Assessment Team (ACAT) to determine your care needs and your eligibility.
- c Approval of your Home Care Package
- d Allocation of funds for your Home Care Package

This process can take between 3 and 12 months depending on demand, your location, and the level of care you require.

FIND AND COMPARE HOME CARE PACKAGE PROVIDERS

Aged Care Decisions can help you find Home Care Providers that suit your unique needs. Their 100% FREE matching service helps tens of thousands of Australian families to navigate aged care using custom-built software, aged care expertise, valuable support, and professional advice.

Their service is 100% independent and unbiased. Home Care Package Providers pay them a set fee – which is the same for every provider – so they have no reason to recommend one provider over another. Their sole focus is to take the stress and confusion out of the aged care journey for families.

Contact Aged Care Decisions to receive a personalised home care options report. They are ready to assist you now.



THE ALL-ON-4® TREATMENT CONCEPT IS A COST-EFFICIENT, GRAFTLESS SOLUTION THAT PROVIDES PATIENTS WITH A FIXED FULL-ARCH PROSTHESIS.

OTHER SERVICES

Cosmetic Dentistry

General Dentistry

Sleep Apnea

Crowns and Bridges

Root Canal Treatment

Teeth Whitening

Sleep Dentistry

Invisalign

Dental implants & Dental Veneers

Orthodontics

All-on-4® Dental

Implants

Wisdom teeth extraction







Mobile Dental Clinics Australia (MDCA) is a mobile service, providing specialist dental services to residents of Aged Care facilities and private homes.

MDCA offers the capabilities for flexible and complete dental solutions for people who cannot visit a fixed dental clinic.

Dental treatment is affordable, flexible and completed in the comfort and convenience of the your loved one's room.

We come to you and bring everything needed to provide quality dental care.



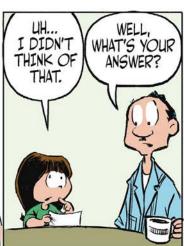
Comic CORNER

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





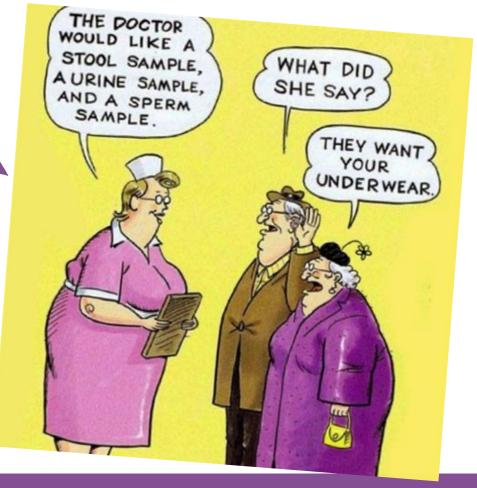






What is the difference between a man and a cat?
One eats a lot, is lazy and doesn't care who brings the food. The other is a pet.

Did you hear about Roy? He had his left leg amputated. How is he? He's all right now





I was tired yesterday and I'm tired again today.

You know the son of
Harry in room 22 is
a drummer.
He just gave birth
to 2 baby girls.
He called them
Anna 1 - Anna 2

Two cows talking in a paddock and one says to the other moo and the other turns to him and says, doh I was gonna say that







NEWS & VIEWS | NEWS & VIEWS | NEWS & VIEWS | NEWS & VIEWS | NEWS &



PD has the information and access to equipment you need to improve your comfort, your confidence, your independence, and your freedom.

As the trusted name in assistive technology for over 40 years, Indigo is proud to launch the National Equipment Database (NED).

NED is Australia's largest assistive equipment online database; with all the independent living products you need to get the most out of life. It's like an online supermarket, with over 25,000 products from over 4000 trusted suppliers from across Australia. You can browse and compare

Over 25,000 products from over 4000 trusted suppliers from across Australia

products and equipment and filter by brand, price measurements and more. Once your choice is made you can safely click to buy selected items with confidence that all NED



equipment and product suppliers meet quality, safety, affordability, performance, and consumer law standards.

And when you use NED, you can get support from our free Information and Advice Phoneline. Our staff can share how products may assist you and how to navigate NED.

Whether you need help with daily living around your home, your garden, or getting out and about, NED has the solution to support you.

So, for more independence, ability and freedom, NED Is All You Need.

indigo.

Greater independence



HEALTH MINISTER ANNOUNCES MyMedicare benefits

yMedicare is a new voluntary patient registration model. It aims to formalise the relationship between patients, their general practice, general practitioner and primary care teams.

Benefits for MyMedicare patients include:

- Greater continuity of care with your registered practice, improving health outcomes
- Longer Medicare Benefit Scheme (MBS) funded telehealth consultations with your GP
- Triple bulk billing incentive for longer MBS telehealth consultations for children under 16, pensioners, and concession card holders, from 1 November 2023
- More regular visits from your GP and better care planning for people living in a residential aged care home, from August 2024
- Connections to more appropriate care in general practice for people who visit hospital frequently, from mid-2024

my

medicare

Tackling aged care staff shortage with ROBOTICS

Sydney-based start-up
Andromeda Robotics
has integrated generative
artificial intelligence into
robotics to complement the
support provided in aged
care.

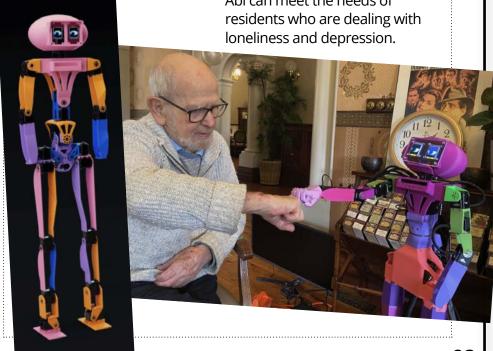
Founded by a group of engineers in 2022, Andromeda Robotics aims to transform human-robot interactions by developing empathetic companion robots, targeting the elderly and children in hospitals.

The prototype humanoid robot named Abi is designed to interact with senior residents at aged care facilities in a "relaxed and conversational manner." Enabled by machine vision and Chat GPT-4 Al chatbot, Abi can recognise people, answer questions,

tailor conversations based on past interactions, and even share stories and tell jokes.

The start-up is now conducting an on-site trial of the Abi prototype with Allity, which has over 40 residential aged care facilities across Queensland, New South Wales, Victoria, and South Australia.

The trial is not only designed to seek data to further enhance its companion robot but also to offer a potential solution to the growing shortage of aged care staff across Australia and its impact on residents. Based on a projection by the non-profit Committee for Economic Development of Australia, the country is facing a shortfall of at least 110,000 direct aged care workers by 2030. By complementing care, Abi can meet the needs of loneliness and depression.





DELICIOUS EATING MADE EASY

Ith over 150 delicious meals meticulously developed and prepared from scratch in their inhouse kitchen by a skilled team of chefs and cooks, Delidoor offers a delectable. taste-first approach to promoting independence, choice, and health for older Australians. With a firm belief that, at any stage of life, easy access to great-tasting, clean, and healthy food should be a top priority, at Delidoor, they don't just process food; they cook it.

