

National Seniors

AUSTRALIA

Melville Branch – May 2019

What an informative talk at our April meeting by Dr. David Cook on Internet Theft and Reducing Computer Crime. The information contained in the following article also should be noted by Branch members concerning cyber crime.

IF IT SEEMS TOO GOOD TO BE TRUE

Older Australians are being warned to be extra careful about fraud as they remain the biggest targets for scammers. Investment scams, dating and romance rip-offs and fraudsters accessing computers remotely are the most common scams striking people aged over 55. The latest report from the Australian Competition and Consumer Commission found that this age group had also reported the most losses – more than \$45 million last year. Over 65s reported more scams in 2018 than any other age group. ACCC deputy chair Delia Rickard said some scammers targeted older people because they were more likely to have a landline and pick up the phone during the day. She said that consumers could protect themselves by:

1. Never giving anyone remote access to their computers, no matter where they said they were from, because scammers often hid behind trusted names.
 2. Being wary about dealing with strangers they had not met.
 3. Visiting the scamwatch.gov.au website for information and updates.
 4. Remembering that no government department or reputable business would demand payment in crypto currency or gift cards.
 5. Never sending money to people they had met online but not in person.
 6. Protect your personal information – don't share it. Stay on top of your bank and credit card statements and look for surprising transactions.
- The Australian Securities and Investments Commission's moneysmart.gov.au website also has good information about defending yourself.

Also note the current warning in regard to Telstra accounts

Warning- Refund offered from "Telstra" giving you a link to claim \$202 (or similar amount) back on bill paid for twice. This is not from Telstra and the account number and due amount and dates will not match your Telstra account. Be careful everyone

Vean Elst

Members were advised at the April meeting that Vean is now in a nursing home. Details are as follows: Berrington Nursing Home at 30 McNabb St, Como

FINANCIAL INFORMATION DESK

It was revealed at Monday's B.N.F. meeting that the Financial Information Desk in the Brisbane Office has been disbanded as the low number of calls been received by the desk could not justify the cost of keeping it open.

SPECIAL GENERAL MEETING – NEW CONSTITUTION

Notice is hereby given that the May Branch Meeting on Tuesday the 28th will also include a Special General Meeting.

1. The *Associations Incorporation Act 2015 (WA)* contains provisions pursuant to which all incorporated associations in WA have until 1 July 2019 to review and update their rules to comply with the requirements of the 2015 Act.
2. A resolution to accept the new constitution must be passed by the votes of not less than 75% of the Members of the Branch who cast a vote at the Special General Meeting per rule 28.1 of The Constitution of National Seniors Australia Ltd.
3. All voting must be carried out in person, and no proxy votes are allowed per rule 23.6 of your current branch constitution.

The Brisbane Office lawyers have now completed the constitution and a copy of this was emailed out to members on the 11th of April.

The following resolutions will be tabled at the Special General Meeting:

1. That the new Constitution for the Melville Branch, drawn up by lawyers for the the Company (National Seniors Office in Brisbane) be considered and voted on by those in attendance.
2. That the annual financial records for the Melville Branch be reviewed annually by a Review Officer.

In accordance with the provisions of new act, the Melville Branch falls within the category Tier 1 of organisations (those organisations with a turnover of less than \$250,000) and therefore can have its annual financial records either reviewed by a review officer or an auditor.

BRANCH ACTIVITIES AND OUTINGS

Thursday 13th June – Fire Safety Education and Heritage Centre (Old Fire Station) 25 Murray Street, Perth. Tour will start at 10.00am. Off street parking is available or catch the train and walk or use the clipper service. After the tour we will proceed to the Cucina Kitchen and Bar for lunch at 12.00pm. The Cucina is on the corner of Hay and Irwin Sts and is approx. 500 metres from the fire station. After lunch people who came by public transport can catch a clipper bus from Hay Street

Tuesday 23rd July - The Christmas in July will be held in the Vic Murray Room on the 1st Floor of the Alice Ross-King Care Centre on the RAAFA Estate. The cost will be \$30 per head which includes your normal \$5 meeting entry (ie Meal cost including morning tea \$25 meeting entry \$5) . The Branch meeting, including the AGM will also be held in the Vic Murray Room. **Please record you name in the book and payment of \$30 must be made to the treasurer by no later than the June meeting.** Lorelie will be running a quiz to fill in the time between morning tea and lunch so make sure your brain is working well on the day.

Thursday August: Helen is planning a visit to Woodbridge House, that is a National Trust building. The building is only open on Thursday and Friday so we need to gauge how many would be interested in going on a Thursday.

Tuesday 1st October – visit to Parliament House followed by lunch at the Charles Hotel

Note: **We have not been able to secure the Melville Care bus for either the August or October outings. This will be discussed further at the May Branch meeting**

Wednesday 11th December – Christmas Luncheon to be held at the Community Room, Riverside West, 10 Roebuck Drive, Salter Point. The committee has agreed to subsidise \$10.00 towards the cost. Therefore the price per member will be \$25.50 and we request that you put your name down in the book and make payment by no later than the October Branch meeting.

GUEST SPEAKERS

Tuesday 28th May Speaker Sylvia Marina. Subject, Face Reading

Tuesday 25th June Speaker Iris Thomas. From dept. Consumer Affairs & Housing. Subject, Consumer rights & scams

Tuesday 27th August Speaker – Alison Lindley – Stroke Foundation

THEATRE VISITS, Etc.

