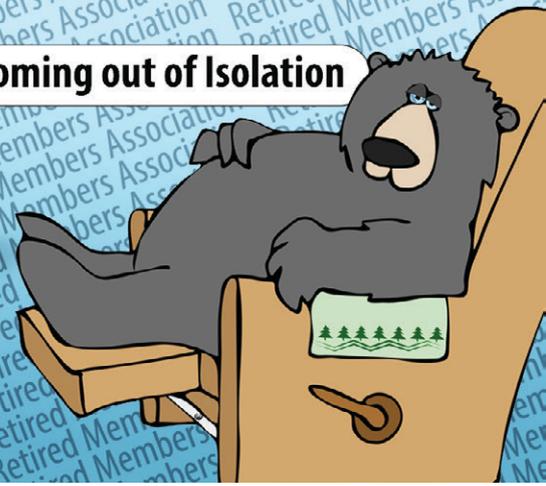


NEWSLETTER

JUNE 2020



MANY MEMBERS WOULD HAVE RECEIVED AN EMAIL INFORMING THAT VINCE HAYWOOD HAS FOR PERSONAL REASONS RESIGNED AS PRESIDENT OF THE RETIRED MEMBERS ASSOCIATION. FOR THOSE WITHOUT ACCESS TO EMAIL, PERHAPS THIS NEWS WILL COME AS A SURPRISE.

The Retired Members Committee at its June 2020 meeting regretfully accepted Vince's resignation. The Committee formally thanked Vince for his leadership and guidance over the past fifteen years.

Vince joined the RMA in 1997. His election onto the Committee came in 2002. Later in 2005, our Association elected Vince to the President position. Vince was the longest serving of the three members who have held the position of President.

Our congratulations go to Vince not just for his long service as President; more critical for his dedication and commitment to the task of being President. Once we see the lifting of the current physical isolation restrictions, we will have the opportunity to thank Vince formally.

The Committee considered it essential to immediately fill the President position rather than wait until the February 2021 annual meeting. They decided to elect me to the role for the next eight months until our annual meeting. The Committee also decided to fill the Vice President position left vacant by myself. The Committee will temporarily fill the Vice President position from the ranks of the current committee members.

While we understand Vince's need to step-down now; we are conscious of losing his considerable experience and friendship.

PRESIDENT RESIGNATION

John Lane

Therefore, the Committee wishes to extend an invitation to Vince to join the Committee at a time that feels right for him. The Committee and I will ask the June 2020 General Meeting to endorse the decisions as mentioned earlier.

I might add the *Retired Members Association's* constitution has no provisions for filling a casual vacancy. Our Association will need to address this matter.

I would like to assure members that I appreciate the privilege of being the President of our Association. I am also committed to living up to the expectation bestowed on me. I have big shoes to fill. I first met Vince back in the seventies when we both became Branch Councillors of the then ATEA. We were both on similar crusades in trying to save the customer equipment installation and maintenance business side of Telstra and make better career paths and conditions for our members. Vince headed up a Subscriber Installation Committee, and me the PABX Committee. Both Committees reported to the State Branch Council.

During these years, we both became State Vice Presidents and held these positions together for many years. I consider I am qualified to judge his commitment to the Union movement and indeed to the place he held as our President. We have been great mates for a long time, and it is a friendship we will continue to enjoy going forward. Thanks, heaps Vince for what you have achieved over the time I have known you.



Retired Members Association

June 2020 General Meeting

Thursday, 25th June 2020
Meeting Commences at 10.30 am.



The General Meeting will take place via Zoom Video Conference Please note there will be no in-person attendance at the FSU.

Members can join the meeting using your PC with a camera and microphone. You have a PC without camera you can still join, just no one will be able to see you.

You can also use a smartphone (iPhone or Android) by downloading the Zoom application.

You can even attend using a home phone or dial in with your mobile. Of course, there will be no video.

Members who receive their newsletter via email, will receive an invitation, you need to reply to email (as per the details in the email).

Members who have replied will receive a link for the General Meeting on the Wednesday prior to the General Meeting.

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COVID19 Perspective

Contributor: Alan Stevens

Alan Stevens sent the following article from his Probus Newsletter. Perhaps, with today's COVID19 pandemic; the article gives us some perspective when compared to past events.

For a small amount of perspective at this moment, imagine if you were born in 1900.

On your 14th birthday, the First World War starts and ends on your 18th birthday.

Twenty-two million people perish in that war. Later in 1918, the Spanish Flu epidemic hits the planet and runs until your 20th birthday: fifty million people die from it in those two years. Yes, fifty million.

