



BUR-DEL Newsletter



The Administration Centre
72 Wickham Street, Ayr



Page 13



Page 4 & 5

**Bur-Del Delta Diner
& Recovery Centre
'2025 Award Winner'**



From the Editor

Here we are again at the end of another year planning our leave, buying gifts, annual catch ups with friends and looking forward to family get-togethers. But in saying this we have to be mindful of 'the reason of the season'.

Here at Bur-Del, we are celebrating and being thankful for another successful year—The Bur-Delta Diner & Recovery Centre Award, our fifty years of community service, CEO Christine acknowledged for 20 years of service to our organisation.

We all have come to accept that technologies are not just gadgets; they shape how we work, learn, relax and to an extent general knowledge on health. Staying updated and informed is important but be wary of the constant barrages of spam mail, clickbait (page 17 of this issue) and the numerous electronic avenues that entice us to be better informed. One of these avenues which I have been monitoring for some time mentions Centrelink Pensions, benefits, retirement ages, cash bonuses, older drivers. These notifications to attract attention attach photos of prominent people. A word of advice do not click as this may lead to cyber threats, malware, phishing and identity theft. Remember technology was developed to serve us.

In closing wishing you all a Happy, Holy Christmas and may the New Year be all that you wish for.

Robert Lesca



Inside this issue

- Page 1. Bur-Del Administration Centre
- Page 2. Editor comments & How to contact us
- Page 3. Bur-DEL Christmas Closure advices
- Page 4/5. RUOK Day
- Page 6/7. Crossword, Sudoku & Find a Word
- Page 8. Gifting & implications
- Page 9. Qld Pensioner Rail Travel
- Page 10. Christmas Season Decorating
- Page 11. Pajama Day & Puzzles
- Page 12. Retired – What Now?
- Page 13. Award—Burdel Delta Diner
- Page 14. Beat The Heat
- Page 15. Excursions & Emergency Nos.
- Page 16. New Aged Care Act 2025
- Page 17. Clickbait
- Page 18. Emergency Kit Checklist
- Page 19. Recipe Slow Cooker Christmas Cake
- Page 20. Puzzle Solutions
- Page 21. Let's Laugh
- Page 22/23. Music & Dancing on Bridge
- Page 24. The Christmas Story

The Bur-Del Co-Operative Advancement Society Limited

Is a not for profit organisation and was registered as a large Society in Queensland in 1975.

The organisation provides services to Individuals through funding by donors and government agencies. These services may be provided by one or more organisations within the Burdel Pty. Ltd. Group of entities and auspices the following Charity Programs.

Community and Home Care

Community Housing

Early Childhood Education

Business Sites

Ayr

Administration Centre

72 Wickham Street, Ayr

Phone: (07) 47 834 560 / (07) 47 833 680

Butterfly Lodge

114-118 Cameron Street, Ayr

Phone: (07) 47834 560

Allied Health Hub

114-118 Cameron Street, Ayr

Phone: (07) 47834 560

Bur-Del Early Education Transition Support

Centre, 110-112 MacMillan Street, Ayr

Phone: (07) 47835 182

Home Hill

Bur-Del Community & Home Support

IGA Complex

Eighth Avenue, Home Hill

Phone: (07) 47 834 560 / (07) 47 833 680

Townsville

Bur-Del Community & Home Support

141 Thuringowa Drive, Kirwan

Phone: (07) 47 834 560 / (07) 47 833 680

Website: www.burdel.org.au

Email: hcp@burdel.org.au

care@burdel.org.au

Monday to Friday 9 am to 12.00 pm

1 pm to 4.30 pm

ABN 42609591731

Read our newsletters online:
Burdel.org.au



Bur-Del Christmas/New Year Holiday Closure Notice

Our **Administration Centre** (main office) at 72 Wickham Street, Ayr
will be closed for two weeks for the holiday period

Closing on 19th December 2025 at 12pm.

Will re-open for business on

Monday 5th January 2026 at 9am

Our Centre Based Activity Centre will re-open on

Tuesday 6th January, 2026.

**Bur-Del Management & Staff would like to wish you all a
Merry Christmas and a Safe and Prosperous New Year.**

**Thank you for supporting our organisation throughout the year and
we hope to see you all again in the new year.**



RUOK?

11 SEPT. 2025

Ask 'Are You Okay' any day!

Thursday, 11 September was R U OK? Day it was a reminder that while the campaign runs once a year, asking the question really matters every day.

Research shows that nine in ten Australians feel grateful, supported and cared for when asked the simple question: **"Are you OK?"**.

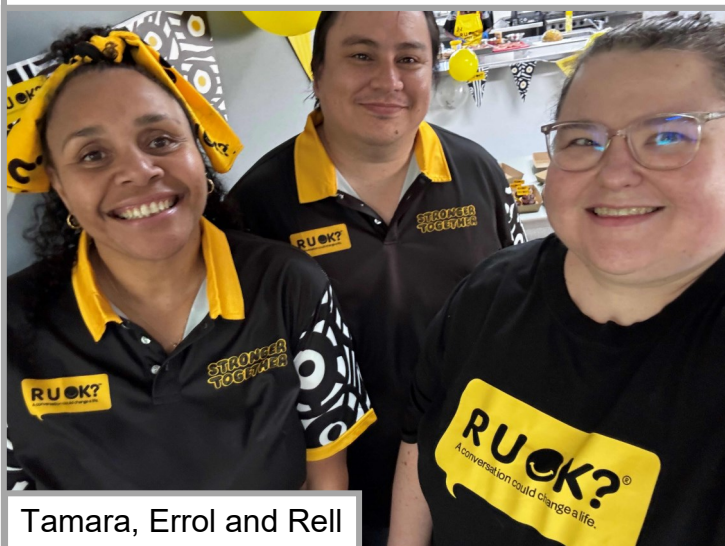
As a local reminder Bur-Del staff and guests joined in at our Centre Base for morning tea, games, activities and music.



