

National Seniors

Australia

ADELAIDE EAST BRANCH

AE News – February 2025

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### **A WORD FROM OUR PRESIDENT, WENDY STEWART**

Hello everyone. I hope that you had an enjoyable Christmas and New Year, and that any travel went smoothly. Our last event for 2024 was our Christmas lunch at On Statenborough. All reports on the day were extremely positive. Further feedback will be welcome. Thanks go to Beryl, Maxine and Leveda for organizing the event.

The Committee met in January and plans are underway for an interesting year. Maxine and Beryl, our events coordinators, have prepared an outline for the year. Details of the planned events will be circulated separately. To keep the Branch viable, we will be working to increase membership by advertising in Council publications and displaying pamphlets at various sites, such as Council officers and shopping malls. We need to increase membership to hopefully, attract people who will enjoy our activities and possibly, be willing to fill positions in the future. If you are a financial member and would like to find out more about roles and how the Committee works, please contact me for an explanation of what each role entails and how the Committee works. You will then receive an invitation to be an observer at a committee meeting. We also encourage members to provide feedback as to how the Branch is run. If you have any comments or suggestions, please contact a committee member or myself. We will soon be ordering name badges for members who need them. Please contact Bill Lipp, our Membership Officer, if you wish to order one.

In our last newsletter we began a new item titled 'Insights'. I hope that you enjoyed reading a little about Maxine and Helen. They have each had very interesting lives. I need two more volunteers for each of the May, August and November editions. What we need are a few points to give us a glimpse into your background. Let me know when convenient if you would be willing to make a contribution.

As mentioned previously, our National Seniors Zone 110 has added an extra meeting to separate a Forum from the AGM. Both meetings are open to all financial members. The dates for these meetings have been set but no details are yet available. Chris Grice, CEO National Seniors Australia, will speak at the

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Forum on Thursday 24 July, 2025. The AGM will be held on Thursday 23 October 2024.

Some members feel that they are receiving too many emails from NSA Head Office. You can manage what you receive by logging into the website and going to 'My Account'. The second option on the list is 'My Preferences'. Go through that and delete any topics that you wish to exclude and on which you no longer wish to receive information.

The Federal Government has announced implementation time line changes to the Aged Care Reforms. The assessment process has changed, which hopefully, will speed it up especially for those in need of urgent assistance. Parts of the new Support at Home Program, which replaces the Home Care Packages Program, will now be implemented from 1 July 2025, but other aspects will commence in July 2026. The changes to the present Commonwealth Home Support Program (CHSP) will commence in July 2027. The Department of Health and Aged Care produces a newsletter, 'EngAged', to which you may subscribe by logging on to their website direct, or via the National Seniors Australia website where you will find a link to the 'Advocacy' section. Then choose 'Aged Care' and then, "Aged Care News".

Since our last meeting we have heard that two of our members, Heather Watkins and Russell Thomson, have passed.

After Christmas we received the sad news of the passing of Heather Watkins. Heather was a stalwart of the Branch and had been a committee member from the establishment of the Branch, right up until she received her cancer diagnosis. As per Heather's instructions a funeral was not held, but a celebration of her life is being arranged. No details are available at this time but it is likely to take place in March. It may be a private function but if it is open to Branch members, I will circulate the details when they are known. Russell passed in January and a Celebration of Life was held on February 7<sup>th</sup>. He was a regular attendee at our Branch meetings and was described as a "lovely guy" by another of our members.

Sympathy cards were sent from the Branch to both families.

Our next meeting is on Monday 17 February 2025, with guest speaker Joe Leborec from ACH, who will talk about their social activities program as well as the new Aged Care reforms.

The following two Branch meetings will be held on the fourth Monday of the month due to a clash with Easter and the Bowling Club's Annual Tournament. The meeting dates are Monday 24 March, 2025 and Monday 28 April, 2025. Thereafter, we will revert to the third Monday of the Month.

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## A WORD FROM OUR EDITOR, GARY BYRON

Happy New Year to all of our Branch members and friends! And, more broadly, what an interesting and volatile year it promises to be. Could it be even more so than 2024? We'll see.

In this edition we have again included our new item, "INSIGHTS" where members are invited to provide some brief comments about themselves so as to give the rest of us a slight glimpse and better appreciation of who they are and/or experiences that they have had.

