

National Seniors

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ADELAIDE EAST BRANCH

AE News – May 2024



A WORD FROM OUR PRESIDENT WENDY STEWART

On February 19th our Branch was at last able to fill all committee positions. The Branch had been in limbo since the October AGM. Our thanks go to Past President Geoff Haygreen and his committee who continued in their roles until a resolution was reached.

We now have a very active committee and a group of helpers who are working hard to continue to provide input about National Seniors Australia's advocacy work as well as to have a Branch which is welcoming, supportive and stimulating by providing a variety of guest speakers and social activities.

The Management Committee is comprised of the following members:

President: Wendy Stewart
Vice President: Maxine Smith
Secretary: Beryl Lester
Treasurer: Brian Angus
Events & Welcome: Heather Watkins
Events & Hospitality: Leveda Ainsworth
Guest Speaker Organiser: John Patterson

Members should feel free to contact us via the Branch email address nsaadelaideeast@gmail.com

A WORD FROM OUR EDITOR GARY BYRON

It is regretted that *AE News* was not published in February, as scheduled. The difficulties caused by the inability to constitute a Management Committee as required by the Associations Incorporation Act 1985 and our Branch Constitution, led to a great deal of uncertainty as to whether the Branch could continue, let alone publish further newsletters. Thankfully, with a lot of hard work by immediate past President Geoff Haygreen, the issue was finally resolved at the Branch meeting on Monday 19 February, 2024. New President Wendy Stewart has included the details of the new Committee in her commentary "A Word from Our President Wendy Stewart", above.

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Publication of *AE News* has now resumed, starting with this edition.

Some of the articles are not necessarily, directly relevant to supporting and advocating for and on behalf of senior Australians (NSA's core business), but we certainly have additional, common interests such as social activities, community issues, hearing from guest speakers on a variety of topics, attending functions etc., and I would submit, an interest in life-long learning**. If any member wishes to make a contribution to, or suggestion about content, please let me know.

Finally, it is advisable to keep up with what is happening at NSA by regularly logging on to and browsing the NSA website; perusing 'Our Generation' and 'Member Matters' when they hit your inbox, and also ensuring that you are signed up to the 'Connect Newsletter'. This will ensure that you can still keep up with NSA's vital core business and other activities, notwithstanding that Ian Henschke, formerly a welcome and regular attender at our monthly meetings, is sadly, no longer involved in the Organisation and consequently, no longer available.

** "Commit yourself to life-long learning. The most valuable asset you'll ever have is your mind and what you put into it." – Albert Einstein

GUEST SPEAKERS

Retired Magistrate Michael Ward, informed and entertained us with his presentation '37 years a Magistrate and still tolerably sane', at our monthly meeting on Monday 18 March 2024. He provided us with some interesting insights along with a sprinkling of amusing anecdotes. Michael is also an author of some note - his latest publication being 'A Bench of Bastards – a history of Justices of the Peace and Magistrates in England and Australia'. It is well worth a read particularly if you have an interest in history and the social, political and economic drivers of the colonization of Australia by the British.

Our guest speaker for the Branch meeting on Monday 15 April 2024 was Hamilton Calder, Chief Executive Officer of Volunteering SA & NT. It was clear from the outset that he and his Board have a clear vision of where they are heading and what they want to achieve. My impression was that the organisation is geared to work more actively with and within the community. He informed us that volunteer numbers had fallen during and after COVID but also made the point that volunteering not only benefited the community and the economy, but was beneficial and satisfying for those who undertake volunteering. Hamilton had to depart earlier than we would have liked because of other commitments, but kindly offered to return in due course and speak with us again.

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The guest speaker for our next meeting on Monday 20 May 2024 is Professor Rick Sarre, Emeritus Professor of Law; Adjunct, University of South Australia, Justice and Society. His topic is "Crime Prevention: what we know and what we need to do". Members are encouraged to come along, listen to and consider what Professor Sarre has to say. Visitors and guests are welcome.

