

Sep/Oct 2025

Delivered by
COTA
NORTHERN TERRITORY
since 2018



Pictured with COTA NT's awards from left to right: Cecilia Chiolero, Kim Farrar and Sue Shearer.

COTA NT wins two awards for its service to senior Territorians

COTA NT's work has been recognised in the 2025 Northern Territory Export and Business Awards for the Greater Darwin region.

These awards are supported by the NT government and the NT Chamber of Commerce and recognise organisations and individuals who deliver outstanding services, drive economic growth and enrich our regions.

COTA NT won two awards for *Outstanding Customer Service in Not for Profit* and *Excellence in Business – Best Community Event or Business Collaboration: Darwin Seniors Expo by COTA NT*.

The awards evening was a

lovely occasion and we were proud to stand among many great Territory businesses including our NT Seniors Card Business Partners.

Many businesses who were not in the Seniors Card program expressed an interest in joining.

Pet owners watch out

The Department of Agriculture and Fisheries Animal Welfare team is urging pet owners across the NT to be vigilant for signs of dog poisoning.

Dogs can be poisoned in several ways – by ingesting

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household items, consuming toxic plants or human foods, or in more serious cases, falling victim to illegal dog baiting.

Common signs of suspected poisoning include:

- Sudden vomiting or diarrhea
- Excessive drooling or foaming at the mouth
- Unusual lethargy or weakness
- Difficulty breathing or persistent coughing
- Seizures or trembling
- Disorientation or collapse.

If your pet is showing any of these symptoms seek veterinary help immediately.

The Business Partners listed offer discounts on labour fees to NT Seniors Card holders:

- [Alice Veterinary Centre](#)
- [Darwin My Vet](#)

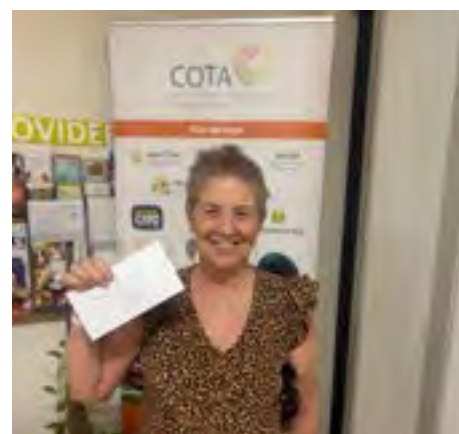
Service

- [Howard Springs Veterinary Clinic](#)
- [Katherine Vet Care](#)
- [Katherine Veterinary Clinic](#)
- [Palmerston Veterinary Clinic](#)
- [All Pets Veterinary Clinic \(Rapid Creek\)](#)

If you suspect that an animal has been poisoned or is being mistreated, call animal welfare on 1300 720 386 or email animalwelfare@nt.gov.au.

Festival fun & frivolity

Seniors Card ran a competition to win tickets for shows that were on during the recent Darwin Festival. Here are a couple of our lucky winners.



Thanks to the Darwin Festival.



Purchase tickets [here](#)

Spotlight on our Business Partners

Business Partners in the Centre

Yaye's Café **NEW**

Yaye's Café is where the flavours are bold, the vibes are lively, and everyone feels like family. Think delicious food with a South American twist, the perfect coffee, and plenty of space to laugh and catch up with friends.



Got grandkids? Bring them along — Yaye's is proudly family-friendly and loves the buzz of happy little ones. At Yaye's, every visit feels like a mini fiesta, so come hungry, come relaxed, and make yourself at home.



See [Seniors Card offer](#)

A Home Like Alice

In case you didn't know, A Home Like Alice has moved to 43 Todd Street Mall.

It's the same friendly service

and in local hands, so make sure you remember that gift or something special, support local.



See [Seniors Card offer](#)

Business Partners in the Top End

Everlasting Health **NEW**

Inspired by her Nan, Norma Hollis and the healing power of herbs, Kristy Hollis has dedicated over 23 years to helping people live well, naturally.



in mind and spirit too.