On your 29th birthday; the Great Depression begins. Unemployment hits 25%, World GDP drops 27%. That runs until you are 33rd birthday. The country nearly collapses along with the world economy.

When you turn 39; the Second World War starts. You are not even over the hill yet. *And don't try to catch your breath!*

On your 41st birthday; the United States enters the war. Between your 39th and 45th birthday: seventy-five million people perish in the war. Smallpox was epidemic until you were in your 40's. The disease killed three hundred million people during your lifetime. At age 50; the Korean War starts, and five million people perish. From your birth until you are 55, you deal with the fear of Polio epidemics each summer. You experience friends and family contracting polio, and either or both suffer paralysis or die.

At 55 years of age; the Vietnam War begins and does not end for twenty years. Four 4 million people perish in the conflict. During the Cold War, you lived each day with the fear of nuclear annihilation.

On your 62nd birthday, you have the Cuban Missile Crisis, a tipping point in the Cold War. Life on our planet, as we know it, almost ended.

When you turn 75, the Vietnam War finally ends. Perspective is amazing, refined and enlightening as time goes on. Let's try and keep things in perspective. Today, we are being asked to stay home and sit on a couch.



Muirhead's Corner



A little old lady handed her bank card to a bank teller and said, "I would like to withdraw \$500, please."

The female teller told her, "For withdrawals less than \$5,000, please use the ATM."

The old lady then asked, "Why?"

The teller irritably told her, "These are rules. Please leave if there is no other matter. There is a queue behind you."

She then returned the card to the old lady.

The old lady remained silent... but then she returned the card to the teller and said, "Please help me withdraw all the money I have".

The teller was astonished when she checked the account balance. She nodded her head, leaned down and said to the old lady,

"My apologies, you have \$3.5 million in your account, and our bank does not have currently so much cash. Could you make an appointment and come again tomorrow?"

The old lady then asked, "How much am I able to withdraw now?"

The teller replied, "Any amount up to \$300,000"

The old lady then told the teller that she wanted to withdraw \$300,000 from her account now.

The teller did so quickly and handed it to the old lady respectfully.

The old lady put \$500 in her bag and asked the teller to deposit the balance of \$299,500 back into her account.

Don't be difficult with older people... they can outwit the young and dumb



THE RETIRED MEMBERS ASSOCIATION IS SAD TO INFORM MEMBERS OF THE PASSING AWAY OF JOYCE OVERTON ON MONDAY, 4TH NOVEMBER 2019. UNFORTUNATELY, WE ONLY LEARNT OF JOYCE'S PASSING EARLIER THIS MONTH.

About eight weeks before her passing, Joyce suffered a fall and was admitted to the Royal Prince Alfred Hospital and later to Sydney Private at Ashfield for rehab. She had planned to go into a nursing home on the 5th November 2019; however, she had a fatal heart attack the day before.

Joyce was 91 years of age.

Members would know Joyce and her husband Adrian; they joined members at many of our social functions and on our annual trips away. Adrian had passed away earlier in December 2012, Joyce continued to join us on our yearly trips up until June 2016 at Junee. Joyce was finding the travel too rigorous.

The ladies on our trips will remember Joyce steering them towards a Miller's store in each country town.

Joyce was a widow and had a stressful life before she met and married Adrian. Adrian was a widower when they met. Adrian's children introduced them.

JOYCE OVERTON REMEMBERED



Joyce at her 90th Year 'wake' Party



Vince Haywood presents Joyce with the Association's OBN Award

Member, Barry Robinson and wife Dianne were close friends of Joyce and Adrian. Barry recalls their visits to the Overton's. Both Adrian and Joyce had hearing problems; as a result, our round table conversations were very loud, and communications often needed repeating.

Joyce was a friendly and warm person. She loved to chat as members will recall. For many years Joyce was a community volunteer at Canterbury Public Hospital talking to patients.

At the age of 90, Joyce organised her very own wake for her family and friends. She did not want to miss out as you would at a usual wake.

President Vince Haywood presented Joyce with the *Retired Members Association's OBN (Over Bloody Ninety)* Award at our Christmas Party at the Petersham RSL on the 28th November 2018.

Members will recall Joyce as a lovely person and remembered with great fondness.

The *Retired Members Association* extends its sympathy and condolences to Joyce's family and friends.



Committee Meeting Notes

John Lane

Casual Vacancies

I mentioned earlier when telling you of Vince's resignation as President that our constitution has no provision when a casual vacancy occurs for President, Vice Presidents, Secretary or Treasurer positions on the Committee.

