



Welcome to your April 2023 Newsletter

John Lane

I wish to thank members for your terrific turnout for the Hawkesbury River Heritage Ferry Tour. We had about forty-five members attend, and with so many members in attendance, there was sure to be much catching up with former workmates, perhaps after a long time.

We had warm weather, and our tour guide, who knew his subject, gave an informative commentary regarding the Hawkesbury River's history and early Australian naval history.

Our members seem interested in history, like the Hawkesbury Heritage trip or reading about early communications history in our newsletter. Paul tells me there will be more early Australian communications history articles in future newsletters. If you have a suggestion for a social function, the committee and I would be pleased to hear from you.

Autumn Leaves Lunch

Our next social function is the "Autumn Leaves Lunch" at the *Springwood Bowling Club on Thursday, 18th May 2023.* The Association has held this lunch for many years. The Autumn Leaves Lunch has always been popular with members, particularly those living in Western Sydney and the Blue Mountains. Full details, including train timetables, are in this month's newsletter.

Our General Meeting

I remind members that **the April General Meeting will be on Thursday, 27th April, at the Petersham RSL. The commencement time is 11.04 am.**

I can also confirm that we are having our May General Meeting on the Central Coast. The meeting at Woy Woy offers an opportunity for our members who live on the Central Coast to attend a monthly General Meeting.

The May General Meeting is on Thursday, 25TH May 2023; the meeting will start at the new time of 11 am. We also have a new meeting location; the address is:

**The Bayview Hotel,
2 The Boulevard,
Woy Woy.**

The hotel is a short distance from the Woy Woy Railway Station.

While we are reasonably confident there will not be a problem with current renovations at the hotel, there is a chance the renovations might run over the scheduled completion date. However, if this is the case, we will inform members via newsletter or a special email.

Also, the Central Coast Meeting is very popular with our Sydney members. Therefore, you are warmly invited. After the meeting, we can get together over lunch.

Future Social Events

The committee is continuing the planning for social functions in 2023. We can confirm some functions while others still need to still locked in. Also, we are finalising guest speakers at our General Meetings, later in the year. The newsletter will publish details as they become available.

Continued on Page 2



Welcome to your April 2023 Newsletter (Cont'd)

Merimbula Trip Away

In last month's newsletter, I reported that I had a setback in planning for our trip away to Merimbula in October. I booked a package tour of Merimbula and the surrounding areas. However, shortly after booking the tour package, the motel arranging the tour packages was sold. The new motel owners are no longer interested in organising package tours.

I had no other option but to put together my tour original package's itinerary, I have had to book bus transportation, accommodation, and local bookings for the itinerary's points of interest.

I have hired a bus company to pick up members from Central Station and other pickup points on the way to Merimbula and then take them to the various itinerary locations. We used this bus company last year for our tour of the Southern Highlands, and members were pleased with the bus company. I have also booked our motel accommodation. However, confirming bookings for the various sites on our itinerary will take longer. I hope to be able to confirm all the trip away details including price soon. **What I can tell you now is that the trip away will start on Sunday, 8TH October and goes through to Friday, 13TH October when we return home.**

Bye for now,
John



RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

Office Bearers

PRESIDENT	<i>John Lane</i> 0417 238 687 a-lane @bigpond.com	SECRETARY	<i>Bruce Muirhead</i> 02 9639 0990 muirhead @bigpond.com 22 Cameron Avenue Baulkham Hills, 2153	TREASURER	<i>Alan Bassman</i> @alanbassman53 @gmail.com	SECRETARY	<i>Bruce Noake</i> ASSISTANT SECRETARY 0409 332 464 @bnoake @bigpond.net.au
WELFARE OFFICER	<i>Peter Hack</i> 0408 969 530 @hackysnr @bigpond.net.au	VICE PRESIDENT	<i>Colin McQueen</i> 0429 151 209 @colin.mcqueen @bigpond.com	VICE PRESIDENT	<i>Bruce Coxall</i> WEBSITE 0418 414 658 02 9597 2224 webadmin @cwuretired.org	EDITOR	<i>Paul Rewhorn</i> 0418 626 625 @pdrewhorn @me.com

Committee

Trevor Anderson, John Bryce, Allan Fairbairn, Steve Flynn, Bob Hamblion, Vince Haywood, John McAuliffe, Arthur McCarroll, Paul Rewhorn, Barry Robinson, Ron Milosh, Warren Morley.