A WORD FROM OUR MEMBERSHIP AND WELFARE OFFICER

If you know of any member being unwell, in hospital or deceased, please inform me. This will ensure that a 'get well' card, 'sympathy' card or other communication can be sent to the member or their family as appropriate in the circumstances. It is important that no member should be forgotten by our Branch when ill or grieving, or their family is grieving the loss of the member.

In the event of a Branch member's death, it would be helpful if you would provide details of family telephone numbers and other contact details, to assist with the dispatch of a 'sympathy' or 'thinking of you' card, or other correspondence. This will enable the Branch to let the family know that our members are thinking of them.

Thankyou.

Sandy Williams 0418 850 056 or email tjwsaw@gmail.com

QUIZ NIGHT

We had two tables at the annual quiz night at the Kensington Gardens Bowling and Tennis Club on Saturday evening, 11 May. We had hoped to get three tables but at the last minute, that was not to be. We are always made very welcome and this year was no exception. It is a good opportunity to join with our hosts in an enjoyable Club social and fund raising event each year.

CLOSING BANK BRANCHES AND DIMINISHING USE OF CASH

There is a growing consciousness and concern in the community that the trend towards fewer bank branches and diminishing use of cash is gaining momentum. This might be convenient to many organisations and the enhancement of their bottom line", but what of their customers, particularly seniors? Sure, we have to "move with the times" but as usual, it is the elderly and most vulnerable in the community who will be most adversely affected, even left behind, by the rush to make these radical changes.

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Whatever the pros and cons of this trend, surely there ought to be a sensible transition in the process of change, rather than blindly and so hurriedly creating systems and processes that many people can't handle and don't understand as they are overtaken by a seemingly digital tsunami. A planned, regulated and transparent transition program of adjustment along with adequate and helpful information (and practical assistance where necessary) would be very useful. Absent that, confusion and stress inevitably follow.

And cash? Australians pay hundreds of thousands of dollars per year in surcharges just for the privilege of using their credit cards. The charge is levied by the retailers from whom you purchase your goods and services. With the diminishing use of cash this amount will obviously increase exponentially. With so many people, including many seniors, doing it tough, they don't need an impost like this. Even if the individual surcharges are small, they can routinely add up to a significant sum over the course of a year. Increasingly, some types of businesses will no longer accept cash at all, so you either pay up or take your business elsewhere.

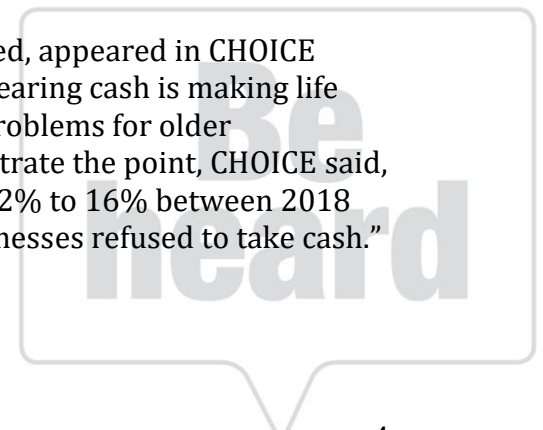
Recent research conducted by Reserve Bank economists, revealed that businesses and customers are "being ripped off" by major banks and payment service providers that are charging high transaction fees for purchases made with cards and mobile wallets. Many businesses at least, can pass on the cost to customers, who ultimately bear the brunt. The Reserve bank is considering the introduction of regulatory controls unless the situation improves.

National Seniors Australia is rightly concerned about these developments, simply because little seems to be happening to support and assist the most vulnerable in our community.

In March of this year, Chris Grice, Chief Executive Officer of National Seniors Australia, said, in a media interview:

"There's less cash being used across the community - people using tap and go and all that sort of stuff. Senior Australians are disproportionately affected. They may not necessarily have the capacity to afford a smartphone, or to maintain a smartphone, or they are not actually tech savvy, and have a fear of online scams and those sorts of things."