BENTLEY PINES LUNCHEON

THURSDAY 6TH JUNE 11.30 A.M. FOR 12 NOON

\$25 payment to Lorelie please.

N.S.A. members will be joining with Murdoch Probus members again.

We have a group of 23 attending for the exotic menu.

ON THE LIGHTER SIDE OF THINGS (Extracted from the Thornlie Newsletter)

Did You Know:

1. The oldest computer can be traced back to Adam & Eve. It was an Apple. But with extremely limited memory. Just 1 byte, then everything crashed!
2. I'm so old that I've actually dialed a rotary phone while listening to an 8 track next to a black & white tv with foil on top of its rabbit ear antennas!
3. At our age, we can hide our own Easter Eggs, wait half an hour and have no clue where we left them!
4. Just before I die, I am going to swallow a bag of popcorn kernels. My cremation is going to be epic!
5. It's not whether you win or lose, but how you place the blame!
6. Five days a week my body is a temple. The other two it's an amusement park!
7. If at first you don't succeed, skydiving is not for you!
8. Reality is only an illusion that occurs due to a lack of alcohol!
9. Xerox and Wurlitzer will merge to produce reproductive organs!
10. Artificial intelligence is no match for natural stupidity!
11. The latest survey shows that three out of four people make up 75% of the population!
12. And finally with the election in mind:

"You know why a banana is like a politician? – He comes in and first he is green, then he turns yellow, and then he becomes rotten"

BNF Chairman's Reflections for May

This is attached to this newsletter and again makes interesting reading.

Les Davey
President

President Les Davey Ph: 93971002	Secretary Ann Mellish Ph: 94575695	Social Co-ordinator Helen Richards Ph: 94942491	Theatre Lorelie Tacoma Ph: 93652277
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ZONE 108 REFLECTIONS FROM THE CHAIRMAN – MAY 2019

In 1817 the Bank of New South Wales was established. The first issue of banknotes comprised five shillings, ten shillings, one pound and five pounds and paper tokens for one shilling, one shilling and sixpence, two shillings, and two shillings and sixpence. In 1825 the British Government imposed the sterling standard throughout its Empire and English coins were minted in Australia.

In 1901, following Federation, the British silver and bronze coins continued in use but in 1910 Australian Commonwealth silver coins were introduced. In 1911 bronze pennies and halfpennies were introduced. In 1913 the first series of Australian notes was issued, based on the old British sterling system.

All interesting stuff no doubt and fifty three (53) years later we welcomed (?) decimal currency in February of sixty six; a decision that caused older Australians to wrestle with the conversion of pounds, shillings and pence to the almighty dollar. This was indeed a frustrating time with pennies in one pocket and cents in the other and confounding the problem was the nervous shopkeeper who was also battling to understand the conversion rate. Well guess what? We're seeing it all again as older Australians of today wrestle with the invasive digital takeover – and it's not funny.

Sandwiched in between all that was the introduction of the plastic *Bankcard* in 1974; an event that caused another wave of concern as people battled to manage their finances in another format. I recall a friend of mine returning from exchange teaching in Canada saying that whilst there he didn't need cash to pay at the checkout, just a plastic card –incredible. However, in 2006 *Visa* and *Mastercard* appeared on the scene and twelve years later, people had finally got the hang of either keeping their credit limits in check to avoid bank interest charges or mindlessly keeping themselves remote from reality by allowing interest charges to grow at an alarming rate.

During that time frame you may well have asked; how many other changes can occur to tax our capacity to pay our way in life. And, if I had said to my father fifty years ago that one day I could pay for purchases through the simple process of tapping my fist on a portable device he would have not believed it and neither would I! Today it is a reality and I have a Bankwest *Halo* ring to prove it.

The advent of mobile technology has allowed card less cash withdrawals and card less payments with mobile devices, allowing users to slim their wallets. The next move is towards card less payments altogether, where we will be doing away with cards and using our smartphones, smartwatches and other devices to pay, instead via "wallet" applications.

More about my newly purchased *Halo* ring. It comes in two colours, black or white and I can even scuba dive to a depth of 50 metres without damage to the device – just the sort of thing an 83 year old bloke would do, of choice! Nevertheless, it's great, inasmuch that it's bullet proof and doesn't deteriorate with use as does the credit card and I get a lot of fun when I'm asked if it's card or cash; "*it's neither*" and I just hold up a finger, discretely of course!

We live in an ever-changing world of adjustment and just when we think we've mastered one thing it suddenly changes. Many of us have come a long way since pennies were the mode of payment and I guess the good thing is that we are still here to appreciate all the changes that have occurred in our lifetime. Who needs dictionaries or history books when *Mr Google* can give us the answer in seconds and the AFL results in a flash? *The Phantom*, *Spencer Tracy* and *Speed Gordon* kept us spellbound in our youth with devices we could only dream about and now we are living the dream.

We should all be writing down our experiences for our grandchildren who in years to come will have no idea just what changes we witnessed in our lifetime. Horse and carts to motor vehicles, Coolgardie safes to refrigerators, troughs to washing machines, coins to credit cards, hand written letters to computer driven emails and the list roles on. A lifetime of memories and we're still here to tell the story – keep smiling and keep well.

CARPE DIEM

Graeme