

# CHAPTER

SUMMER 2020

## LIFE WELL LED

Roscoe Behrmann  
on his love for music,  
art & film

## WHEN IN NEED

The cost of calling  
an ambulance

## COMMUNITY CAFE

Still going strong  
after 21 years

## LEGAL AFFAIRS

All you need  
to know about  
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## Welcome

to our sixth edition of Chapter, the magazine that shines a spotlight on our fantastic community and seeks to celebrate all that goes on within it.

Well, you've done it. Survived another hectic silly season where in all likelihood you've sang some carols, eaten yourself silly, shopped up a storm or taken to the roads or the skies to enjoy some quality time with your loved ones.

At last the new year beckons and affords us the opportunity to glance ahead.

So what will 2020 look like for you?

Will it be the year you take up a new physical activity, fall in love while welcoming a new arrival or exhaust yourself when experiencing a new culture?

Maybe the next 12 months will be the time when you slow the pace a little instead. Might it see you working your way through a book list, potting some long-neglected foliage or revisiting your favourite vinyl collection?

Or possibly, just like this month's cover stars, 2020 will shape up as the year that you put your own needs aside to assist others.

Just like Roscoe Behrmann, who at the age of 80 left his native South Africa to start a new life in Sydney. Within months he found himself teaching the ukulele while putting together iPod playlists for aged care residents diagnosed with dementia.

Or you could take a leaf out of Mavis Bruce's book, a clever cook, who continues to coordinate a local café where all proceeds are gifted to community groups in need.

If you'd like to share with us your own incredible tale or talk us through the amazing achievements of your friends or neighbours, please email us at:

**chapter@aveo.com.au**

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# A life less ordinary

From movie making to making history, Fernbank resident Roscoe Behrmann reflects on an incredible life as illuminating as it is inspirational.

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When most of us near a monumental birthday, we contemplate heading to a nice restaurant, hosting a party, sharing a nice cake with our nearest and dearest or purchasing something extravagant in the knowledge this may be our last opportunity to do so.

But tradition holds little appeal for Roscoe Behrmann.

For when this second generation South African celebrated eight decades of life, he requested that his family and friends not waste their money on gifts that he was unlikely to use. Instead, he asked that they lend their support to his decision to board a plane and create a new life in a city more than 10,000 kilometres away.

That was nine years ago now and far from easing into a quiet existence in Australia, Roscoe has continued living life at full throttle.

## Destined for the limelight

Born in 1929 in a small country town in South Africa called Graaff Reinett, Roscoe was the only child of a car salesman and housewife.

Having always been in possession of a vivid imagination, Roscoe was a natural born storyteller and decided at an early age that producing films was where his future lay.

His first introduction to the film industry was when he was around 12 years old, the experience leading him to decide he'd like to earn a living as a newsreel cameraman.

On his third attempt, he managed to pass his matric (year 12 equivalent) and at 18 joined the only film studio in South Africa as an apprentice film technician.

Shortly after leaving school Roscoe married a fellow South African, a "Capetown girl" named Phyllis, and the couple went on to have a son and three daughters.

Determined to provide for his burgeoning family, Roscoe spent the first five years of his career learning all aspects of the film production industry, earning credits for his efforts on the award-winning film *Royal Command Where No Vultures Fly* – a film inspired by the work of conservationist Mervyn Cowie.

Sometime after he left the company to form his own film production group and subsequently spent the bulk of his career making all types of film and video productions for the South African and International markets.

In 2000 – after a lengthy career spanning more than 40 years – Roscoe sold his film production company and retired from the business. Determined to keep his creative juices flowing, however, he set about writing a technical book on movie making for the South African National Film School and later lectured on the same subject.

But while he spent the majority of his time behind the camera, Roscoe was equally at home in front of it, supplementing his day job with other creative pursuits namely acting and song-writing and also producing live amateur musical theatre for charity.

In 2010 he lost his beloved wife Phyllis after more





Left: Performing with actress Olive King in 1952.



Right: Roscoe in 1953 collecting money for charity in Johannesburg.



Above: Top Italian fashion models who appeared in his film *African Mirror*.



Above and right: Posters from *Ride the High Wind* and his most successful film *Seven Against the Sun*.



“As a child I learned to play the ukulele. I joined a ukulele section in Wahroonga, to keep busy. The leader, a professional musician was impressed with my playing skills and asked me to assist him running the class.”

than half a century of marriage. It was around this time that Roscoe, by then aged 80 and with 10 grandchildren and three great grandchildren dotted at different points around the world, began thinking seriously about his future and where that may lie.

“The only reason I left SA in the first place was because my loving wife died and I believed it would be easier for me and my son and his family (who still live in SA) for my daughters in Australia to care for me in my twilight years. It was a traumatic experience as you can imagine but I managed to get a permanent resident visa for Australia,” he says.

### Hectic pace continues

But if his family imagined that such a major move would also signal a slow down in Roscoe's post-retirement activities, they were soon left disappointed.

No sooner had he stepped foot on Australian soil than he was already making a host of new friends having joined the local brand of international seniors organisation U3A.

“As a child I learned to play the ukulele. I joined a ukulele section in Wahroonga, to keep busy. The leader, a professional musician was impressed with my playing skills and asked me to assist him running the class. Then he died and the group asked me to continue as their teacher, which I did,” notes Roscoe.

“A few months later I decided to move the venue to St Ives and most of the members followed. We started with six members and over the past seven years the membership has grown and today we have 56 members, most of whom I taught.”

With music having been a significant companion in





## In 2017, just eight years after making his home in Sydney, [Roscoe] was awarded the Ku-ring-gai Mayor's Award for services to the community.

his life, Roscoe took his love of all things instrumental with him when he moved into Fernbank retirement community in 2012. It was during his early days there that he began learning more about the studies being undertaken overseas investigating the correlation between music and those diagnosed with dementia.

He learned that in America some therapists were meeting with some success when creating personalised playlists on iPods and playing this music to people who have chronic cognitive and physical impairment, including those with dementia.

This struck a chord with Roscoe and he attempted to find out if similar programs were running in Australia. Learning there were none, he made it his mission to change that.

"Nothing was happening here [so] I introduced the idea to my ukulele group and asked them if they would help me fund the programme. I then went around to a number of aged homes and asked them if they would like iPod programmes for their patients, free of charge."

### A different life

Roscoe's enthusiasm was catching and today the program continues, successfully running across seven different aged care homes. News of Roscoe's involvement soon spread and in 2017, just eight years after making his home in Sydney, he was awarded the Ku-ring-gai Mayor's Award for services to the community.

It was only late last year that Roscoe finally agreed to take less of an active role in the project, handing over the reins to others while at the same time stepping down from running the ukulele group.