A comprehensive article, in which Chris Grice featured, appeared in CHOICE recently, claiming "Bank branch closures and disappearing cash is making life harder for many. Being forced to digital is causing problems for older Australians and First Nations communities." To illustrate the point, CHOICE said, "Cash transactions around Australia dropped from 32% to 16% between 2018 and 2022, not the least because more and more businesses refused to take cash."



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Another commentator has observed:

“I am...very concerned for older residents for whom a transition to digital banking is a step too far. It is older Australians who perhaps are most at risk of being victims of scammers. Yet it is these same Australians who are being placed in the scammers’ line of fire by bank closures. Two announcements made only last week suggests there’s no sign the rate of branch closures is slowing down.” (Author: Andrew Gigacz. ‘Your life Choices’, 18 March 2024).

Chris Grice also made the point that not only are fewer businesses accepting cash, but gaining access to cash is becoming harder, with more and more bank branches closing. The difficulty in halting, slowing or otherwise sensibly managing the current trend is that, while cash is legal tender, it is not mandatory.

These related issues seem to be gaining traction in the media and in the political sphere. It remains to be seen what, if any steps are taken to better support and assist vulnerable seniors and others in the Australian community as and if the trends continue even in the face of objections being raised by National Seniors Australia and other institutions and organisations.

In the meantime, if you are concerned about the diminishing use of, and access to cash, it is highly recommended that you go on line, check out, and join the National Seniors Australia “Keep Cash Campaign”. You can also read more about it in the ‘Connect Newsletter’ that hit your inbox on 9 May 2024.

MORE ABOUT SCAMS

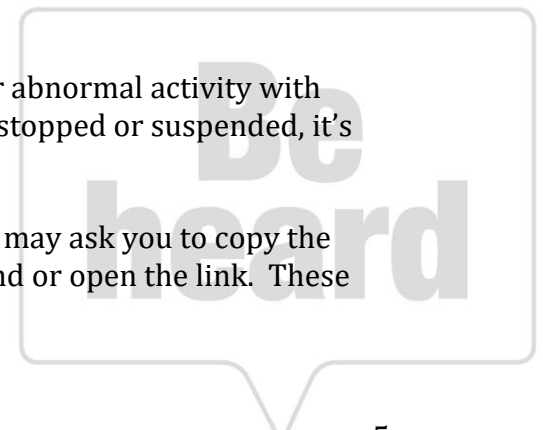
Artificial intelligence is fast becoming a significant influence in many aspects of our lives and activities. Unfortunately, it also enables parasitic scammers to become more effective in their efforts to take advantage of us. And seniors like us, are squarely in their sights.

A little while ago, Services Australia issued a pertinent Medicare scam warning, as follows:

“Services Australia has issued a warning about text message and email scam doing the rounds at the moment.

The scam messages say there has been an unusual or abnormal activity with your Medicare service and it has either been frozen, stopped or suspended, it’s on hold or needs to be restored.

They’ll ask you to click on a link to take action. They may ask you to copy the link URL into Google or scan a QR code. Don’t respond or open the link. These are all scams.



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Medicare will never ask you to click on a link or email to update your details, get a service, make a payment or get a rebate. Medicare will also never ask for credit card details or ask you to pay to access your Medicare entitlement.

If you believe you are a victim of a scam, contact your bank immediately and contact Services Australia.

You should also report it to Scamwatch.”

And another thing...

On 1 May 2024, ABC News ('The Conversation' - Peter Martin) claimed that Australians are losing \$5,200 per minute to scammers. That represents an astonishing \$2.74 billion! And that is only the scams that we know about from the 601,000 Australians who lodged reports. The correct figure is bound to be more than this. By comparison, the UK lost the equivalent to A\$4.400 per minute but the UK has about two and a half times the Australian population. Martin says that scammers are targeting Australia because in other places around the world their job is much harder.