RETIRED TELECOMMUNICATIONS EMPLOYEES
ASSOCIATION

APRIL 2023 GENERAL MEETING

THURSDAY, 27TH APRIL 2023

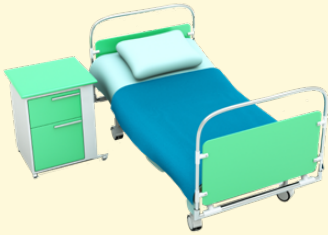
**The April 2023 General Meeting will be held at the
Petersham RSL Club (301 Trafalgar Street, Petersham, an easy
150m walk from Petersham Station).**

**While the General Meeting will have Zoom Video coverage,
you are encouraged to join with us at the Petersham RSL, we
get together over lunch after the meeting.**



Members who have an email address, will receive email
(early in the week of the meeting) with the necessary
details to allow you to join the General meeting via
Zoom Video Conference.

*For Members on the Central Coast and Newcastle, we
will be having the May General Meeting at Woy Woy in
May (Thursday, 25TH May 2023. Full details will be in
the April 2023 Newsletter.*



Welfare News

Peter Hack

Jim Spencer has returned home after a stay at Calvary Hospital. Jim will have home care at his home.

Tom Brown is now travelling well after a fall late last year. He is now staying in a nursing home. **Eddie Parrot** is suffering from some medical problems. I had the opportunity to speak with **Diane Cutting**. Diane tells me that **Ian** is eating much better and has put on some weight.

Sam Caltabiano has brought himself an electric bicycle. Unfortunately, when trying out his new bicycle, he stopped peddling, and his electric bike stopped abruptly, throwing Sam off the bike. Sam suffered some bruises, but fortunately, he had no broken bones. Apparently, when you stop peddling an electric bike, it applies the bike's brakes

Now is the time to consider Vaccinations

The flu vaccine will protect you against the flu.

Keep up to date with your COVID-19 vaccinations.

You can get your flu vaccine and your COVID-19 vaccine at the same time.

Speak to your GP about vaccinations.

FLU & COVID VACCINATIONS ARE DUE NOW

Before Winter





REMINDER
Central Coast &
Newcastle Members

Retired Telecommunications Employees Association

**The May 2023 General Meeting on
the Central Coast**

See Train Timetable Below and
Map on **page 6**

Thursday, 25TH May 2023
Meeting starts at 11 am



THE BAYVIEW HOTEL
2 The Boulevard,
Woy Woy

Sydney to Woy Woy

Central	Strathfield	Epping	Eastwood	Hornsby	Woy Woy
9.15 am	9.28am	9.40 am	-	9.53 am	10.28 am

Newcastle - Gosford to Woy Woy

Newcastle Interchange	Hamilton	Wyong	Gosford	Woy Woy
9.24 am	9.27 qm	10.19 am	10.37 am	10.45 am



Woy Woy - Return to Sydney

Woy Woy	Hornsby	Eastwood	Epping	Strathfield	Central
12.45 pm	1.20 pm	-	1.35 pm	1.46 pm	1.59 pm
1.13 pm	1.52 pm	-	2.05 pm	2.16 pm	2.29 pm
1.45 pm	2.20 pm	-	2.35 pm	2.46 pm	2.59 pm
2.13 pm	2.52 pm	-	3.05 pm	3.16 pm	3.29 pm
3.45 pm	4.21 pm	-	4.33 pm	4.46 pm	4.59 pm

Woy Woy - Return to Gosford - Newcastle

Woy Woy	Gosford	Wyong	Hamilton	Newcastle
12.28 pm	12.36 pm	12.54 pm	1.46 pm	1.51 pm
1.01 pm	1.13pm	1.34 pm	2.37 pm	2.41 pm
1.28 pm	1.36 pm	1.54 pm	2.46 pm	2.51 pm
2.01 pm	2.13 pm	2.34 pm	3.37 pm	3.41 pm
2.28 pm	2.36 pm	2.54 pm	3.59 pm	4.01 pm