Colin and Lynette



Kiradon Band and Emene



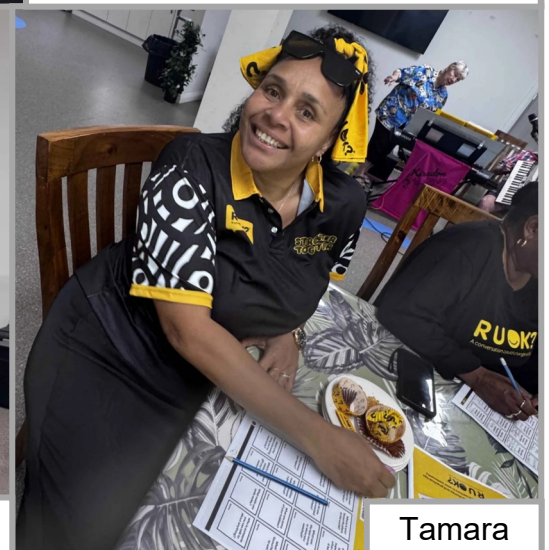
Tamara, Errol and Rell



Sheree, Cindy, Lynette and Renita



Melissa, Bella, Christine, Lorrae, Rell and Emene



Tamara



Bella, Christine, Lorrae and Rell



Margaret and Kylee



Barry, Renita, Kiradon Band and Emene



Group activities and games



Bur-Del Staff



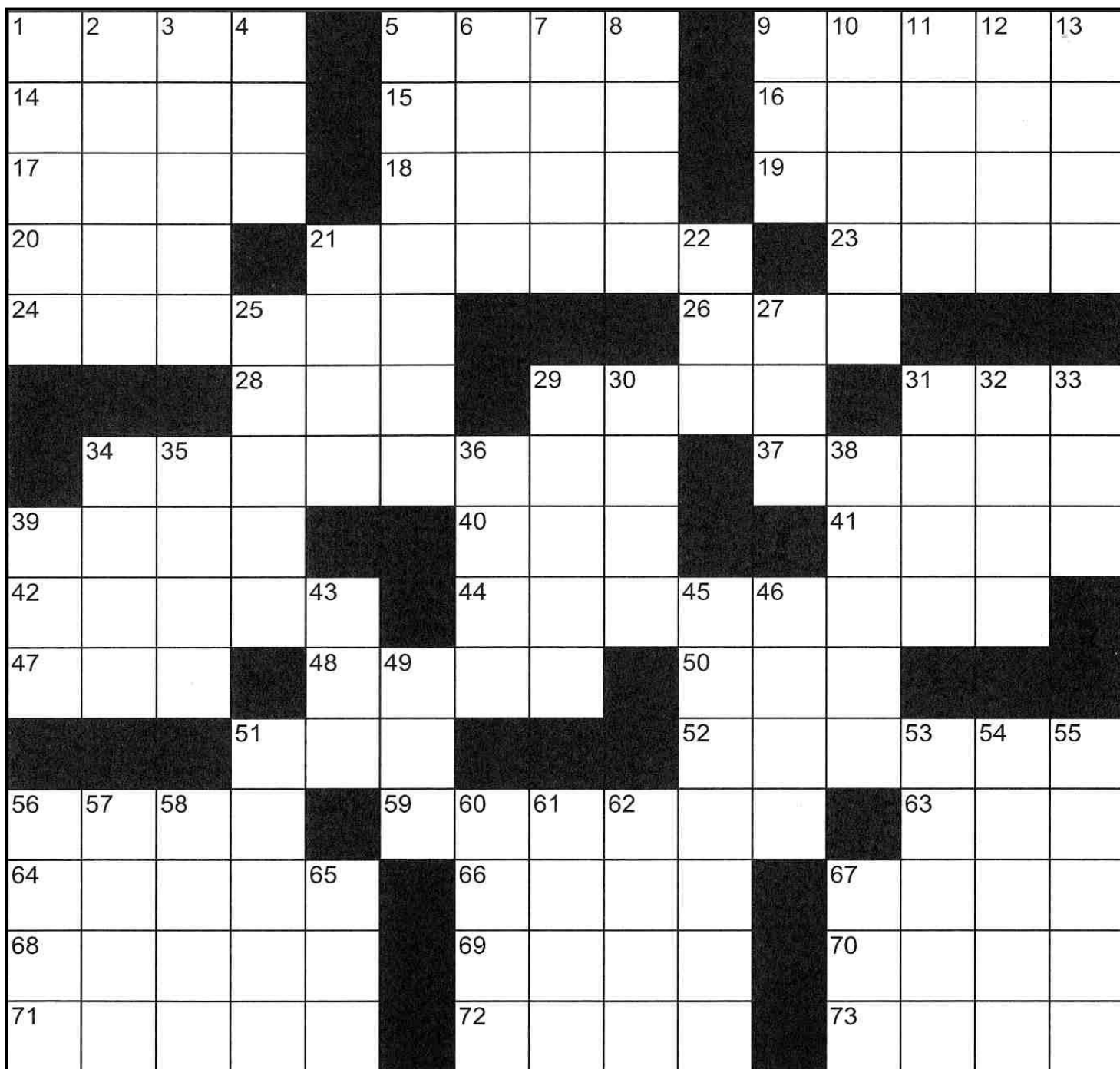
Barry



Client Group



Bella and Eileen



ACROSS

- 1 Cat cries
- 5 Vassal
- 9 Not before
- 14 Car rental agency
- 15 Opaque gem
- 16 Horde
- 17 Lavish party
- 18 Child's transportation
- 19 Specific areas
- 20 Business abbr.
- 21 Withdraw from a body
- 23 Mailed
- 24 Precision cut stone
- 26 Furrow
- 28 Snacked
- 29 Floating ice
- 31 Electric spark
- 34 Large terrier
- 37 Award
- 39 Summon
- 40 Girl
- 41 Attorney (abbr.)
- 42 Writing style
- 44 Joyful
- 47 Day of wk.
- 48 Face covering

DOWN

- 50 Tree
- 51 Give a nickname to
- 52 Cut in half
- 56 Ballet skirt
- 59 Strange and secret doctrines
- 63 Body part
- 64 Fire residue
- 66 Madam
- 67 Extinct bird
- 68 Brings in a fish
- 69 At sea
- 70 A fox's hole (2 wds.)
- 71 Lover's meeting
- 72 List of meals
- 73 Not there

DOWN

- 1 Organized crime
- 2 Levels
- 3 Halloween broom rider
- 4 Compass point
- 5 Reversed intoxication
- 6 Heroic
- 7 Garden tool with teeth
- 8 Ran away
- 9 Wood tool
- 10 First sign of fall
- 11 Firm up muscles
- 12 Poetic "evening"
- 13 Repose
- 21 Fill
- 22 Make a mistake
- 25 Small birds
- 27 Good grief!
- 29 Halloween cat
- 30 Snaky fish
- 31 Negative (prefix)
- 32 Reserve Officers Training Corps.
- 33 Whoop
- 34 Air (prefix)
- 35 Computer picture button
- 36 Gets older

DOWN

- 38 Formal declarations
- 39 Tempo
- 43 Flightless bird
- 45 Graphic description
- 46 Continent
- 49 Alphabet
- 51 Fights
- 53 Wear away
- 54 Fermented apple juice
- 55 Cut of beef
- 56 Tangy
- 57 Consumer
- 58 Those people
- 60 Eve's husband
- 61 Baseball plate
- 62 Prayer ending
- 65 Concord e.g.
- 67 Morse code dash

Easy

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

Medium

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

Hard

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

Expert

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

Master

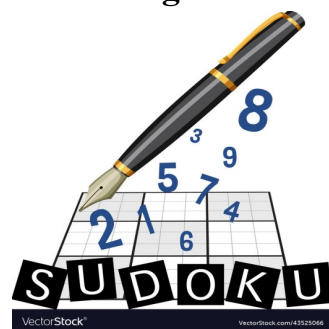
	8	9	3	7		4
3						
			1		2	
				8		4
	7	6		9		8
	5					
5						6
4				3		
	6	3	7			1



7

Solutions Crossword, Sudoku & Find a Word

Page 20



Find The Word

Find the words in the grid. When you are done, the unused letters in the grid will spell out the hidden message. Pick them out from left to right, top line to bottom line. Words can go horizontally, vertically and diagonally in all eight directions

*Hidden Quotation by
Albert Camus*

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

Black
Broomstick
Calindula
Cider
Colorful
Cool
Fall

Fruit
Ghost
Goblin
Halloween
Harvest
Haunt
Holiday

Maize
Mask
October
Orange
Pumpkin
Spider
Witch



Gifting: How sharing wealth with loved ones can have big implications

Centrelink gifting rules allow individuals to give away a certain amount of money or assets without it affecting their pension or benefits. You can gift up to \$10,000 per financial year and a maximum of \$30,000 over a rolling five-year period. Exceeding these limits can result in the "deprived asset" being assessed under both the assets and income tests for a period of five years.