The banks hold the solution, according to Martin. Full reimbursement of losses suffered by payments to scammers by banks, will be compulsory for banks in the UK from October this year. This is in contrast with the situation in Australia where apparently, banks that transfer the scammed funds routinely tell their customers that it is nothing to do with them saying, "You transferred the money, we can't help you." Banks receiving the money advise, "You are not our customer. We can't help you."

In Australia in 2022 only 13% of attempted scam payments were stopped by banks before they took place. Once scammed, only 2% to 5% of losses, depending on the bank, were reimbursed or compensated. In the UK, the four top banks currently pay out between 49% to 73%. When payouts become compulsory in the UK in October this year, these figures will increase considerably.

There is no proposal to follow this lead in Australia. The thinking is that scammers will regard scamming as a victimless crime because banks always pay. That removes the incentive for people to watch out for scammers and Australia would then become a "honeypot for these international crime gangs." The Federal Government has worked hard on a variety of preventative measures, but so far, making bank reimbursement compulsory, apparently remains a vexed question.



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ARTIFICIAL INTELLIGENCE IS HERE: SO WHAT?

The ongoing development of artificial intelligence is both an exciting and fearful prospect. This is so, because it can be used for good and beneficial purposes, but in the hands of the “wrong people” it can be used for nefarious purposes. Inevitably, this will happen and governments, organisations, institutions and members of the community need to be “alert but not alarmed” at this point in time. But it seems that we will need to proceed with ever increasing caution, in any event.

Another quite different aspect has been highlighted in a post on ABC News on 1 May 2024 (ABC Health and Wellbeing, by Anna Saileh, Sana Qadar and Rose Kerr for ‘All in the Mind’). The headline proclaims, “Artificial intelligence has psychological impacts [that]our brains might not be ready for, expert warns.”

The authors say:

“These days we can have a reasoned conversation with a humanoid, get fooled by a deep fake celebrity, and have our hearts broken by a romantic chatbox.

While artificial intelligence (AI) promises to make life easier, developments like these can also mess with our minds, says Joel Pearson, a cognitive neuroscientist at the University of New South Wales.

We fear killer robots and out-of-control self-driving cars, but for Professor Pearson the psychological effects of AI are more significant, even if they’re harder to picture in our mind’s eye.

The technology’s impact on everything from education to work and relationships is massively uncertain - something humans are not generally comfortable with, Professor Pearson tells RN’s ‘All in the Mind’.

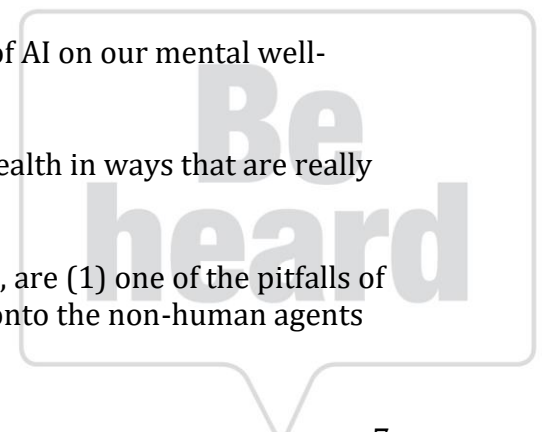
‘Our brains have evolved to fear uncertainly.’

What will be left for humans to do as AI improves? Will we feel like we have no purpose or meaning – and will we suffer the inevitable depression that comes with that?

There’s already cause for concern about the impact of AI on our mental well-being, Professor Pearson says.

‘AI is already affecting us and changing our mental health in ways that are really bad for us.’

Two specific observations he makes, amongst others, are (1) one of the pitfalls of AI is our tendency to project human characteristics onto the non-human agents



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we interact with, and (2) robots messing with our relationships is one thing, but deep fake images and videos can alter our very sense of what's real and what is fake.

Food for thought indeed!

(The article is too long to publish in AE News, but if you are able to track it down online, it is well worth a read).