But as has become customary, Roscoe continues to use his talents to brighten the world. He spends his days painting watercolour landscapes and seascapes, with many now featured around the Fernbank foyer.

"My life in Aus is totally different to my life in South Africa because I was happily married for 51 years there and here in Aus, I've had to adjust to being on my own. I prefer rugby union to rugby league and support the Wallabies only when they are not playing against the Springboks." ●

### THE LINKS BETWEEN MUSIC AND DEMENTIA

- Alzheimer's Disease International estimates that currently, 35.6 million people are suffering from dementia worldwide; this number has been projected to increase to 65.7 million by 2030 and 115.4 million people by 2050.
- Music therapy has long been known to help people with conditions such as dementia, as music appears to be able to reach parts of the damaged brain in ways other forms of communication are unable to.
- The music evokes responses, such as singing or humming, movement and brief moments of reconnection with loved ones. Music that is chosen from the individual's young adult years, ages 18 to 25, are most likely to have the strongest responses and the most potential for positive engagement and recollection.
- Unfamiliar music can also be beneficial because it carries no memories or emotions, reducing the possibility of a negative reaction.
- A 2015 study by the Anglia Ruskin University in the UK examined the impact of music therapy on dementia patients and found it improved participants' dementia symptoms and general sense of wellbeing.
- Music therapy has even been shown to reduce the need for some medications and reduce pain and discomfort for some residents.
- Anglia Ruskin University music therapists are currently undertaking a £2.7 million project aimed at transforming life for people living alone with dementia by using artificial intelligence to adapt and personalise live radio to try and address the key causes of hospital admission for those suffering from dementia.

Source: Dementia Australia and Anglia Ruskin University



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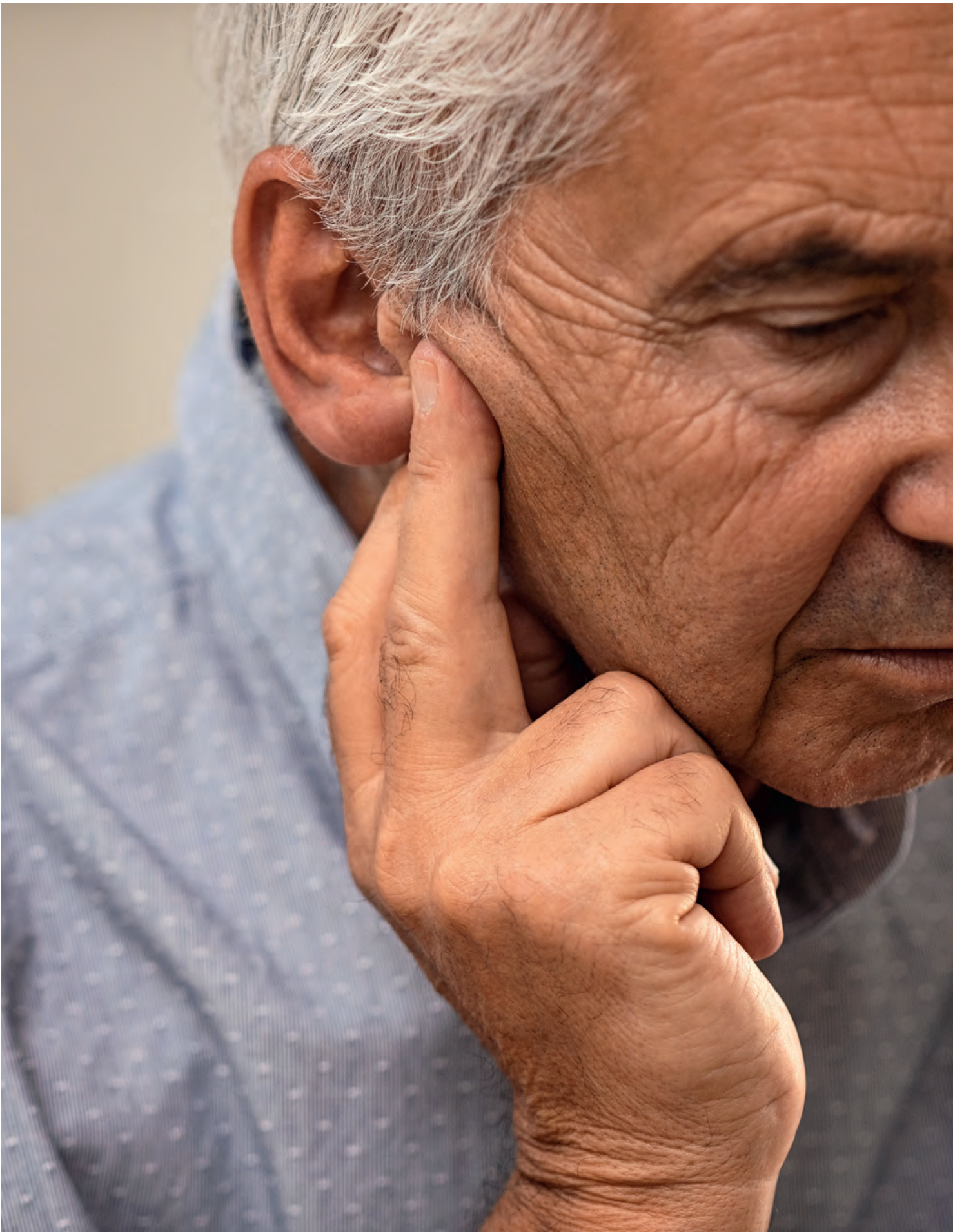
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# You heard it here first

The health of our brains and our hearing is inextricably linked but while there are a variety of aids available to assist those with hearing loss, retraining the brain to accept sound signals again is a very different proposition.

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It is not without a sense of irony that speech pathologist Dr Dimity Dornan concedes she sometimes feels her message is falling on deaf ears.

Made a member of the order of Australia for her ground-breaking auditory with families and hearing-impaired children throughout Queensland, Dr Dornan is renown among the audiology community for having helped initiate new born hearing screening in Queensland hospitals and for founding numerous hearing health education and development programs.

The first speech pathology graduate at the University of Queensland, and the first speech pathologist to work at the Royal Brisbane Hospital, the highly decorated doctor is clearly not shy of a challenge. Yet the one problem she has been unable to find a solution for is how to get the country's active seniors to take hearing loss more seriously.

A hearing impairment that would be treated as a serious health issue in a child is usually met by active seniors with either avoidance or denial, she says.

## Men the worst offenders

Dr Dornan, who founded specialist diagnostic audiology and hearing rehabilitation therapeutic service Hear and Say 27 years ago as a not-for-profit enterprise, says approximately 466 million people worldwide have a disabling hearing loss – including 180 million aged over 65 who have a hearing impairment that impacts on understanding normal conversational speech.