Key points about Centrelink gifting rules:

- **Annual limit:** \$10,000 per financial year.
- **Five-year limit:** \$30,000 over a rolling five-year period.
- **Deprived assets:** If you gift more than the limits, Centrelink may treat the excess as a "deprived asset".
- **Assessment period:** Deprived assets are assessed for five years from the date of the gift.
- **Impact on pension:** Exceeding the gifting limits can reduce your pension or other benefits.
- **Reporting requirements:** You must report any gifts to Centrelink to ensure accurate assessment of your entitlements.

What counts as gifting:

- **Cash:** Giving away money.
- **Assets:** Transferring ownership of property, shares, or other assets for less than market value.
- **Forgiving loans:** Forgiving a loan or not requiring repayments on a loan.
- **Giving up control:** Giving up control of a company or family trust that holds assets.

Important considerations:

- **Seek advice:**
If you are considering gifting assets, especially if you are receiving or

planning to apply for Centrelink payments, it's best to seek professional advice from a financial advisor or Centrelink.

- Impact on retirement:

Gifting can have a significant impact on your retirement income and long-term financial security, so it's crucial to understand the implications.

- Changes in circumstances:

Your circumstances can change over time, so consider how gifting might affect your future financial situation.

Examples of gifting:

- **Property:** If you own a property worth \$380,000. But you sell it to your child for \$200,000. The \$180,000 difference could be deemed as a gift.
- **Motor vehicle:** If you buy or transfer a car for your child the value could be deemed as a gift.
- **Loans:** If you forgive a loan owed to you this could be deemed as a gift.

When gifting exemptions may apply:

Granny Flat interest, Forgone wages, Special Disability Trusts or Unforeseen circumstances.

What a granny flat interest is:

A granny flat interest or right is where you pay for the right to live in a specific home for life. The property must belong to someone else. It's not a description of the type of property. We may also call it a granny flat right. It must be:

- all or part of a private residence
- your principal home
- not owned by you, your partner or a trust or company you control.

The right only lasts for your lifetime. It's not part of your estate when you die.

What are forgone wages:

If you transfer a farm for less than its value, it may not be a gift. This applies if it's in return for past unpaid work. We call this forgone wages.

What are Special Disability Trusts:

It may not be a gift if you give up to \$500,000 to a Special Disability Trust.

Unforeseen circumstances:

It may not be a gift if you're applying for a payment for the first time and you did not expect a Centrelink when you made the gift.

Queensland Pensioner Rail Travel



Long Distance

Queensland pensioners with a valid concession card are entitled to four Queensland Pension rail travel entitlements per calendar year for use on Queensland Rail Travel's long-distance services. These entitlements can be used for various travel options, including economy seats, business seats, Rail Beds and sleepers, with associated fees and administration costs.

Entitlements and Usage:

- ♦ **Entitlements:** Pensioners receive four free Queensland Pension rail travel entitlements per year.
- ♦ **Usage:** These entitlements can be used for one-way trips on different types of rail travel, with varying costs for each.
- ♦ **Administration Fee:** A non-refundable administration fee of \$25 applies per entitlement used.
- ♦ **Additional Costs:** When booking Rail Beds or sleepers, additional costs apply for the berth and mandatory meal charges.
- ♦ **Concession Card:** To use the entitlements, pensioners must have a valid Queensland Pension Card or a Seniors Card.
- ♦ **Online Bookings:** Some concessions, including those for pensioners, require registration before booking online for the first time.

Ayr to Townsville

Queensland Rail Travel operates a direct train service between Ayr and Townsville, taking approximately 1 hour and 6 minutes. The train departs from Ayr in the morning, four times a week, on Mondays, Wednesdays, Fridays and Saturdays. The train arrives at Townsville Central Station.

Key Details:

- ♦ **Departure:** 9:19 AM from Ayr.
- ♦ **Arrival:** 10:25 AM in Townsville.
- ♦ **Duration:** 1 hour 6 minutes.
- ♦ **Frequency:** 4 times a week.
- ♦ **Cost:** Prices vary, ranging from \$4 to \$300.
- ♦ **Tickets:** Can be purchased online through the Queensland Rail Travel website www.queenslandrailtravel.com.au or call 1300 131 722.

Information sourced from www.queenslandrailtravel.com.au



Queensland Pension Card (front and back)



Queensland Pension Card DVA (front and back)



War Widow Veteran (older version front)



War Widow Veteran (new version front)



Christmas Season Decorating Our Bur-Del Centre



Lua, Lilla, Sharon & Maria



Tamara & Stephanie



Maria



Lynette & Sharon



10

Mavis



Renita

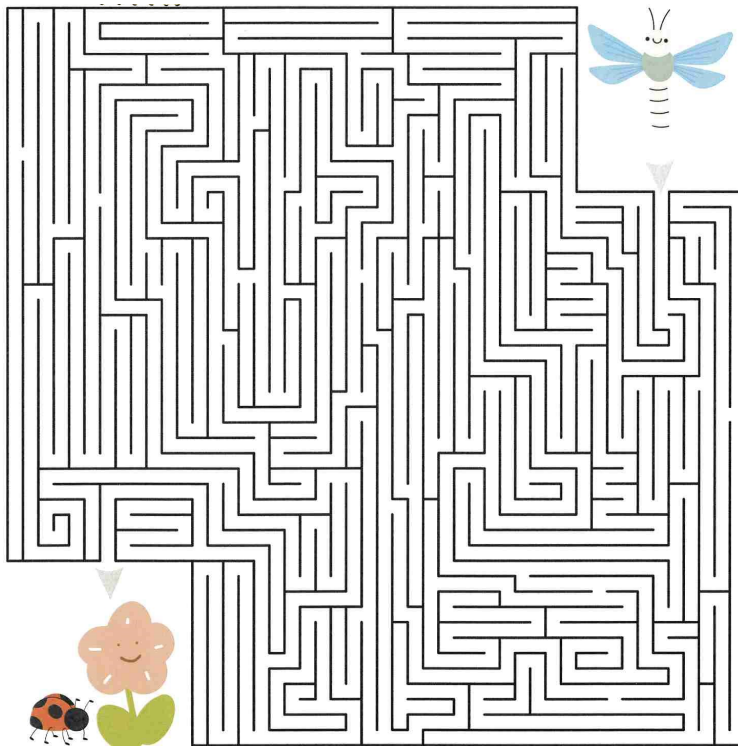


Joe



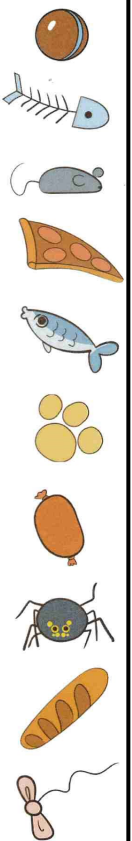
Bur-Del staff - Zimyra, Gavina, Melissa, Nora, Lynette, Rell, Errol, Leanne & Tamara supported the Pajama Foundation by wearing their favourite pjs on 'National Pajama Day'. Funds raised on the day are to raise awareness and funds for children in foster care.