Almost inevitably, we are also providing more valuable information about scams. It is never-ending but while these parasitic scammers persist, we need to keep up with their antics and criminal intent. Complacency is a killer! As Sir Francis Bacon purportedly said in his work 'Meditations Sacrae', published in 1597, "Scientia Potentia est", or "Knowledge is power". We definitely need to keep abreast of what scammers are up to in order to be equipped to deal with the ongoing threat that they pose. However, the idea is, as former Prime Minister John Howard once famously said, "Be alert – not alarmed." All good advice.

The next edition of AE News is due to be published in May, 2025. Kay and I will be overseas from 19 April until 17 May, inclusive. It is possible that the May edition may be a few days late notwithstanding my best efforts to get it out on time. If so, my apologies.

BTW, the Club is very grateful to our Branch Committee for agreeing to vacate Monday 17 March so that the popular, Annual Club Tournament, 'A Day in the Gardens' can be held on that day. As a member of the Club Tournament Committee, I can pass on the personal thanks of Bowling Club President Margaret Lambert and Tournament Committee Chair, Brian Dew.

## INSIGHTS

In this edition of the Newsletter, we learn something about our Branch Membership Officer, William (Bill) Lipp and his partner in life Judy Langeluddecke.

**BILL** was born in 1953 in Glenelg. Like many of our members, Bill says, "I am one of the most fortunate generations ever. to grow up in Australia – a baby boomer." Who could disagree? Fleetingly, Bill entertained the idea of becoming an accountant but he says that sanity prevailed and with the aid of a State Government studentship, he obtained a Bachelor of Technology Degree in Civil Engineering. He then took up a position as a professional engineer in the (then) Highways Department, now known as the Department of Infrastructure and

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Transport. He spent his entire career working for the Department, ending up specializing in stormwater and flood management.

After spending some time travelling in Australia and overseas, Bill met Judy through work, in 1993 and the rest is history. Bill says that two highlights of his travels were climbing Mount Kilimanjaro in Tanzania in 1992 and celebrating his 70<sup>th</sup> birthday at the Iguazu Falls on the border of Argentina and Brazil in 2023.

Bill says that he is a person of eclectic interests and keeps himself occupied in retirement. One of his favourite past times is reading books, mainly about politics, history, biographies, science and such like. He says, "I have numerous part read or unread books waiting for my attention – but still keep on acquiring more!"

**JUDY** was born in Naracoorte and grew up in a small, adjacent country town. She attended Naracoorte High School and eventually, became a nurse at the Naracoorte Hospital. She met and married a local farmer and had two children. The local abattoirs needed a relief nurse and storekeeper and Judy, realizing that this was closer to home, decided to give it a go. She learned a lot about a timber and building supply business through her job. She and her husband sold their farm and purchased the timber supply company where she managed the office for several years, until she and her husband divorced.

Judy joined the State Public Service as a payroll officer and after transferring to Adelaide, she met Bill. They have been together now for over 30 years. She worked in the Public Service for 20 years, having to retire early because of "ill health after breaking both legs and ankles and then contracting chronic fatigue."

Judy and Bill have a mutual interest in travelling and look forward to continuing to do so while they are still able to. They are looking forward to a 59 day cruise in July this year. She says, "We always arrange house sitters to mind our home and pets while we are away. Many of these people are from other countries and we keep in touch with them."

Judy's other interests include growing lots of fruit and vegetables, which they share with friends and family members, as well as Foodbank. She makes tomato sauce and preserves fruit, which she also shares.

Her family has five generations- including her Mother who is about to turn 100. The rest are her two brothers and their families; her two children; five grandchildren, and six great grandchildren.

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## A FEW WORDS ABOUT WHISKEY

We in South Australia, are fortunate that some of the best wine in the World is produced in our State and is readily available to those of us who enjoy a glass or two. However, there are those who enjoy other things, like whiskey - some of them having been prominent people in their time. For example:

“I have taken more-good from alcohol than alcohol has taken from me” – Winston Churchill.

“The light music of whiskey falling into a glass – an agreeable interlude” – James Joyce.

“There is no bad whiskey. There are only some whiskeys that aren’t as good as others” – Raymond Chandler.

“It has been my experience that folks who have no vices have very few virtues” – Abraham Lincoln.