Through whole foods, herbs, flower essences, reflexology, and supplements, Kristy guides clients toward small, achievable changes that make a big difference.

Kristy also works alongside GPs when needed, ensuring care is coordinated and safe. Her belief is simple: nature holds the answers, and it's never too late to improve your health and wellbeing.

At Everlasting Health, Kristy's mission is to empower every client to enjoy more energy, confidence, and joy in life—at any age.



See [Seniors Card offer](#)

QS Services **NEW**

For many older Territorians, property is their greatest asset—but its full potential often goes untapped. With the right advice, those bricks and mortar can deliver lasting financial benefits and peace of mind.

That's where Quantity Surveying (QS) services come in. Now a proud NT Seniors Card business partner, QS is helping seniors unlock more from their property. From tax



depreciation assessments that put money back in your pocket, to capital gains evaluations that make estate planning clearer, QS expertise takes the stress out of big financial decisions.

Living in strata? Sinking fund forecasts protect long-term value. Worried about insurance? Replacement cost assessments ensure your home is properly covered. Planning renovations? QS cost estimates provide the clarity and confidence you need.

The message is simple: seniors don't need to let their property sit idle. With QS support—and your NT Seniors Card—those hard-earned assets can deliver comfort, security, and opportunity well into the future.



See [Seniors Card offer](#)

Dry Society **NEW**

Sober, Not Boring Dry Society has you covered. Finally, a great-tasting de-alcoholized wine.

Shhh, don't tell anyone! It's great to know that you have good options in Darwin to have an alternative to take to those dinners and parties when you want to drive but have something nice to drink besides sweet soft drinks.



Not only does Dry Society have delicious non-alcoholic wine they stock bubbly, cocktails, spirits, Sangria and beer. They recently supplied the Darwin Festival.



See [Seniors Card offer](#)

CeramaShield **NEW**

Do you just feel like it's getting hotter, insulation not up to scratch? CeramaShield may just be the answer to not only cooling your home, saving you money on cooling costs, and improving the life of your roof. CeramaShield can reduce the temperature of homes by up to 10 degrees.



This is a locally owned business using a proudly made Australian product.



See [Seniors Card offer](#)

Remote & Rural

Kakadu Tourism and Cooinda Lodge **NEW**

We welcome Kakadu Tourism and Cooinda Lodge to the Business NT Seniors Card Partner program, who have a special Seniors Card offer.

Special Seniors Offer – Stay 3 Nights for the Price of 2 at Cooinda Lodge, Kakadu



Escape to the heart of Kakadu and enjoy an unforgettable stay at Cooinda Lodge. With its relaxed, oasis-style atmosphere, Cooinda Lodge offers the region's

most extensive range of accommodation — from luxury safari villas to comfortable lodge rooms.

Take a dip in the two shaded swimming pools, indulge in alfresco or indoor dining, and explore Kakadu's wonders with a variety of touring options, including the world-famous Yellow Water Cruises.

Discover comfort, culture, and adventure in one of Australia's most iconic destinations.

Promo code: SEN3N

VISIT kakadutourism.com/specials/seniors-spring-deal-stay-3-pay-2

Making the most of your home equity

Here are 14 smart ways to use your home equity suggested by

www.joincito.com.au

If you want to read the full article, click [here](#).

1. **Top up your super** – Downsizer contributions let over-55s add up to \$300K from the sale of a long-held home into super. Even without moving, a reverse mortgage or equity release could help you

boost your super balance for a more comfortable retirement.