Delidoor's meals are crafted without any preservatives, artificial flavours, or undesirable additives, focusing solely on fantastic homemadestyle cooking. The added convenience of having meals prepared and home delivered ensures a hassle-free experience. They refrain from overloading their dishes with salt or MSG; instead, Delidoor use cooking techniques and the careful selection of superior ingredients that guarantee

delightful flavours.

From traditional lamb shanks and French specialties to more exotic curries, Delidoor offers a diverse range of options, ensuring there's something for everyone. Their meals are not only rich in protein but also low in salt and fat.



From left to right: Co Founder, Mathieu Thomas; Co Founder, Jacques Lepron and Executive Chef, Sebastien Houillon



Delidoor works with numerous Home Care Package providers across Australia, enabling seniors access to even more affordable, healthy, and delicious meals. Eligible Home Care Package recipients could save up to 70% on the cost of their meals.

The service at Delidoor is flexible, with no lock-in contracts or subscriptions. Customers are free to order on a week-to-week basis as needed.

Contact Delidoor on hello@delidoor.com.au or 1800 344 000 www.delidoor.com.au

délidoor



Carers Queensland welcomed Fritha Radyk as its new CEO on the 29 January 2024

Fritha expressed her enthusiasm for joining Carers Queensland stating, "What a privilege it is to be joining such an amazing organisation delivering life-changing support to carers, people with disability, and their families across Queensland."

Fritha says there are many reasons why she is excited to lead the organisation.

"Our departing CEO, Deb Cottrell, has left such an amazing legacy from which we can all build on together."

"This is an organisation with a reputation of diversity, inclusion, and reconciliation that is second to none," she said.

Fritha brings a personal connection as a carer, with two wonderful children for whom she navigates the NDIS and school systems, in addition to being a working parent.

"I hope to be able to bring my depth and breadth of experience in the corporate world, management consulting, healthcare, and community services to bear in leading this organisation into the future," she added.

The whole Carers Queensland Board, Executive team, and staff are looking forward to this new era for the organisation, as they work to respond to the forthcoming changes in the NDIS and the evergrowing challenges carers and families face.

"I look forward to working with and getting to know all our team at Carers Queensland, our partners in the sector, and most importantly the caring families we are here to support."



Welcome to the upside of ageing

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

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



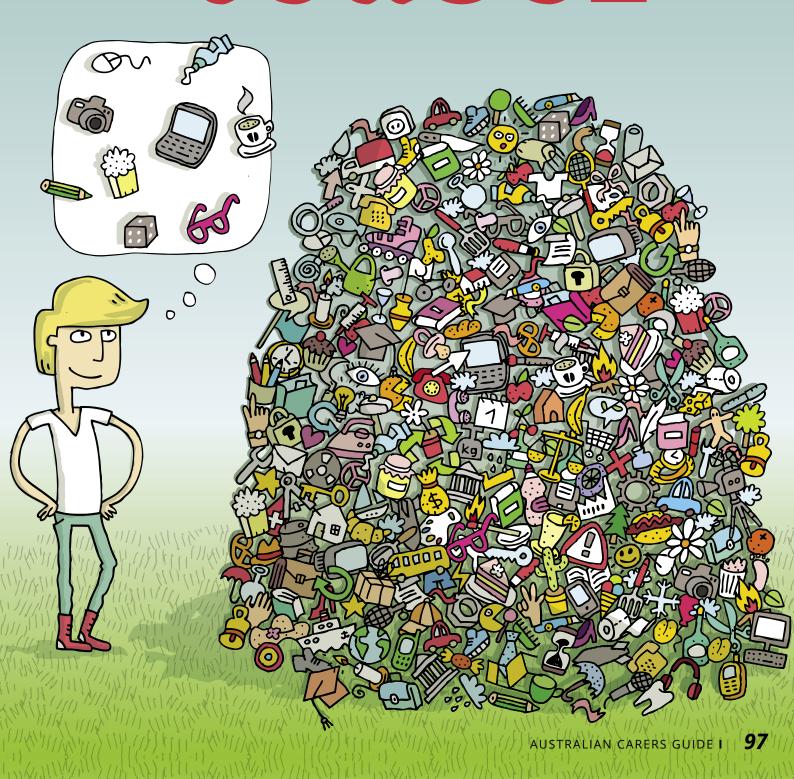
SCAN ME TO LEARN MORE





There are nine lost

Brain objects in this image how quickly can you find them?





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

We can assist with information and resources on:

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

Our advocates assist you with free and confidential support and advocacy

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

Chat with us 1800 700 600



Elder Rights Advocacy is a member of the Older Persons Advocacy Network.





To find out more visit **opan.org.au** or scan the QR code



AUBOMN DELIGHTS with Maggie Beer

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

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

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

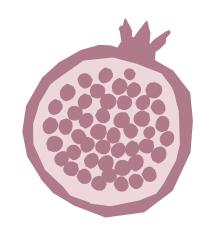
PRAWN 8 SESANTE OCC. By James Reeson, Maggie Beer Chef Trainer NSW



100 I AUSTRALIAN CARERS GUIDE



An Asian-inspired favourite that can be prepped ahead of time



Prep time 45 minutes Cook time 5 minutes Makes 20 serves Season Any **Difficulty** Easy Store Can freeze **Equipment**: Deep fryer

INGREDIENTS

1kg Prawn meat, raw, roughly chopped **40g Spring onions** 20g Garlic, minced 35g Ginger, peeled, minced 10g Caster sugar 60g Egg whites 10ml Sesame oil 10g Salt 40ml Fish sauce 700g Bread (20 slices), white sandwich loaf 50g Sesame seeds, white

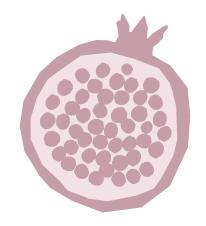
METHOD

- 1. Place the ingredients for the prawn mixture into a blender and pulse until smooth
- 2. Spread 60g of the mix evenly and to the edges of each slice of bread
- 3. Sprinkle sesame seeds evenly over the top of each slice
- 4. Place on lined trays and in the freezer for 30 minutes or until semi frozen
- 5. Once semi frozen cut each slice of bread into 4 triangles and place back into the freezer until you're ready to cook
- 6. Preheat deep fryer to 175°C, cook for approximately 4 minutes or until golden brown
- 7. Drain on paper towel and serve.





SCONES



By Rachel Knight, **Maggie Beer Chef Trainer NSW**

With a tender texture and natural sweetness. these date scones are a delightful treat

Prep time 20 minutes Cook time 15 minutes Makes Approx 25 scones Season All **Difficulty** Medium Store Best fresh **Equipment** Oven, bowl, baking tray, scone cutter, pastry brush

INGREDIENTS

450g Plain flour, plus extra 25g Baking powder 35g Icing sugar 50g Skim milk powder 50g LSA 500ml Cream 160ml Milk, plus extra for brushing the scones 240g Dates, dried **Pinch of Salt**

> **TO SERVE** 400ml Cream 10g Skim milk powder Jam of choice

METHOD

- 1. Preheat the oven to 180C
- 2. Line a baking tray with parchment paper
- 3. Sieve together the dry ingredients
- 4. Gently add the combined milk and cream, then lastly the dates. Bring the dough together
- 5. Tip onto a floured surface and pat the dough lightly into a 2cm-thick round
- 6. Cut with a 4cm fluted or plain round cutter and place onto the prepared tray. The raw weight of the scone will be 60g
- 7. Brush with milk
- 8. Bake in preheated oven for approximately 15 minutes or until golden
- 9. While the scones are baking whisk together the remaining cream and skim milk powder
- 10. Once the scones are cooked. Serve warm. ACG





ATTENTION aged care cooks and chefs!