“The trouble with the world is that everyone is a few drinks behind” – Humphrey Bogart.

“Too much of anything is bad, but too much good whiskey is barely enough” - Mark Twain.

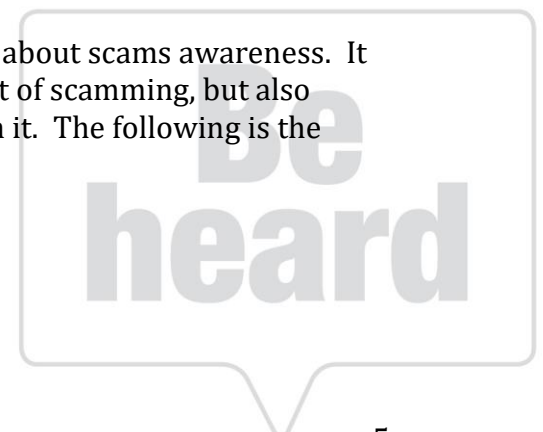
“You can’t buy happiness but you can buy whiskey, and that’s pretty close” – Anonymous.

“What whiskey will not cure there is no cure for” – Irish Proverb.

It seems to me though, that drinking whiskey makes you thoughtful and philosophical, while drinking wine makes you insightful, articulate and funny. However, the morning after the night before is probably much the same for everyone, whatever (and how much) alcohol you drink.

## SCAMS AWARENESS

The G&C Bank recently issued to its members a note about scams awareness. It contains some alarming information about the extent of scamming, but also some useful information about how we can deal with it. The following is the essence of the Bank’s communication.



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According to the Australia Government's Scamwatch (<https://scamwatch.gov.au/>) Australians lost over \$300 million to scams in 2024. The most common scams are investment, romance, and phishing scams, with the most common contact method being reported as email. However, scams can also come by phone and SMS. Not only can scams be financially harmful, but they can have serious emotional impacts due to the shame and stress they may cause. Unfortunately, scams are becoming harder to spot as they become increasingly complex thanks to the emergence of new technologies.

The National Anti-Scam Centre's (<https://www.nasc.gov.au/>) purpose is to help protect all Australians from falling victim to scams, across the private and public sectors. They provide advice on how to avoid scams, as well as how to report them, and how to support yourself and loved ones who have been scammed.

To combat the threat of scams, the National Anti-Scam Centre has launched a new awareness campaign, "Stop. Check. Protect" (<https://scamwatch.gov.au/stop-check-protect>) to educate Australians on how to spot and avoid scams. The campaign aims to make Australia a tougher target for scammers by arming individuals with the tools they need to protect themselves.

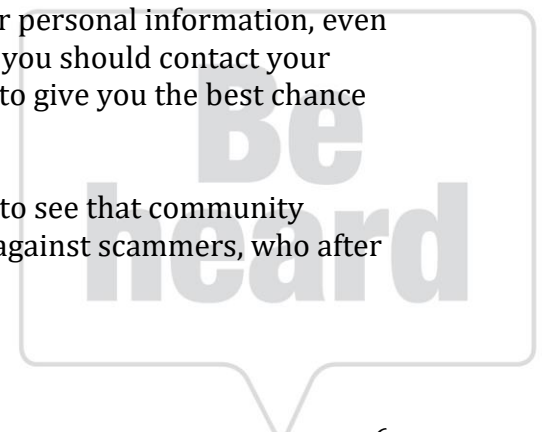
ACCC Deputy Chair, Catriona Lowe said, "The campaign is about inspiring behavioural change in every Australian – ensuring that we stop and check before acting on that suspicious email, phone call, text message or social media post – that will stop scammers in their tracks."

To protect yourself from fraudsters, follow these three simple steps every time:

- Stop and think before acting. Don't give any personal information or money to anyone if you are unsure
- Check who you are dealing with and verify their identity. Ask yourself if the message could be fake
- Protect yourself by reporting suspicious activity to Scamwatch and seeking help if you have been scammed. It is best to act quickly and contact your trusted institution if you notice discrepancies, and report the scam to Scamwatch.

If you believe that someone has gained access to your personal information, even if the scam appears to be unrelated to your finances, you should contact your bank immediately. A timely response can be critical to give you the best chance to stem any loss.