A FEW MORE WORDS ABOUT THE MOON

We noted in the November 2023 edition of *AE News* that the Moon is drifting away from us at the rate of 40mm per year and that billions of years ago, the moon was much closer to the Earth than it is now. The explanation was interesting and enlightening. If you have forgotten, maybe you might like to re-read the brief article which appears at the top of page 7 of that edition.

Further interesting ideas about the Moon have come to light as governments, the scientific community and commercial institutions continue to spend money, time and effort in studying the Moon and what it may have to offer us, here on Earth.

'Who Built the Moon?' by Christopher Knight and Alan Butler (London, Watkins Publishing, 2005) will excite your interest right from the outset. In the Introduction to the book, the authors say:

"For most people the suggestion that the Moon could be artificial is as about as sensible as saying that it is made of green cheese..."

Despite the fact that the Moon is almost certainly 4.6 billion years old, we will demonstrate beyond all reasonable doubt that Earth's Moon cannot be a natural object. And then we shall explain in detail how the agency that manufactured the Moon left a series of detailed messages of what had been done and for whom it had been undertaken.

So here is our challenge. Put aside your natural credulity and read this book with an open mind, check out the evidence and then ask yourself, 'Who built the Moon?'

We have cited three possibilities but maybe you can think of more. However, the last of our suggestions appears to us to be increasingly likely. It is a worrying, staggering, exciting and completely awesome concept. And, if there is even an outside chance that this could be the answer, the world has a major new challenge ahead of it."

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The authors are renowned and highly regarded. Their book is fascinating! But reader beware! It is deep, challenging and obviously designed to make us think. Believable? You can make up your own mind. In the interests of context, the authors do make it clear that the debate about the origins of the Moon has been ongoing for centuries. They say at page 57, “The Moon remains, to borrow the words of Winston Churchill, ‘a riddle wrapped in a mystery inside an enigma’.”

Another publication albeit on a quite different tack, is ‘Who Owns the Moon? In Defence of Humanity’s Common Interests in Space’, by highly respected British philosopher and “relentless polymath”, A.C Grayling (London, One World, 2023). Grayling’s book was reviewed in Spectrum, The Sydney Morning Herald, Saturday February 24, 2024, at page 13, under the heading, “Monetising the moon: the next big space race”.

Grayling points out that it has long been accepted that the Moon was created following a titanic collision in the early days of our solar system, when a massive asteroid smashed into our planet. Astronomers and humans all over the world have viewed the Moon from afar, often in a somewhat romantic context, but also appreciating how important it is in supporting our existence here on Earth.

However, the reviewer says that Grayling introduces a sobering message to humankind:

“But in the past few decades, the Moon has been transformed, in the minds of many, from a spectacular apparition, an untouchable unreachable god that can block out the sun, into a chunk of undeveloped real estate...Grayling argues that the treaties and conventions governing interplanetary property are woefully inadequate for dealing with what he sees as an inevitable cosmic land grab.”

Grayling is no optimist, according to this review. He goes on to say:

“...that while there may be no local inhabitants to worry about, that won’t prevent fights between rival claimants. ‘A space Wild West is coming into existence,’ he glooms. ‘The consequences for peace and stability on Earth, already tenuous...could be, and too likely will be, as petrol on the fire.’”

A legal and political (and dangerous) minefield awaits us, it seems. Who owns the Moon, indeed! Another book that is worth a read.

Finally, on Saturday 24 February 2024, ABC Science reported that America had returned to the Moon on the previous day, for the first time in 52 years. The USA based company Intuitive Machines successfully landed its Odysseus lunar robot near the Moon’s south pole. It is also the first time that a privately built vehicle has soft landed on the surface of the Moon. Odysseus was launched from Earth by Elton Musk’s Space X and carried an array of scientific instruments, including six for the US space agency, NASA.