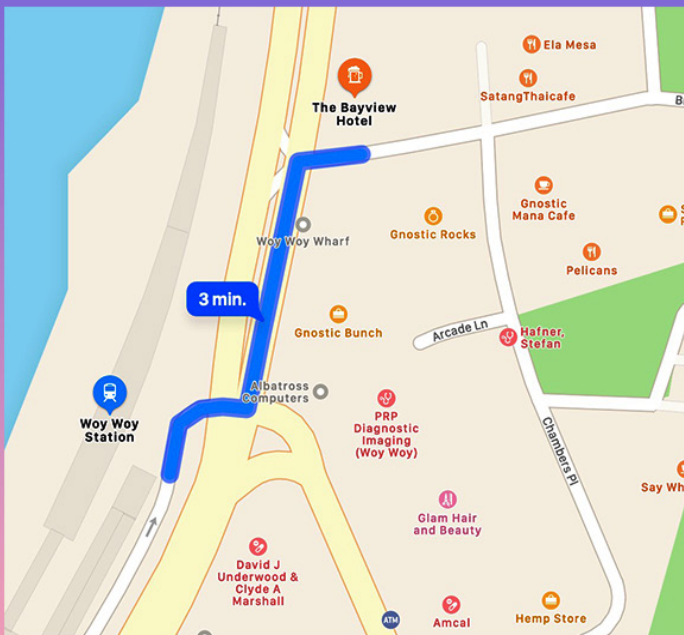


Map for the May 2023 General Meeting at Woy Woy

Central Coast General Meeting 11 am - Thursday, 25TH May 2023

Bayview Hotel, 2 The Boulevard Woy Woy

Directions



Woy Woy Railway Station

-  Start on Railway Street
-  60 Metres
Cross Railway Street & continue straight on
-  85 Metres
Turn Right onto the Boulevard
-  20 Metres
The destination is on your left:
**The Bayview Hotel
2 The Boulevard
Woy Woy**



RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

The Autumn Leaves Lunch



The RTEA is having its traditional Autumn Lunch once again. Each year at this time, we move away from our coastal lunch sites up to the lower Blue Mountains. The lunch at Springwood provides an opportunity for our members in the Blue Mountains and Western Sydney to join together over lunch.

Thursday, 18TH May 2023

We meet between 12 and 12.30pm at the club.

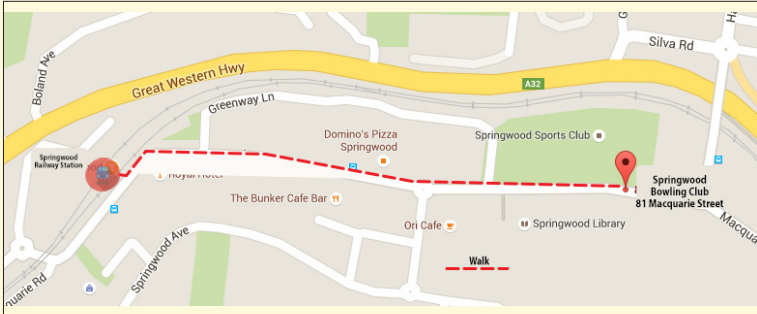
**Springwood Bowling Club
81 Macquarie Road,
Springwood**

(Map and train timetables are in this month's newsletter)

Central to Springwood		Lithgow - Katoomba - Springwood		
Central (Country Terminal)	10.18 am	Lithgow	9.24 am	
Strathfield	10.31 am	Katoomba	10.14 am	11.14 am
Parramatta	10.43 am	Springwood	10.54 am	11.54 am
Blacktown	10.52 am	<h2>Autumn Leaves Lunch Thursday, 18TH May 2023</h2>		
Penrith	11.06 am			
Springwood	11.37 am			

Going home from Springwood towards Central, the first practical departure from **Springwood to Central leaves at 1.54 pm**, stopping at these main stations; **Penrith 2.24 pm, Blacktown 2.40 pm, Parramatta 2.50 pm, Strathfield 3.02 pm**, then **Central 3.15 pm**. **Later departures** are at **2.36 pm, 3.00 pm, 3.30 pm and 4.00 pm**.