In the absence of a by-law in the constitution for casual vacancies, the Committee made the best decision it could in the circumstance. However, the Committee expressed the view that constitutional procedural guidance is necessary for referral for ongoing committees.

Therefore, the Committee decided to establish a sub-committee to draft by-laws to deal with casual vacancies. The proposed by-law change will apply for President, Vice Presidents, Secretaries and Treasurer and committee members vacancies.

The sub-committee will comprise of Bruce Muirhead, Bruce Noake, Bruce Coxall and myself. Once we have come up with a suitable draft; that is acceptable to the committee; these guidelines will be published in the newsletter for support from a general Meeting.

Other Proposed By-Law changes

As well as casual vacancies, the sub-committee will also draft by-laws for other areas it considers requires procedural guidance. Some of these have already been identified:

- ❖ Our Association's charitable donations. Currently, the Committee has placed a ceiling on the amount we donate to charities. The Committee makes the decision based on what it considers our Association can afford given our operational costs. All charitable donations currently go before a general meeting for approval.
- ❖ Acceptance of new members. The Committee took the view that acceptance of a new member application is subject to approval by either Committee or General Meeting.
- ❖ The identification of an Executive within the Committee. The Committee has always considered it operates with a six-person executive. However, there is no definition of an Executive within the Association's constitution. The Committee believes it needs to be made clear.

General Meetings to Continue via Zoom

The year 2020 has been terrible. First, we had the bushfires, and now we have the COVID19 pandemic. The pandemic has brought our Association's activities to an almost virtual standstill, and it seems this will continue for some time to come. I trust you are staying well and safe. We are starting to see some light at the end of the tunnel; so to speak, as restrictions ease.

However, we have had some encouraging moments. The most significant being when we held our May General Meeting using a Zoom's video conference facility. Over fifty members were present at the meeting via video. More pleasing was the number of members on the meeting from country areas and interstate. These members usually would not be able to attend our general meeting in Sydney. Although, I must say nothing is better than being able to meet and enjoy lunch together after a general meeting in person.

The use of the Zoom video conference after the pandemic is something the Committee will consider. For now, we will continue to have our general meetings via Zoom on a Thursday, the fourth week of a month. The meeting will commence at 10.30 am. Please see the notice in this month's newsletter.



ROBODEBT DEBACLE

WHEN A FEDERAL GOVERNMENT MINISTER ISSUES A PRESS RELEASE ON A FRIDAY EVENING, THE PURPOSE IS TO USUALLY AVOID EMBARRASSMENT USUALLY BECAUSE OF A SIGNIFICANT BUNGLER WITHIN THE GOVERNMENT RANKS. THE GOVERNMENT WANTS THE NEWS TO GO UNDER-REPORTED FOR A FEW DAYS BY THE MEDIA, BURIED WITH THE OTHER WEEKEND NEWS.

Earlier this month, on a Friday evening, Services Minister Stuart Roberts issued a press release stating the government would repay monies taken from nearly a half-million welfare recipients because of erroneous overpayment notices issued by the Robodebt scheme. The minister's press release estimated the repayments amount to \$760 million. However, the final cost is likely to exceed this amount significantly. I will explain later.

The Robodebt scheme debacle started back in September 2016. Robodebt was an automated system designed to issue repayment notices to Centrelink welfare recipients on either Newstart or disability payments. The system had no in-built manual oversight. The government told the public that Robodebt would recover anywhere up to \$3.1 billion.

How was Robodebt Designed to Operate

Robodebt cross-referenced Centrelink, and Australian Taxation Office (ATO) records for individuals on a fortnight interval applying a calculation known as "averaging".

Once the Robodebt identified an overpayment, it automatically issued and mailed an overpayment notice to the welfare recipient. The overpayment notice offered no detailed information to support the overpayment claim and the dollar amount calculation. The onus was placed solely on the recipient to prove the overpayment notice was incorrect.

When a person challenged an overpayment claim, Centrelink would place obstacles in their way. Centrelink would refer them to their online portal and expect them to enter their past fortnightly pay statements dating back up to six years.

At the time, the Department told welfare recipients, they only needed to keep old payslips for six months. Meanwhile, Centrelink would unleash debt collectors to recover the alleged overpayments. You can imagine the stress and financial burdens placed on welfare recipients.

It was not long before there was public outrage over the flawed Robodebt system. Debt reviews within Centrelink increased from 20,000 per year to 20,000 a week. At the time, our Newsletter had articles explaining that Robodebt's averaging methodology was flawed. The federal government ignored the public outrage and welfare recipients' complaints.