Typically it is about midlife when some adults begin to notice their hearing starts to get poorer across high frequencies and the quality of their hearing begins to deteriorate. By the age of 75 about seven in ten Australians, mostly men, have a

hearing loss that separates them from the people that they want to form relationships with, Dr Dornan says.

“We don’t really know why but it is slightly more prevalent in men. Men are also notoriously the ones who won’t go in and do something about their hearing loss.

“They will often ignore the fact that they have a problem and keep their head in the sand. It’s typical for men to take between 10 and 12 years after identifying there’s something wrong to go and get their hearing checked.”

She says at the beginning the hearing loss is often subtle. People may turn up the volume on their televisions or stereos, miss words in a conversation, go to fewer public places where it is difficult to hear, or worry about missing an alarm or notification. However, once it worsens, the impact is far more detrimental.



## Vanity no excuse

Dr Dornan says being able to communicate is the cornerstone of a healthy lifestyle in ageing. People need to make themselves understood and to understand others to remain cognitively and socially engaged with families, friends, and their community.

"If left untreated, this impacts not only communication but also socialisation as well as a loss of autonomy or independence. There is often associated anxiety, depression and cognitive impairment. This is for two reasons – because the brain is not receiving stimulation it is looking for but also because the isolation and depression is causing it as well. It's a very double edged sword but it is largely undetected and largely undertreated in older people."

While there are an array of different devices available to aid active seniors to hear, vanity often means that even those who have been persuaded to get hearing devices, refuse to use them.

"There's definitely a vanity thing, there's no two ways in the world that this is not a fact. Mostly its due to either the stigma attached, they don't like the look of them or they haven't had the brain training to help them make the most of them and for them to be useful. In recent times the devices have got a lot more discreet but I think people just haven't cottoned onto that as yet."

Dr Dornan says waiting ten or 12 years to get treatment for hearing impairment is "way too late" because hearing health and brain health are inextricably linked.

If you don't use that part of your brain for that amount of time then hearing pathways are reassigned

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**"We need to be careful that we care for our hearing even if we've just got a little bit of loss so that we can hear for life. It's to do with how much stimulation the hearing part of our brain gets – if you don't use it, you lose it."**

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for other purposes and can never be changed back, she says.

"Sixty-five percent of the things we can do to care for our brain we have no control over but the remainder we can. Of those, hearing loss is the one that has the best outcomes for the brain and the one that is most important to keep preserved. We need to be careful that we care for our hearing even if we've just got a little bit of loss so that we can hear for life. It's to do with how much stimulation the hearing part of our brain gets – if you don't use it, you lose it."

## Brain pathways key

Dr Dornan, who has spent much of her career working with families with young members challenged by hearing impairments, says much of her work with children informs the

work she undertakes with adults.

While there are similarities between the two groups, there are big differences as well.

"If a child is born with hearing loss they usually have not heard in utero. The last 20 weeks in utero is the time when the baby's brain pathways for listening are stepped out and quite a lot of auditory growing pathway development takes place. They then have to learn those and that takes time. We can do that by training the parents to fast track the development of their auditory brain pathways by different ways.

"But with older people who have heard before, they've obviously got the brain pathways and it's a case of giving them back their hearing."

Typically if an adult is diagnosed with a hearing loss, they will possibly get a hearing device but nobody teaches their brain to use it and, if they've had deprivation of hearing for a long time, then sometimes their brains are no longer able to do that.

Compounding the issue is that most places that provide hearing devices don't provide brain training as well.

Dr Dornan says the reasons for this are two-fold. The first being the fact there are few professionals experienced enough to offer this degree of training while finding different models that people can afford to pay for or can be covered by different funding structures can also prove difficult.

"Having your hearing looked after is kind of like an insurance policy, you may not need it but it's one of the things you can do something about to protect your brain," she says. ●



## HELP IS AT HAND

To help ensure that all seniors in the Springfield area are kept up to speed with all things hearing related, Aveo Springfield has invited an adult audiologist to set up in its new health and wellness centre.

The appointments will take place in the community's new consulting rooms and if successful, a similar program will take place at communities throughout the Aveo network.

For anyone eager to learn more about hearing loss in active seniors but who don't yet have access to a specialist audiologist, the Hear and Say group recently launched a new workshop program aimed at helping Australia's active seniors better understand hearing loss.

The Hearing to Preserve the Brain workshops are a five-part program which will also teach people what they can do to limit the impact of hearing loss.

The workshops, which will be conducted at one hour sessions, each have a different theme and will cover the following topics:

- Understanding the mechanics of hearing and hearing loss
- Communicating at home and in the community – the facts about staying social
- Tips to manage hearing loss to protect your brain
- Navigating the hearing health system – support, screening, information and advice
- Finding the right support for you and training your brain.

Dr Dornan says the workshops participants are encouraged to bring a buddy with them, ideally a family member or friend able to act as their hearing or conversation partner.

Dr Dornan says she hopes the group will soon be also to access funding to also deliver digital communication skills workshops. As with the brain training, these therapy session will be aimed at helping people who may already have a hearing loss or people who are not familiar with technology such as iPads and iPhones to help them maintain contact with their family.

To learn more about Hear and Say and its workshops head to [hearandsay.com.au](https://hearandsay.com.au) or phone **07 3850 2111**.





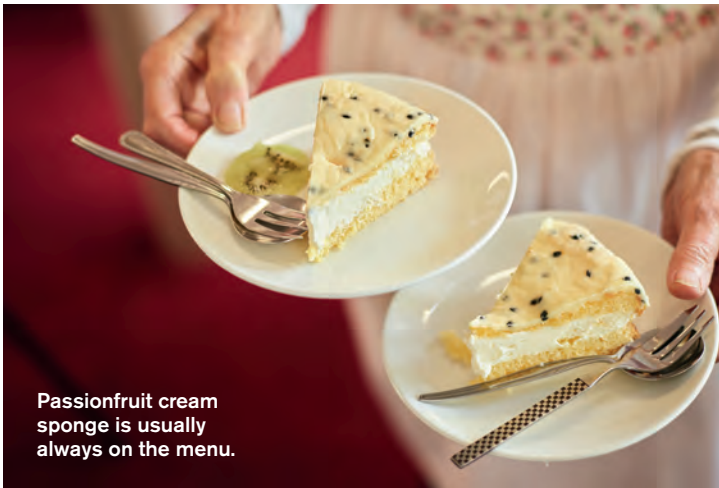
St John's  
Uniting Church.



Mavis Bruce.



Two tables of  
Fountain  
Court residents.



Passionfruit cream  
sponge is usually  
always on the menu.



# The community café built with love

A passion for cooking and unique ability to develop connections has allowed Mavis Bruce, a resident at Aveo Fountain Court, the chance to team with others to assist those in need.