Going home to the west of Springwood a train departs Springwood at 1.37 pm, then arrives **Katoomba at 2.17 pm and arrives Lithgow at 3.05 pm**. Other trains departures from **Springwood to Katoomba** are at **2.37 pm and 3.37 pm**. Finally a train leaves **Springwood at 3.37 pm** for **Katoomba at 4.17 pm** and arrives at **Lithgow at 5.05 pm**





1957 Technician in Training Reunion

Bob Speer

After 66 years the 1957 Technicians in Training held their reunion at the Revesby Workers Club on Wednesday, 15TH March 2023.

Twenty-one former trainees along with three wives took the opportunity to catch up with their trainee day colleagues to reminisce the passing of 66 years. They also had the opportunity to attempt some of the questions from their entrance examination held on 9th September 1956. I have received advice that some attendees thought that the questions were much to difficult.



1957 Trainee Wives - (L-R) Val Binskin, Marion Jordan and Gloria Dean

Continued on Page 9



1957 Technician in Training Reunion (Cont'd)



The 1957 trainees in the photo:

Back row (L to R): David Binskin (Wallsend), Ray Dean (Adamstown), John Macey (Moss Vale), Bob Korff (Bolwarra), Bruno Vranich (Sydney), Allan Hagney (Ross Glenn), Peter Hack (Temora), Wally Reilly (Ryde), Barry Chapman (Heathcote), Robert Gunner (Bella Vista), Bill Seldon (Miranda), Bob Speer (Bomaderry).

Front Row (L to R): Bill Broadfoot (Lane Cove), Albert Ribbons (Nerang), Geoff Saul (Baulkham Hills), Graham McKew (Tweed Heads), Dennis Tonkin (Bokarina), Jim Buccan (Bathurst), Barry Jordan (Crookwell), Albert Smith (Lennox Head), Bob Phillips (Padstow), Mike Dezius (Engadine).



From left to right in the above photo (Bob Gunner, Albert Smith, Geoff Saul and David Binskin).

Continued on Page 10



Apologies were received from:

Barry Castle (Cardiff Heights), Don Crutcher (Tacoma), Ian Dodd (Kempsey), Terry Galvolin(Scone), Lex Gemmell (Wollongong), Bill Goss (Rooty Hill), Barry Harvey (Windang), Sherwin Hensby (Yattalunga), Len McDermott (Wamberal), Arthur Moreland, John Murray (Blackwall), Kevin Page (Darwin), Ron Parker, Don Stockbridge (Beecroft), Ray Stubbs (Laureton), Ean Sutton (Scone), John Tyrrell (Harrington Park), Garry Whiteman (GyMEA), Peter Worsfold (Thornleigh).

After an enjoyable lunch in the “*Firestone Kitchen & Bar*” the group reassembled in the “*Warratah Room*” to reminisce and consider the past. First the group agreed to contact those who had not replied to their invitation, to tell them that we were thinking of them and then report back. About twenty calls were made, when our calls that went to an answering machine; an appropriate message was left.

The responses were:-

- *Harry Battam: has been extremely iminocompromised since having his second COVID shot.*
- *Barry Byrne: going well will try to attend next year.*
- *Brian Charlton: was at doctor’s appointment.*
- *Don Crutcher: said that his wife died twelve months ago, he had not socialised much since.*
- *Geoff Dark: is in hospital with a bad leg, and he may not walk again.*
- *Len David : is not well, he has fluid on his lungs.*
- *Colin Death: has a slipped disk in his back.*
- *Ken Dimmock: has a crook back and hopes to be able to attend next year.*
- *New Farrar: is not very well.*
- *Bernie Gorman: hopes to be able to attend next year.*
- *Ron Kavanagh: he is OK, but unable to attend.*
- *Baden Lovering: a message was left for Baden, he responded saying his wife is unable to travel.*
- *Bill McLaulin: Bill is not well.*
- *Bob Nance, his wife had an appointment today.*



Left Image (L-R) Bob Phillips, Jim Buchan, Bob Korff and Bill Seldon.