COURSE TOPICS INCLUDE:

Tips for Maximising Flavour, Plating **Texture Modified Meals and Enhancing** the Dining Experience.

There is also content designed to help you identify and overcome challenges in your kitchen, discussing culture and collaboration.

FREE short courses by our Maggie Beer **Foundation Chef Trainers, bringing** together to boost your skills and confidence in an **Aged Care kitchen**



- **Cost** Free
- **Duration** 1 x 2.5hr session per week, over 3 weeks
- Format Online All you need is a webcam, computer and internet.
- Class size Maximum of 20 people per hub
- **Eligibility** You must be a cook or chef working in an Aged Care kitchen to participate.

Our chefs



Rachel **Knight** is a Chef, Nutritionist and Product Development specialist.

Originally from rural Western Australia and now based in Melbourne, Rachel's passion for gardening, fishing and seasonal eating naturally led her to a cooking career.

Working as a chef for esteemed dining rooms in The Grand Hyatt Melbourne, Bluestone, and Bottega Restaurant supported Rachel's other passion - travel. The cuisines of India and Nepal resonated with Rachel, introducing her to the concept of food as medicine and motivating her to obtain a Clinical Nutrition degree. A role as Nutritionist and Product Developer for a leading Victorian supermarket chain

then taught Rachel how to scale and stabilize recipes without loss of flavour or nutrition.

The depth of skill and experience Rachel brings to her role as Chef Trainer with the Maggie Beer Foundation compliment her total belief in the positive power of good food, for our Australian elders.



James Reeson grew up on a dairy farm iust outside Bath UK, often helping in his grandfather's

butcher shop. This childhood developed James' deep respect for the origins of quality food. His love of feeding people with fresh produce translated to a life spent cooking from the heart, across Europe before finally settling in Wollongong NSW.

Shortly after arriving in

Australia, James' enigmatic character and passion for food, propelled him into a media career with ABC, WinTV, Channels 10 and 9 via 'lames Can Cook' and 'Alive and Cooking'. Pandemic homeschooling his 2 young children showed an aptitude for educating so James became a V.E.T. trainer and assessor.

Time at Wesley Mission and Illawarra Aboriginal Medical Service showed lames that his future in food was now tied to caring for community - Leading him to the Maggie Beer Foundation where he now embraces Maggie's 'Aged Care wellness comes from good food' ethos as a Chef Trainer.



Spot the difference

Discover 10 discrepancies in these images. Can you find all differences?





Answers below if



Eat well. Age well.

At Lite n' Easy, we believe the secret to ageing well is to simply eat well.

Lite n' Easy is more than just a weight loss solution. We also offer affordable, tasty meals (there's over 235 to choose from) designed to promote healthy eating, well-being and a better quality of life. There's no need to shop, cook or clean as our meals are delivered to your door so you can enjoy more free time and independence.

We have even introduced a new range of 'My Choice' dinners, soups and desserts designed for people who have a reduced appetite or find it difficult to eat normal sized meals. They provide the same energy and protein as our standard dinners but in a smaller portion, making them easier to finish.

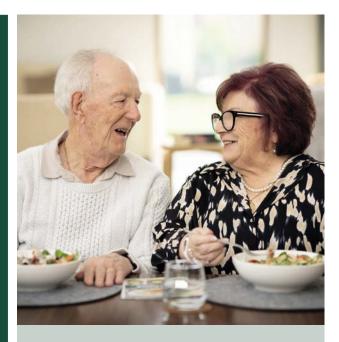
Lite n' Easy also partners with most **Home Care Package providers** across Australia, so that seniors can have affordable access to healthy, delicious meals. If you're eligible, you could save 70% off the cost of your meals.

Lite n' Easy's service is flexible with no lock-in contracts or subscriptions, so customers are free to order week-to-week as required.

Think you could benefit from Lite n' Easy? Visit liteneasy.com.au or call 13 15 12.



Australia's No.1 Healthy Meal Delivery Service



"I was absolutely gobsmacked at the quality of the meals. Exactly what I would make for myself, if I had the time"

> Lynda & Mike. Lite n' Easy HCP Customers

SAVE 30%



Order online using promo code ACG30% or, if you are a HCP recipient, call us on 13 15 12 and mention this offer.

Valid for new customers' first delivery only. Cannot be used with any other offer.





Delicious Meals Home Delivered Direct to You



Contact our friendly Customer Service team today











HOW WE CAN HELP

With over 150 delicious meals meticulously developed and prepared from scratch by our skilled team of chefs in our in-house kitchen. we offer a delectable, taste-first approach to promoting independence, choice, health for senior Australians.

Our meals are frozen and home delivered for convenience. You simply reheat and enjoy!



KEY BENEFITS

Clean, Healthy Eating

We pride ourselves on cooking meals that are free from preservatives, artificial flavours, and unwanted additives.

Portion Size for Every Occasion

Single serve or family-size portions for sharing, we have meals suited for every occasion, all rich in protein and low in salt and fat.

No lock-in Contracts

With no subscriptions, you can order what you want, when you need it.

HCP Partnership

We partner with Home Care Package providers, so eligible seniors can benefit from 70% savings on meals.. Contact us to set up an HCP account.

Try us first

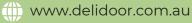
Order online using promocode CARERS25 for \$25 OFF the first order*

(*) Valid for new customers only, not valid in conjunction with any other offer.

CONTACT US TODAY TO SET UP A HCP ACCOUNT









Introducing Choice Fresh Meals

CHOICE Fresh Meals has been successfully operating in Victoria for the past 30 years. They deliver to their customers all over Melbourne, Geelong, Mornington and Bellarine Peninsulas and Ballarat.

The meals are for anyone who feels they don't have the time or ability to cook. The Company offers a huge selection of more than 50 meals including roasts, casseroles, quiches, pastas, fish, pies, soups, desserts and sandwiches.

The menu is regularly updated to provide customers with variety and interesting seasonal offers. Prices are affordable and the meals are also made with high quality ingredients by trained chefs who have worked in five star establishments.

For those wishing to try the service, the Company has an offer to new customers of a free dessert or soup for every main meal ordered (limit of 10).

Advantages of our service:

- Multiple delivery days to most suburbs
- Fresh not frozen
- Small minimum order
- Generous meal sizes
- Personalised service

Would you like to win \$1,000 of free meals?

Anyone who joins up and orders before 31 January 2024 will go in the draw for \$1,000 of free meals. The more times you order, the better your chances of winning. All you need to do when you join and order is say you saw the ad in the Australian Carers Guide.

Note - new customers only.







BEST HEALTHY MEAL DELIVERY SERVICES

Choice Fresh Meals ranked #2 earning a FIVE-STAR review for value for money!



