



YARRA-MUL CARERS SUPPORT GROUP

TERM 3 JULY - SEPTEMBER 2023

Welcome!

Hello everyone,

Welcome to the Winter edition of your newsletter. We hope you are in good health and high spirits.


Term 2 in review

- April: Guest Speaker - Karen Edwards, Care Finder Project Officer at NCN Health. Some Carers received their Gift Hampers from Yarrawonga Health & NCN Health.
- May: Guest Speaker - Karen Edwards, Care Finder Project Officer at NCN Health.
- June: Online Presentation - Rail Awareness and Safety Session from Metro Trains.

We hope to see you at our next meeting.

community@ymclc.edu.au



**Yarrawonga Mulwala**
Community & Learning Centre



Dates for the Calendar



JULY

Thursday 20th July: Yarra-Mul Carer Support Group meeting – Scam Awareness Session at YMCLC Community Centre from 10:00am

AUGUST

Thursday 17th August: Yarra-Mul Carer Support Group meeting – Guest Speaker: Kylie Alletsee - Carers Gateway/Family Care - YMCLC Community Centre from 10:00am

SEPTEMBER

Thursday 21st September: Yarra-Mul Carer Support Group meeting - FREE Sausage Sizzle at YMCLC Community Centre from 11.30am

What is Carer Gateway?

Carer Gateway provides in-person, phone and online services and support to Australia's 2.65 million unpaid carers.

What services does Carer Gateway provide for carers?

-  Coaching
-  Counselling
-  Respite care - emergency and planned
-  Connects you with other carers
-  Online skills courses
-  Financial support

How do I contact Carer Gateway?

By calling **1800 422 737** Monday to Friday between 8am and 5pm, you can talk to a Carer Gateway service provider who will help you access services and support. Emergency respite is available 24/7 by calling **1800 422 737**.

Carer Gateway also offers a national website at carergateway.gov.au where you can find online support and information.

Surprising foods to help you sleep

YOU'RE TRIED LAVENDER OIL, COUNTING SHEEP, AND TURNING OFF YOUR ELECTRONIC DEVICES AN HOUR BEFORE BED (GOOD FOR YOU!). YET YOU'RE STILL STRUGGLING TO GET SOME SHUT EYE. IT MIGHT BE WORTH LOOKING TO YOUR DIET FOR A SOLUTION, AND STOCKING UP ON THESE SLEEP-INDUCING SNACKS.

Almonds

Not only are almonds a great nutritious snack option when you're feeling peckish, they contain magnesium, a mineral that aids in regulating nerve and muscle function, and can improve your production of melatonin, a sleep inducing hormone.

Wholegrains

A great night-time snack option, wholegrains can be a good source of magnesium, calcium, and potassium. Try a slice of wholegrain toast topped with almond butter, sliced banana and slivered almonds for a beautiful sleepy-time

Cherries

Cherries are a natural source of melatonin and also contain vitamin A, vitamin C and magnesium. So chowing down on cherries before bed may help you get a better night's sleep.

Bananas

A nutrient-rich food that's great for nerve and cell recovery, bananas also contain magnesium, potassium (a natural muscle relaxant) and are high in vitamin B6, which is needed to make melatonin.

Hummus

A healthy snack choice, hummus is made from chickpeas, which contain vitamin B6. Hummus is also a good source of tryptophan, boosting serotonin (a pre-cursor to melatonin).

Dark Chocolate

Rich in antioxidants, dark chocolate also contains serotonin which may assist in relaxation, making this a great sweet pre-sleep snack option.



HOME CARE PACKAGE

Tips and Traps



by RACHEL LANE
FROM AGED CARE GURUS

There are now more people receiving care through a home care package than those living in an aged care home. As at 31 December 2022 there were 255,628 who had been assigned a home care package.

Who is eligible?

To be eligible to receive a Home Care Package you will need to have an Aged Care Assessment Team assessment (normally called an “ACAT” or “ACAS” in Victoria).

The assessment is free and will normally be conducted in your own home – you are welcome to have a friend or family member attend the meeting with you (in fact

it can be a good idea) and if you need an interpreter the ACAT can arrange one for you. There is no age restriction and there is no financial means test on receiving a home care package, it is based on your care needs.