The foregoing information is welcome and it is good to see that community education is now an integral component of the fight against scammers, who after all, are the parasitic underbelly of society.





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**BTW** there is a new scam going around now. It is in the form of an email from various trusted and prominent organisations, offering free and substantial gifts to you. They are professionally crafted and well-presented emails – fairly convincing, really. However, if you go to the top of the email and click immediately to the right side of the purported sender’s name, you will discover that the email is indeed, a scam and certainly not from a reputable source. Free and substantial gifts are tempting and very likely appear too good to be true. Mostly, they are in fact, just that!

The evil practice of scamming is one that, individually and as a community, we cannot afford to ignore. If we do ignore it, we do so at our peril.

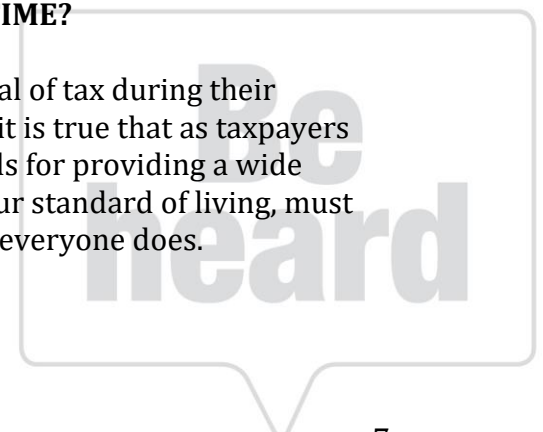
### A FEW WORDS ABOUT AUSTRALIAN ICONIC INVENTIONS

Australia is the home of many iconic inventions. Some are well known while others have more obscure origins. Here are three of them. More will appear in future editions of AE NEWS.

1. **The Ute.** The coupe utility vehicle, known as “The Ute” was designed by Lewis Brandt of the Ford Motor Company, in Geelong. The idea for the Ute came from a farmer’s wife who wanted a vehicle that could “take her to church on Sundays and pigs to market on Mondays.” The first Ute rolled off the production line in 1934.
2. **The dual flush toilet.** Bruce Thompson combined two of Australia’s favourite things – “using the dunny and saving money”. The invention of the dual flush toilet system in 1980 has enabled Australian households (and Australia generally), to save an enormous amount of water each year.
3. **Wi-Fi.** The invention of wi-fi is attributed to the work of CSIRO scientist, John O’Sullivan in 1992, and was the by-product of a failed experiment. The findings were then patented and used as the wi-fi method to “unsmear” signals. The CSIRO has since won numerous infringement lawsuits in relation to this product.

### HOW MUCH TAX HAVE YOU PAID IN YOUR LIFE-TIME?

It is a safe bet that most retirees have paid a good deal of tax during their working lives. Whatever we think about paying tax, it is true that as taxpayers we expect a lot for our money, realizing that the funds for providing a wide variety of services that support our way of life and our standard of living, must come from somewhere. So, we all chip in – well, not everyone does.



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In the Weekend Australian, November 11-12, 2023 there appeared an article, "Rich should pay their share, says Smith". It began:

"It was, as Tax Commissioner Chris Jordan said, among the more unusual requests to come across his desk 'in my 10 years as commissioner': an angry complaint from a wealthy Australian, incensed that he had not paid enough tax. In fact, he had not paid any tax at all. Not a cent. The business-man was Dick Smith."

The article is too long to repeat here, but some of the points made are briefly summarized hereunder.

- Smith and his wife Pip, give generously to charity but that should not absolve them and other wealthy individuals from paying their way in support of the services that they use.
- Smith sees it as an iron-clad obligation of the wealthy to give back to the country that made them rich.
- Data from the ATO in 2020-21 showed that 66 very wealthy Australians who had "trousered" more than \$1 billion between them in the previous year but paid zero tax – not even the Medicare levy.
- Smith is scathing of others who have hidden their wealth abroad, or hired expensive consultants to set up dubious structures to "game the system".
- In due course, and after being rebuffed at first, the Commissioner, agreed that Smith could pay \$1m into the ATO as a "conscious money" contribution.