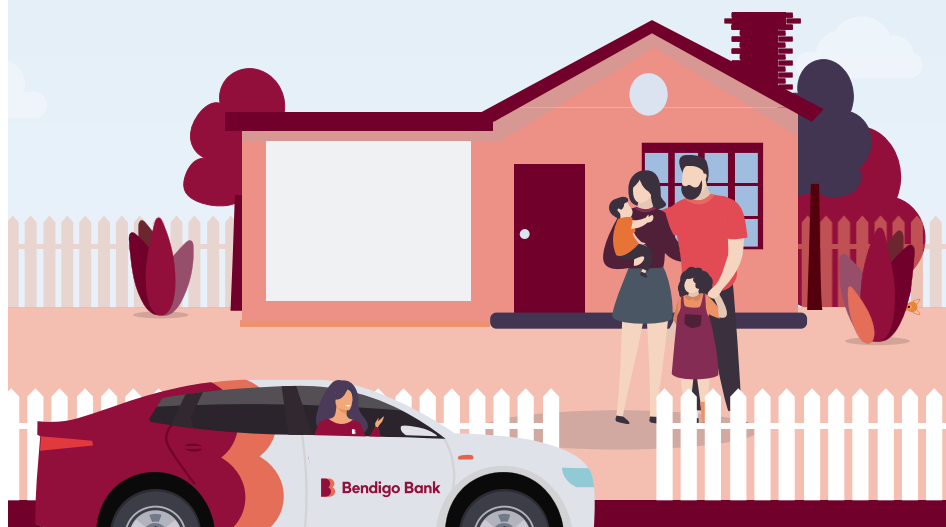
2. **Renovate to age well at home** – Use equity to future-proof your home with safer bathrooms, better lighting, wider doorways, or a no-step entry.

3. **Tick off your bucket list** – If travel is on your list, why wait? A reverse mortgage lets you draw funds gradually—one trip or many.

4. **Manage healthcare costs** – From private premiums to mobility aids or in-home care, equity can help you afford better health and maintain

Just say when

Your time, your place, your convenience.



Bendigo Bank

First home, second home, refinance or lending for investment properties, Bendigo mobile lenders are experts at home lending.

Bendigo Bank – the better big bank.

Contact your local lender today, or search Bendigo Bank home loans.

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Terms and conditions, fees and charges apply. All information including interest rate is subject to change without notice. Full details available on application. Lending criteria apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit License 237879. (1611442-1666524) (10/21). OUT_36274096, 26/03/2024

(independence.

5. **Help the kids (or grandkids)** – Many over-50s want to assist younger generations with deposits, education or general support. Equity release can let you help now, without dipping into savings or selling assets.

6. **Create a cash buffer** – Retirement brings unexpected costs. Setting aside some equity for emergencies offers peace of mind.

7. **Start a small business or passion project** – If retirement means finally doing what you love, equity can help fund your next chapter—just check the impact on pension eligibility.

8. **Retrain or study** – Want to switch careers or learn something new? Use your equity to invest in yourself.



9. **Generate income through investments** – With the right advice, investing some equity into income-producing assets could create a new revenue stream.

10. **Upgrade your tech** – A tech refresh—like a new laptop, better internet, or assistive devices—can improve your digital life and support ageing in place.

11. **Buy a holiday base** – Whether it's a beach shack or a caravan, your dream getaway might be more achievable than you think. Just crunch the numbers carefully.

12. **Clear debts** – High-interest loans or credit card debt can be a burden. Using home equity to consolidate and reduce repayments can simplify your finances.

13. **Plan ahead** – Pre-paying funeral or estate planning costs can be a huge relief for loved ones later on.

14. **Ease into retirement** – Use equity to cut back to part-time or trial retirement before drawing on super or qualifying for the Age Pension.

Your home is more than just shelter—it's a powerful financial tool. With the right advice, your equity could help you live better, support loved ones, and enjoy the retirement you've worked for.

The information in this newsletter is for general information only. It should not be taken as constituting professional advice.



Capture the Top End through your lens. Join the Darwin Camera Club today.

- Photo walks and meet ups
- Guest speakers and workshops
- Competitions and showcases
- Field trips and special events

Connect with us:

Website



Facebook



darwincameraclub@mail.tidyhg.com

Club meetings – first Wednesday of every month, 7pm, at the Winnellie Art Space, 96a Winnellie Rd, Winnellie



A lifeline on four wheels: How a no-interest loan helped Toni stay independent

Toni, a gentle soul in his seventies, shares his days with Buddy — a lively galah whose chatter lifts his spirits as he manages life with depression.

When Toni's old car broke down, his independence was at risk.