In 1997 a trial date was set. A church in Mount Waverley, St John's Uniting, had let it be known they were on the hunt for volunteers to assist with a regular morning tea or lunch to be staged on church premises.

Its purpose was to provide a light meal to patrons in exchange for a modest charge, with any profit gifted to small community groups who were doing it tough.

Aware of her big heart, keen culinary capabilities and clear ability to inspire others, Mavis Bruce, then aged 68, was solicited by friends to join the church's little start-up business.

Twenty-two years later and now approaching 90, Mavis retains the title of "the co-ordinator", where in addition to being a much loved part of the initiative's DNA, she is also central to the café's core operations.

A competent home chef who had taken up cooking as a hobby, food has always played a big part in Mavis's world. Prior to retiring at 55, she spent much of her working life in the office of Peter's Ice Cream and her reputation for being able to utilise any ingredient clearly followed her.

At the time being a volunteer caterer at the Box Hill Hospital's canteen, Mavis was soon seconded onto the burgeoning café's committee of management.

## Not a second to waste

Just eight weeks after its first meeting, the group was ready to test its offering in front of 24 guests. Charging the sum of around \$10 per head in exchange for a mid-day meal, the group's formula proved an instant success.

A second trial was held a month later and was met with equal enthusiasm so the decision was made to open the café one day a week – every week.

After two outings the committee members decided it might be best to meet to discuss its future, define its target market and to identify what organisations should benefit from any profit.

As a collective, the group made the wise decision to run the café as leanly as possible early on, ensuring that with the exception of the cost of some raw ingredients almost every dollar they made could be gifted to community groups and charities who may fly under the radar of bigger benefactors.

All the while the reputation of St John's Cafe continued to spread and within a short period the café was attracting up to 75 guests at each sitting.

Committee members lured in volunteers from the church to fill the roles of wait and kitchen staff, with a member of the committee managing the kitchen and another positioned at front of house.

"As its popularity grew we had to regularly review our menu, our cooks and our volunteer staff," Mavis says.

With the bulk of the volunteers already aged 65 years or over, the hectic pace proved too much – "we were all getting older," notes Mavis – and eventually the decision was made to restrict the café opening to just the first and second Wednesday each month.

"By now I was a senior decision maker on the committee, along with two or three other experienced caterers. Committee members and customers were all enjoying our success, delighting in both our offerings and [the café's] goal of supporting local, interstate and overseas charities."

Much of the café's success relies upon the fact that even to this day it is run as economically as possible.

Quiches are made in private homes and delivered to the church by volunteers while the accompanying salads are prepared on site, as are select menu items such as





Held twice a month, the cafe hosts up to 75 guests per sitting.

chicken vol-au-vents and sausage rolls. Mavis says the committee has offered to help contribute towards the costs associated with making the quiche and other meals that have been donated, but this is rarely taken up.

A "special" is offered during each sitting yet despite what the menu options are, each diner is only ever charged a maximum of \$6.50 for a main course and \$3 for dessert which is almost always a passionfruit cream sponge. During winter, soup is also added to the menu with patrons charged a token sum of \$3 per serving.

### A team effort

Determined to credit her cohorts for the café's success, the mother of two, grandmother of five and great grandmother of six, says the accomplishments achieved by the group are first and foremost down to the calibre of the personalities on the café committee.

"It was at the start, as it is now, well endowed with talent. It [initially] included two retired domestic science teachers, two with floral art backgrounds, three very experienced cooks and a secretary, all foodies," she says.

And successful it has been.

As of three months ago, the St John's Cafe led by its formidable leader, has raised nearly \$215,000, all of which has been donated to local charities both inside and outside of the church.

Naturally, the café's lengthy history means some committee members have had to resign their positions,

however they have been replaced with a seemingly endless list of enthusiasts only too willing to lend a hand.

Mavis says the volunteer team of kitchen staff and waitresses, has now attracted several younger members. Currently, it boasts a roster of more than four dozen helpers, with the youngest being just 50 and the oldest nearing 90.

Such has been its popularity, the café boasts a number of "regulars", including a group of between 12 and 14 of Mavis's fellow residents from Aveo Fountain Court.

Those intending to dine there must now make a booking first or risk being turned away.

"Everybody seems to love it," says Mavis.

"We're very fortunate because we get to serve in the foyer of the church and it's a lovely outlook. When we first started church leaders expressed some concern because the area is carpeted – more than 20 years later and there's still no damage to the carpet, we're pretty proud of that."

Mavis says it has been a great honour being involved with the initiative and insists her efforts were no more than that given by others.

"It came at a time in my life that I just lost my husband when I was 64. After he died I joined a few community groups however I felt I had something more to contribute.

"The thing I enjoy most about it is when we have a meeting and say 'okay, who are we going to give the money to today?'. That to me makes it so worthwhile. But I must tell you, I've got an awful lot more back more than I've ever given," she says. ●





Margaret Nicholas, Lois Northey,  
Ruth Chatwood and Thea Cornish.



Pauline Spinosa-Cattela.



Margaret Segal, Pat Sharman,  
Margaret Nicholas and Lois Northey.



Bruce Kells, Walter Stone,  
Judith and Frank Bricknell.







# Managing knee pain caused by osteoarthritis

As we become older, the joints in our body, particularly our knees can become sore and inflamed over time, writes May-Ann Low, physiotherapist at The Physio Co.

**K**nee pain or limitations in movement can have a detrimental impact on not only our function but our overall quality of life, it can stop us doing what we love.

This inflammation – most commonly caused by osteoarthritis – can result in pain and weakness, affecting one's ability to perform everyday tasks.

When we experience pain, it is

natural instinct to avoid anything that causes the pain, but is this the correct solution?

Avoiding particular movements can be very effective in managing pain with

an acute injury, an injury that occurs suddenly. However, with chronic injuries that develop gradually over time, avoiding movement and pain altogether could actually make things worse.

It can be difficult to know what we should and shouldn't do, and the best ways to manage our pain so that we can continue to do the things we love. The following are four ways in which we can manage osteoarthritic knee pain, in turn, helping to improve our mobility as well as provide pain relief without solely relying on drugs.

### Weight management

Excess weight places greater stress on our weight-bearing joints. The knee joint is the largest joint in our body, therefore bears a considerable amount of the body's weight. Managing your weight within a healthy range can be beneficial in managing osteoarthritis by reducing the load the joint and muscles need to carry. Exercise is a key component of keeping your body weight within normal range.

### Movement and exercise

Unlike the bones in our body, the cartilage in our joints do not receive a blood supply. They rely on movement of the joints to deliver the nutrients needed to stay strong, allowing smooth movement. Performing exercises and continuing to move our bodies helps to reduce stiffness and flexibility in our joints and can also help to strengthen the muscles surrounding the joints.

