



WELCOME TO YOUR NEWSLETTER

John Lane

HOME CARE PACKAGES.

Earlier this year, our February 2025 newsletter featured a discussion about home care assistant packages. I wrote an article critical of the federal government for delaying the release of funds for the additional home care packages it had announced. I also shared my personal experience of qualifying for home care to support my wife, Joan. However, when I contacted local service providers, I was informed that no federal government funding for home care would be available for at least another ten months, in stark contrast with the recent Royal Commission into Aged Care, which recommended a maximum wait time of one month.

It was disappointing to see a Labor government adopt the same approach as the previous Coalition government; eager to accept praise when announcing new home care packages while delaying the funding that would make them accessible to those in urgent need. More than 87,000 older adults are on the waitlist for care at home, with wait times up to 15 months. The government admitted that 4800 older Australians have died while on the waitlist for home care.

This issue recently gained prominence when independent Senator David Pocock, supported by the Greens and the Coalition, voted to establish a Senate inquiry into the delays for home care packages. The federal government planned to postpone 20,000 home care packages from July to November this year. At present, over 87,000 older Australians remain on the waiting list, with wait times stretching up to 15 months. The Labor Party has pledged to end these extended delays by 2027, promising a maximum wait time of 90 days.

Thankfully, the federal government has now agreed to deliver the promised Home Care Packages. This decision only came about after significant pressure from crossbenchers and the Coalition, which compelled the government to reverse the delays.



The Labor Party's recent historic electoral victory brings with it the responsibility to honour the trust placed in it by Australians. The government must not shy away from tackling the challenges of the next three years, including resolving the housing crisis, ending tax concessions that have made housing unaffordable for younger Australians, and implementing fair and equitable tax reforms.

GREAT RESPONSE TO THE SYDNEY ROWERS CLUB LUNCH

Thursday, 21st August 2025, Sydney was in the middle of several days of torrential rain. On that day, we had planned for our annual lunch at the Sydney Rowers Club at Abbotsford. The Club requires a booking cancellation fee of \$10 per person short of our initial booking.

To avoid a payout, we reduced our booking to twenty. We were still worried that, even if the weather was as forecast, fewer than 20 members would turn out for lunch. Imagine my surprise when we were able to fill a long table with about thirty-five members present.

We had a great day with fine food. I was personally appreciative of the support received from members who came along to the lunch despite the atrocious wet and cold weather.

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Retired Telecommunications Employees Association

September 2025 General Meeting

2025



Thursday, 25TH September 2025
Starts at 11.05 am

Location

**Petersham RSL Club (301 Trafalgar Street,
Petersham,
an easy 150m walk from
Petersham Railway Station)**



**The Meeting will also be held via
ZOOM Access details
will be emailed to members
on Tuesday Afternoon
23RD September 2025**

Retired Telecommunications Employees Association

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Ron Milosh, Bruce Noake
Warren Morley, Peggy Trompf,
Lee Walkington.**



Welcome to your Newsletter (Cont'd)

Over lunch, I had another great surprise when Clare Bassman presented me with a gift of a patchwork quilt that she had made for me to place on the bed in my lovely wife Joan's new age care room.

The quilt is simply magnificent.



CHRISTMAS LUNCH.

I will have more details in future newsletters about our Christmas lunch at the Petersham RSL, planned for the 20th of November 2025, our last function of the year.

We have talked with the Club caterers, and I can tell you the good news that the cost of the lunch will be the same as the previous year. Good news in these inflationary times. Members who attended last year all had glowing praise about the food.

I am certainly looking forward to the lunch and hope to see many of you there. In the meantime, please mark the 20th of November 2025 in your calendar.

SOUTH OF THE BORDER TRIP AWAY

All the planning for this year's trip away is now complete. I believe we have an interesting itinerary ahead for us, a visit to Canberra's Floriade, and daily excursions around Northeast Victoria. We have thirty-eight members taking the trip.

If you have been considering taking the trip or simply forgot about it, there is still time to join us. There may still be an opportunity to join us. I will do my best to obtain a motel booking at Cooma and Wangaratta. But you need to let me know within days of reading this. Just below is a link that will take you to a brochure giving itinerary details and prices.

Select just below to see the "Trip Away Brochure."