Early Warning Robodebt Flawed

We now know from documents obtained under Freedom of Information (FOI) that IT experts within Centrelink warned senior officials that there were significant flaws associated with the "averaging methodology". Officials ignored these warnings believing the opportunities outweighed the risks. They even claimed the system would be a positive experience for Centrelink recipients.

Quote: "Positive customer experience – customers able to self-manage their obligations to the Department".

Why now, is the government scrapping Robodebt, after long denying there was a problem and defending Robodebt? The government made political claims about Robodebt, claiming the system was a success and promising to enhance the system to recover even more millions of dollars.

Well, there is a class action going before the courts this July. Government ministers and officials would have to turn up to court, sit in a witness-box seat and explain what they knew, when they knew, why the federal government had been taking hundreds of millions of dollars off vulnerable Australians

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ROBODEBT DEBACLE (CONT'D)

I mentioned earlier the \$760 million amount the government will repay. The final repayment is likely to exceed this amount. First, more people who received a Robodebt repayment notice will come forward to claim reimbursement with interest. Second, the court may find the government has to compensate Robodebt victims for the emotional toll. Many welfare recipients live on marginal income with barely enough money for rent and feed and clothe their children.

Age Pensioners - Possible Next Target

The Robodebt scheme may have eventually targeted age pensioners. As late as last August 2019, the Department of Human Services was not ruling out targeting age pensioners and other vulnerable people using the Robodebt scheme. The Department saying any decision to expand the system to meet budget targets would be made "further down the track".

The Guardian Australia has revealed a leaked ministerial submission draft. The Department of Human Services draft recommended to the Scott Morrison's Cabinet; it signs off on a 350,000 online debt compliance reviews of older and vulnerable Australians over the next three years. The draft argued that the expansion was needed to meet the Department's \$2.1 billion in projected fiscal savings over the next three years.

Today, Centrelink now known as Services Australia will have to assist hundreds of thousands of Australians who have become unemployed, many for the first time in their lives. The Prime Minister himself admitted that Jobseeker payments would be the only avenue for many of the new unemployed for years to come. This being the case, Services Australia will need to change from its current stance of being a cruel and punitive Department to one that is supportive and able to assist people transition into new careers.

Services Australia will need to bring about culture change, and policy resets within its ranks. New leadership styles and skills will need to happen within the Department. Change and leadership will need to come from the Human Services Minister.

Currently, Services Australia has Stuart Roberts as its Minister. If you have followed Mr Roberts career in politics, you will notice he has made one misstep after another. He has been dropped from Cabinet and then reinstated and arguably not taken seriously by fellow ministers.

When the COVID19 lockdowns came into force and thousands of people who faced unemployment, they reached out to Centrelink for financial assistance; their online attempts to contact Centrelink failed. Mr Roberts claimed the reason was because of a "denial of service attack" on the Centrelink's website. Later investigations found that Centrelink's IT infrastructure was not adequate to cope with the increased demand. Stuart Robert's response is typical of a low performing politician who will first blame-shift instead of accepting accountability and show a resolve to fix the problem.



Graeme Knox



The *Retired Members Association* is sad to report to members of the passing of Graeme Knox. Graeme passed away on Tuesday, 26th May 2020, after a cancer diagnosis in January of this year.

While not a member of our Association, Graeme was a larger than life character would be well known to many who worked in Sydney CBD. Graeme was a shift leader at Dalley Exchange for many years and then later at Chatswood Exchange. He was a 1962 Technician in Training.

Outside of work, Graeme was a life member of the Surf Life Savings Association. He was an announcer at surf carnivals throughout NSW and at national carnivals. For many years, he wrote a column under the title 'the Zom' for the Manly Daily on surfing and rugby league.

Graeme had a strong emphasis on personal fitness; he had his gym in the Dalley Local Exchange. He developed a unique method for cleaning the banks on step by step switches with beer gas supplied by the local hotel. He made a video this technique as part of his application for an award from Telecom.

The *Retired Members Association* extends its sympathy and condolence to Graeme's family and many friends.



Graeme Tome



The *Retired Members Association* is sad to inform members of the passing of Graeme Tome. Graeme passed away on Wednesday, 3rd June 2020.

Graeme worked on the installation of customer access equipment (RIMs and RCMs). Later he transferred the Bankstown Area Field Group. There he worked on transmission maintenance.

Our condolences are extended to his family and friends.