Choice Fresh Meals has been recognised in Finder's 2023 Customer Satisfaction Awards.



For more information, phone **1300 430 488** or visit www.choicefreshmeals.com.au.



Carers Victoria hits the road in 2024

Ever find yourself wishing for more support as a carer? We know self-care can run low while caring for others. That's why, this year, we're hitting the road, bringing events to various locations across Victoria to connect with carers like you.

In 2024, our events will take on a new dimension. Alongside our flagship Mingles events, we'll be hosting smaller gatherings where you can seek advice, access local carer information on services, and forge connections with fellow carers.

Our workshops, forums, and coffee catch-ups offer an intimate setting to explore the challenges and intricacies of caregiving, allowing you to find tailored solutions in a comfortable environment. You'll find our full tour schedule online, with new dates added regularly – we want to meet you where you're at - literally. Because sometimes, the smallest conversations shared can lift the heaviest emotional loads when budgets, time and energy run thin.

Join us on the journey to enhance support and connection within the carer community!





Dreaming of a beach holiday, a cozy bush retreat or a city exploration?

This competition could make it happen, and the choice is all yours.

One lucky Carers Victoria member can WIN a \$1500 Flight Centre gift card, which is redeemable at participating Flight Centre retail stores located within Australia.

Don't miss out on your chance to WIN!

The competition closes at midnight 31 March 2024.

Find out more details about the competition, explore the benefits of being a FREE Carers Victoria member, and go in the running to win a \$1,500 Flight Centre gift voucher!





Carers Victoria – our role, our work

Carers Victoria is the state-wide peak body representing unpaid carers across Victoria.

We provide a wide range of assistance to carers, including provision of government funded respite and support, education and training, delivery of events and other activities, and ongoing information and advice tailored to their needs and interests.

Alongside this, we generate data and analysis about carers and their needs, advocate for changes that can improve their access to assistance, and work with a diverse mix of partners to raise overall understanding, recognition of and support for Victoria's unpaid carers.

During 2022-23, did you know Carers Victoria...

- > Provided 40,982 hours of support to carers
- > Saw a 282% increase in contacts to the Statewide Carer Advisory Services
- Delivered 8,491 hours of workshops and training

Our work will continue to support and empower unpaid carers and our vision is simple and clear. We are determined that all unpaid carers are recognised, valued and supported.

If you are a carer and have a question or need support, please reach out on 1800 514 845 or email us at reception@carersvictoria.org.au







THE PLAY FOR PURPOSE LOTTERY IS BACK ON!!

The Play for Purpose lottery has made its grand return! Seize the GOLDEN opportunity to vie for an extraordinary first prize - \$250,000 in gold bullion! Your participation not only puts you in the running for this once-in-a-lifetime reward but also contributes to raising funds for carers. With tickets priced at just \$10 each, there are 395 prizes up for grabs, including a \$15,000 VISA gift voucher*, a \$5,000 JB Hi-Fi voucher, and a \$2,500 Woolworths gift voucher.

Act now, as the raffle concludes on Thursday 14 March 2024, and the exciting draw announcements take place on Friday 15 March 2024.

Don't miss out on this golden opportunity!

*Should a Victorian resident be drawn, the prize will be a JB Hi-Fi voucher. Promoter is 50-50 Foundation Ltd. T&Cs and Permits at playforpurpose.com.au



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TODAY

NEVER MISS AN ISSUE OF

CARERS GUIDE

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2 YEAR (8 ISSUES) \$59 + GST 40% SAVINGS

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- Includes a **FREE** digital copy of the guide
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ONLINE ORDERS:

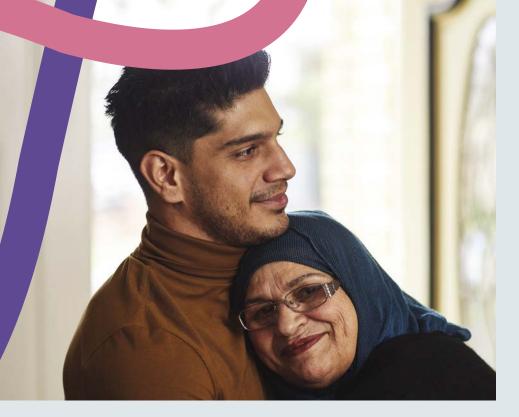
Please visit:

australiancarersguide.com.au/shop



1300 717 515 Free Call Mon to Fri 9am to 5pm

Offer valid in Australia only. Price includes delivery. Please allow 2 to 4 weeks for delivery.



Feeling stuck?

5 coaching tips to empower carers

Whether you find yourself in a caring role out of love or obligation, it often comes with its challenges.

It's not easy to see loved ones, relatives or friends suffering, so of course we unconditionally support them the best we can. But this is often at the expense of our own health, our own freedom, or at the cost of our mental health and happiness.

With each hurdle and difficult moment, we learn to be incredibly resilient as we keep pushing through carer responsibilities. But one thing is for sure: when our focus is everywhere else but on ourselves, we don't always notice the physical and mental stress that is draining our body.

If you've found yourself having more aches and pains than usual, or getting teary in the most casual of moments, here are some effective tips to shake things up and really empower yourself to a better sense of wellbeing.

1. HONOUR YOURSELF - SLOW DOWN (Awareness Phase)

It's a very human response to feel like you must keep going to stay in control. But slowing down helps us to come back into our awareness. It's the only way we can reach our rational brain and ask ourselves "What am I feeling, what do I need?"

2. EMPOWER YOURSELF - SEEK HELP (Action Phase)

Empowerment is asking ourselves "What can I let go of, how can I free myself?" and taking action to find supports and new information.

The caring role can be an extremely isolating experience for many of us, but remember, there is help available. You don't have to do it all alone and asking for help isn't a sign of failure. Find out what you can delegate and create a supportive team.

3. NURTURE YOURSELF - COUNSELLING/SELF CARE (Surrender Phase)

Give yourself the compassion you deserve and permission for self-care. Talk to a counsellor and release all those built-up feelings. You will feel lighter again and likely find the clarity to move forward.

4. BELIEVE IN YOURSELF - COACHING

(Planning/Rebuilding Phase)

After releasing your emotional heaviness, you'll be in a much better space to create plans and make changes happen.

Coaching guides you towards your goals and rebuilds your confidence, supporting you to better manage your time and implement healthy practices. A coach can even help you create a plan to return work or study, or just find an activity you love so you can start to feel like you again.

Many carers have reported coaching was the missing ingredient that really made the difference in balancing out their caring situation.

5. REFUEL YOURSELF - CONNECT/ENGAGE (Maintenance Phase)

Now that you have shifted what was feeling stuck and made the changes you needed to restore balance, it's time to maintain it. This can look like regular planned respite, carer events and day outings, or just reconnecting with family and friends.