Solutions to: Insect Fun Maze & Hidden Objects—Page 20



HIDDEN OBJECTS

Find 10 hidden objects (shown at right) in the picture below. Colors may be different.



Forgotton Lessons of The 60's & 70's

1. You learned how to wait — and that patience builds character
2. You learned that hard work mattered more than talent
3. You learned to solve problems without Googling them
4. You learned that money wasn't everything — but stability mattered
5. You learned to respect elders and authority — even if you didn't always agree
6. You learned that boredom was a gift — not a curse
7. You learned to accept disappointment — because not everything went your way
8. You learned that community mattered more than convenience

You've been looking forward to retirement over all the decades you've dedicated to working for a living. Now it's here, **retirement**. Your time will now be your own. Your days will be filled however you decide to fill them. The question is.. what do you want to do with your hard earned free time? The answer is not so simple as you might think.

Retirement isn't a one-size-fits-all endeavor. For a happy, satisfying retirement, it helps to know yourself well and to understand your own personal makeup, your likes and dislikes, your dreams and desires, your talents and abilities, as well as your moods, behaviors, general outlook and spiritual.

If you're the type of person who enjoys spending time alone, you will probably want to fill your days very differently than someone who prefers being surrounded by people. If you have some physical limitations, you may not be able to tackle the activities that might be included in a more active individual's typical retirement day. So the goal is to put together the right unique ingredients to create a happy, healthy retirement that's right for you.

Listed are some helpful suggestions from people who have crafted their retirement years.

• **Complete tasks you've put off.** Put together a list of all the things that need doing or you've wanted to do, but have never had the time to complete. Then set out to tackle them. It might be a few odd jobs around the house. It may be finally finishing the complicated blanket you started crocheting.

• **Learn something new.** Now is the time to expand your interests, knowledge and talents. Start a new hobby. Get in touch with local groups such as artisans, woodworkers, theatre groups, dance groups, singing groups, men's sheds and maybe try your skills by joining your local radio station. There are many more organisations you can join to share and cultivate your inner skills.

• **Spend time with family and friends.** Fill your calendar with opportunities to hang out with people you really care about and enjoy.

12 Cultivate the relationships that matter most to you. Reconnect with those you haven't

seen in recent years. Perhaps you would enjoy getting together for a movie, a walk, a drive, a game night, a favorite television show, a shopping spree, a round of golf, a card game, or simply a chat over a cup of coffee.

• **Meet new people.** Get to know some of the other retirees living in your area. There are lots of ways to find people with interests similar to your own. Join some golfers on a favorite course. Get a membership at a gym with programs for people in your age group. Join a walking club, gardening club, or any other club you might enjoy.

• **Mentor others.** If you enjoy sharing your knowledge and skills, becoming a mentor might be something you would find rewarding. There are many mentoring programs that match young people just starting their careers with older people with the experience and expertise to help them learn and grow.

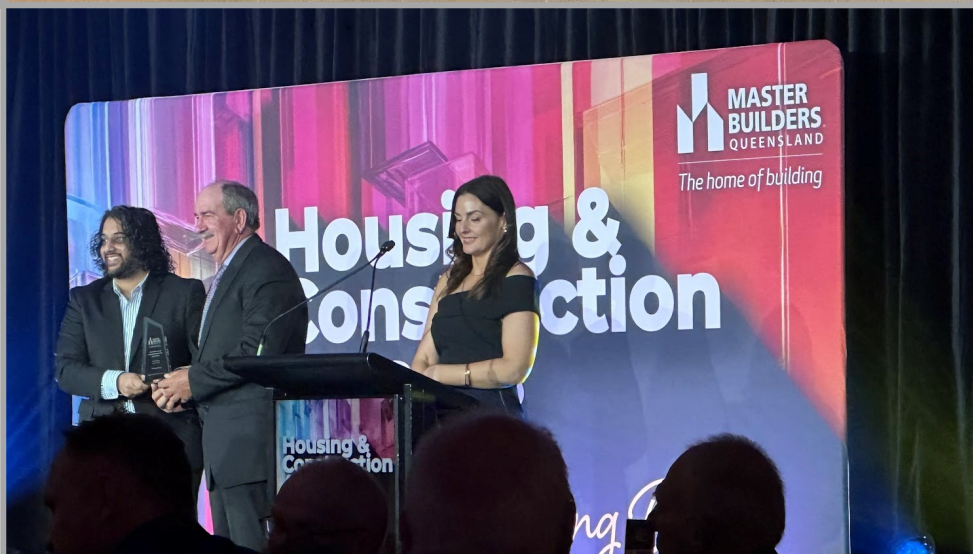
• **Learn to cook or become a better cook.** Even if you've been cooking all your life, there are always new styles of cuisine to learn how to prepare and new recipes to try out. If you have never been a whiz in the kitchen, now is the time to try something new.

• **Find yourself the perfect part-time job.** Some retirees like the idea of still having a foothold in the workplace. Some folks like to have some place where they have to be and that keeps them busy. A part-time job also provides an opportunity to socialize with others. Of course, a little extra money coming in on a regular basis can be very helpful when on a fixed income. There are some great part-time jobs out there tailor-made for retirees.

• **Hit the road.** See some new scenery and experience new environments by heading out for drives on the open road. Maybe begin with local routes and landmarks closer to home then branch out and visit destinations beyond your own neighborhood. Maybe you'll want to rent or buy a caravan or an RV so you can stay overnight and take home with you.

• **See the world or at least some of it.** Now that you're retired, you don't have to worry about time limitations to take holidays or visit distant places. Travel can be expensive, but there are deals available for seniors and are suited to your abilities. *You have worked hard to earn the right to choose, it is mandatory as you have earned it.*

Queensland Master Builders Housing & Constructions Awards 2025



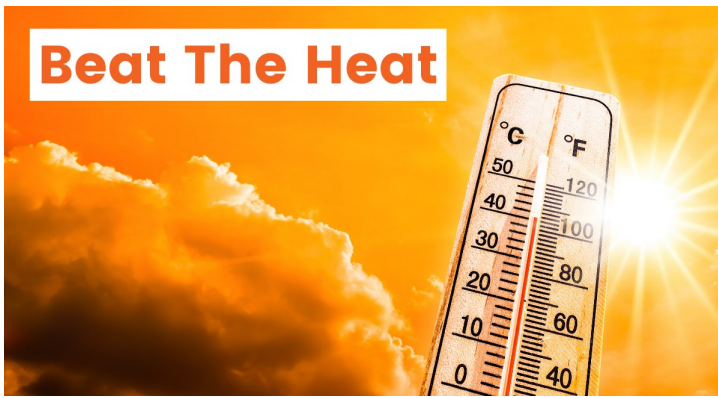
Awards night at 'The Ville'
L-R Andrew, Steve and Kyle



**Burdekin
Delta Diner
&
Recovery
Centre**



Jim Lewty of C.D. Lewty & Sons
of Ayr accepting award for the
construction of Retail Facilities
up to \$5 million category.
'Burdekin Delta Diner
Recovery Centre' Ayr



What is a Heatwave?

