



RTEA - Proud of its Union Heritage

NEWSLETTER

JULY 2024

Welcome to your July 2024 Newsletter

John Lane

Welcome to your July 2024 newsletter.

Seeing the recent great turnout of members at our social functions is very pleasing. Our recent functions have required some organisation on the part of the committee, and the membership response makes it well worthwhile.

We had the "History and Heritage Ferry Tour of the Brisbane Waters" in June. The day was fully booked, and more members travelled to Woy Woy to join over lunch at the Bayview Hotel.

I would like to say the functions went without incident; however, an incident involving a kangaroo delayed our train's arrival at Central Station, delaying our train journey to Woy Woy. Fortunately, the tour operator was kind enough to delay the start of our ferry tour.

I would like to thank Barry Robinson for his work organising the social event, ensuring we had sufficient numbers to make the event a starter, and then negotiating a start delay because of the train delay on the day.

For many years, we have had lunch social events at Manly. This year, we tried a new venue, the Manly Club. There was a large turnout of members, and in response, we had to find an extra table at the club. The food and the service were excellent, and the price was reasonable. **We are grateful to Tod Mirgis for proposing the Manly Club as a venue.** Thanks goes to Arthur Carroll for his help organising arranging a prior tour of the *Manly Art Gallery and Museum*. I believe we have found a new venue for our lunches, which we are sure we will enjoy again in the future.

AUGUST LUNCH AT THE SYDNEY ROWERS CLUB

Coming up in August, we will be having lunch at the Sydney Rowers Club, to be exact, on Thursday, 15th August 2024. We usually start arriving at midday. I can recommend the Rivercat Ferry service from

Circular Quay. The services run at 30-minute intervals, making arriving and leaving the club convenient. Also, the Sydney Rowers Club is an



easy 150-metre walk from the Abbotsfort Wharf. I hope to see you there.

COFFS HARBOUR TRIP AWAY

While still on social functions, I would like to remind members that I can now confirm our trip away to Coffs Harbour from **Sunday, 10th November, to Friday, 15th November 2024.** It has not been an easy trip away to organise; there is a boom in tourism in NSW at the moment, making it difficult to find accommodation at an affordable cost.

Continued on Page 3



Sydney U3A (University of the Third Age)



Vicki Moss, President of the City and Inner West Region of Sydney U3A (University of the Third Age), was the guest speaker at our June 2024 General Meeting at the Petersham RSL. The U3A explained its origins in France in 1973.

There are regions of the U3A throughout New South Wales. Vicki is the President of the *City and Inner West Region* of Sydney. The Sydney U3A started in 1988 in collaboration with Sydney University. The organisation is run by volunteers and funded by membership fees. Vicki emphasised the value of U3A in providing intellectual stimulation and social networking opportunities for retirees.

Sydney U3A offers intellectually stimulating activities, talks, and courses in the arts, sciences, history, leisure, language, fitness and more for mature-aged, retired, and semi-retired people across seven regions of metropolitan Sydney.

The seven regions are:

- City and Inner West
- Eastern
- Endeavour (Southern)
- Greater West
- Harbourside North
- Northern Beaches
- Upper North

If members want to know more about the University of the Third Age, you can visit their **website: sydneyu3a.org - Email: mail@sydneyu3a.org - Phone: 02 9267 9056.**

When you visit their website, you can view and download their "Course Book" and learn more about a region's activities by following the link to their websites. If you would like to join, their website has a "Membership" page with an online application form.

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> 0407 502 553 alanbassman53@gmail.com 46 Lyle Street, Girraween NSW 2145 | 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, Bob Hamblion, Vince Haywood, Terry Livingstone, John McAuliffe, Arthur McCarroll, Paul Rewhorn, Barry Robinson, Garry Masman, Ron Milosh, Warren Morley, Lee Walkington.



Welcome to your July 2024 Newsletter (Cont'd)

As I mentioned in last month's newsletter, the cost will be \$1,310 per person twin share with an extra \$350 single supplement. The price includes venue entries and meals (five breakfasts and four dinners at the motel). One evening dinner is away from the motel, which is not included in the price.

I consider we now have an excellent tour planned. We have Nigel as our bus driver, who was with us on our Merimbula trip last year. Everyone on our previous trip away would agree that Nigel impacted our experience tremendously. We have repeated the tour itinerary details in this month's newsletter. I invite you to read it, and if you are interested, please let us know. Payment details are also there.