■ **TIP:** It is common that there is a wait time for your assessment to be conducted – if you are in urgent need it can be done in a few days but anything from a few weeks to a few months is common depending on your need and location.

TRAP: The purpose of the ACAT assessment is to determine what support you need to continue living as independently as possible. Most people want to put their best foot forward but there’s really no need to dress up in your best outfit, likewise, saying “I’m fine” or downplaying the support you need won’t be in your best interests.

■ **TIP:** As part of your ACAT assessment the team will also look at other services that may assist you, such as

a respite stay in an aged care home or even permanent entry. Instead of declining other approvals think of your ACAT like a passport – if you’re approved then you can use it and the government will fund it, if you’re not you will need to be re-assessed.



What happens next?

Assuming you are approved then when you get your assessment back (known as a Support Plan) it will list the services you have been approved for and you will be placed on the National Prioritisation Queue for your home care package.

There were 37,894 people in the queue for a Home Care Package at their approved level at 31 December 2022. Of those, 37,397 (99%) had been



The best thing about a Home Care Package is that it can be delivered wherever you call Home, but that doesn't mean it's like Uber Eats. There can be delays to get assessed and then delays before your package starts, so if your plan is to "Age in Place" planning ahead is a very good idea.



offered an "interim package" which is a lower level package than their assessed need or Commonwealth Home Support Programme services while they are waiting.

TRAP: Many people delay applying for a package until the need is urgent, don't delay.

■ **TIP:** While you are waiting for your package to commence it is the perfect time to research which home care package provider you want to host your package.



Choosing a provider

When it comes to choosing a provider to host your home care package, it pays to shop around. Your preferred provider may not be able to take you on immediately so doing this early can be a good idea. No matter who you choose to host your package there will always

be administration fees (to manage the payment of your services) and case management costs (it is a requirement that you have a care plan). But how much it costs varies from one provider to another. On top of these costs there is obviously the fee you pay for the service/s you receive and often there are travel costs too (unless you live somewhere like a retirement village, where the care is already onsite).

There are providers that enable you to self-manage your package. They still develop a care plan for you and charge an administration fee, but it can be significantly cheaper – around 12% is common - this covers government compliance, paying your service providers, and keeping track of your package funds. It's then up to you to arrange your care. Online platforms, like "Mable" can help here. Their platform enables you to connect with care workers in your local area. They charge up to 15% (5% paid by you and 10% by

the worker), which includes ensuring that workers have a police check, qualification checks and appropriate insurances. You contact and negotiate the cost, services, days and times directly with the care worker. Choosing your own carer/s is a completely different dynamic -You hire, and you fire!

What services can you get?

It's really up to you. Your package can support you with daily activities like showering and dressing through to the purchase of mobility aids and home modifications. You can't use your home care package funds to cover accommodation costs (like rent or mortgage payments) or for holidays and you can't pay for other funded services like GP visits with your package funds either. →

The amount of funding in your package will depend on the level of package you receive,

any additional supplements you are eligible for and whether or not you pay the basic daily fee.

For example, let's say you were receiving a Level 3 Package and you're eligible for the dementia supplement your package



Package level	Basic subsidy	Dementia supplement
Level 1	\$25.15	\$2.89
Level 2	\$44.24	\$5.09
Level 3	\$96.27	\$11.07
Level 4	\$145.94	\$16.78
Oxygen supplement		\$12.73
Enteral feeding supplement — Bolus		\$20.17
Enteral feeding supplement — Non-Bolus		\$22.65

value would be:
 $\$11.83$ (Basic Daily Fee) + $\$96.27$ (Basic Subsidy) + $\$11.07$ (Dementia Supplement) = $\$119.17$ per day

If the provider waived the Basic Daily Fee then you simply wouldn't pay that $\$11.83$ and your package funds would reduce by the same amount.

TIP: It can be easy to think "I only pay $\$83$ /week and I get 9 hours of care so I'm getting good bang for my buck". But if you are receiving a level 3 package the total funding is $\$834$ /week. Is it worth $\$93$ /hour?



What does it cost?

Everyone who receives a Home Care Package can pay the Basic Daily Fee, the maximum is based on your package level.

