



# SNIPPETS

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Seniors Enquiry Line

No question is too big or too small

## Your Newsletter

We would like to ensure that Snippets is discussing topics that are important to you. If there are specific topics or themes you would like added, please contact **Seniors Enquiry Line** and we will try our best to address them in future issues.

## Quote

"Our greatest glory is not in never failing, but in rising every time we fall."  
Confucius

## Contact Details:

Phone: 1300 135 500

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[www.seniorsenquiryline.com.au](http://www.seniorsenquiryline.com.au)

Seniors Enquiry Line is an information and referral service for Queensland seniors, proudly sponsored by the Queensland Government and operated by UnitingCare Queensland.

## New My Aged Care books

My Aged Care has released three new updated booklets on residential care and home support packages.

- ◆ Entry-level support at home
- ◆ More complex support at home
- ◆ Residential aged care

If you would like one of the following booklets posted to you please phone us on 1300 135 500.



**ASIC**  
Australian Securities & Investments Commission

ASIC's **MONEYSMART**  
Financial guidance you can trust

## Reverse Mortgages

A reverse mortgage can help older Australians unlock the wealth in their homes after retirement. However, there can be long-term financial risks.

The Money Smart website, run through the Australian Securities and Investment Commission (ASIC), has free information on important topics you should consider if you are taking out a reverse mortgage. ASIC furthermore recommend that you should seek independent financial and legal advice, and speak to your partner and family before you sign up for this type of loan.

Seniors Enquiry line has put together a fact sheet from the information on the Money Smart website for our readers who do not have access to the internet. The fact sheet is very informative and covers the following topics:

- ◆ What is a reverse mortgage?
- ◆ The risks of a reverse mortgage
- ◆ How much can you borrow with a reverse mortgage?
- ◆ How much will a reverse mortgage cost?
- ◆ Questions to ask the reverse mortgage provider
- ◆ Doing your own reverse mortgage research

### More information:

**Online:** You can access more information on reverse mortgages on Money Smart's website - <https://www.moneysmart.gov.au/superannuation-and-retirement/income-sources-in-retirement/home-equity-release/reverse-mortgages>

**Phone:** If you would like a paper copy of the factsheet sent out to you, please phone Seniors Enquiry Line on 1300 135 500.

## Letter from a Snippet's reader - This is Ailsa's story

One of our regular readers has written in and asked that we include this in the next edition of Snippets. Ailsa is hoping her experience of surrendering her driving licence may help others who have been forced to give up driving or are considering giving up driving. Thank you Ailsa for sharing your story!

### When do I need to surrender my driving licence? Accepting that the time is now!

Ailsa's story: After 67 years of driving, extensively throughout Queensland and the Northern Territory, the time has come. My driving skills were still alert and my reflexes were sharp with no accidents over all those years and kilometres, so I had not considered giving up yet. I even had a full tank of petrol and had just put down new floor mats.

However, while sitting in my recliner and without warning, I experienced a sudden minor "black out". It was only for a second or two, but I was shocked because of no warning. I immediately thought about the possibility of that happening while behind the wheel. After consulting my doctor, having several tests and not finding any reason, I decided to give up driving. I have not had anymore "turns", so it was a hard decision and took three days (just to be sure - to be sure). I started to plan how I could use the bus. Easy to get into the city or to other suburbs on other routes but difficult to visit those living further afield. I will need to make more use of the phone and talk with them more often. I gave the car away, returned the number plates and received a full refund, as I had just registered it. Then I exchanged my drivers licence for a "Proof of Identity Card" with photo - over 18 years!

Three months on, although accepting it, I have found it very painful. Surprisingly, I am feeling some benefits, the best being peace of mind knowing there is no chance of me causing an accident. Also, I am relieved of the driver responsibility, while relaxing in the bus, plus there are no worries about rising petrol prices and I am walking more. I am now 91 years and have had a "good innings" behind the wheel. I am feeling quite pleased with myself, because the decision was my own and nobody else suggested it.

### Safe driving - Ailsa

## Become a Dementia Friend

By becoming a Dementia Friend, and increasing your awareness of dementia and its impacts, you can help a family member, friend, neighbour or co-worker living with dementia feel accepted, safe, included and involved.

Dementia Australia has free online training. You will learn about dementia and be introduced to people with dementia and hear their stories. Completing the learning module will earn you a Dementia Friend certificate and badge.

If you would like more information about becoming a Dementia Friend, please visit [www.dementiafriendly.org.au/user/register](http://www.dementiafriendly.org.au/user/register)

Or call: 1800 100 500



## What's on this October

- ◆ **MOSAIC Multicultural Festival, Brisbane City. 7th October, contact: 07 3337 5400.**
- ◆ **Gemfest, Nambour. 13 October, contact: 0434 785 880.**
- ◆ **Australian Camp Oven Festival, Toowoomba. 6 & 7 October, contact: 0429 727 503.**
- ◆ **Centrelink Seminar, Cairns. 23 October, contact: 136 357.**
- ◆ **Hungarian Cultural Festival, Gold Coast. 28 October, contact: 0427 748 505.**
- ◆ **Crush Sandcastle & Beach BBQ, Bundaberg. 14 October, contact: 07 4153 1218.**

More events can be accessed on our Events [page](#) or by contacting Seniors Enquiry Line on 1300 135 500 to look up events for you.