SCAMS

Last month's newsletter featured an article about scams. Sadly, some members have been victims. There is an ongoing battle between law enforcement and the criminal scammers. It appears that law enforcement is not going to prevail anytime soon. Unfortunately, if you become a victim, your bank will not necessarily compensate you.

Our article mentioned the various scam categories, so I invite you to reread the article. The article mentioned three steps you should take when undertaking a financial transaction or requesting personal information.

They are:

STOP. Don't rush to decide how to respond (if you have a concern, it is safer not to react); scammers will always create a sense of urgency.

THINK. If you consider the transaction or request legitimate, establish your own means of contact and do not rely on links or contact information from the potential scammer.

PROTECT. Ensure your computer has virus and malware protection. Don't give your information to anyone simply because you were asked. You have the right to refuse.

FALLS

Sadly, we continue to learn of members who have experienced a fall. A fall can dramatically and immediately change the quality of your life. It is just not the immediate pain and treatment to endure; the fall could forever harm your future mobility.

When I hear about falls, not always but frequently, it is because a person is moving about at night without turning on a light. Ensure you have a bedside light or be prepared to turn on lights as you move about your home.

Finally, a member suggested that one should always keep one hand free when carrying something. It makes sense when navigating, for example, stairs; if you lose your balance with one hand free, it might either prevent the fall or lessen its impact.

Remember our August General Meeting at Emu Plains at O'Donoghues Hotel, close to Emu Plains Station.

The meeting is on Thursday, 22nd August 2024, starting at 11 am.



Retired Telecommunications Employees Association



Our annual lunch at the Sydney Rowers Club is one of most popular with many members in attendance. Join us at the Rowers Club which easy to access by public transport (see below).

Sydney Rowers Club Lunch

Thursday, 15TH August 2024

Meet between 12 pm and 12.30 pm

The Sydney Rowers Club on the Parramatta River, is 150 metres from the Abbotsfort Wharf (613 Great North Road, Abbotsfort Point). Sydney Ferries have service from Circular Quay, to Abbotsfort. The \$2.50 concession fare for seniors and pensioners applies.

We have reserved a table, if you like to join us for lunch. please e-mail, text or phone John Lane (see contact details on page 2 of the newsletter.)



Ferries from Circular Quay
Dep 11.07 am Arr 11.44 am Wharf 5
Dep 11.27 am Arr 12.04 pm Wharf 5
Return Ferry from Abbotsfort
1.47 pm, 2.07 pm 2.27 pm (a 37 minute trip)





Retired Telecommunications Employees Association

We Return to Emu Plains for our August 2024 General Meeting

Thursday, 22ND August 2024
The Meeting commences at 11 am

O'Donoghues Irish Pub
99 Great Western Highway,
Emu Plains

Only 350 metres from Emu Plains Railway Station. A short walk across the car park

Our General Meeting at Emu Plains offers our members who live in Western Sydney and Blue Mountains the opportunity for a get together with former workmates and to attend a RTEA General Meeting.

Many members travel from Sydney to Emu Plains each year for this meeting. Again, they are most welcome to attend. We will have lunch at O'Donoghues after the meeting.



The Meeting will also be held via ZOOM
Access details will be emailed to members on
Monday afternoon , 19TH August 2024

Emu Plains - August 2024 - General Meeting
Train Timetables

Members travelling from Sydney can catch a train from Central Station departing at **9.25 am**, Strathfield at **9.39 am**, Parramatta at **9.53 am**, Blacktown at **10.06 am** and Penrith at **10.30 am**.
The train arrives at Emu Plains at **10.33 am**.

Members traveling from Katoomba can catch a train departing at **9.15 am** and Springwood at **9.54 am**. The train stops at all stations between Katoomba and Emu Plains. The train arrives at Emu Plains at **10.20 am**. Both trains services arrive at Emu Plains in sufficient time for the short walk to O'Donoghues Irish Pub for the meeting's 11 am start time.



Vale Kenneth (Ken) George Smith



The Retired Telecommunications Employees Association is sad to report the passing of Ken Smith. Ken passed away on the 9th of June 2024. His funeral service was on the 21st of June 2024.

Ken was aged 83 years. He was a member of our Association for close to fourteen years.