GUEST SPEAKER FOR OUR SEPTEMBER GENERAL MEETING

Throughout the year, we have had guest speakers at our General Meetings. The committee knows that when there is a guest speaker, our attendance numbers swell. At our September 2025 General Meeting on Thursday, 25th September 2025, we have two guest speakers, Dr Zoe Menczel Schrire and Dr Nicole Espinosa, who will talk about how to keep your brain healthy. The presentation promises to be engaging, discussing how to reduce the risk of dementia and support healthy brain aging. Clinical trials show promise that music may slow cognitive decline.

I would like to thank Peggy Trompf for organising the speakers. We will undoubtedly have much to talk about over lunch after the meeting.

TOUR OF THE GARVAN INSTITUTE

Finally, a reminder about our tour of the Garvan Institute on Thursday, 18th September 2025: numbers for the tour will be limited; therefore, you will need to let us know in advance if you intend to attend the tour. There is a link in the newsletter for you to let us know you will be attending.

OUR NEWSLETTER IS NOW INTERACTIVE

This month, your newsletter has undergone a subtle change. From within the newsletter, you can register for an event and, like I mentioned earlier, access a document like our trip away brochure.

Yes, a small change, but one that will be used more in the future.

**Retired Telecommunications Employees Association****TOUR OF THE GARVAN INSTITUTE****Thursday, 18th September 2025 at 10.30 am**

It has been since July 2019 that the *Retired Telecommunications Employees Association* members have had a visit to the Garvan Centre Institute.

On Thursday, 18th September 2025, we have arranged another visit to the Garvan Institute. The Garvan Institute's mission is to help us build a future where every disease can be prevented, treated or cured.

For over 60 years, Garvan has brought together world-leading researchers and clinicians, collaborating locally and globally to tackle disease and improve human health. From the individual patient with rare disease to the many thousands affected by complex, widespread illness, the Garvan is pioneering discoveries across diseases that have the greatest impact on society.



Our visit on the 18th September 2025 is to allow members to view the Garvan's facilities and ask about their various research projects.

The Garvan Centre Institute is located at 384 Victoria Street, Darlinghurst. Our visit will commence at 10.30 am and afterwards we will have lunch at the Sydney RSL in George Street.

We are asking members who attend and if they are in position to make a small donation towards the Garvan Institute's work. Warren Morley will collect the money on behalf of the Institute.

Finally, if you intend to attend visit, please complete form (click on the Register Link Below) which will simply ask for your name and contact number. The link is on the email that included the newsletter.



September 2025 - General Meeting

SPECIAL GUEST SPEAKERS

Dr. Zoe Menczel Schrire a researcher at the University of Sydney in the Healthy Brain Ageing Program. Zoe leads a clinical trial exploring the potential of musical interventions to prevent cognitive decline and promote neuroplasticity in older

Dr. Nicole Espinosa Also works in the Healthy Brain Aging Program. Her research focuses on identifying risk factors for cognitive decline and promoting awareness of evidence-based strategies people can use to reduce their risk of dementia and protect their brain health. with memory difficulties.

How to Keep Your Brain Healthy: Reducing Dementia Risk Through Lifestyle, Clinics, and Music

Join us for an engaging session on how to reduce your risk of dementia and support healthy brain ageing. Learn about evidence-based strategies for cognitive health, discover a new Healthy Brain Ageing Clinic where individuals can assess and manage their personal risk.

Hear about an exciting new clinical trial exploring how learning music may help slow cognitive decline. Whether you're curious about prevention or looking for practical tools to support brain health, this talk offers insights for everyone.



Phishing scams

Back in the June 2024 issue of our newsletter, I wrote an article about the perils of online shopping. The article mentions a wide range of scams that are currently in operation. There are a variety of scams out there, including financial scams, attempts to steal your personal information, over the phone, and via text messages.

This article serves as a follow-up reminder about the ongoing prevalence of scams, especially phishing attacks. Recently, I have been receiving between five and ten scam messages every day, whether through email or text.

WHAT IS A PHISHING SCAM

Phishing scams are among the most common types of fraud you will likely encounter. Scammers aim to deceive you into disclosing sensitive information like passwords, credit card details, or bank account numbers, often by impersonating legitimate organisations such as banks, government agencies, or well-known companies.

In the early days of scams, scam emails were relatively crude but still managed to catch a victim because many people were unaware of the risks of online deception. However, as awareness and education about scams increased, fraudsters had to make their scams more sophisticated. They responded through:

- **Official-looking emails or texts:** These urge you to click links, download attachments, or contact fraudulent phone numbers.
- **Fake websites:** Created to mimic real sites, these prompt you to enter login credentials or personal information.
- **Impersonation:** Scammers may pretend to be friends, colleagues, or familiar companies to lower your defences.