SCAMS EXPLAINED

Paul Rewhorn

I have been planning to write an article on scams for some time. It is a subject that requires some detailed research. Fortunately, I could rely on “scamwatch.gov.au”, a federal government website. The website is well worth the occasional visit and keeps you updated on the latest scams.

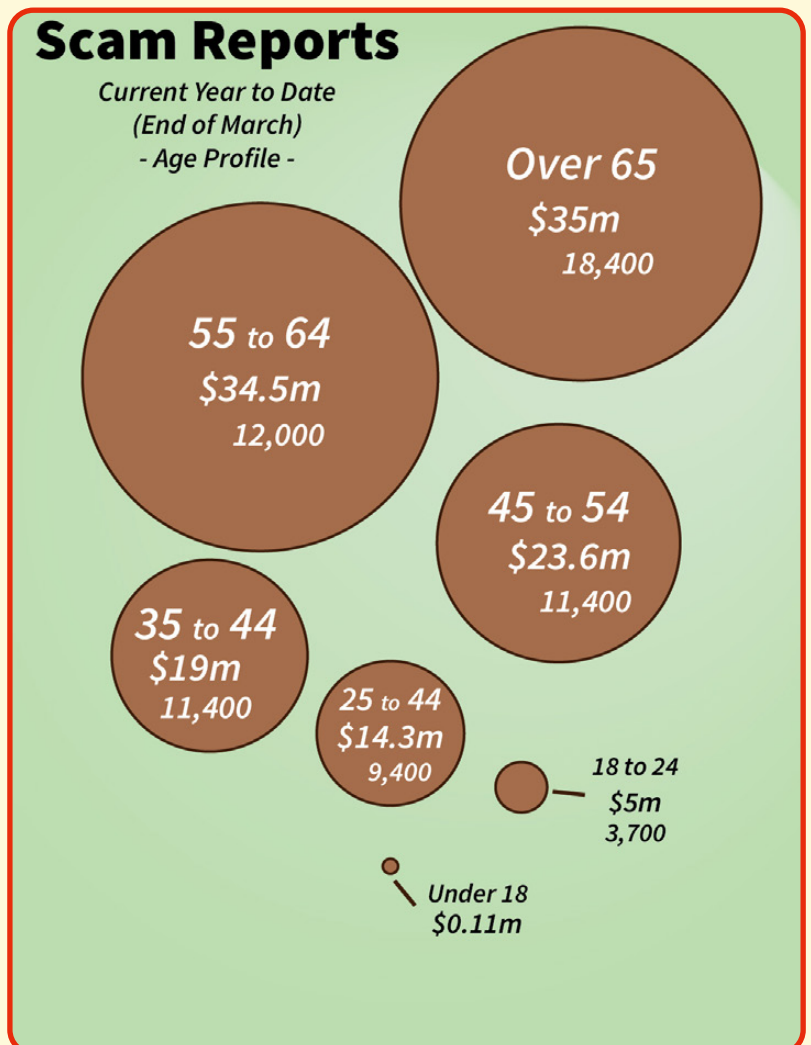
Unfortunately, I have heard from members who have been the victim of a scam. Perhaps it should come as no surprise as we are within the age demographic (55 years and over) who experience 47 per cent of the total financial loss to scam fraud. Like myself, I assume many RTEA members will come across a personal scam attempt at least every week. Mostly, these scams are easy to identify, and we can simply ignore them. However, the volume of these unsuccessful scam attempts can make us somewhat complacent, making us a future successful target of a future scam. Therefore, we must not let down our guard; we must stay knowledgeable and adopt behaviours that do not make us fall prey.

The Australian Consumer and Competition Commission (ACCC) figures (*see adjacent graph*) show that our age group is likelier than the rest of the population to become a scam victim and lose our savings. Perhaps, we came up in an era where we had more face-to-face dealings with other people; they said who they were, and we could believe them. Also, we have had to quickly learn about personal computers, the internet, and smartphones.

While researching scams, I noticed the standard advice is for individuals to exercise a high degree of personal responsibility in dealing with attempted scam fraud. Yes, this is true to an extent. However, banks, businesses, and governments have achieved significant cost savings as they steer their customer base to do more online transactions or interactions.