Ken commenced his career with PMG/Telecom/Telstra after leaving school. Ken worked at Campsie Telephone Exchange and in customer and PABX maintenance. His various appointments included being the supervisor of the Burwood maintenance depot and shift leader at the Homebush fault dispatch centre.

Outside of work, Ken was an exceptional tennis player, playing socially and being a representative at many Australian Postal Institute (API) carnivals.

The Retired Telecommunications Employees Association extends its condolences and sympathy to Ken's wife, Sue, and his children Michelle, Greg, Darren, and his grandchildren.

The Association would like to thank member Trevor Brennan for informing us of Ken's passing.



Vale Harry Hardie



The Retired Telecommunications Employees Association is sad to report the passing of Harry Hardie, who passed away on Tuesday, June 11th, 2024.

Harry was 91 years old. He was living in a nursing home and passed away peacefully.

Harry was a member of the Retired Telecommunications Employees Association from June 1992.

Harry joined the PMG at 15 in 1948 as a Junior Postal Officer (telegram boy). He later joined Country Exchange Installation in the 1950s as a technician. Later, he moved to Metropolitan Exchange Installation. He retired in the mid-1990s from his position as Principal Technical Office of the local exchange group at Pitt Street Exchange.

Member Dave Martin writes of Harry:

I first met Harry as a young T101 on Metropolitan Exchange Installation in 1982.

I joined his staff at Pitt Telephone Exchange, where his projects included the installation of the early '008' exchange, which was the predecessor to the later '1800' free-call code network, ARE-11 conversions and AXE exchange installations.

Apart from Pitt Exchange installations, he oversaw projects at Dalley Exchange and other city and suburban telephone exchanges. I had not worked in city exchanges before, but it soon became clear that much of our commissioning work had to be done outside of CBD office hours to minimise any outage risk during working hours.

Harry's skills in project management processes and technical expertise were apparent to everyone in the Exchange Installation division. Often, he would convince an office engineer to go back to the office and redesign an equipment layout proposal because Harry was convinced there was a simpler and more efficient solution!

Outside of the job, Harry was a very good and keen golfer.

The Retired Telecommunications Employees Association extends its condolence and sympathy to Harry's son Derek, other family members and his many former workmates and friends



Vale Laurence (Laurie) Fenton



The Retired Telecommunications Employees Association is sad to report the passing of member Laurie Fenton. Laurie passed away on Monday, June 10, 2024. His funeral service was at Erina on Thursday, June 27, 2024.

Laurie married Joan in 1970. Laurie and Joan were married for 50 years and had a daughter, Rebecca.

Laurie was 91 and had been a member of our Association since May 2001.

Laurie joined the PMG after leaving school in 1949. His first assignment was on maintenance at the manual interstate telephone exchange. He then went on to work with Country Installation throughout New South Wales. He worked at the Sydney Mail Exchange.

He also worked at the Woomera Rocket Range in 1960 before returning to the PMG. Later, he became an instructor at the Training School and, finally, a field training officer.

Laurie retired in 1993.

Outside of PMG/Telecom/Telstra, Laurie served his local community. He was a member of the board of directors for the Central Coast Area Health Service, a member of the Woy Woy Town Centre Study Committee and a foundation member for Woy Woy Nursing Homes.

Laurie enjoyed working with his hands and was skilled in wood, metalworking, and gun-smithing. He enjoyed target shooting, mainly the sport of black-powder muzzle-loading pistols. In 1989, he was the Australian champion of the sport.

The Retired Telecommunications Employees Association extends its condolence and sympathy to Laurie's daughter Rebecca, other family members and his many former workmates and friends.

Member Frank Gasparini writes about Laurie

I first met Laurie 55 years ago at the Redfern Mail Exchange when he was a technician, and I was a second-year Technician in Training in 1969.

Laurie became an instructor during our stay there, and I was often in his Mail Exchange equipment classes.

Laurie was a keen pistol shooter then and often talked about his visits to the pistol range, the matches he shot, and the new loads he developed. Later, we progressed to the Telecom Training School, where we were both instructors before becoming Field Training Officers. By this time, Laurie's shooting interests had shifted from pistols to "Black Powder," i.e., muzzle-loading guns. One day, he even brought an English Brown Bess musket to the North Strathfield Training School to show us.