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Space archeologist Alice Gorman from Flinders University says this is all about national prestige. “It’s about cementing the US’s place as a pre-eminent nation in space.” But, as others have said, it is not simply about national prestige. There is a mix of scientific and commercial reasons to go to the Moon. For example, frozen water in permanently shadowed craters near the south pole could be used to manufacture fuel for missions to Mars. “But” says the author of this report, James Purtill, “the Moon isn’t just a stepping stone to Mars. There are long term plans to mine the surface for metals such as iron, titanium and aluminium, either for constructing machines and buildings on the Moon, or to send back to Earth.” He goes on to say, “The Moon is also home to a rare isotope, helium 3 that – in theory – could be used to power fusion reactors.”

The space race is well and truly on! The competition is fierce! Who will win? Who will lose? Purtill’s ABC Science article contains much more detail that can be accommodated in *AE News* but is worth reading if you can still get hold of it. In any event, it seems that determining “Who Owns the Moon” may not be a pleasant and peaceful exercise.

A WORD ABOUT HOT CROSS BUNS

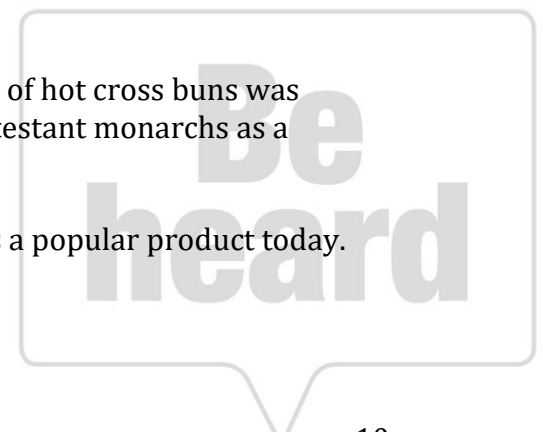
By the time you read this, Easter will be well and truly over. However, recently I came across an old and interesting article from The Advertiser, dated Thursday April 11, 2019. The headline stated, “Hot cross buns tradition is centuries old.” Apparently, they were developed as a food for Christians to eat during Lent, because the consumption of dairy products was forbidden in Lent until Palm Sunday.

The cross on top of the bun is thought to have originated in ancient Greece, subsequently being adopted as a symbol of Christ’s crucifixion. The spices in the bun are thought to be the symbols of the spices placed on the body of Jesus, afterwards.

There are several theories about the origin of the hot cross bun itself. However, the most commonly accepted is that it was first made in 1361 by Brother Thomas Rodcliffe, a monk at St. Albans Abbey, in Hertfordshire, England. Apparently, he developed a recipe for what was called the St. Albans Bun, to distribute to people in need on Good Friday.

From Queen Elizabeth 1 the making and distribution of hot cross buns was limited for some time, as they were regarded by Protestant monarchs as a symbol of Catholicism.

Whatever the history of the hot cross bun, it remains a popular product today.



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THE LAST WORD

The Minister was worried that his Sunday sermons were becoming somewhat boring and ineffective. “How do I inspire the members of the congregation to sit up and take notice?” he wondered. “I think that I should not only preach to them. I should also demonstrate the important points somehow, so that the flock will engage in some serious reflection.”

On the following Sunday he brought along four worms, each in a separate jar. The first worm was in a jar of alcohol. The second worm was contained in a jar full of cigarette smoke. The third worm was in a jar of chocolate syrup. The fourth worm was wriggling around in a jar containing fresh, rich garden soil.

The Minister held up the jar of alcohol and pronounced the worm dead. He held up the jar of cigarette smoke and pronounced the worm dead. And similarly, he pronounced the worm in the chocolate syrup dead.

Triumphantly, he held up the jar containing the worm in the fresh, rich garden soil and shouted, “The worm lives!”

“So”, said the Minister, “what did we learn from this demonstration my friends?”

Young Johnny sitting at the rear of the church, leapt to his feet and exclaimed, “Reverend. It proves that if you drink alcohol, smoke cigarettes and eat chocolate you won’t have worms!”



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