The large volume of scam emails I receive tells me that scammers are having success with their fraudulent endeavours. So, what is working for the scammers? We need to be aware that the scams are



becoming more sophisticated, employing AI (artificial intelligence).

My warning in this article is not to be overconfident in your ability to the extent that you believe will not fall victim to a scam. You need to be aware of the tactics scammers use and understand that they are increasingly using AI (artificial intelligence) to trick more people. I will discuss the impact of AI at the end of this article.

SCAMMER TRICKS AND METHODS

These are:

Authority-based persuasion - Scammers often impersonate trusted brands or authority figures, triggering our instinct to comply, especially when messages seem official.

Urgency and Fear Tactics - Scams that leverage emotional triggers, such as invoking urgency or fear, that disrupt our critical thinking. Faced with a deadline or threat, many act impulsively instead of pausing to evaluate. For example, many people are waiting for the Australian Taxation Office (ATO) response to their tax return. They receive an email from the ATO or MyGov claiming more information is required before a tax refund can be processed.

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Phishing scams (Cont'd)

Our Self-Perception and Cognitive Dissonance

- We can be overconfident in our thinking, quickly concluding that an email seems legitimate or "I am too smart to be tricked". Contrary to common belief, recent reports show that younger adults (20–29) are losing more money to fraud than older generations.

Limited Awareness of New Tactics - Even tech-savvy individuals can struggle to recognise scams when they evolve quickly and blend in with legitimate

A Prime Rule

Always remember: Never disclose your personal or financial information, or click any links, unless you are certain the request is genuine.

An Email you receive is not the appropriate place to initiate a response. If you are ever unsure, call the company using the number found on their official website or on documents they have given you directly.

content. A false sense of awareness can mean overlooking subtle cues. The use of AI will ensure scammers will invent new tactics.

At the end of this article, I will show you some ways to spot a scam email. However, be aware that as scams evolve with AI, these tips may eventually become less adequate.

THE GROWING THREAT OF AI IN SCAMS

AI is making online scams more convincing and dangerous than ever before. Here are some threats posed by AI:

Personalised Scams - Many corporations have failed to protect the data they have collected from their customers. AI can process the breached data, analysing it in combination with your social media posts, online habits, and services you use. This analysis enables scammers to craft emails or messages that are tailored with your personal details (such as your bank, shopping habits, or even friends' names), making them sound authentic.

Flawless grammar and writing style - AI removes obvious red flags like poor spelling or awkward language, allowing scam messages to appear professional and credible.

Advanced psychological manipulation: AI can modify scam messages to boost urgency, fear, or trust, making them more convincing.

Impersonation of Friends and Colleagues

- AI tools can mimic writing styles. By analysing text from someone you know, it could generate scam emails or texts that sound like they came from a trusted friend or family member, tricking you into clicking links or sharing information.

More Realistic Fake Websites - AI can assist scammers in creating fake websites that appear nearly identical to genuine ones, making it extremely difficult to identify differences—especially when combined with personalised messages that direct you there.

Sophisticated Link Manipulation - AI can craft convincing links or redirects that hide malicious sites. Instead of obvious misspellings, attackers use subtle changes and automated testing to find domains you are likely to trust.

Scaling Attacks - Automated AI enables scammers to send millions of personalised phishing messages, tailoring details for each potential victim.



An Example of a Phishing scam (Cont'd)



I have included an image of an email I received claiming to be from NAB Bank. I do not bank with NAB, so I recognised immediately that the email was a scam. Below, I have pointed to some clues that will reveal the email is fraudulent.

- The main issue is that the email is not personally addressed to you; instead, it says “Dear Customer.” With AI, future scam emails may include your actual name, as they could have collected your personal details from a number of online sources.
- The email convincingly mimics the look and feel of a NAB email, and this ability will only improve with AI.
- Note that the scammer has tried to create a sense of urgency, threatening a disruption to your banking services. Many rely on online banking, which can cause panic and prompt a quick response.
- You will notice the scammer claims you need to promptly accept updated NAB *Terms of Use* to comply with regulations aimed at fraud prevention. I have seen scam emails with real phone numbers and email addresses that appear legitimate as a way to persuade that the email is genuine.
- If you check the “from address,” it likely uses a *Gmail* or *iCloud* account—banks have their own domains and do not use these services. The “from address” is another area where AI will make the from email address seem more authentic.

Lastly, remember that when a bank contacts you via email about “terms of use” or that your monthly statement is ready, they never provide a link for direct access. They always ask you to login personally to your online account.