A heatwave happens when the weather gets hot for a long time, usually a few days or more. It can also feel sticky because of high humidity. It happens when there's a buildup of hot air near the ground, making it feel even hotter than usual.

During a heatwave, temperatures can go way above what's normal for that time of year. It can be tough on our bodies and can make us sick if we're not careful. It's especially risky for older people, young kids and anyone with health issues.

Heatwaves can cause problems for our communities too. They can strain power resources because more people use air conditioning to stay cool. They can also harm crops and nature. It's essential to understand heat waves so we can prepare and stay safe when they happen.

Dos For A Heatwave:

1. Stay Hydrated: [Drink plenty of water throughout the day](#), even if you aren't thirsty. Avoid drinks that contain caffeine, alcohol, or large amounts of sugar, as they can dehydrate you.
2. Stay Cool: Stay indoors in air-conditioned buildings as much as possible. If you don't have air conditioning, consider visiting public places like malls, libraries, or community centers to stay cool.
3. Dress Appropriately: Wear lightweight, loose-fitting clothing made of [breathable fabrics like cotton](#). Light colors can also help reflect heat and sunlight.
4. Use Fans: Fans can help circulate air and make you feel cooler. Applying cool, damp cloths to your skin can also help lower your body temperature.

5. Limit Outdoor Activities: If you need to be outside, try to do so during the early morning or late evening when temperatures are cooler. Take regular rests in the shade to relax and cool off.
6. Check on Vulnerable Individuals: Keep an eye on elderly family members, young children and those with chronic illnesses to ensure they are staying cool and hydrated.
7. Know the Signs of Heat-Related Illness: Heat exhaustion symptoms include excessive perspiration, weakness, dizziness, nausea and headaches. If you or someone else shows signs of heatstroke (such as a high body temperature, confusion, and loss of consciousness), seek medical help immediately.

Don'ts for Heatwave Safety:

1. Don't Ignore Early Signs of Dehydration: Thirst, dry mouth, headache and dizziness are early signs of dehydration. Drink water regularly to stay hydrated.
2. Don't Wear Heavy or Dark Clothing: Dark colors absorb more heat, making you feel hotter. Choose light-colored, loose-fitting clothing to help you stay cool.
3. Don't Consume Excessive Caffeine or Alcohol: These beverages can dehydrate you, making it harder for your body to cope with the heat. Stick to water and other hydrated beverages.
4. Don't Skip Meals: Eating regular, light meals can help maintain your energy levels and aid in maintaining a stable body temperature.
5. Don't Neglect Your Pets: Keep pets indoors or provide them with access to shade and plenty of water. Never leave pets in hot cars.
6. Don't Assume You're Immune to Heat-related Illness: Anyone can be affected by extreme heat, so take precautions even if you're healthy and active.
7. Don't Delay in Taking Action: If you start feeling unwell or notice symptoms of heat-related illness, such as muscle cramps, nausea, or rapid heartbeat, seek medical help promptly.



Centre Base Clients enjoyed a bus excursion to Alva Beach followed by lunch

Organisation	Contact Information
Police, Fire or Ambulance (emergency only)	000 or 112 (from mobiles)
Police (non-emergency)	131 444 www.police.qld.gov.au
SES (State Emergency Services)	132 500 www.ses.qld.gov.au
Burdekin Shire Council	(07) 4783 9800 disaster.burdekin.qld.gov.au
Burdekin Local Disaster Management Group	https://www.facebook.com/BurdekinDisasterInformation/
Bureau of Meteorology	Weather and Warnings 1300 659 219 Cyclone Warnings 1300 659 212 www.bom.gov.au
Ergon Energy	Emergencies - 13 16 70 Report a Fault - 13 22 96 www.ergon.com.au
Radio	630 AM - ABC 97.1 FM - Sweet FM
Communications	Telstra Faults 13 13 44 Optus Faults 13 22 03
Road Conditions	13 19 40 www.qldtraffic.qld.gov.au



Tanya & Kylee preparing lunch at Anzac Park



A special day for Auntie Mavis on the 14th October, as she celebrated her 92nd birthday at the Bur-Del Centre base with staff & friends.





New Aged Care Act 2025

Commenced on the 1st November 2025, the new act aims to improve how services are delivered to older people in:

* their homes * the community * aged care homes.

One of the biggest changes is how aged care is funded.

Starting 1 November 2025, the new Support at Home program replaced the Home Care Packages Program. Under Support at Home, there will be improved access to services, products, equipment and home modifications to help older people remain healthy, active and socially connected to their community.

From 1 November, for full pensioners and part pensioners, your Support at Home contributions will be determined by your existing Age Pension income and assets assessment. This is a change from the income test currently used for home care. Non pensioners will need to provide information about their income and assets to Services Australia to have their Support at Home contribution rate assessed. Anyone who doesn't provide this information to Services Australia will pay at the highest rates.

The *no worse off* principle will provide certainty to people already in aged care. If, as of 12 September 2024, you were:

- receiving a Home Care Package,
- on the National Priority System (waitlist), or
- assessed as eligible for a Home Care Package,

you will be no worse off under Support at Home. You will make the same contributions, or lower, than under the Home Care Packages Program.

Here's what it means for you:

* If you have been assessed as not having to pay an income tested care fee, you will not pay any fees under Support at Home.

* If you currently pay an income tested care fee or have been assessed as having to pay an income tested care fee, you will make contributions in

Support at Home but at lower rates which will ensure you do not pay more than you

were in home care. Your current lifetime cap will also not change.

* If you move into an aged care home at any time in the future you'll be subject to the current residential aged care means testing arrangements, unless you opt into the new contribution arrangements. However, if you move into an aged care home after 1 November 2025, you will be subject to the new accommodation payment arrangements

Changes to your contribution arrangements:

Under Support at Home, you will only pay for the services you use. How much you pay is based on a set percentage of the service cost. Contributions are based on 2 factors:

(A) The type of service received:

1. You will make no contribution for clinical support services (such as nursing and physiotherapy).
2. You will make a moderate contribution for independence services (such as personal care), products and equipment under the Assistive Technology and Home Modifications (AT-HM) Scheme.
3. You will make a higher contribution for everyday living services (such as domestic help and gardening).

(B) Your finances:

The percentage of your contribution will depend on your financial circumstances, measured using - your income and assets. Full pensioners will make the lowest contribution and self-funded retirees who are not eligible for a Commonwealth Seniors Health Card will make the highest contribution.

How is this different from Home Care Package arrangements?

* With a Home Care Package, you may pay a set basic daily fee. If you have sufficient means, you will also pay a daily income tested care fee, regardless of whether you use services and how many services you use. Under Support at Home, you'll only pay for the services you use.