Unfortunately, they make little or no allowance for their customer segment that does have the means to own a computer, pay for internet service or a smartphone or simply do not wish to conduct their personal affairs and business transactions online.

For example, the banks continue to close many branches (particularly in country areas). When dealing with government agencies or private businesses, try finding their phone number, they bury their phone number and location deep within their website, or you will receive a prompt to complete an online form for your enquiry or transaction. After you complete form, the government agency or private business will get back to you in their own time or when they deem it necessary to respond.



Continued on Page 12



SCAMS EXPLAINED (Cont'd)

Both government and businesses should set aside some of their cost savings windfalls to ensure they can better serve their customers without forcing to go online to engage their services.

Another change in today's business environment is that paying in cash is no longer fashionable. During the pandemic, stores would reject handling money, believing it could spread the virus. This trend has continued as the pandemic recedes; cashless transactions make the perfect environment for scams to thrive.

Financial Cost of Scams

So far this year, Australians, to the end of March, have lost \$526 million to scams, and the amount lost is probably much more. The Australian Consumer and Competition Commission (ACCC) estimates that only 13 per cent of victims will report a scam. As mentioned, older Australians have lost almost 50 per cent of the total amount of money to scam fraud.

Overview and Behaviours

Before I explain the various types of scams in detail, it is essential to have a general overview and understand the behaviours we should adopt to avoid being victims.

As I stated earlier, there are many sophisticated scams out there. The people who commit these scams will likely belong to a large criminal organisation with computer knowledge and infrastructure behind them.

We need to take note of the following:

- *Scammers have a good knowledge of behavioural psychology. They will apply that knowledge to use every trick in the book to convince you to hand over your details and then take your money. You are particularly vulnerable when you are busy, and they will hurry or stress you into a decision to hand over your details to steal your money. Often, they will already have some of your details to convince you to trust them.*

- *It is important to remember that a bank never makes an over-the-phone request for you to transfer your funds from one account to another account. Banks contact you first with an email or text message asking you to visit your online bank account personally. Always personally source your bank's website address or phone contact number.*
- *Never provide banking information or passwords to anyone over the phone*
- *Avoid clicking on suspicious emails, links, or texts. Again, you source for yourself the website address or phone number.*
- *Don't give money or personal information to anyone if you are the least bit unsure of them. But, on the other hand, do not be hurried into deciding.*
- *Immediately report any suspicious activity to your bank.*
- *Tell the person you suspect might be a potential scammer that you will call the bank or business directly to deal with the matter. Source the number or website address yourself, not rely on the information they provide. Don't be afraid you might offend them, a character trait they will exploit.*

Common Scam Methods

Scam attempts are constantly changing or evolving. The most common you will encounter today are:

- *You receive a call from someone telling you they are the bank's security department. They will ask if you authorised a payment; they will quote a business name and the payment amount (of course, both fake information). When you say no, you did not approve the payment, and they will ask you to confirm your bank details so they can stop the transaction; if you provide your details, the scammer now has your bank account details.*

Continued on Page 13



SCAMS EXPLAINED (Cont'd)

- *You receive a text message advising you of a suspicious transaction affecting you. The scam text will appear in the same conversation thread as other legitimate messages from your bank.*

In addition, the text message will include a phone number to call. If you call that number, they answer and tell you that you are being transferred to the bank's fraud department. To assist you, they will ask you to confirm your bank details; the scammer now has your bank account details.

Various Types of Scams

Phishing

Another means of scamming is called phishing. You may receive an email or text message. Again, the message will alert you to possible fraud associated with your account and ask you to confirm your bank account or credit card details. The email or text message will be a link to take you to a fake website that looks like the real deal but has a slightly different address. For example, the legitimate site is "www.yourbank.com.au"; however, the scammer will use a similar address like "www.yourbank.net.au". The website address looks identical to you; if you click the link and go to the fake website, it will appear almost similar to the legitimate site with the same branding and logo. The website will have a form for you to enter your bank details. - the scammer now has your bank account details.

As mentioned, do not use the provided links; personally source the financial institution's website address.