Home Care Level 1	\$10.88/day
Home Care Level 2	\$11.50/day
Home Care Level 3	\$11.83/day
Home Care Level 4	\$12.14/day

Your ability to contribute beyond the basic daily fee is based on your (and if applicable your partner's) income through what is called an Income tested care fee. People who receive the Full Age pension do not pay an income tested care fee. People with higher levels of income - which is based on Centrelink's income test and may be very different the income you actually receive -

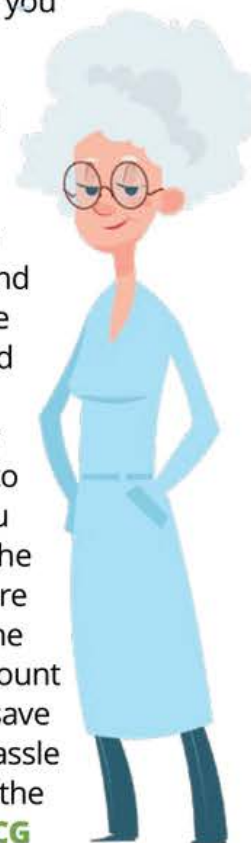
pay an income-tested care fee on top.

The income tested fee is calculated at 50c per dollar of income above the threshold and capped at $\$6,341$ /year for part-pensioners and $\$12,683$ /year for self-funded retirees. As at 20 March 2023 the thresholds were $\$31,140$ p.a for singles and $\$24,118$ for a member of a couple. There is also a lifetime cap of $\$76,096$. Your income-tested care fee cannot exceed the cost of your care — which is the funding the government provide.

TIP: The means assessment for a home care package is based only on income (unlike residential aged care which includes assets too). Choosing investments that are friendly for Centrelink's income test could be a worthwhile

strategy even if you are a self-funded retiree.

TRAP: You don't have to submit to the income assessment. If you don't you pay the maximum income-tested care fee of $\$35$ /day (but not more than the funding) and you still get the annual cap and lifetime limit. Workout what you will need to pay before you start filling in the form - if you are going to pay the maximum amount then you can save yourself the hassle of completing the paperwork. **ACG**



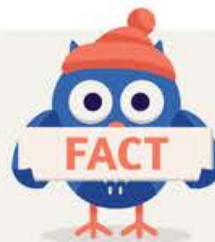


Keep me handy!



Keeping warm at home

- 1 Don't let the cold catch you out - **check the weather forecast** and be ready for cold weather.
- 2 **Hot meals will keep you snug and warm** so make sure you have food in the house. Tinned, dried and frozen foods are great as they will keep fresh.
- 3 **Have plenty of hot drinks like tea, coffee or hot water as this will help to keep you warm.** Just boil the amount of water you need each time and this will save you money too!
- 4 **Make sure you have enough of your prescription medicines.** If the weather turns bad you may not be able to collect or have your medicines delivered. Check the forecasts and make sure you have enough in stock.
- 5 **The flu is much more serious than a cold; it often leads to a hospital stay and can be fatal.** Keep yourself safe and make sure you have your flu jab. People over 65, or people with existing medical conditions, get this for free. Ask your GP or local pharmacy for more information.
- 6 **Tuck curtains behind radiators,** this will keep the heat in the room.
- 7 **Make sure you can check the temperature in your living room and bedroom.** If possible have a simple thermometer.
- 8 **Wear a few layers of thin clothing rather than one thick layer;** this will trap the heat better to keep you warm. Socks and hats are great too and are a good idea to keep you warm in bed.
- 9 **Cover yourself with a blanket or shawl if you are sitting for long periods.** This will help keep you warm and put your feet up if you can; the air is colder near the floor.
- 10 **Keep moving if you can, this will help keep you warm.** Try not to sit for more than 1 hour – get up and walk around, make a hot drink and spread housework throughout the day. If walking is a problem try moving your arms and legs whilst sitting or wiggling your fingers and toes.



To keep warm and well the room where you sit should be 21°C and your bedroom should be 18°C.

Wise Advice

TIPS FOR WALKING SAFELY THIS WINTER

With winter comes rain and sometime black ice on our roads and footpaths. Try to find ways you can protect yourself from falling. Here are some practical suggestions.

The right shoes:

For warmth and stability choose shoes that are waterproof, lightweight, well-insulated and have low, wide heels. Make sure the tread is thick, non-slip and made of natural rubber.