Since our retirement, I have met Laurie at some of our reunions.

Since we both had a passion for shooting, guns were always a topic of conversation, and until a few years ago, he talked about shooting his muzzle-loading musket as far away as Lithgow.

Laurie was proud to have gotten his daughter (Rebecca, I believe) into the sport of shooting. One day, when I asked him how he was, he said with a giggle, "Well enough to spend my children's inheritance. They can just have my guns."



Higher Education Contribution Scheme (HECS)

Paul Rewhorn

The subject of the Higher Education Contribution Scheme (HEC) may seem out of place in a retirees' newsletter, with most of us no longer in need of reskilling and the need to undertake a tertiary course. I would argue that HEC fees are having an impact on us. Our hospitals have a severe shortage of qualified nurses; the same applies to doctors. There are also shortages of employees with tertiary requirements throughout our industries.

The federal education minister Jason Clare has estimated that Australia will need 80 per cent of the population to go on to tertiary education, including university education. The country is currently falling far short (about 40 per cent) of the minister's estimate.

Earlier, I mentioned the shortages of doctors, nurses and other skilled personnel; another aspect that should concern us is the social impact on individuals and their families after completing their education and becoming employed. They are saddled with debt while trying to purchase a home and raise a family, and they do not have an exceptionally high income.

Before I discuss HEC further, I will provide a brief explanation of the scheme. The federal government introduced the HEC in 1989, replacing free university education, which had existed since 1975.

The federal government will give students a loan to cover their university fees (applies also to other tertiary studies). When students complete their studies and gain employment, they repay the loan. There is an income threshold where the loan repayment is compulsory. For the 2023-24 year, the loan repayment threshold is \$51,550, and for the 2024-25 year, it is \$54,435.

The initial income level for a loan repayment to commence is 1% of the outstanding student debt. It can rise 6 per cent when the former student's income exceeds \$100,000 and 10 per cent when their salary reaches \$150,000. There is more; the government indexes the outstanding loan debt at the commencement of the financial year. Until recently, the index was based on CPI (consumer price index). The loan increases before a student makes their loan repayments in the current financial year. So the outstanding loan amount at the end of the year will be higher even after making

repayments throughout the year.

Before this year's federal budget, considerable unrest existed over the increasing outstanding student loan debt. At the commencement of the 2023-24 financial year, the CPI was at 7.1 per cent, leaving former students with higher outstanding loan amounts despite their making regular loan repayments throughout the financial year. Just a footnote: CPI has outpaced wage growth, underlining the burden placed on former students.

The federal government reversed the high 7.1 per cent indexation; instead, it determined that the indexation of a student's loan would be based on either CPI or WPI (wage price index), which is the lesser. In 2023, the indexation rate based on the WPI would have been less than half that of the CPI, sitting at just 3.2% (a sad commentary on wage justice in this country). **Prices in the economy have risen fast, and consequently, so will educational debts, but wages that repay debts have grown much slower.**

While the government's index changes will bring some relief to former students, it is a band-aid solution. It will not assist much with the minister's prediction that Australia will need 80% of the employed to have a tertiary education or ease the burden on former tertiary students. The country needs bolder policy changes around student loans. President Biden in the US has authorised loan exemptions for millions former students on middle-income levels.

Continued on Page 9



Higher Education Contribution Scheme (HECS) - cont'd

I will finish by taking you back to 1975 when PM Gough Whitlam introduced free university education. Then, only ten per cent of Australians went to university, and that 10 per cent figure, the majority, were the sons and daughters of the wealthy who could afford university fees. Under this initiative, the proportion has grown to 40 per cent.

As the Australia Institute puts it:

Of course, the lucky few who can afford to pay their tuition fees upfront will never incur the cost of indexation, but the impact on inequality doesn't stop there. People between the ages of 20 and 29 hold 53% of the outstanding debt owed, and women owe 58% of the outstanding debt owed. Both groups, on average, earn lower wages, and indexation will likely elongate their repayment periods.



A Reminder

Flu and Covid-19 Vaccinations

Flu and Covid-19 infections are on increase. In June, Covid cases have increased by 25 percent. The flu is also on the increase.

You can have your Flu and COVID19 vaccinations at the same time - you no longer need two visits to the doctor.

Both vaccinations are free for Seniors.