With improved muscle tone, this can relieve pressure on the joint surfaces, reducing friction and maintaining good cartilage health. In fact, research shows that exercise is the best way to manage osteoarthritic knee pain. Exercise is a non-drug treatment effective in

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## Exercise is a non-drug treatment effective in managing osteoarthritis in the knee and elsewhere in the body too, as well as providing osteoarthritic knee pain relief.

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managing osteoarthritis in the knee and elsewhere in the body too, as well as providing osteoarthritic knee pain relief.

When we are exercising a stiff or osteoarthritic joint, specifically the knee, there is likely to be some discomfort or mild pain. This is okay! If the pain is severe or sharp in nature or lasts for longer than one day you may need to consult your physiotherapist. They will be able to ensure you are performing the exercises correctly and adjust your exercises to suit your needs.

### Psychological factors

Ever wondered why it's easier to get up and out of bed on holidays, compared to days at home when you have nothing planned? We have our brains to thank for that!

When thinking about pain, it is important we consider not only the physical aspects, but also the psychological aspects of our pain. Stress, anxiety and depression can have a profound impact on how we perceive our pain. If we are more stressed during a particular time, research has found that we will perceive pain more intensely,

compared to when we are relaxed, for example when on holidays.

Sleeping badly and not being able to join in with activities we used to enjoy can also dramatically increase the sense of pain. Again, research has found that exercise has a positive effect on mood, improves sleep quality and is a great form of socialising – all of which benefit our general well-being and help better manage our pain.

### Medication

It's important to remember that when working out how to manage osteoarthritic knee pain, medication may play an important part of the overall plan. Your doctor may prescribe medication for a flare-up or pain-relieving medication may be prescribed in order to help keep you active and performing your exercises. It is important to consult your doctor about what medication is right for you. Ideally, medication use is part of a broader management plan to keep you as mobile and pain-free as possible.

The above recommendations are a great way to get started on self-managing your knee pain. If you feel you need a little extra assistance or guidance, it's always best to check in with your local health professional to make sure you are doing what is best for you.

The Physio Co's team of physiotherapists specialise in helping seniors achieve their health and fitness goals. Our team can visit you wherever you call home and can help devise a personalised plan to help you stay mobile, safe and happy. ●

Visit [thephysioco.com.au](https://thephysioco.com.au) or call on **1300 797 793** to find out more.





# Who pays when the unexpected happens?

Hefty ambulance fees are often cited as the reason many people delay putting in a call to triple zero. But it seems some active seniors are luckier than others when it comes to the prospect of a fee-free journey to hospital.

There are a multitude of reasons why Australia's ambulance services is under the pump. What is not so easy to comprehend is why some of us are charged for the service and others are not.

Some attribute the increase in utilisation to population growth,

growing community health awareness or Australia's ageing society, others argue reduced access to primary care services has prompted more people to call the service.

According to a recent report on government services, there were 3.5 million incidents reported to ambulance

service organisations (145.1 incidents per 1000 people) nationally in 2016/17. In total, there were 4.4 million responses, where an ambulance was sent to an incident (179.2 responses per 1000 people), including responses to incidents that do not have people requiring treatment and/or transport.

In total, state governments spent \$3.2 billion on ambulance services during this period. While different jurisdictions have different funding models, it's a fact of life that those who use the service are usually the ones expected to pay for it.

And it doesn't come cheap, with call out fees ranging from around \$370 up to \$1776, and additional kilometre charges starting at \$3.35 per kilometre but extending to \$5.50 per kilometre in some states.

Depending on where you live, your home state will determine how much you pay for ambulance cover. For the most part, however, Australia's active seniors are able to receive free ambulance cover if they're a valid concession card holder.

All permanent residents in Queensland, regardless of age, are entitled to have their ambulance costs covered by the state government, the Queensland Ambulance Service says. In the event you are issued with an invoice this needs to be sent through to the Queensland Ambulance Service and your bill will be paid for by them, with no out of pocket fees.

The case is similar in Victoria where all eligible Centrelink Health Care Card or Pensioner Concession Card holders are entitled to free clinically necessary ambulance coverage around Australia. This covers the cost of transport to the nearest and most appropriate medical facility.

St Johns Western Australia says active seniors in receipt of an Australian Government pension are entitled to free ambulance transport whenever it is medically necessary in Western Australia - except when being transferred between hospitals and one or both is a private hospital. Inter-hospital transfers between two

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## Depending on where you live, your home state will determine how much you pay for ambulance cover.

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public hospitals will be arranged and paid for by the sending hospital.

The Australian Capital Territory Emergency Services Agency says most full aged pension and health care concession card holders will also be entitled to free of charge ambulances services within the ACT.

Reciprocal arrangements exist for interstate services with the exception of services provided in Queensland, South Australia and Western Australia and if active seniors from this state intend travelling to any one of the three states mentioned above, the service recommends taking out some form of ambulance cover.

The Ambulance Service of New South Wales says a range of pensioner card and concession card holders are entitled to free ambulance services in NSW, including those who hold a Pensioner Concession Card, a Commonwealth Seniors Health Care Card or a Department of Veterans Affairs Repatriation Health Card, also known as a Gold Card (excluding non-emergency ambulance services).

It is a similar scenario in the Northern Territory where all holders of a Pensioner Concession Card or a Commonwealth Seniors Health Card are entitled to free ambulance transport services.

According to the South Australia Ambulance Service, there are pension

rates available for holders of a SA Pension concession card. The rate starts at \$49 for a single pensioner. The service says it encourages all South Australians to take out third-party ambulance cover. Coverage is usually provided to active seniors aged 65-plus at a discount.

"Ambulance costs are not covered by Medicare and even if you have private health insurance, your policy may not cover the cost of an ambulance. Many private health insurance schemes only cover you and your family for emergency ambulance services. Many illnesses or injuries require additional patient transportation which are classified as 'non-emergency' (e.g. for tests, ongoing treatment or transfer to another hospital)," the service says.

Ambulance Tasmania says it provides a free service to Tasmanian residents within the state and its islands. The only exemptions from free ambulance cover are those related to motor vehicle or some workplace accidents where insurance provisions cover costs, including cases involving veterans where the Department of Veterans' Affairs (DVA) meets the cost of ambulance transport.

All the services warn that despite their best efforts, sometimes those who use the service are still sent an ambulance account when you are entitled to free ambulance services.

This may be because the patient was too ill for the relevant details to be collected by the paramedics, or the patient's details were incomplete or illegible when the account was processed.

This can be rectified by photocopying the front and back of the patient's pensioner health care card and returning a copy with the ambulance account to the relevant authorities. ●



# Summer light bites

Try out these healthy summer meals that are packed with seasonal ingredients, as featured in *Live Life Cook*.