Consider:

It's your feet that's the only body part that makes contact with the ground. Therefore, we should pay more attention to our footwear. We do when buying car tyres, so even more so when it comes to footwear.

Choose a pair with wide soles, non-slip soles and are comfortable can help. I suggest seeing a podiatrist to make sure the inner fit suits your foot shape.

Do you use a cane?

If so, consider a retractable cane. You can place it in your bag when it isn't required. This allows you to perform actions relatively unencumbered by your stick.

Wear bright colours:

This will help other road users and cyclists see you more easily.



Prevent heat loss:

Wear layers, a warm jacket, gloves or mittens and a warm hat and scarf.

Slow down:

Try not to rush. Plan your route and think carefully about your next move as you are walking along.



TIPS FOR EATING OUT WITH DIABETES

By Christine Stewart

Whether restaurant food or take out are an occasional indulgence or a big part of your life, having diabetes can make it hard to choose from a menu or buffet.

Here are some suggestions:

Know your patterns. Keep track of what, when and how much you're eating.

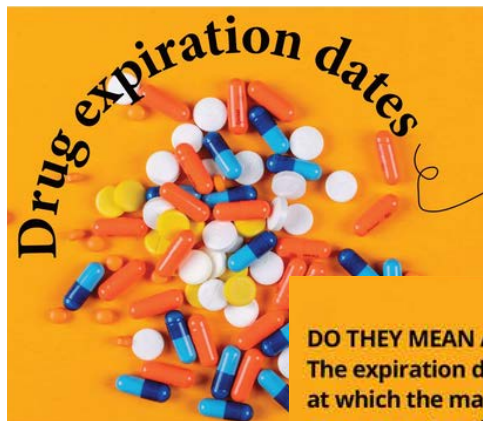
Watch your portions. Consider splitting an entrée, taking leftovers home, ordering a lunch-sized portion or appetizer for dinner and avoiding all-you-can-eat buffets. Remember that pasta portions are often all the starch a healthy adult will need in one day.

Make smart choices.

Choose salad instead of fries, grilled chicken instead of crispy, vegetarian pizza instead of one with meat and tomato-based sauces instead of cream. Also, try dressing your burger with lettuce, tomato, pickle and onion instead of cheese or bacon.

Eat at the right time.

Try to eat at the same time every day to manage blood sugar levels, but understand that food may not be available when you need it. Carry some crackers in case of delays if you take insulin or pills to increase insulin production.



DO THEY MEAN ANYTHING?

The expiration date is the date at which the manufacturer can guarantee the full potency and safety of the drug. A study by the Therapeutic Goods Administration (TGA) found that 90 per cent of more than 100 drugs tested, both prescription and over-the-counter, were perfectly good to use even 15 years after the expiration date. However, effectiveness may decrease over time. Placing a medication in a cool place will help a drug remain potent. If it's important that your drug is absolutely 100 per cent effective, consider buying a new bottle.

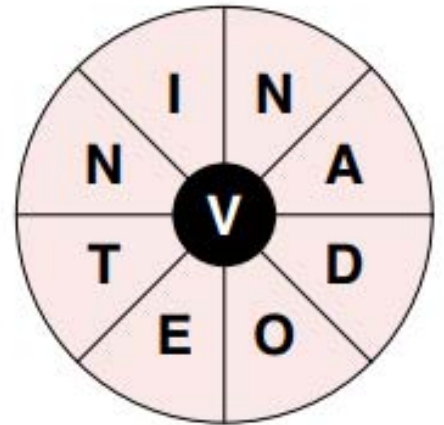
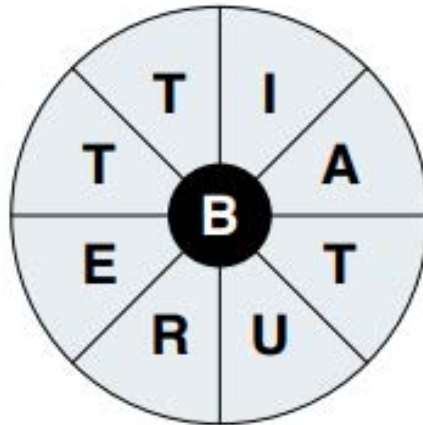
Time out

Wordwheel

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

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

Can you find the nine letter word hidden in the wheel?