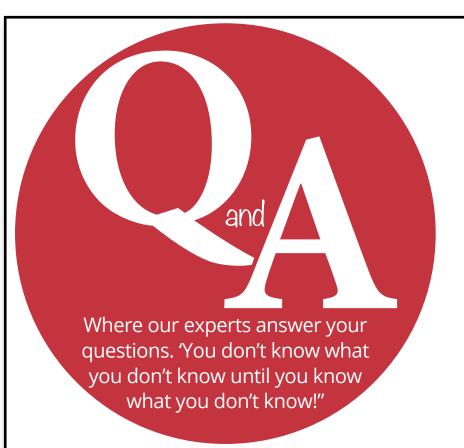
It's so important to get out there, to rediscover feelings of joy and to feed your soul by doing things that you love. Think of this as the vitamins that keep you feeling happy, strong and resilient, so you can better manage the hard stuff in your caring role.

HELP YOURSELF NOW

To access free coaching, visit coaching.carergateway.gov.au or call 1800 422 737 and get the support you need.



Merri Health



A HOLIDAY TO REMEMBER

We have a multigenerational holiday
planned for later in the
year, and I'm in charge
of organising it. We've
booked everything
but I'm sure I'll end up
forgetting something.
What do I need to
remember to do ahead
of the trip?

ANSWER: There are many things to organise ahead of a holiday – particularly if you want to ensure it runs

smoothly. We've outlined below a list of things to take into account in the weeks leading up to the trip.

- Is everyone's passport valid for at least six months beyond the date on which you're returning?
- Arrange travel insurance for each family member and check coverage for pre-existing conditions.
- Do you need visa and vaccinations for the country you're visiting? If so, get these done ahead of time so it's not a last minutes scramble.





AGITATION ALERT

My neighbour is quite elderly, and while her family are pretty on top of looking after her, I do pop my head in a couple of times a week to check in on her and keep her company if I have the time. However, she's often in a rather agitated state. Do you have any tips on how I might deal with her temper when it arises?

ANSWER: Approach your elderly neighbour with empathy and patience. Listen actively, express understanding, and offer assistance without judgment. Enlist the help of her family to try and identify potential stressors and find solutions together. Encourage social connections, and consider involving professional support. Suggest that her loved ones seek advice from healthcare professionals to address any underlying issues contributing to their anger and agitation.

AN ACCESSIBLE CELEBRATION

It's my beloved mother's 80th birthday later this year, but she has mobility issues, and often needs a walker, sometimes a wheelchair if she's particularly tired. Do you have any suggestions how we might celebrate?

ANSWER: Celebrate your mum's 80th birthday with a cosy weekend getaway to a wheelchair-accessible resort or a hotel with accessible amenities. Consider scenic locations with minimal mobility challenges, plan activities like spa treatments or scenic drives, and ensure accommodations meet her specific needs for a memorable and comfortable celebration.





OVERWHELMED AND OVERWORKED

I'm a full-time carer looking after my father after my mother died a couple of years ago, and I often feel stressed and overwhelmed with the amount of tasks on my plate. How can I relax?

ANSWER: To alleviate carer stress, prioritize self-care by establishing boundaries, seeking support from friends or family, and scheduling regular breaks. Engage in activities you enjoy, practice relaxation techniques like deep breathing or meditation, and consider professional counseling. Taking care of yourself is crucial for maintaining emotional wellbeing while caring for others.

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



carer is anyone who provides unpaid care and emotional support to a family member or friend with disability, mental ill health, chronic illness, life-limiting illness, alcohol or other drug dependence, or who is frail or aged.

If you are an unpaid carer, you can get free help from Carer Gateway. Carer Gateway is an Australian Government program providing free services and support for carers.

Care2Serve, the service arm of Carers Tasmania, is the local provider of the Carer Gateway program in Tasmania.

"

Before Carer Gateway, I found I often got lost in the maze of different services and hoops I had to jump through. Carer Gateway is like a breath of fresh air. One phone number and one website."

- Lesley, Carer for her daughter



How can Care2Serve support you?



ADVICE, INFORMATION, AND REFERRALS

We understand that caring roles can involve dealing with different service providers, and you can often feel lost.
We will help you navigate the maze of social services such as My Aged Care, NDIS, Veterans Affairs, and more and provide you with advice, information and referrals.



COUNSELLING

Sometimes, it can all be too much, and talking to someone outside of your situation can really help.
Our professional counsellors provide you with a safe and confidential space to talk.

"

Care2Serve organises a person to come fortnightly to care for Micheal so that I can do the shopping without having to rush around. It has given me a completely new lease on life."

– Kathryn, Carer for her husband



COACHING

Setting goals and achieving them can be hard when you have a lot on your plate.
Our specialised coaches will work with you to identify goals and strategies that will help improve your caring role, resilience, and wellbeing. This could be anything you want to focus on.



EMERGENCY SUPPORT

Get assistance in looking after the person you care for if an unplanned event stops you from being able to provide care.
For example, if you suddenly become ill or injured.



TAILORED SUPPORT PACKAGES

We will listen to your needs and build a package of support to help you in your caring role.
We provide a wide range of support including planned respite, meal preparation and transport.



CONNECT WITH OTHER CARERS

Through our Peer
Support groups, you can
meet other carers who are
in a similar situation and
share stories, knowledge
and experiences.
We also have wellness
events covering different
topics that help you
take a break and improve
your wellbeing.





Carer identification checklist

Think of the people around you.

Tick if you:

| 1101 | k ii you. |
|------|----------------------------|
| | Provide emotional support |
| | Do housework or house |
| | maintenance |
| | Take them to appointments |
| | Help them in or out of bed |
| | (or remind them to get up |
| | each day) |
| | Help with medication |
| | Manage their finances |
| | Be there with them in case |
| | something goes wrong (i.e. |
| | if they have a fall, etc.) |
| | Look after their hygiene |
| | Help them to safely move |
| | around at home or when |
| | they're out and about |
| Do | they have: |
| | Disability |
| | Mental ill health |
| | Chronic illness |
| | Life-limiting illness |

If you ticked one or more boxes in each of these lists, you are likely a carer. Call the local Tasmanian Carer Gateway team on 1800 422 737 (press 1 at the menu) or send us an email at

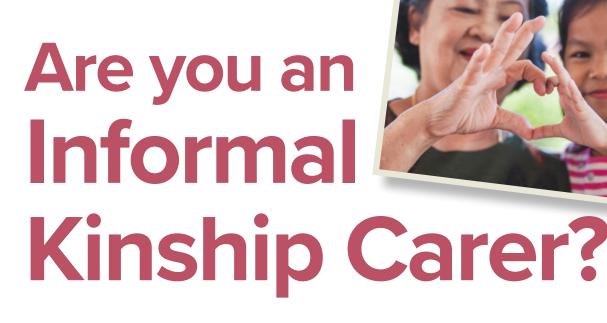
☐ Alcohol or other drug

or are they frail or aged?

dependence

intake@care2serve.com.au to register yourself and access free available support.





Are you caring for a child in your family through an informal arrangement?

If so, you may be an informal kinship carer!

Take our quick quiz:

- Are you caring for a family member who is under 18 because their parents aren't able to?
- Is there no court order/formal arrangement in place?

If you answered YES to both of those questions, then you are an informal kinship carer, and it's important to know that there is support available.

Useful contacts:

If the child has disability, mental ill health, or any additional health needs, call the Carer Gateway on 1800 422 737 (press 1 at the menu).

You can also call the Grandparent, Foster and Kinship Carer Advisor Line at Services Australia on 1800 245 965.