A Fun Weekend of Fishing

Ken McEwen

I am thinking about my near misses, one of which was particularly exciting and risky. A combination of bad luck and good luck, one small change would have resulted in disaster. I went on a fishing trip with my friend Laurie Fenton. The plan was that I would bring my boat to his place at Woy Woy, and we would make our way by water through Broken Bay to Hawkesbury River and fish for the weekend. My boat then was a swift craft 14ft half-cabin fibreglass planning boat, "Kingfisher", which I believe was the best small boat on the market then. In addition to the cabin, a folding vinyl canopy covered the rest of the boat and made it weatherproof, so it was like a small caravan with two bunks, lots of storage, and comfort in bad weather.

I can't remember why, but we decided to tow Laurie's small aluminium boat, probably for storage and to fish in the more difficult spots for my boat to navigate. The passage from Woy Woy to Broken Bay has a relatively narrow section called the rip, where the sea can be rough. The Bay is somewhat exposed to the southeast and can develop heavy seas. In fact, about the time we were there, two fishing inspectors had their boat capsized, and they drowned.

There was talk that they might have been murdered by illegal fishers, but the boat they used was a type that I knew was not good in a heavy sea, and I think the sea was just too much for their boat. All the boats of this manufacturer were bow-heavy, which meant that the bow tended to bury in large waves, a severe flaw in rough seas.

Planing hulls are designed a bit like the wing of an aircraft; when under power, the flow of water under the hull lifts the boat, reducing drag and enabling high speeds. But at low speed, it is a displacement hull. The design must consider both; some are very poor as displacement boats (bow heavy).

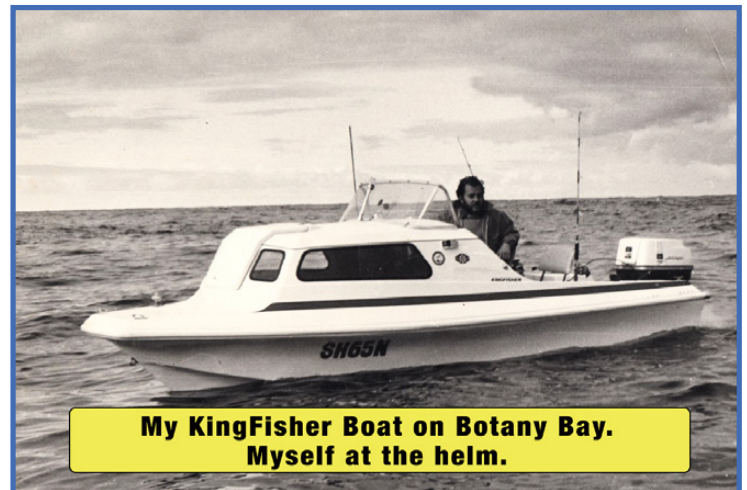
Back to the adventure, we left Woy Woy on a nice sunny morning and headed to Broken Bay, where we negotiated the narrow passage across the Bay and into the Hawkesbury River. I had a little problem with the motor (40hp outboard) stalling several times when travelling slowly. I will come back to this later. It wasn't long before a strong southerly hit.

There was wind and heavy rain, but we put up the canopy and were dry and comfortable.

We moved around the river, trying to fish, but the deterioration of the conditions indicated that it would be better to call it off and head back to

Laurie's place.

So we moved down the river to the Bay. The sea was wild; we got as far as Lion Island and decided to anchor on the Lee side and sit it out, hoping



**My KingFisher Boat on Botany Bay.
Myself at the helm.**

conditions would ease. As we waited, small waterspouts built up and died nearby, and we saw larger ones out toward the sea. The wind was strong. It was now getting late into the afternoon, and it was decision time. The prospect of spending the night at anchor near the island was not appealing. It was probably more what we hoped for than reality, but we thought conditions were slightly improved, so we decided to return to Brisbane Waters. We started the motor, weighed the anchor, moved NW of Lion Island, rounded it, and headed NE.

Continued on Page 11



A Fun Weekend of Fishing (cont'd)

The run to the rip from Lion Island is about 4km of sea exposed to NE and SE through relatively shallow water from 4 to 6 fathoms, which means that big seas build up quickly.

When we moved away from the island's lee, we realised we were in a very serious situation. It is difficult to be accurate, but the waves were at least 3m from peak to trough, probably bigger, and about 4m apart, but I am not sure. But to us, they were huge.