Remote Access Scams

This type of scam works when a scammer phones you and usually pretends to be technical support staff from a large telecommunications or computer company, such as Telstra, Optus, NBN, or Microsoft. The scammer will use the pretext that your computer has been sending repeated error messages or that they have detected that your internet service is running slow. The caller requests remote access to your computer to identify the problem.

Then, they may ask you to buy software to fix the computer, or they will go looking through your files for bank or credit card details.

The Don'ts Here are:

- Never give an unsolicited caller remote access to your computer to prevent this scam.
- Never give your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.

Hacking

Hacking occurs when a scammer gains access to your personal information by using technology to break into your computer, mobile device, or network.

Scammers can hack your computer after you are tricked into installing software with malware from an unknown or untrusted source. Once installed, the malware allows scammers to track what you do on your computer, such as online banking activities. As well as malware, the scammer may install ransomware that will lock your computer. With ransomware on your computer, the scammer will demand a ransom to unlock your computer.

Once the scammer has hacked your computer, they can access your personal information, change your passwords, and restrict access to your system. They will use the information they obtain to commit fraudulent activities, such as identity theft, or they could get direct access to your banking and credit card details.

Continued on Page 14



SCAMS EXPLAINED (Cont'd)

The preventions are:

- *Keep your computer security updated with anti-virus and anti-spyware software and a good firewall.*
- *Only buy a computer and anti-virus software from a reputable source.*
- *Use your security software to run a virus check if you think your computer's security is compromised. If you still have doubts, contact your anti-virus software provider or a computer specialist.*
- *Secure your networks and devices and avoid using public computers or WIFI hotspots to access or provide personal information.*
- *Choose passwords and PINs that would be difficult for others to guess and update regularly. Do not save them on your phone or computer.*
- *Do not open attachments or click on links in emails or social media messages you've received from strangers – immediately delete the messages.*
- *Be wary of free downloads and website access, such as music, games, movies and adult sites.*

Finally, I do not want to finish this article, leaving you overwhelmed by scams. Remember or remind yourself that a scammer is the one who initiates contact, either via phone or leaves a message via email or text message and usually with a link. Pause here, and if you feel the need to respond or are worried about the contents, personally source the business or bank's website or phone number.

I hope this article helps you avoid potential scam fraud.



RETIRED MEMBERS ASSOCIATION: APPLICATION FORM

Step 1 - Application	
First Name	Last Name
Spouse/Partner Name <i>(the Retired Members Association has regular social functions to which Spouses and Partners are welcomed).</i>	Date of Birth (Optional). <i>You may wish to only provide year and/or month of your birth details.</i>
Address (First Line)	Suburb/Town/City
Address (Second Line)	Postcode State
Contact Phone Number	Monthly Newsletter Preference (Except December and January)
Email Address	Email <input type="checkbox"/> Post <input type="checkbox"/> None <input type="checkbox"/>
I would like to purchase a name badge at \$15 (includes postage). Yes <input type="checkbox"/>	Name on Badge

Step 2 – Work History

Brief Description of your work history in Telecommunications Industry

Step 3 – Payment

A membership payment together with postal edition of the newsletter and badge payments (only if later two items are applicable) can be made by posting a cheque to the Secretary, or via electronic transfer.

Cheque payments are payable to CWU Retired Members Association and post to:

Secretary, CWU Retired Members Association
22 Cameron Avenue,
Baulkham Hills
NSW 2153

Bank Transfers (electronic payments)
Great Southern Bank
BSB 814-282,
eSaver Account No: 10642769.

Please include your surname on the electronic payment reference.

Payments preferences are:

- Membership plus free Newsletter via email \$20**
(Note this is a once only membership payment)
- Membership plus the current year’s Newsletter via Post \$35**
- Membership plus Name Badge \$35**
- Membership plus Name Badge plus the current year’s Newsletter \$50**

I wish to apply for membership of the Retired Members Association. I understand that by completing this application form and making payment, I agree to abide by the constitution of the Association. Please tick if you agree.

You can read and download (pdf) the Retired Members Association’s constitution at: <http://www.cwuretired.org/docs/CONSTITUTION.pdf>