The Strong Families, Safe Kids Advice and Referral line can let you know about other local support available. Call **1800 000 123.**

Kin Raising Kids Tasmania is a great source of information and community connection. **Kin4kids.org.au**

Foster and Kinship Carers Association of Tasmania provides support and information to all foster and kinship carers in Tasmania. **1800 149 994.**





Mary is a carer for her husband, Bruce, who has Huntington's disease.

With Carer Gateway's support, Mary gained some time for a break to recharge her batteries and unwind, and to connect with other carers just like her.

Care2Serve is the local, Tassie team providing Carer Gateway services.

If you are a carer and would like help too, contact us.

Support is free, inclusive, and confidential.

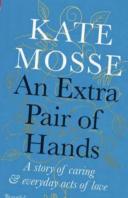
Call 1800 422 737 (press 1) or visit carergateway.gov.au





Editor's Choice

From excellent podcasts to must-read books, here's our pick of what should be on your radar this season.



A READING RECOMMENDATION

An Extra Pair of Hands: A Story of caring & everyday acts of love by Kate Mosse

Caring is an issue that affects us all - as bestselling novelist Kate Mosse knows all too well.

Kate has cared in turn for her father and mother, and for Granny Rosie, her 90-year-old mother-inlaw. Along the way she has experienced the joys, challenges and frustrations shared by an invisible army of carers.

At the heart of this care lie everyday acts of love, and the realisation that, sooner or later, most of us will come to rely on an extra pair of hands.

Available to buy from all good bookshops



LISTEN UP **SELF-CARE FOR CARERS**

In this episode of popular podcast, The Thing About Caring For Someone With Advanced Cancer, the hosts discuss how when you're caring for someone in their last months, everyone will tell you that you need to take care of yourself too - but how exactly do you do that?

To find out, Julie chats with Liz Lobb, Professor of Palliative Care at Calvary Health Care Kogarah and also an Adjunct Professor at the University of Notre Dame and University of Technology in Sydney.

They talk about why self-care is so important, some of the demands a typical carer may be juggling, how the carer can find the time to look after themselves, and much more.

Search for The Thing About **Caring For Someone With** Advanced Cancer wherever you get your podcasts.



SNUG SAFETY

Built specifically for seniors who live on their own, Snug Safety is a free daily check-in app that's intuitive and easy to use.

Every day at a time of your choosing, you simply tap the big green checkmark to check in. On the next screen, you'll receive a positive or motivational quote for the day.

If you miss your check-in time, the app will automatically notify your emergency contacts.

There's also a paid dispatch plan where, if you miss a check-in, a Snug Safety dispatcher will call you to make sure you're safe. If you still don't answer, then your dispatcher will notify the local authorities as well as your emergency contacts.

Snug Safety is an excellent way to give seniors the comfort of someone checking in on them while providing carers with much-needed peace of mind.

Search for Snug Saftey on the app store





The benefits of puzzles are endless, they not only help you maintain a sharp brain, but are also known to promote relaxation.



WORDSEARCH

Α F S R D M R S 0 S L G Z Т 0 В Р S Α T Ε Ν R S S Υ Α Ζ S K Ν M Α Ζ J Т U R R W E L Ν G T Α G G S U S Ρ Ν S K 0 Т U 0 R Ε Α Q L W Q H Ν F S S R D Α Ε P Α R 0 T C Α L ı L ٧ C E ı V В Α Y В S 0 Q Н K R 0 Ν R V U Α 0 R M C S Н Н Н D Н Y Ν Ν D Ε I U R G Α 0 Ε В Ε 0 K C В В K S Т 0 ٧ M 0 D Ε S K R R Ζ Т Ν M

All solutions on page 138

Find the capital cities in the grid?

Each city will be used only once and may be either horizontal, vertical or diagonal and go either forwards or backwards. Words can crossover.

AMSTERDAM LONDON **ATHENS MADRID BEIJING MINSK BERLIN OSLO BRATISLAVA PARIS BUCHAREST** RIGA CANBERRA **STOCKHOLM DUBLIN** TOKYO HELSINKI **VIENNA** LISBON WELLINGTON

JUMBO CROSSWORD



Complete the crossword clues to fill the grid.

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

- **9** Device that sends a rocket into space (8)
- **11** Act of going before in time (11)
- **12** Unintelligible (11)
- **13** Refund (9)
- **14** Consent to (5)
- 15 Clean thoroughly (5)
- **18** Kitchen sideboards (8)
- **20** Ordered (9)
- **22** Conceivable (10)
- **24** Style of painting (8,3)
- 26 Does the same thing again (7)
- 29 Not spiritual or sacred (7)
- **31** Extend by inference (11)
- **32** Help (10)
- **34** Received by genetic transmission (9)
- **36** Urgent (8)
- **39** Road information boards (5)

- **42** Climb onto (5)
- **45** Get rid of completely (9)
- **46** Shade of blue (11)
- **47** Instance of buying or selling (11)
- 48 Versions of a book (8)

DOWN

- Former female pupil (6) 1
- Domestic assistant (2,4) 2
- 3 Gambol (6)
- Capital of the Bahamas (6) 4
- Was scared of (6) 5
- Disease caused by a lack of 6 thiamine (8)
- 7 Bring about (6)
- Continuing obstinately (10)
- **10** Grotesque monster (7)
- **15** Motorcycle attachment (7)
- **16** Divergence out from a central point (9)
- **17** Fragility (11)

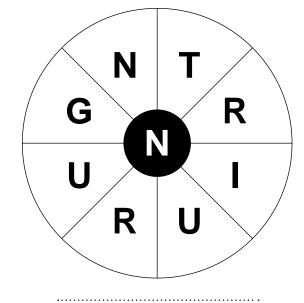
- **19** Hair-cleansing product (7)
- **20** Mayhem (5)
- **21** Agreeable sound or tune (5)
- 23 Apportioning (9)
- 25 Exchanges of several strokes in tennis (7)
- **26** Attains (7)
- **27** Expect to happen (5)
- 28 Spirited horse (5)
- **30** Irritate greatly (10)
- **33** Three-hulled sailing boat (8)
- **35** Fortification (7)
- **37** Make beloved (6)
- 38 Welcomes (6)
- **40** Land surrounded by water (6)
- **41** Cared for (6)
- 43 Agreement or concord (6)
- **44** African fly that transmits sleeping sickness (6)

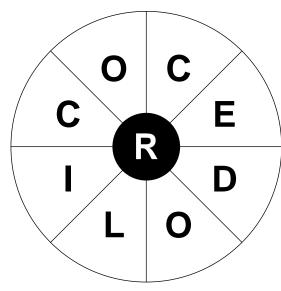
WORDWHEEL

solutions on page

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

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





SUDOKU

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



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

| | | 2 | 8 | | 1 | | 6 | |
|---|---|---|---|---|---|---|---|---|
| | 3 | | | | | | | 5 |
| | 1 | | | | | 7 | | |
| | 2 | | 4 | 3 | | | 5 | |
| | | 6 | | | | 4 | | |
| | 5 | | | 7 | 8 | | 3 | |
| | | 3 | | | | | 1 | |
| 5 | | | | | | | 2 | |
| | 4 | | 2 | | 7 | 5 | | |

EASY MEDIUM

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

HARD

LOVE PUZZLES & QUIZZES?