## Smashed Avocado & Feta

Serves: **1-2** Prep time: **15 mins** Cooking time: **None**

### Ingredients

1 ripe avocado  
Juice of 1 lemon  
6 chives, finely chopped  
8-10 parsley leaves, roughly chopped  
30ml extra virgin olive oil  
75g feta cheese, crumbled  
2 slices toast

### To serve

1 cup rocket leaves  
4-6 cherry tomatoes, halved  
Extra olive oil  
Salt and pepper to taste

### Method

1. Place avocado, juice, herbs, feta and oil in a bowl.
2. Mash with a fork.
3. Spread on toast and serve with a side salad of rocket and tomatoes.
4. Drizzle a little olive oil, season to taste with salt and pepper and enjoy.





## Seared Snapper on Vegetable Quinoa

Serves: 2 Prep time: 20 mins Cooking time: 15 mins



### Ingredients

1 cup quinoa  
1 tbs olive oil  
½ leek, finely diced  
1 small zucchini, finely diced  
12 cherry tomatoes  
½ cup cannellini beans  
1 cup rocket  
¼ cup chopped parsley  
2 x 120–150g snapper fillets  
Olive oil  
Salt and pepper to taste  
Vinaigrette, to serve

### Method

1. Bring quinoa to boil in 2 cups of water. Reduce heat to low, cover and simmer until tender and most of the liquid has been absorbed, around 15–20 minutes. Fluff with a fork and set aside.
2. Heat a large pan with 1 tablespoon of olive oil, then saute leek for 1 minute. Add zucchini, cherry tomatoes and cannellini beans, cooking for a further 1–2 minutes. Stir through cooked quinoa, rocket and parsley, then cover to keep warm.
3. Lightly season fish with olive oil, salt and pepper. Place in a pan, skin-side down. Cook on a medium-to-high heat while pressing the fish gently with a flat spatula, holding the fillet down so the skin doesn't curl up. After about 4 minutes the skin should be nice and crispy. Flip the fish over and continue cooking for another 2 minutes until done.

### To serve

Place cooked fish fillets on vegetable quinoa. Drizzle with vinaigrette and garnish with fresh herbs.



## Chickpea, Carrot & Currant Salad

Serves: 4 Prep time: 30 mins

Cooking time: 45 mins

### Ingredients

½ cup chickpeas  
½ small leek, halved  
1 carrot, peeled and halved  
1 bay leaf  
1 bouquet garni, or 1 tsp dried herbs  
1 small onion, peeled and halved  
40ml extra virgin olive oil  
2 cloves garlic, crushed  
3 sprigs of thyme  
1 cup carrots, julienned  
½ cup currants  
Juice of ½ lemon  
¼ cup chopped parsley  
Salt and freshly cracked pepper to taste

### Method

1. Drain chickpeas and place in a large saucepan. Add water, or enough to cover chickpeas by around 30cm, plus leek, carrot, bay leaf, bouquet garni and onion. Bring to a boil then simmer until cooked, approximately 45 minutes.
2. When cooked, discard vegetables and bouquet garni. Drain and season with salt and pepper.
3. In a large pan, heat olive oil over a medium-high heat. Add garlic, thyme, carrots and currants. Reduce heat and cook for 3–4 minutes. Add chickpeas and currants and cook for a further 1–2 minutes. Remove from heat and allow to cool.

### To serve

Toss salad with lemon and herbs. Season to taste and serve.



# A fresh twist on your favourite recipes



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# Luxury cruising in 2020

Luxury travel group APT has launched its 2020 Europe journeys, making a bold statement that opulence is not just a five-star hotel or extravagant pool – it is an all-encompassing experience where your every whim is catered to.

If you're considering heading off on a European adventure, we recommend cruising with APT if you're after refined luxury and decadent onboard experiences.

With a six star reputation, APT offers its guests a generous onboard selection of beverages, including beer, wine, cocktails, soft drinks, juices in addition to European tea and coffee. But what differentiates this group from its competitors is that these will all be ordered and served at your discretion by your dedicated butler, allowing all guests to drink in the views while

cruising along one of Europe's many breathtaking canals and rivers.

On an APT River Cruise, there's nothing that feels quite as indulgent as unpacking just once and awaking to a new exciting destination each day. APT has two distinct offerings in its portfolio of river cruises. The first, Classic Journeys, is all about the must-see sights by land and rail while staying in the finest hotels, chateaus and resorts. Its sister offering, 'Small Group Journeys', offers a more in-depth and intimate exploration.





Danube River,  
Budapest, Hungary.

## Our European cruising recommendations

### Travellers Choice: Magnificent Europe

#### Luxury River Cruise

Embark on APT's flagship 15-day Magnificent Europe river cruise between Amsterdam and Budapest. Experience one of the travel group's bespoke Concerto River Ships, the only fleet in Europe to boast APT's custom-designed twin balcony suites, which allow guests to enjoy the passing views from both inside and out. Be sure to include the 'Signature Experiences' excursion which includes a visit to Nymphenburg Castle, a cocktail reception and concert at Vienna's City Palace, and the Grand Empress Steam Train.

#### History Buffs: Western Front Explorer

Delve into World War I history as you explore the battlefields, shrines and memorials that are found along the Western Front. Explore Ghent, Antwerp and Bruges, teeming with medieval and classical wonders. You'll also explore The Netherlands, where cuisine, culture and art take centre stage.

If a cobblestone streets are what you're after, try the 'Grand Voyage of Europe', the group's most in-depth journey on Europe's waterways. Here you will find the Balkans offer dramatic gorges, historic vineyards and medieval towns. Glide along the Danube, where Budapest and Vienna shine, before continuing along the Main and Rhine rivers to Amsterdam.



River Reie,  
Bruges, Belgium.





The Seine,  
Paris, France.

### New Ship: Majestic Danube

See the best of the sights on the Danube river on APT's newest river ship, the MS AmaMagna. Features include some of the largest suites in river cruising with full outside balconies, multiple dining venues, heated pool, zen wellness studio, intimate sundowner vessel and leisure platform.

### For the foodies: Best of Portugal and France

Three rivers in one journey. Absorb Lisbon's ancient ruins and mountains, before cruising the Douro River. Cross into Spain with a stay in Madrid, then fly to France where you'll taste gourmet delights along the Rhône and uncover a world of history and art on the banks of the Seine.

### Old world charm: Cornwall and the Cotswolds

On this 'Small Group Journey', you will be treated to the authentic Cotswolds village experience, as well as admire the seascapes of Cornwall and savouring lunch at Rick Stein's Café.