* Under a Home Care Package, only your income is considered when calculating your contribution. Under Support at Home, your contribution will be based on the age pension means test, which considers both your income and assets.



There are unofficial websites and social media accounts online sharing information about Centrelink payments that are not real.

Watch out for words and phrases like:

- ◆ cash relief
- ◆ cash boost
- ◆ new bonus
- ◆ new document or identity requirements for Centrelink
- ◆ new eligibility
- ◆ one off payment
- ◆ payment rates are increasing
- ◆ proof of identity
- ◆ revalidation.

This is called **clickbait**. Clickbait is usually misleading and made to get your attention. They might also threaten you with penalties if you don't meet the new requirements. They'll tell you they'll cancel your payments or that you'll get a fine or debt. This isn't true.

When talking about one off and bonus payments, they might say they'll help:

- ◆ with the cost of living
- ◆ people getting Age Pension, Carer Payment or Carer Allowance
- ◆ people who have a concession card.

They offer varying amounts of money, including \$750, \$950, \$1,800 and \$4,100. These payments don't exist.

You could see advertisements that look like this:



People are sharing these websites on social media, thinking the information is real. If the website URL doesn't end in .gov.au then it isn't an official government website. It could be a scam.

The only genuine Services Australia and myGov websites are:

servicesaustralia.gov.au and my.gov.au.

Above information sourced from Services Australia Website



What is Clickbait?

Clickbait, a common internet strategy to attract users to click on a specific article or website, has become a significant challenge for internet users. Clickbait often uses misleading or exaggerated headlines or images to encourage users to click on the article. The main goal of clickbait is to increase the number of clicks and views, which ultimately generates more revenue for the website owner. Although clickbait may seem harmless, it can lead to phishing attacks, malware installation and identity theft. Therefore, it is essential to understand what clickbait is and how to avoid it.



EMERGENCY KIT CHECKLIST



Here is a checklist of recommended items to have in your kit. Some should be stored in a safe place in a waterproof box or bag. Medicines with short shelf life or requiring chilling will need to be ready to add when warnings are issued for your area. Attach the list once completed to the top of the box and review contents at least twice a year.

- ☐ **Water for three days** – 10 litres of drinking water per person at a minimum.
- ☐ **Non-perishable food for three days**
- ☐ **Gas powered stove** – with spare canister.
- ☐ **Cooking and kitchen equipment** – pans, plates, cups, cutlery, cooking knife, zip bags, plastic containers and can opener.
- ☐ **Baby supplies** – formulas (*check expiry date*) and a bottle. Have enough food, nappies and wipes for at least three days.
- ☐ **Pet supplies** – dry food, water and feeding bowls.
- ☐ **Thick work gloves and disposable rubber gloves**
- ☐ **Rubbish bags**
- ☐ **First aid kit and face masks**
- ☐ **Essential medication** – include a week's supply of prescription and over the counter medication.
- ☐ **Essential toiletries** – toilet paper, toothpaste, toothbrushes, soap, shampoo, personal hygiene products, sunscreen, insect repellent, tissues and hand sanitiser.
- ☐ **Important documents** – paper copies or scans saved to a USB. Drivers licence, insurance policies (home, contents, vehicles, life), passports, legal documents (property deed, wills etc.), birth and marriage certificates.
- ☐ **Mobile phone, chargers and power bank**
- ☐ **Torch** – with spare batteries for at least three days use.
- ☐ **Battery powered radio** – with spare batteries for at least three days use.
- ☐ **Sunglasses and/or safety glasses**
- ☐ **Emergency whistle**
- ☐ **Wrench, pliers, screwdriver** – to help turn off power, water and gas supplies if needed.
- ☐ **Tarpaulin and ropes**
- ☐ **Spare glasses and hearing aid batteries** – if needed and possible.
- ☐ **Spare clothes** – clean underwear, changes of clothes, waterproof jackets and sun hats for all the family.
- ☐ **Safety knife** – a safety knife is a useful tool during and after a disaster.
- ☐ **Bedding** – sleeping bags or warm blankets, camping mattress.
- ☐ **Spare cash** – in case payment systems are down.
- ☐ **Things to keep you and the kids entertained** – books, pack of cards, some glow sticks.



SLOW COOKER CHRISTMAS CAKE

Ingredients:

- 200 g sultanas
- 100 g mixed peel
- 100 g honey apricots chopped
- 150 g sweet dried cranberries
- 50 g jumbo raisins
- 25 g crystallised ginger chopped
- Zest (scraped orange peel) and orange juice
- 200 ml black tea
- 200 g butter
- 200 g light brown sugar
- 3 medium egg
- ½ spoon vanilla bean paste
- 150 g plain flour
- 1 spoon cinnamon

Step 1. Mix all the fruit in a large bowl. Add in the zest and juice of 1 orange and the tea. Mix it well, cover the bowl with clingfilm and leave it to soak overnight.

Step 2. Cream together the sugar and butter in a large bowl. Then, add in the three eggs and beat well.

Step 3. Fold in the flour, spices and vanilla bean paste, and combine well.

Step 4. Mix in the soaked fruit and any remaining liquid.

Step 5. Grease and line a baking pan on the base and sides with baking paper. Place a small tin on the base of your slow cooker.

Step 6. Spoon the cake mixture into your prepared pan and smooth it down on top.

Step 7. Pour some hot water into your slow cooker pot, around the saucer. Now place your baking pan on top of the upturned saucer.

Step 8. Switch the slow cooker on high and cook for hours, until the top looks firm.

Step 9. Remove from the slow cooker and allow it to cool.

Decorate as desired.

Tips for a slow cooker Christmas cake

A slow cooker Christmas cake typically takes 7 to 10 hours on low, depending on the recipe and your specific slow cooker. It's important to check for doneness with a skewer after about 4 hours, as some cookers run hotter. Always use the "tea towel trick" to prevent condensation from dripping onto the cake

- **Prep time:** Follow your recipe's instructions for soaking the fruit and mixing the batter.
- **Lining the slow cooker:** Line the slow cooker with two layers of baking parchment, making sure it covers the bottom and sides. A long strip that extends over the sides can make it easier to lift the cake out when it's done.
- **The "tea towel trick":** Fold a clean tea towel or a few layers of paper towel and place it over the top of the slow cooker before putting the lid on. This absorbs condensation and keeps the top of the cake from getting soggy.
- **Cooking time:**
- **Low setting:** Cook for 7 to 10 hours.
- **Check for doneness:** Start checking after about 4 hours by inserting a skewer into the center. It's done when it comes out clean.
- **Adjust time:** Be prepared to add more time, as some slow cookers run cooler. You may need to cook it closer to 10 hours on the low setting.
- **High setting:** Some recipes may suggest starting on high for a few hours, but it's often safer to stick to low to avoid burning the edges.
- **Cooling:** Let the cake cool completely in the slow cooker before you attempt to remove it.