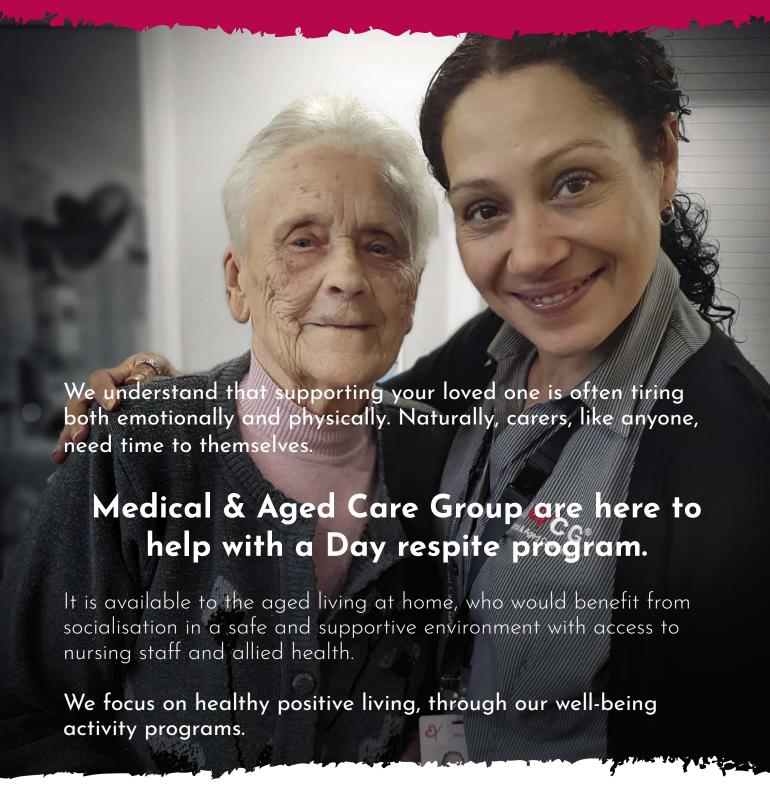
All puzzles are kindly supplied by Richardson Puzzles & Games. Sign up for their email newsletter to receive a FREE printable puzzle and access the FREE Friday Quiz every week richardsonpuzzlesandgames. com/newsletter



RICHARDSON PUZZLES & GAMES

Day Respite Program

Let us take care of your loved one, while you take care of you.



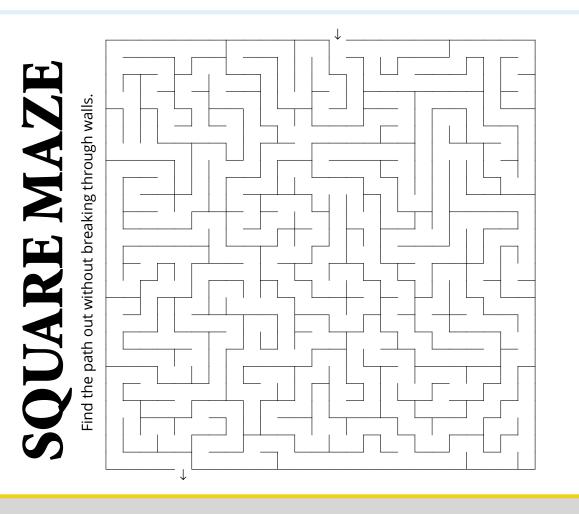
Visit our website www.maacg.com.au to view all MACG homes across Victoria Or contact our admissions team on **0438 984 299** to discuss



Place the numbers 1-9 exactly once per row, column and 3x3 bold-lined box. Additionally the sum total of the squares in each dashed- line shape must match the total given in that shape, and you may not repeat a number within a dashed-line shape.

> All solutions on page 138

| 18 | 10 | 12 | 12 | | 15 | 16 | 12 | 3 |
|------|----|----|----|----|----|----|----|----|
| | | | 12 | | | | | |
| | 5 | | | 14 | | | 1 | 12 |
| 24 | | 10 | | 9 | 14 | 7 | 10 | |
| 10 | | | | | | | | 13 |
| | 13 | 11 | 24 | 10 | 14 | 11 | | |
| | | | | | | | 8 | 12 |
| 13 | | | | 11 | 10 | | 1 | |
| | | 10 | | | | 20 | | |





CALL US TO ARRANGE A PERSONALISED TOUR

Live your best life with us.

Located across Melbourne and Geelong, our bright and modern residential aged care homes offer a unique range of facilities and services.

From tranquil homes in rural settings, to state-of-the-art high-rise aged care, there's a TLC home to suit your lifestyle.



- On-site medical centres
- Spacious private rooms with adjoining ensuites
- Specially designed memory support environments
- Registered nurses on-duty 24-hours a day
- State-of-the-art gymnasiums offering tailored fitness programs
- Sports bars in selected homes

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JUMBO ARROW-WORD

solutions on page

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

| Having Item inherent written on ability with chalk | Truck | | Tennis score | Not containing anything | Mauna : Hawaiian volcano | Relating to wolves | | Lipid | | Extremely impressive |
|--|------------------------|-----------------------------|---|----------------------------------|-----------------------------------|--------------------------|-------------------------------------|-----------------------------------|-------------|----------------------|
| | | | Fitzgerald: famous jazz singer | | | | | Quality of being weighty | | Fixed costs |
| Very vocal (4-7) | | | | | | | | • | | |
| Curved shape | | | Drivel; nonsense | > | | | Former term for euro | | | |
| Peak | | | | | Angry | | | | | |
| | | Pace | Over there (literary) | | | | Vessel or duct | | | |
| Hit high into the air | Woody plant | • | Soon; shortly | State of armed conflict | On a grand scale | | | | | Normally |
| Capital of Canada | | | • | | | Up and about | Eg almond or pecan | | | |
| Stadiums | | | | | | Depend upon | | | | |
| Gives an account of | | | | | | | Vital plant juice | | | |
| | | Definite article | | Spoken for | | Single in number | Lanka: island country | | | |
| Lyric Flying saucer (inits) | Backbone; fortitude | | Run at a moderate pace (of horses) | | | | | Imitated | Fly high | |
| Word used to express disgust | • | | Computer graphics (inits) | | Sheltered side | | /_ whole: in general (2,1) | > | • | |
| Small brownish spot on the skin | | | | | | | Pot: Khmer Rouge leader | | | |
| | | Command to a horse | > | | | Swollen mark | > | | | |
| Type Wound of together carp | | | | | | | Not wet | | | |