1. _____
2. _____

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

Wordsearch

Can you find the words in the grid?

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

- | | |
|-----------|-------------|
| ARGENTINA | JAPAN |
| AUSTRIA | NEW ZEALAND |
| BRAZIL | NORWAY |
| CHILE | PERU |
| ENGLAND | PORTUGAL |
| FINLAND | RUSSIA |
| FRANCE | SPAIN |
| GERMANY | SWEDEN |
| INDIA | THAILAND |
| IRELAND | WALES |

What else is on at YMCLC

FRIDAY OPEN DOOR

Feeling lonely or bored? Come for an hour or stay the whole day. Have a cuppa and a chat, make a little artwork or just socialise and make new friends.

Activities include, but are not limited to:

- Diamond Art
- Crochet
- Knitting
- Rag bags using scraps of material
- Gardening

Learn a new skill or share one of your own. Bring your own supplies, or see what we have here.

DATE Fridays

TIME 10:00am – 2:00pm

COST Gold Coin Donation

VENUE YMCLC - Learning Centre

'AVE A CHAT CRAFTERS

Join this friendly group where you can work on your project, share your ideas or knowledge, and just have fun with other craft minded people.

Please call 5744 3911 to join.

DATE Wednesdays

TIME From 10:00am

COST Gold Coin Donation

VENUE YMCLC - Learning Centre

TAX HELP

This free service is available from mid-July to 31st October, to individuals who earned \$60,000 or less in 2022-23, conditions apply.

Call us on 5744 3911 to see if your eligible and arrange an appointment.

TALKING CAFE

A way to connect and socialise regularly with others in your community. Drop into YMCLC Learning Centre on Tuesdays from 10:00am or Fridays from 7th July they will alternate between Mulwala Bakery and Belle's Cafe from 10:00am.

BOOMERANG BAGS

A free, fun, sustainable alternative to plastic bags. Join our group, be part of this community movement and make new friends. Can't make the group? We are happy for you to contribute by making them at home too!

Our Boomerang Bag ladies are branching out to include aprons, placemats and more in their repertoire.

DATE Mondays

TIME 1:00pm – 3:00pm

VENUE YMCLC - Learning Centre

ORAL HISTORY

Research shows that:

- Stories matter
- Stories connect people
- Stories make our community stronger

View some of the stories YMCLC Oral History Group have collected at www.facebook.com/YMCLCOralHistory

If you would like to add your story to this fabulous collection or are interested in becoming involved, contact YMCLC on 5744 3911 or community@ymclc.edu.au

POWER SAVING BONUS

NEW ROUND COMMENCED ON 24th MARCH 2023 until 31st AUGUST 2023 We can help you claim your Victorian \$250 Power Saving Bonus.

All we need is your Electricity Bill (less than 3 months old) and your Bank Account details.



Comic Corner



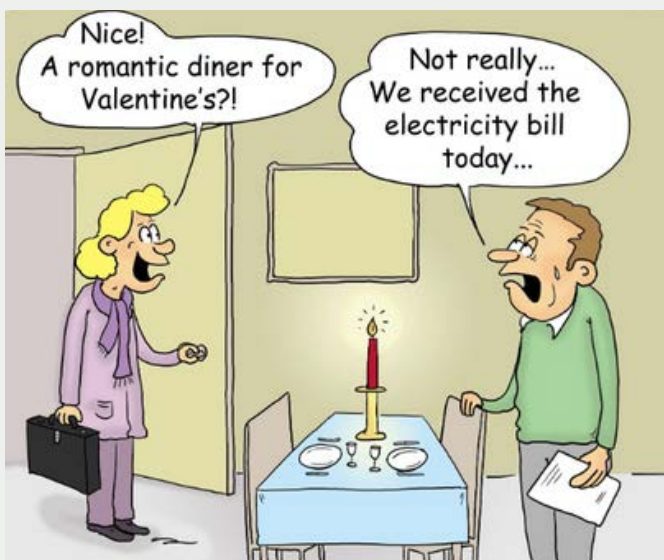
Why was Cinderella so bad at soccer?

She kept running away from the ball!

Three years ago my doctor told me I was going deaf.

I haven't heard from him since.