I was at the helm trying to steer the best course to quarter the sea. We knew the situation was dangerous but more exciting than scary. I had to concentrate on the job. I guess it was worse for Laurie than for me as he had to rely on me to be skilful and lucky enough to get us home. I noticed his voice was higher in pitch than usual. He grabbed our life jackets and put mine on me as I steered and controlled speed. Power up the face of the wave, and the power will go down less. I remember him saying "s@#% look at the one behind us"

I don't think my response was polite, and to the effect, I was busy watching the one in front, but I did, at some point, see the dingy coming down one wave as we climbed up the one in front. It was an impressive sight.

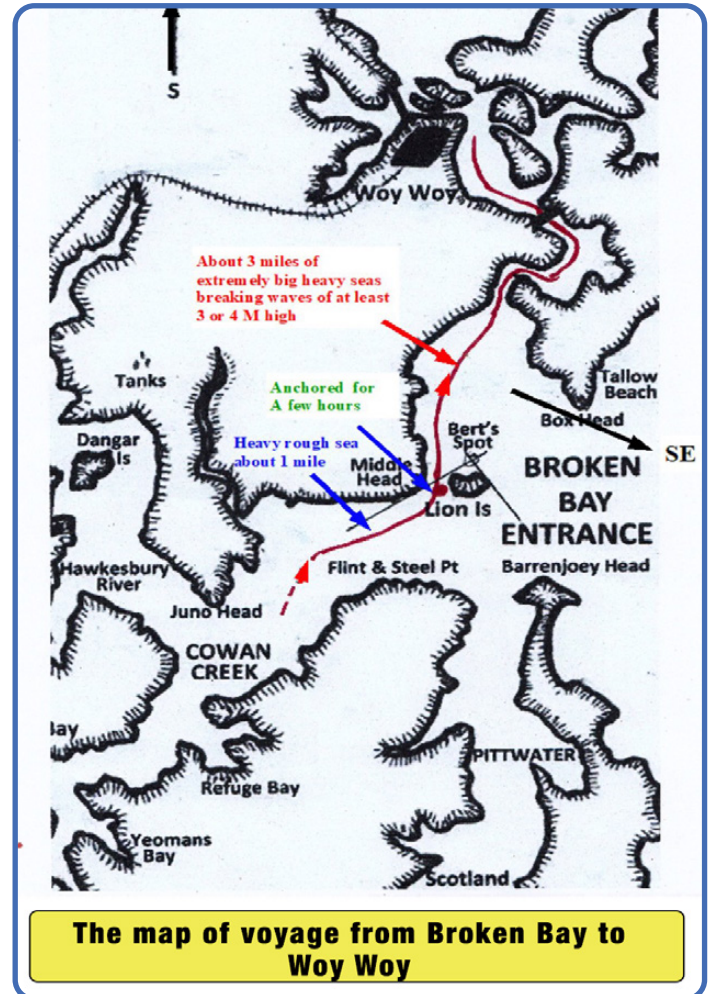
I don't know how long it was before we got to where Boxhead provided some shelter, and from there, it was still rough but not so dangerous. The one thought lurking in my mind was about the engine stalling, as it had done a couple of times earlier but didn't miss a beat when it counted. I have given this much thought: how did we get through this unscathed? A combination of circumstances, some negative and some positive.

First, the negative was that the motor had been stalling; it had always been reliable. What was the problem? When we returned safely, we found we had been given the wrong fuel. Outboards (two-stroke) require the right amount of mix and type of oil mixed with the petrol, which is different from the two-stroke mix sold for lawnmowers, etc.; of course, that's what we had. It has too much oil for an outboard and fouls the spark plugs, causing stalling.

Why didn't it stall when going back from Lion Island? I think the stalling only happened when the motor was at low revs, and the temperature was high

enough to burn the oil off when working hard. It played up when we were back in calm water.

The second, was a surprising positive. In a sea like the one we were in, a breaking wave behind or one that catches the stern of the boat can cause it to



The map of voyage from Broken Bay to Woy Woy

broach; that is, push the stern so that the boat is side on to the waves it is then it is inevitable that the next big wave would capsize the boat.