### Cultural Experience: Secrets of The Baltics

Discover the hidden gems of the Baltics, including Mazmežotne, the islands of Muhu and Saaremaa, as well as unique wildlife. Also not to be missed are the gourmet delights served in Riga and a cooking class in Trakai.

### Magical: A Swiss Fairytale

If your ideal fairy tale involves horse-drawn carriage rides, wine tastings and plunging into the world's best alpine landscapes, then this is the journey for you. See Switzerland spring to life on this intimate discovery, where you're so close to nature that even one of your stays is literally on a lake. ●

### Cruise and be rewarded

- Did you know that Freedom Road Travel has teamed up with APT & Qantas to offer Aveo residents even more value with their travel plans?
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- Aveo residents will earn 2 Qantas Points per AU\$1 spent on any APT holiday including luxury river cruising.
- To request a copy of the latest 2020 APT Brochure and tailored travel plans, contact your Concierge Travel Team at Freedom Road Travel. Phone **1800 219 156** or email **aveo@freedomroadtravel.com**



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# A legal stand in

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A Power of Attorney is, without question, one of the most important documents anyone can sign. Legal expert Danielle Lim, of DSL Law, examines what they are and why you may need one.



A Power of Attorney is a legal document where one person can give another person authority to make personal and financial decisions on their behalf.

This article offers a high-level overview of the document itself and how it works. As there are a lot of misconceptions about the purpose of a Power of Attorney (POA) and who it's designed to assist, this piece will also explore some of the more common myths.

At the end of the day, the most important thing is to ensure you have a POA that is right for you and your individual set of circumstances.

### What is A Power of Attorney – and what does it mean?

A POA is an incredibly powerful legal document that allows someone else to stand in your shoes and make decisions as if they were you.

Depending on the terms of your document, an attorney could sell your house, buy you a new house, deal with your bank account or even make health decisions for you.

When granting a POA, there are many relevant considerations. For example, you can appoint more than one attorney and, if you do, you will be required to decide how they make decisions (e.g. unanimously). In addition, you can put conditions on what your attorneys are able to do, and even decide when the power of attorney becomes active – many people don't want the power of attorney to start until the time they can't legally make decisions for themselves.

### Who should be my attorney?

The best piece of advice I can offer to anyone considering granting a POA is to ensure you appoint someone you

trust. This may sound obvious, but you would be surprised by the number of people who appoint a person because of their role in the family (e.g. the oldest son).

While in most cases, that might be fine...the risk of getting it wrong is simply not worth the potential consequences.

### What if I am an attorney?

Similarly, taking on the role of attorney is not to be overlooked. Because of the potential impact, this important role carries with it serious legal responsibilities and consequences.

Also, once an attorney accepts their appointment it can be very hard to just walk away in the future. For example, once a principal has lost mental capacity, the only way to be excused from acting as their attorney is to get an order from a Tribunal.

### Addressing the myths

The following list is some of the 'myths' about powers and attorneys and how they work.

**MYTH 1: You can make a POA anytime: FALSE.** Someone can only sign a POA (or any legal document, for that matter) if they are legally competent to do so. So often, cognitive decline can occur without us noticing, and it is always better to get organised in advanced.

**MYTH 2: Using a free one from the internet is no problem: FALSE.** A document as important as a POA should be created specifically and uniquely for you and your unique circumstances. Also, documents that are not drafted clearly are open to legal challenge.

**MYTH 3: Your attorney can do what they like with your estate: FALSE.** Attorneys must comply

with very stringent legal obligations. Generally, if their actions are not in the best interests of you then they will usually be found to be unlawful.

**MYTH 4: There is one standard document for all POAs: FALSE.**

You should receive legal advice as to which POA suits your specific situation. For example, in Queensland, there are General Powers of Attorney and Enduring Powers of Attorney. POAs also come in long and short form. Also, some health matters are covered by Advanced Health Care Directives.

**MYTH 5: An Enduring Power of Attorney survives death: FALSE.**

All POAs terminate on death – no matter which form was signed.

**MYTH 6: I can't find my POA, but it's okay because I signed it: FALSE.** While it doesn't matter when it was signed, it does matter where the physical document is and if it is registered.

If you are exercising a POA, you may be asked to produce the original, an original certified document or even register the original with the Titles Office. If you can't locate the original document, this could make things very difficult and the safest course of action is to sign a new document.

### Final thought

Once people learn what the document is, how it works and some of the myths – they might think it sounds too difficult. However, granting a POA is actually quite a simple, quick and affordable process.

No matter what stage of life you are at, putting a properly considered and drafted POA in place now will undoubtedly save you and your family significant inconvenience, cost and frustration in the future. ●



# Aveo Bella Vista



Boasting a modern vertical community and an array of lifestyle offerings, Aveo Bella Vista offers the ultimate in contemporary retirement living.

When Emma Forster first stepped foot on Australian soil a decade ago the English-born hospitality manager had every reason to anticipate she would continue her career in boutique hotel management.

Yet after being introduced to the aged care sector through a role in sales at Sydney's Aveo Minkara

Resort, Emma, who hails from Derbyshire, came to the realisation that the latter was more of a natural fit.

Today as Community Manager at Aveo Bella Vista, Emma's career has almost come full circle with the happiness of the guests under her charge once again proving her top priority.

Having been at the helm since the

village welcomed its first residents in July last year, Emma says she feels very privileged to have been there to greet so many of them into their new home.

Emma describes her place of work as a rather "special community" where discerning residents are encouraged to enjoy all the best bits of life located on one site.

One of Aveo's burgeoning vertical communities, it is located in the heart of the Norwest community in Greater Western Sydney. Close to the Marketown shops and numerous

big name retail outlets, residents also have access to two metro stations and an array of medical facilities – including Q Dental, Norwest Private Hospital, Norwest Eye Clinic, Specialist Surgical Hospital and T1 Norwest General Practice.

Created with people at the heart of it, the community is centred around a staggered arrangement of architecturally-designed buildings with both a nine-storey unit block building and a two-storey health, wellness and entertainment hub at its core.

Both buildings are bathed in natural light while overlooking landscaped gardens and views over a lake.

With a visually stunning wooden exterior, Emma says Aveo Bella Vista's interiors are equally impressive.

Guests are welcomed onto the site via a grand ground level lobby with atrium, visitor day lounge, gym, health and beauty salon, and medical centre. Level one has been designed with resort-style living in mind and boasts billiards tables and a residents' bar, communal kitchen and a function centre which can cater for up to 150 guests.

In the resident's quarters, each has an abundance of generous light-filled, open plan spaces with high ceilings and floor-to-ceiling glazing. In addition, there are a host of designer interiors including ducted air conditioning, high quality finishes in the form of pure wool carpeting and oak flooring, as well as high quality amenities such as double basins with soft close drawers and European appliances. Outside each has a curved, seemingly cantilevered balcony.