Easy

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

Medium

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

Hard

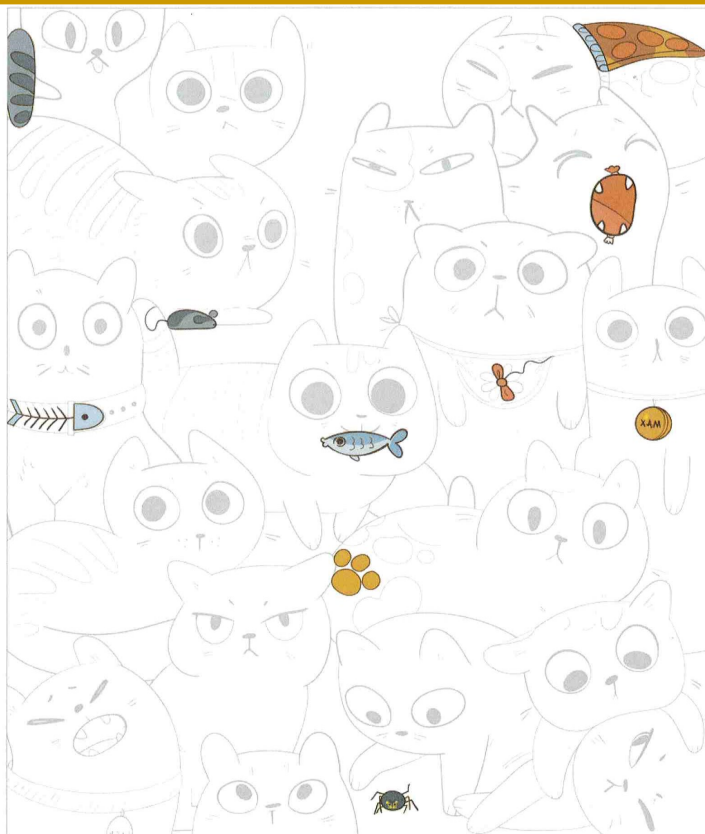
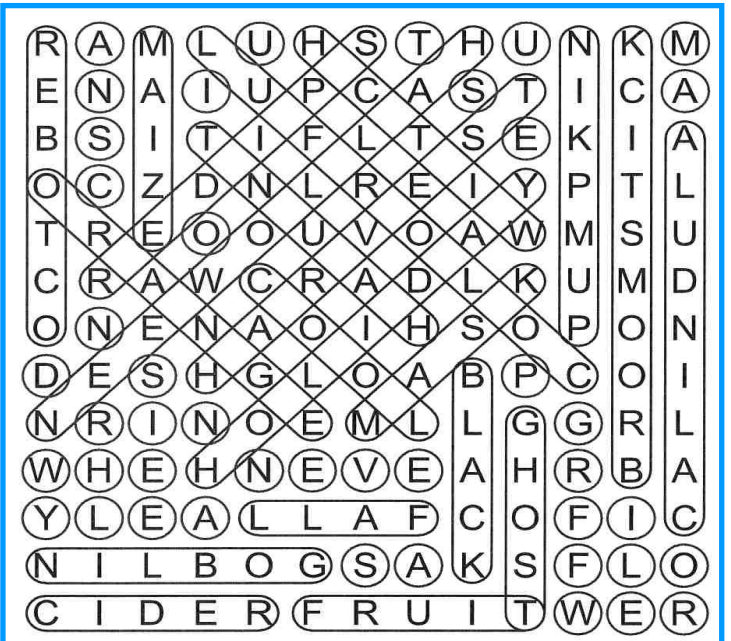
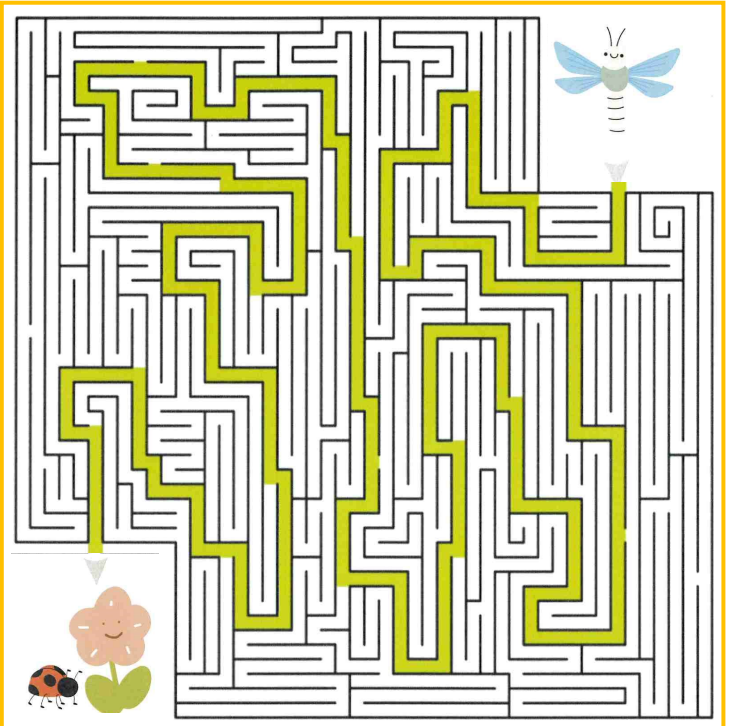
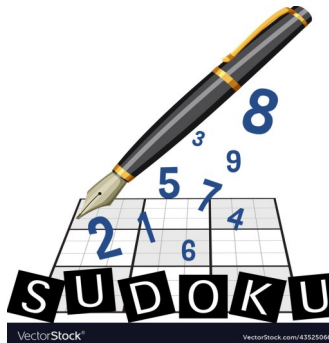
6	9	2	4	1	3	8	5	7
1	7	4	8	5	9	2	3	6
8	5	3	7	2	6	9	4	1
9	8	7	5	4	1	6	2	3
4	2	5	6	3	8	7	1	9
3	1	6	2	9	7	4	8	5
5	6	8	1	7	2	3	9	4
2	4	9	3	6	5	1	7	8
7	3	1	9	8	4	5	6	2

Expert

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

Master

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



Find the word quotation.

"Autumn is a second spring when every leaf is a flower"

Let's Laugh

Senior Drivers No Longer Need Drivers Licence.

My neighbour was working in his yard when he was startled by a late model car that came crashing through his hedge and ended up on his front lawn.

He rushed to help an elderly lady driver out of the car and sat her down on a lawn chair.

He said with excitement,

"You appear quite elderly to be driving."

"Well, yes, I am," she replied proudly.

"I'll be 97 next month and I am now old enough that I don't even need a driver's licence anymore."

"You don't need a driver's licence anymore?!?"

"That's right! The last time I went to my doctor, he examined me and asked if I had a driver's licence.

I told him 'yes,' and handed it to him.

He took scissors out of the drawer, cut the licence into pieces and threw them in the waste basket, saying,

'You won't need this anymore'.

"So I thanked him and left"

An old man is concerned that his wife is starting to go deaf...

The old man goes to the doctor and says,
"My wife can't hear very well anymore and I am getting worried. What should I do to help her?"

The doctor thinks for a minute and says,
"First we need to understand how serious the problem is. Stand 25 feet away from her and ask her a question. If she doesn't respond, walk 5 ft closer and ask again. Repeat this until she can hear you and then let me know how far away you were standing."