Continued on Page 12



A Fun Weekend of Fishing (cont'd)

For a long time, I wondered why the boat was so stable in such huge waves. Was it my superb seamanship? I think not, but it wasn't too bad. Was it the boat design? It was good, but it was still a small boat that was not designed for such conditions.

Thinking about it, I remembered that sailors used to tow a long rope from the stern in big following seas. It was probably originally meant to give someone who had fallen in the water something to grab as the boat moved away, as it is not always possible to go back to rescue someone. The rope had another surprising benefit: the weight of the rope kept the stern from being pushed sideways, making broaching less likely. It effectively makes the boat longer. We towed Laurie's boat at just the proper distance to keep us in line.

So the bad petrol was not bad enough to cause a stall; if it had and wouldn't restart, there would have been nothing we could have done, and that would have been that.

The tow gave us the extra stability and made broaching less likely. I think my angel has done an amazing job, and when I am finished, I hope he/ she/it gets a break, and I suspect a different type of work will be applied for. This episode was only one of many similar moments in my life; the poor angel has been kept busy and continues to be so.



RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION EVENTS FOR THE REMAINDER OF 2024



Lunch at the Sydney Rowers Club

The Sydney Rowers is one of our popular lunches. After a tranquil ferry trip to Abbotsfort, we will have lunch at the Sydney Rowers Club which is just metres behind the Abbotsfort Ferry Wharf. *Details are in this month's newsletter*



August General Meeting at Emu Plains

Our August 2024 General Meeting will be at O'Donoghues Hotel, Emu Plains. *Details are in this month's newsletter.*



Annual Trip Away to Coffs Harbour

This month's newsletter has all the details for the Coffs Harbour trip's Itinerary including price.



Christmas Lunch: Petersham RSL Club





Private Health Cover and Mental Illness

Paul Rewhorn

Many members who have private health coverage, perhaps like to keep it simple, taking out coverage for all health events; placing them on their fund's top-level coverage (most health funds call their top cover as "Gold"). However, their top level cover is likely to include pregnancy and birth-related coverage; arguably, as seniors, we have no need for this type of cover. Obviously, with increasing private health premiums, you would like to forego pregnancy and birth-related coverage saving yourself money.

Suppose you remove the birth-related coverage to lower your private health premiums. In that case, most private health funds will lower your coverage to what they usually refer to as the "Silver" option, and you could save hundreds of dollars per year with your premium. However, there is a trap; you will find that most private health insurers bundle mental health treatment with pregnancy and birth-related coverage.

Member Warren Morley mentioned at a recent general meeting that he had queried why this was the case with his insurer, AHM, who advised him in simple terms, "Well, that's the way it is".

A mental illness or disorder is a health problem that significantly affects how a person feels, thinks, behaves, and interacts with other people. One in five Australians will experience a mental illness in their lifetime. Therefore, you should not lightly forego mental illness coverage simply to save money. Private health coverage for mental illness includes the cost of hospital accommodation and a portion of the medical fees.

You may have assumed that if you elect to lower your coverage to "Silver" and later upgrade again to "Gold" for mental illness coverage, you would incur a two-month wait period and miss out on the mental illness coverage when you need it the most.

However, from 1st April 2018, you have been able to upgrade without serving this waiting period to access higher benefits for psychiatric care in a private hospital. The exemption applies only once per lifetime and can only be accessed if you have already completed an initial two months of membership on any level of hospital cover.

You may even be able to get coverage for treatment you had before upgrading if you upgrade within five days of going into hospital. If you upgrade more than five days after going into the hospital, you will be eligible for coverage only from the date you upgraded.

As mentioned earlier in this article, you are likely to find that your private health insurer has bundled mental illness with another type of medical coverage. Some bundle it with physical therapy in the hospital. Why does the federal government permit private health insurers to do this?

If you decide to follow up on this matter, you must first speak with your private health insurer. Make sure they agree that there is no waiting period for mental illness coverage in your case, and then ask them what other types of medical coverage you may no longer have if you elect not to have immediate coverage for mental illness. **You must be careful not to forego coverage for another medical service you may need now or in the future.**

Ensure they provide you with their policy documents showing what medical services they include for each premium level of their cover.

I have included some references on the subject.