FUNNY JOKES - WWW.PUN.ME

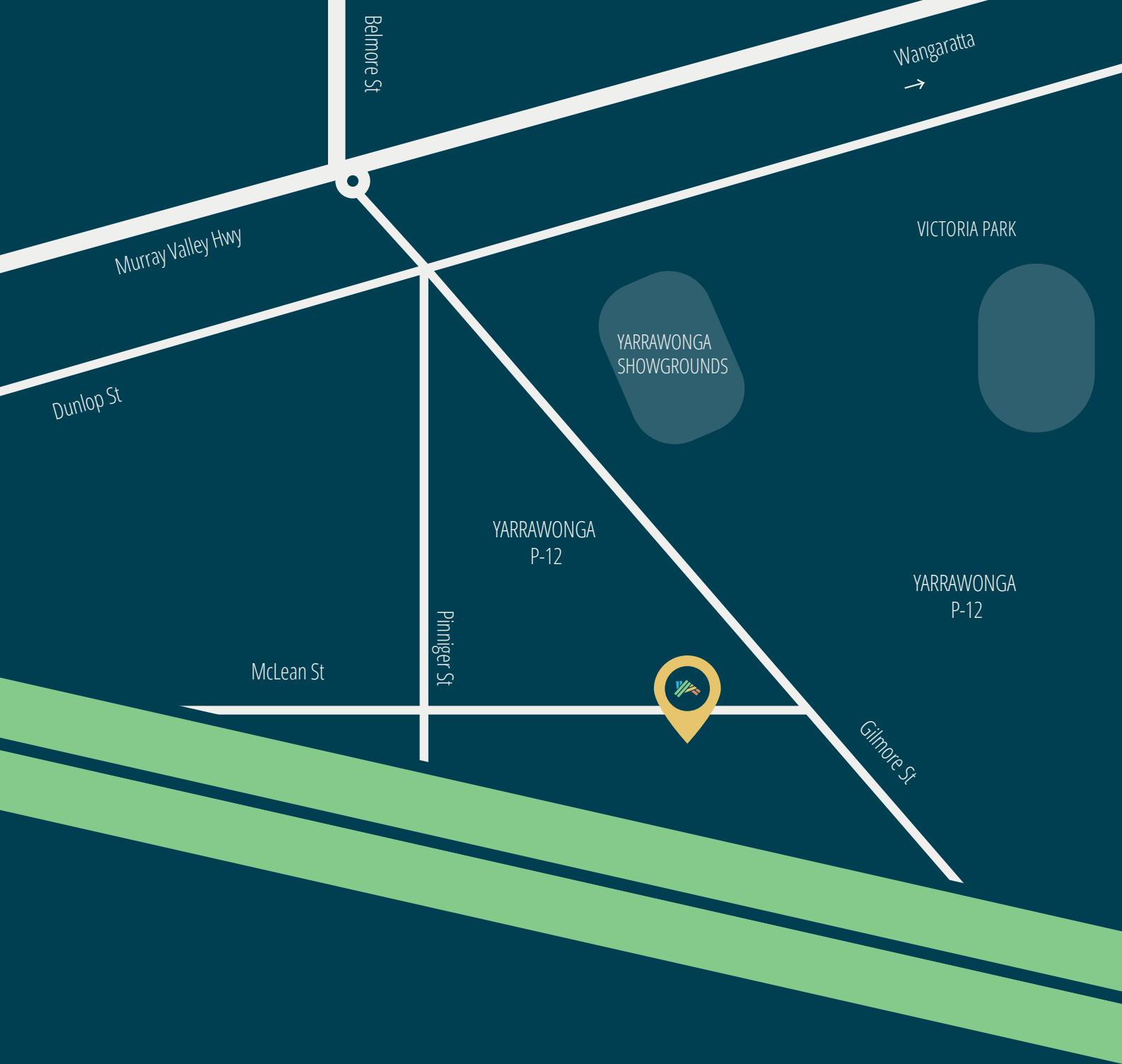


Two old people sitting on a bench, one turns to the other and says 'My butt fell asleep.

The other says, 'Yep, I heard it snore a couple of times.'



Dignity and kindness are at the centre of our approach; this allows people to come to us in trust feeling self-assured



Empower individuals to live their best life.

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