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

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

solutions on page

| 18 | 7 | 24 | 16 | | 13 | | 24 | | | 21 | | 17 | | 24 |
|-----------------------|----------------|-----|-----|----|-----|-----|----|-----|------------------------|-----|-----|----|------------|----|
| | 11 | | 19 | 22 | 11 | 9 | 17 | 21 | 11 | 25 | 4 | 21 | 9 | 14 |
| 11 | 9 | 24 | 12 | | 19 | | 6 | | | 14 | | 24 | | 5 |
| | 11 | | 10 | | 25 | 22 | 17 | 24 | 21 | 25 | 24 | 10 | 16 | 9 |
| 12 | 9 | 12 | 9 | 22 | 21 | 18 | | 14 | | 22 | | | 24 | |
| | 8 | | 11 | | | 17 | | 24 | | 23 | 11 | 19 | 10 | 17 |
| | 19 | | 15 | 19 | 26 | 21 | 24 | 7 | 18 | 17 | 9 | | 20 | |
| 2 | 25 | 17 | 24 | | | 24 | | 21 | | | 14 | 24 | 11 | 9 |
| | 17 | | 4 | 18 | 16 | 16 | 9 | 24 | 23 | 19 | 9 | | 25 | |
| 3 | 25 | 22 | 6 | 17 | | 23 | | 10 | | | 4 | | 22 | |
| | 21 | | | 12 | | 25 | | 16 | 24 | 20 | 18 | 19 | 21 | 17 |
| 7 | 9 | 11 | 13 | 18 | 11 | 24 | 21 | 9 | 14 | | 11 | | 1 | |
| 24 | | 25 | | 17 | | | 19 | | 14 | | 24 | 6 | 25 | 22 |
| 25 | 12 | 7 | 11 | 25 | 17 | 18 | 22 | 12 | 9 | 22 | 21 | | 22 | |
| 11 | | 9 | | 17 | | | 24 | | 11 | | 9 | 20 | 9 | 14 |
| ΑВ | C D | E F | G H | ΙJ | K L | M N | ОР | Q R | ST | U \ | / W | ХҮ | Z | |
| ¹ H | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | | |
| 14 | 15 J | 16 | 17 | 18 | 19 | 20 | 21 | 22 | ²³ G | 24 | 25 | 26 | _ | |

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Come stay with us



Estia Health can offer an extra pair of hands this holiday season

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- ✓ Home nursing services
- Caring local staff
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- Personal care









Lawns

Cleaning

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- Discover new interests
- · Join special events
- · Enjoy a range of old



join in

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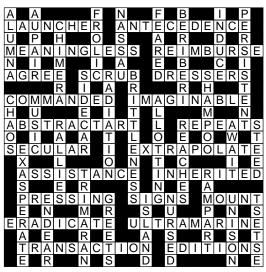
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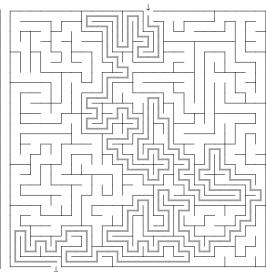


PUZZLE SOLUTIONS

Jumbo Crosssword



Square Maze



Word Wheel



NURTURING

gin, gnu, grin, grunt, gun, inn, nit, nun, nurturing, nut, ring, ruin, run, rung, runt, tin, tun, tuning, turn, turning, unit, urn TARGET: 12, GOOD: 16, **EXCELLENT: 20**



CROCODILE

cider, circle, circled, cleric, coder, colder, cooler, cord, core, credo, cried, crocodile, decor. dire, doer, door, drool, idler, ire, lire, lord, lore, older, orc, ore, oriole, recoil, red, redo, relic, rice, rid, ride, rile, riled, rod, rode, rodeo, roe, role TARGET: 22, GOOD: 30 EXCELLENT: 36

Iumbo Arrow-Word

| | | | D | | | | | F | | s | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Α | В | L | Е | | Е | L | L | Α | | Р | |
| | L | 0 | U | D | М | 0 | U | Т | Н | E | D |
| | Α | R | С | | Р | Α | Р | | E | С | U |
| | C | R | Е | s | Т | | - | R | Α | Т | Е |
| S | K | Y | | | Υ | 0 | N | | ٧ | Α | S |
| | В | | s | | | | Е | Р | 1 | С | |
| | 0 | Т | Т | Α | w | Α | | | N | U | Т |
| | Α | R | Е | N | Α | s | | R | E | L | Υ |
| | R | Е | Р | 0 | R | Т | s | | s | Α | Р |
| 0 | D | Е | | N | | ı | | | s | R | ı |
| | | | Т | | Т | R | 0 | Т | | | С |
| | U | G | Н | | Α | | N | | Α | s | Α |
| | F | R | E | С | К | L | E | | Р | 0 | L |
| к | 0 | ı | | G | E | E | | w | E | Α | L |
| | | Т | w | ı | N | Е | D | | D | R | Υ |

Codeword

| 0 | Р | Α | L | | F | | Α | | | T | | s | | Α |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | R | | υ | N | R | Е | s | Т | R | I | С | Т | Е | D |
| R | Е | Α | М | | J | | K | | | D | | Α | | Z |
| | R | | В | | ı | N | S | Α | Т | ı | Α | В | L | Е |
| М | Ε | М | Е | N | Т | 0 | | D | | N | | | Α | |
| | Q | | R | | | S | | Α | | G | R | U | В | s |
| | J | | J | U | Х | Т | Α | Р | 0 | S | E | | Υ | |
| ٧ | ı | S | Α | | | Α | | Т | | | D | Α | R | Ε |
| | S | | С | 0 | L | L | Ε | Α | G | U | Е | | I | |
| W | ı | N | K | s | | G | | В | | | С | | Z | |
| | Т | | | М | | - | | L | Α | Υ | 0 | U | Т | S |
| Р | Ε | R | F | 0 | R | Α | Т | Ε | D | | R | | Н | |
| Α | | ı | | s | | | U | | D | | Α | K | ı | N |
| ı | М | Р | R | ı | s | 0 | N | М | Ε | N | Т | | N | |
| R | | Ε | | s | | | Α | | R | | Е | Υ | Ε | D |
| | | | | | | | | | | | | | | |

Sudoku

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

EASY

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

MEDIUM

| 4 | 3 | 1 | 7 | 9 | 5 | 6 | 2 | 8 |
|-------|---|---|---|---|---|---|---|---|
| 8 | 2 | 9 | 4 | 1 | 6 | 7 | 3 | 5 |
| 7 | 5 | 6 | 3 | 8 | 2 | 1 | 4 | 9 |
| 9 | 7 | 2 | 8 | 3 | 4 | 5 | 1 | 6 |
| 3 | 6 | 4 | 1 | 5 | 9 | 2 | 8 | 7 |
| 1 | 8 | 5 | 2 | 6 | 7 | 3 | 9 | 4 |
| 6 | 9 | 8 | 5 | 2 | 3 | 4 | 7 | 1 |
| 2 | 1 | 7 | 6 | 4 | 8 | 9 | 5 | 3 |
| 5 | 4 | 3 | 9 | 7 | 1 | 8 | 6 | 2 |
| LIADD | | | | | | | | |

HARD

Word Search



Killer Sudoku

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

HELPFUL CONTACTS

• CRISIS • EMERGENCY • INFORMATION: INSTANT HELP AVAILABLE BELOW

EMERGENCY MEDICAL CARE 000 (TRIPLE 000)

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



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At Bupa Aged Care, whether for respite short-stay or as a new home, our experienced registered nurses and carers provide the care each resident needs in the way they prefer. Care and resident well-being is first and foremost.

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