RMA TO MAKE REPRESENTATIONS TO THE HEALTH MINISTER

THE RETIRED MEMBERS ASSOCIATION IS IN THE PROCESS OF WRITING TO THE HEALTH MINISTER, MR GREG HUNT ON THREE SUBJECTS THAT WE CONSIDER ARE IMPORTANT TO OUR MEMBERS.

These are:

- Medicare policy that restricts bulk-billing to just one ultrasound to a single day.
- A federal taskforce recommendation to reduce Medicare rebate for eye injections.
- A request of the Minister to seek clarification with private health funds in respect to ambulance coverage for seniors who are holders of age pensioner or senior health cards.

Ultrasound Bulk-billing

Some time ago, our Association wrote to the Health Minister concerning Medicare's bulk-billing of multiple ultrasound scans on a single day. The Association is yet to receive a response from the Minister. The impact is on persons who have vascular problems and require regular multiple ultrasound scans.

Current Medicare policy only allows a medical provider to bulk-bill a patient based on just one ultrasound procedure per day. However, the medical provider (vascular surgeon) may need to undertake several ultrasounds of a patient's body. Therefore, to ensure they can bulk bill for all their ultrasound procedures, a patient will need to again attend the surgery on subsequent days. Also, there is the additional time and cost associated with travel and hospital parking for the patient.

The Association put the case to the Minister that our representation is not about asking for a higher rebate for a medical procedure. Instead, it is about eliminating the waste of human resources within Medicare. For the provider, there are efficiencies with delivering multiple ultrasound services for a patient on the same day. About the patient, it is the cost and time attending hospital often in a frail condition.

Medicare Rebates for Eye Injections

An article on this subject was in our May 2020 Newsletter. Late last year, a federal taskforce review of the Medicare Benefits Schedule (MBS) published their draft review of ophthalmology items. The ophthalmology part of the review recommended a reduction in Medicare rebate for an eye injection from \$259.75 to just \$80.85; almost a 70 percent reduction.

The eye injections are essential for sufferers from Macular Disease. Sufferers often require regular injections to treat their eye conditions. The Association has several members who are affected by Macular Disease.

The Macular Disease Foundation of Australia (MDFA) has on behalf of macular disease community has been defending the current Medicare rebate levels. We understand Mr Hunt has committed to working with the MDFA. However, more than six months have passed since the taskforce made their recommendations. The federal government is still to make a final determination. The *Retired Members Association* will make its concern known to the Minister, and we will ask for an update on this vital issue.

Members need to know that there have been no changes to the current Medicare rebate amounts.

If you are now experiencing an increase in the out-of-pocket costs for treatment as a result of the draft review, we recommend that you contact the MDFA National Helpline on 1800 111 709. They can provide you with an information fact sheet to take to your next appointment.

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RMA TO MAKE REPRESENTATIONS TO HEALTH MINISTER (CONT'D)

Private Health Funds and Ambulance Coverage

The subject of ambulance coverage for members who are in private health funds and have either age pension or health cards has come up at our general meetings.

Some private health funds (we believe Medibank and AHM) will offer a rebate for ambulance coverage. Other funds have declined to unbundle ambulance coverage from their general medical expense coverage. The possible savings are between \$60 and \$100 for a single person a year.

This issue becomes further complicated given different State's policies concerning ambulance costs for holders of either age pension or health cards. An example is South Australia, where residents pay directly into South Australia's ambulance fund; there is no free coverage for holders of age pension or health cards. Western Australia also seems to place some restrictions around age pension and senior health cards. Fortunately, in New South Wales holders of these cards have ambulance coverage.

We will ask the Health Minister to discuss with the Private Health Funds, the need for a uniform policy on rebates for ambulance coverage for people with age pension and senior health cards. Perhaps, the Minister can also discuss with the States uniformity when it comes ambulance coverage for holders of these cards.

Flu Shot Reminder

Now we are in the flu season together with a Covid-19 epidemic; it is important to have the flu vaccine.

For seniors to experience both the flu and Covid-19 within a short timeframe of each other; a weakened immune system could have a serious consequences for you such as pneumonia or longer recovery times for both infections.



COVID19

While restrictions around COVID19 have eased, it is still to take precautions. Remember social distancing rules still apply - Stand no closer than two metres from other people

Wash your hands frequently - use hand sanitiser.

Even if you develop the slightest symptoms such as fever, a cough, sore throat, tiredness or shortness of breath - have a test for COVID19. If you have Covid-19, even with the slightest of symptoms, you are highly infectious to others.