<https://www.health.gov.au/topics/private-health-insurance/what-private-health-insurance-covers/waiting-periods-and-exemptions#mental-health-waiting-period-exemptions>

<https://www.ombudsman.gov.au/publications-and-news-pages/publication-pages/brochures-and-factsheets/factsheets/private-health-insurance/mental-health-treatment-and-private-health-insurance>



RETIRED TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

Coffs Harbour Trip Away 2024

SUNDAY, 10 NOVEMBER TO FRIDAY 15 NOVEMBER 2024

PRICE
 \$1,310 per person twin share with an extra \$350 single supplement. The price includes venue entries & meals (5 breakfasts and 4 dinners in the motel).

Day 1 - Sunday, 10th November 2024

We will begin our travel to Coffs Harbour and have morning tea alongside the coach. We will stop at Taree for lunch and have time to enjoy a stroll along the Manning River.

Continuing our journey, we will call into the Maria River Distillery to listen to a talk and have an opportunity to purchase from their range of gins and rum. Finally, we arrive at Coffs Harbour and settle into our rooms before dinner.

Day 2 - Monday, 11th November 2024)

Grafton and Woolgoolga

Today, we journey up the Pacific Hwy to visit the City of Grafton. Grafton is named the Jacaranda City because of the Jacaranda trees throughout town. Grafton celebrates a Jacaranda Festival every year.

We will stop at a sea park for morning tea alongside the coach. We will do a town tour of Grafton, including a stop at the old Grafton Jail, built in 1893 and now heritage-listed. Then, visit the Christ Church Cathedral, constructed in 1894.

On our return to Coffs Harbour, we will stop in the beautiful seaside town of Woolgoolga, and there we will have an afternoon before our return to our motel. Our visit to Grafton is



just one week after the Jacaranda Festival, so all the trees should be in blossom.

Day 3 - Tuesday, 12th November 2024

Dorrigo & Bellingen

During the morning, we drive up into the hinterland of the Coffs Harbour coast. Then, we drive across to



Dorrigo Rainforest Centre, explore the information centre, and stroll on one of the walks, including a skywalk.

After working up an appetite, we head back to Bellingen, visit the old butter factory, and listen to a talk about the factory's history, which dates back to 1906. We will enjoy lunch at the factory and then have some free time to explore Bellingen before returning to the motel.

Continued on Page 15



COFFS HARBOUR TRIP AWAY (Cont'd)

Day 4 - Wednesday, 13th November 2024

Coffs Harbour

We will have a local day in Coffs Harbour, driving up (depending on road conditions) to the Sealy Park Lookout, 310 metres above Coffs Harbour. There, you will see spectacular views from the sky pier.

On our return, we will visit the Coffs Harbour Wildlife Sanctuary to learn about their work rescuing wildlife and enjoy the Dolphin show after a short drive to the Coffs Harbour jetty for lunch and a stroll around the harbour. We will take a walk along to the mutton bird lookout.

In the afternoon, we visit a piece of Holland in Coffs Harbour. Known as the clog barn, we explore this unique attraction that is not found anywhere else in Australia. Have the chance to explore the shop and see how they make clogs.

Day 5 (Thursday, 14th November 2024)

Urunga and Bowraville

This morning, we will take a drive down to Urunga. This town is the meeting point of the Kalang and Bellinger Rivers, where both empty into the Pacific Ocean. We take in these views while wandering along the elevated Urunga boardwalk.

Next, we visit today's sweet spot: the Urunga Honey place. We will see the world of the honeybee with the glass viewing area and have an opportunity to sample the local honey.

After lunch, we take a short drive up to the small town of Bowraville. We have the afternoon to explore the folk and military museums or the township before returning to the motel for our last night away.



Day 6 (Friday, 15th November 2024)

Return travel to Sydney with a refreshment break at a service centre. Lunch at Nabiac at the hotel or one of the other cafes before arriving back in Sydney in the late afternoon, after a thoroughly enjoyable trip away.

RETIREE TELECOMMUNICATIONS EMPLOYEES ASSOCIATION

Important Notice

We No Longer Accept Cheque Payments

Over the next couple of years, cheques are being withdrawn from the Australian Financial System. Some banks, including our Southern Bank already will not accept cheques when making payments.

Therefore, if you need to make a payment to the Association you will need to Electronic Funds Transfer (EFT):

Retired Telecommunications Employees Association

Great Southern Bank :

BSB 814-282

eSaver Account No: 10642769