The car meant groceries, doctor's visits, and staying connected. On a fixed Age Pension, the cost of repairs and tyres felt impossible.

That's when Toni discovered the No Interest Loan Scheme (NILs). With kind support, he applied and was approved — a moment that brought tears of relief.

"This loan isn't just money," he said. "It's a lifeline for people like me."

Now, Toni's car is back on the road, Buddy rides shotgun, and Toni has regained hope and control.

NILs are small loans of up to \$2,000 for essentials — no fees, no charges, ever. Learn more ntnils.com.au



Seniors Voice

- Read the latest issue [HERE](#).
- For inbox delivery, sign up [HERE](#)

OC spray trial

From 1 September 2025, the NT Government is running a 12-month trial allowing eligible members of the public to purchase, possess, carry & use OC spray for self-defence.

Detailed information including where OC spray can be purchased is available on the NT PFES website [here](#).

HAVE YOUR SAY: OC Spray - Survey You can provide feedback on the NTG's 12-month trial that allows eligible members of the public to legally purchase, possess, carry and use OC (Oleoresin Capsicum) spray for self-defence. **SURVEY** [HERE](#)



NT Concession & Recognition Unit at Jape

Call them on **1800 777 704** if you cannot find the office door. (sometimes hidden behind 4WD vehicles).

Directions (and a photo) will be posted to our social media soon to help you find them.

We Keep Everything

Browns Mart is a proud supporter and a Seniors Card Business Partner, and has kindly donated a double pass to their next show, *We Keep Everything*.

Created and performed by Lisa Pellegrino, this is a story of family, memory and legacy.

Lisa Pellegrino's family migrated from Italy and Scotland in the 1930s and 1950s, bringing with them suitcases of belongings, memories and hopes for the future. Over generations,

they preserved film, photos, objects, and songs that reflect both their grief and their love of home.

This one-woman theatre show made by one of Darwin's most recognised artists uses storytelling, projections, old recordings and music to capture both the grief and celebration experienced by so many migrant families across the country. This is not just a tale of one family – it is about what it means to come from family – no matter who you are or where your family comes from.

This show is full of humour, warmth and heart.



GO IN THE DRAW TO WIN A DOUBLE PASS Enter [HERE](#)

There a special discount. Tickets for the preview night are discounted by 20%.

BUY TICKETS [HERE](#)

A special offer for seniors - Trent Dalton's *Love Stories*



Trent Dalton's Love Stories takes the stage soon in Darwin - this heartwarming production features real stories about love in all its forms: romance, family, friendship, and the connections that make life beautiful.

Seniors Special AANT Centre are offering a special Seniors Ticket Price of \$45 for the Thursday 2 October matinee. **BOOK** [HERE](#)

Win a Double Pass Want to bring someone you love along for free? Share in 25 words or less: *"What does love mean to you?"*

The most moving, funny, or heartfelt response will win a double pass to the show. Send your email before Wednesday 24 September to AANT Centre [here](#)

Don't wait – the season is just around the corner, and seats are limited.

Thursday 2 Oct 10.30am (Matinee Special), Friday 3 Oct 7.30pm, Saturday 4 Oct 2pm & 7:30pm

Aged care reform explained

Big changes are coming to age care. From 1 November 2025, a new Aged Care Act will come into effect.

To help people understand what's changing, COTA Australia and the Older Persons Advocacy Network (OPAN) are hosting free community information sessions around Australia.

These sessions will provide an opportunity to: Learn about the new Aged Care Act and what it means in practice; Understand what will change in the aged care system; Ask questions and receive clear information; Share your views and experiences to help guide the rollout.

ONLINE / IN-PERSON (from 8 to 14 October)

- Information and registrations [HERE](#) **REGISTER FOR THE DARWIN SESSION [HERE](#)**

These sessions are not designed for aged care providers or professionals.



New DCC contacts

Jan Martin 0488 000 112
Email: darwincameraclub@mail.tidyhq.com



Find discounts online

The 24/7 way to check which NT businesses offer discounts to Seniors Card holders is on the Seniors Card website at ntseniorscard.org.au/discounts-directory



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