The article concludes:

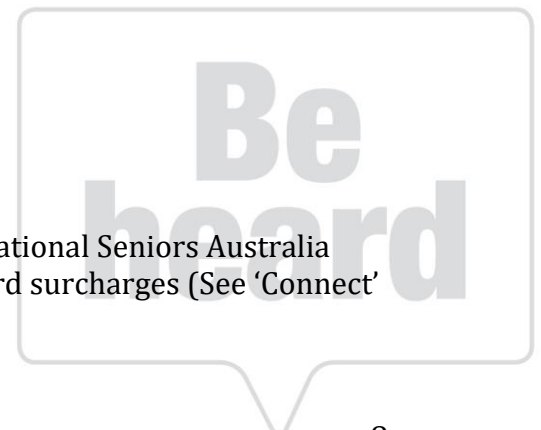
"Pip and I believe it is really important for all wealthy Australians, who benefit from the fantastic services provided by our federal and state governments, to put in our fair share," he said.

He is now campaigning on this issue to see if he can get at least one politician to support changes to tax legislation. "The fact that Pip and I are living on the wealth of this country – having the police, the hospitals, the roads, the airports, the defence forces – everything for free, is completely wrong," he said.

An interesting article!

### **A FEW MORE WORDS ABOUT CARD SURCHARGES**

We have addressed this vexed issued before. Now National Seniors Australia advises that there is actually a call for a ban on all card surcharges (See 'Connect' - 7 February 2025).





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Knowing that not all members keep abreast of what is happening by periodically accessing the NSA website and/or always reading the various, topical and relevant information that NSA sends out, we thought that this article may be a good example of the ways in which NSA supports and advocates for older Australians. We have a great social spirit in our Branch, but if we are to be true to NSA's mandate, we also need to keep abreast of, and actively support and focus on, its core business and associated activities, quite apart from the commercial services that it provides

It is this core business that underpinned the formation of our Branch (and others of course) in the first place, motivating as it has, the many people who have joined up and others who have an interest in the work of NSA. Branch President Wendy has foreshadowed a membership drive this year in order to maintain the viability of our Branch. In that event, we will need to be able to clearly articulate and demonstrate fundamentally, what we stand for and why.

Now, to the issue of card surcharges. NSA's article starts as follows:

“The Reserve Bank (RBA) is reviewing Australia's card payments system following a backlash from consumers forced to pay extra when using cards.

Previously, retailers absorbed the cost of providing electronic payments as the cost of doing business.

While retailers blame banks and electronic payment providers, there is a growing suspicion that the global card networks, banks, payment and technology companies, and others have ramped up profiteering.

Canstar estimates point-of-sale surcharging is costing Australian consumers \$4 billion a year, up from \$1 billion post-pandemic.

The lack of transparency about who is paying fees and how large they are is also an issue. Apple charges your bank every time you tap your phone at a point of sale.

It is difficult for the everyday consumer to understand the reasons for the surcharging surge. Commentators believe even the RBA has struggled to get to the bottom of such arrangements and how the system's complexity has evolved.

Surcharging has led many Australians to avoid using cards at retail outlets that impose a surcharge and are, instead, returning to cash.

National Seniors Australia (NSA) is supporting the need to retain cash as an instrumental part of the payment economy. You can find out about our

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Keep Cash campaign here:

<https://nationalseniors.com.au/resources/keep-cash> .”

This article is a must read in its entirety. Log on now. Find our more. Support the NSA campaign. The success of this campaign is in the interests of all Australian consumers – including of course, the older members of the Australian community – and not forgetting those individuals and families who are doing it tough these days.

## THE LAST WORD

His request approved by the Chief Editor of the newspaper by whom he was employed, the news photographer quickly used his mobile phone to call the airport to charter a flight. He was told that a twin-engine plane would be ready and waiting for him on the airstrip.

Arriving at the airport, he spotted a plane warming up outside of a hanger. He rushed over, jumped in with his bag, slammed the door shut and shouted, “Let’s go!”

The pilot taxied out, swung the plane into the wind and took off. Once in the air, the photographer instructed the pilot, “Fly over Mount Stuart and make some low passes so I can take pictures of the fires burning on the hillsides.”

“Why?” asked the pilot, somewhat mystified.

“Because”, snapped the photographer impatiently, “I am the newspaper photographer and I need to do my job. Please do as I ask so I can get some close-up shots!”

A strained silence ensued. “So...”, stammered the pilot, “what you are telling me is that you are NOT my flight instructor?”

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