The man is so concerned for his wife that he agrees to do what the doctor suggested. When he gets home, he sees his wife cooking in the kitchen. He stands 25 feet from his wife and says,

"What's for dinner?"

The wife does not answer and he walks closer,

"What's for dinner?"

The man does this 2 more times until he is standing only 5 feet from his wife. The man is now very worried and tries one last time,

"What's for dinner?"

The wife looks over and yells at him,
"I Have told you four times already, we are having lasagna:



Beginners trying to grasp Technology



"Hey, we're government accountants. These numbers aren't supposed to add up".



"C'mon, Dad, let me borrow it. I'll be careful. I won't scratch it. What harm can come to a credit card?"

MUSIC AND DANCING

ON THE OLD BURDEKIN TRAFFIC BRIDGE - 1929

Prior to the Old Traffic Bridge being opened in July 1930, crossing the Burdekin River was fairly precarious. Horses were used to pull vehicles through the sand in the river and vehicles were placed on rail wagons during the floods to travel across the Burdekin River.

Mr. W.E. Kelly of Mossman got the contract of £6,037 (\$12,574.00 approx AD). By July 1929 Mr. Kelly had begun building a 450feet long wooden bridge 12feet wide between the curbs. He also installed an electric light plant so that the work could be carried out in shifts.



Crossing Flooded River



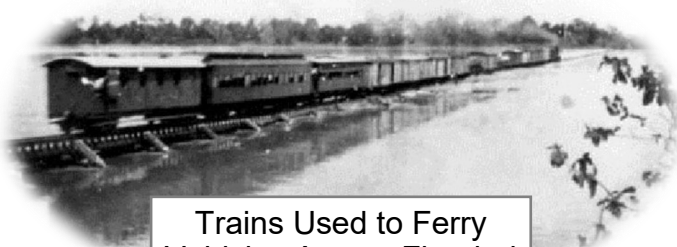
Burdekin Traffic Bridge Construction 1929



Horses Pulling Vehicle Through Soft Sand



Old Traffic Bridge—Ayr Side



Trains Used to Ferry Vehicles Across Flooded River

At the time the people of the Burdekin were agitating the Main Roads to build a traffic Bridge. The Home Hill Automobile Club was even prepared to build a low level bridge across the water on the Ayr side of the river. By December 1928 the Main Roads in conjunction with the Shire Council had called tenders for a low traffic bridge to be built.

Tenders were called for the approaches to the bridge to be built and by August Mr. G. W. Davenport had got the tender for £2,834 (\$45,903.00 approx AD) which included 400 feet of chain mesh matting across the sand. On Friday 15th November 1929, the Lower Burdekin Life Savers combined with the Ayr Citizens Band held a very novel and successful dance on the new traffic bridge. There were about 700 people present, lorries running from Ayr and Home Hill Post Offices.

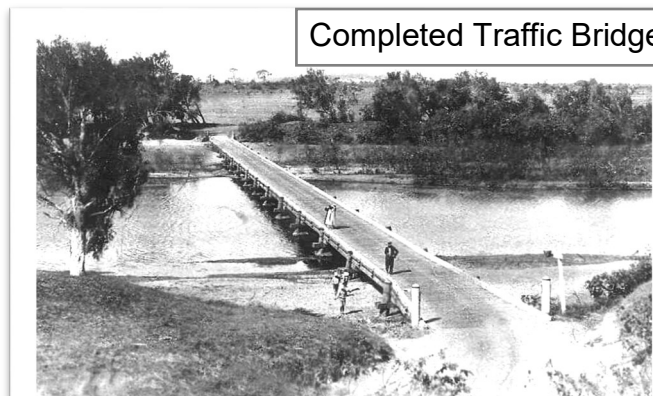
The dance was both a financial and social success. Dancing was of course the chief item of the evening and many dance lovers stepped to the beautiful music supplied by the band. Thanks went to Contractor Kelly and his staff for providing electric lights from his electrical power supply.

The collections for the night totaled £50. (\$104.00 approx AD). There was only one casualty for the evening and that was when a young lady had the misfortune to slip down the bank into the water. She was promptly rescued by one of the lifesavers even though the water was only knee deep. It was not long before she was back dancing. (Townsville Bulletin Friday 22 November 1929 p3).



Era Typical Country Dancing

By December Mr. Davenport was asked to push the work on the approaches to the bridge as quickly as possible. A new road had to be built from Rossiter's Hill through land resumed from Rossiter's cane paddock and other farms to the bridge. This road is now known as Old Home Hill Road. The road on the Home Hill side of the river is now known as Burdekin Road. This was once the Bruce Highway.



Completed Traffic Bridge

The approaches to the traffic bridge were held up because of rain and flood waters. A fine piece of brick work on the road down the cutting of the bank made an easy drop to the traffic bridge. In fact there are remnants still there today. The Burdekin Traffic Bridge and approaches to it were used in early July 1930 and so for the first time vehicles could cross the Lower Burdekin river in



Crossing New Traffic Bridge

Townsville Daily Bulletin (Qld Friday 22 Nov 1929)

AYR NOTES.

AYR, November 20.

Once again the rain has left us and the sky is again cloudless. The rain we had last Saturday certainly laid' the dust for a day, but that is about all. To look around now, one would think there had not been a drop of rain for years, for the dust is flying around again and things are as bad as ever. The registered rainfall for the week-end was - Ayr Post Office 20 points, Brandon 80 points and Pioneer about one inch. The falls were very scattered and patchy, but along the coast there was practically nil.

The Lower Burdekin Life Savers combined with the Ayr Citizens Band held a very novel and successful dance last Friday evening on the new traffic bridge across the Burdekin River. There were about 700 people present, lorries running from both Ayr and Home Hill Post Offices. The dance was not only a financial success, but also a social success. Dancing was of course the chief item of the evening and many dance lovers stepped to the beautiful music supplied by the band. Thanks to Contractor Kelly and his staff the bridge was delightfully illuminated with electric light. The collections for the night totaling £50. There was only one casualty for the evening, and that was when a young lady had the misfortune to slip down the bank into the water. However she was promptly rescued by one of the lifesavers, although the water was only knee deep. Still she did not seem to mind, for she soon joined the crowd and was dancing again.

We thank Yipinazar's and the Burdekin Shire Council for the photos, Trove for newspaper articles and John Kerr's Black Snow and Liquid Gold.

The Christmas Story

- Luke 2:1-20



And it came to pass in those days, that there went out a decree from Caesar Augustus, that all the world should be taxed. (And this taxing was first made when Cyrenius was governor of Syria.) And all went to be taxed, every one into his own city. And Joseph also went up from Galilee, out of the city of Nazareth, into Judaea, unto the city of David, which is called Bethlehem; (because he was of the house and lineage of David) to be taxed with Mary his espoused wife, being great with child. And so it was, that, while they were there, the days were accomplished that she should be

delivered. And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn. And there were in the same country shepherds abiding in the field, keeping watch over their flock by night. And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid. And the angel said unto them, "Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord. And this shall be a sign unto you: Ye shall find the babe wrapped in swaddling clothes, lying in a manger." And suddenly, there was with the angel a multitude of the heavenly host, praising God and saying, "Glory to God in the Highest, and on earth, peace, goodwill toward man.