Entry level prices start at \$499,000 for a one-bedroom residence.

Currently home to 64 units – five



of which are penthouses – upon completion the block will be home to more than 700 residents as the masterplan for the site includes further residential zones in the shape of almost 450 units, and an aged care facility.

"The care component is important as it means we will be able to provide a community our residents can age in and received the care and support they need, when they need it," Emma says.

Outside of its immediate residents, Emma says Aveo Bella Vista has

worked hard at integrating into the wider Hills Community with the village opening its doors and facilities to many community groups including The Inner Wheel of Baulkham Hills, The Rotary Clubs of Castle Hill and Norwest Sunrise, The Soroptimist Society, The Hills Women's Shed and The Hills Knights Football Club.

"We have such wonderful facilities here and we are proud to give back to the community by allowing these groups to use them for their meetings, dinners and more importantly their fundraising activities," she says. ●



# Meet Julie Street

Aveo communities are filled with an assortment of inspiring individuals from an array of backgrounds. This issue we meet Julie Street of Aveo Bella Vista.



Julie with her twin sons Andrew and Mitchell, together with their partners.

**Can we start with a little bit of background about you, namely your age, your family, and how long you have been living in Aveo Bella Vista?**

I am 63. I'm a mother of twin 27-year-old boys. They are named Andrew and Mitchell. I moved into Aveo Bella Vista a year ago this month. I was previously married however my husband Jim had cancer and we lost him just prior to my move in here.

**What was your profession prior to your retirement and at what age did you begin contemplating a move into a retirement community?**

I spent most of my life as a caterer and had my own catering business for many years. I decided to retire from that about three or four years ago.

**How did you know Aveo Bella Vista was the right place for you?**

We were living in Baulkham Hills in Western Sydney in a four bed townhouse prior to our move here but my last child moved out two weeks before I lost my husband. Jim actually died the day after

we signed the agreement to sell, I think he was just making sure I was looked after. As we got a little older both Jim and I began to feel that the townhouse was just too big for us. It also had stairs which I found difficult to navigate. I originally found the Aveo apartment I'm now living in on Facebook but wasn't aware at the time it was a retirement village. My immediate thought was "that's great" as once we had made the decision to move from our townhouse, I didn't like the idea of having to move again.

**How do you enjoy filling your days outside of your immediate community?** I had a hip replacement last year but I do enjoy cooking and I like to read. I also love going out, which I consider just one of the many benefits of retirement!

**What do you enjoy most about your new home?**

We don't call it a village because it's more like a five star resort. The staff are very caring and make you feel so at home. The facilities here are also great. Naturally it's not completed

yet but it's wonderful having the restaurant downstairs, and the bar upstairs. Having a lift is also a big bonus. Over the past few years my safety had become a bit of an issue for me and I began to worry about it quite a lot. Yet while I'm only on the first floor here, I love the feeling of security I have. I feel quite safe and well looked after. I have made a lovely group of friends here and have even appeared in some Aveo advertising.

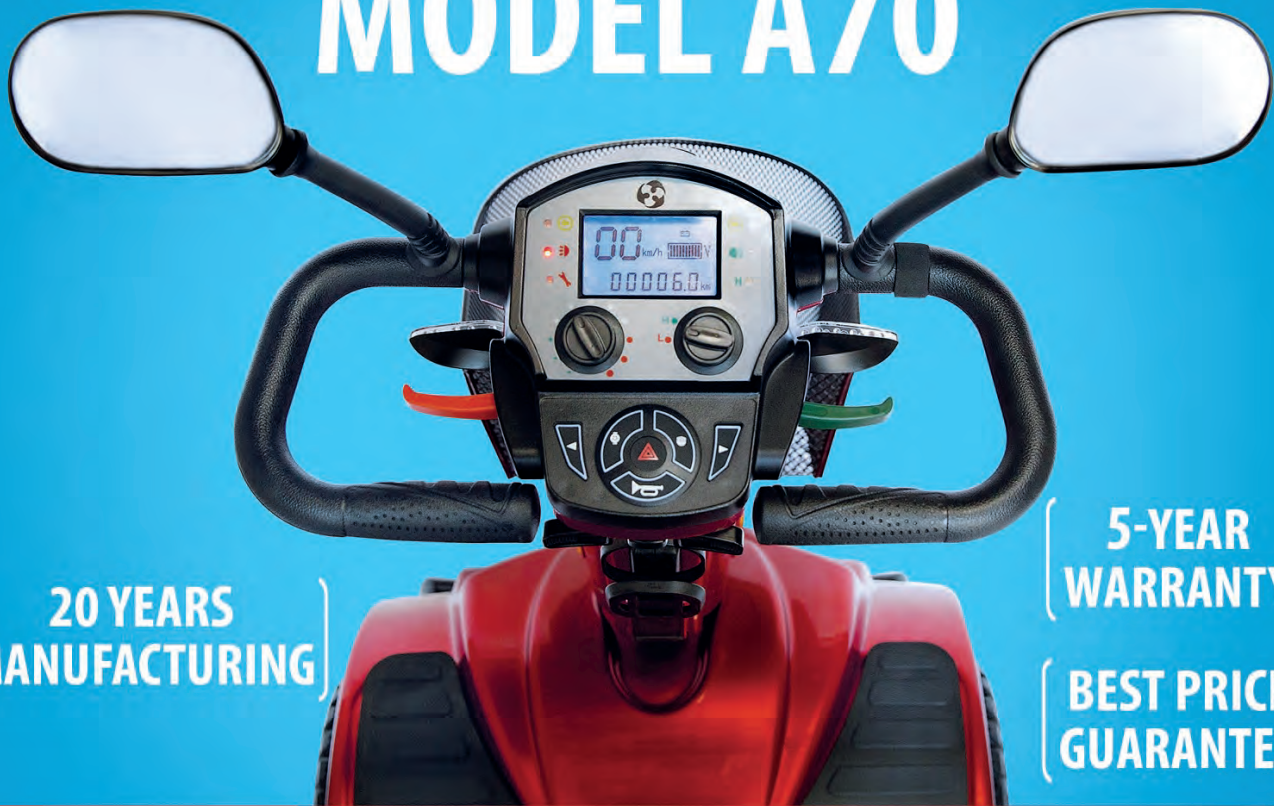
**What is the one piece of advice you would offer others thinking about entering a retirement community?**

I think preparing to downsize is a big factor – even moving from a townhouse I found there was a lot of stuff that we had to get rid of as I didn't have the room in my new apartment. Before deciding on which retirement community you will move into, you also need to give consideration to what facilities you may need as you age. Also make sure you do your research so you know what costs are involved. Lastly, I'd note that the more you input, the more fun you have. ●



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