

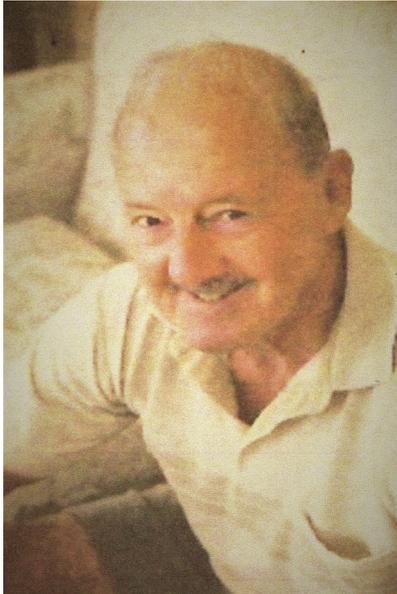


WASFR NEWS

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PRESIDENT'S REPORT

Morning Everyone. I have been encouraged to remind members that our September meeting will be held on **THURSDAY 7th September**, commencing at 10am. The reason for this change is that we have been able to get the WA Minister for Seniors, Don Punch, to be our guest speaker. Don Punch lives in Bunbury and is usually not available in Perth on Fridays.

The Minister's office has said their preference is that he delivers a short 10 minutes presentation, but then would like the remainder of the time available to be allocated to questions from members. We agreed that such a procedure would be welcomed and have already drafted a few questions that are suitable for this occasion. Some of these topics are

- * Concession on Local Govt. Council rates: the current limit of \$750 for seniors holding an Age Pension card, a CSHC or a Dept. of Veterans Affairs Gold card should be increased to \$1,000
 - ◇ it has not been changed for 7 years
- * Stamp Duty concession (Downsizing): the concession currently available to First Homeowners be also given to seniors holding an Age Pension card, a CSHC or a Dept. of Veterans Affairs Gold card
- * Oral Health for Seniors: extra funding required for extending the Oral Health programme and reducing wait lists for seniors in possession of a WA Seniors Card or a CSHC
- * Emergency Services Levy (ESL): amalgamation of the current 4 categories into one (the concept that people in the metropolitan area pay twice as much as those outside of the metropolitan area is flawed)
- * Positive Ageing Alliance: update required on this COTA WA initiative (what organisations are involved and what improvements have been made regarding seniors living in WA)
- * Transport: improved transport options required for seniors living in the outer suburbs - possibility of the availability of taxi vouchers being extended ?
 - ◇ also increasing the start time for concessional travel on public transport from 9am to 8.30am for seniors living in the outer suburbs (zone 2)
- * Friendly and accessible meeting places for seniors: improve/increase the number of meeting places that are currently available to seniors - mainly for those living in the outer suburbs
- * Household maintenance issues for seniors: mainly a question regarding the current sparcity of general handymen to help out with household functions such as gardening, window and gutter cleaning etc.
- * Land Tax: abolish the current policy of amalgamating the values of multiple properties resulting in a higher level of taxation for the landowner
- * Mandatory drawdown of superannuation: although this is a Federal issue we feel that the Minister may be able to support lowering the current 7 levels down to 5 (lowers the minimum drawdown from 14% to 10%).

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Rainbow at North Beach



We fully expect the Minister to speak about the 2023-2033 WA Seniors Strategy that was launched on 19th April 2023, so we don't envisage asking many questions on that subject. There may be other issues that members would like to raise so we are asking for suggestions on topics that you feel are relevant. Would you please send brief details of your thoughts to myself, or our Secretary, Sharon, as soon as you can. We expect to send details of questions to the Minister's office within the next 2 weeks - this should allow the Minister's staff time to research any of the questions that may require some background material.

We all need to be reminded that the time is limited, so we cannot allow any one particular topic to dominate proceedings. We ask for your understanding. It is quite likely that the time available may not be sufficient so we would expect the Minister, and his staff, to take some topics "on Notice" and provide us with a written response at some later date.

Please don't let this opportunity pass us by.

Since the May Federal Budget we have learnt that the government intends to legislate for a limit of \$3 million on superannuation being tax free. This is not going to come into force until 1 July 2025 (after the next election) - anything can happen between now and then. Apart from the intention not to index this amount, this announcement has been received with a minimum of public outcry. Several superannuation organisations have said that a \$5 million figure should have been the amount - possibly, the \$3 million figure could end up being amended ??? And the matter of indexation really does need to be addressed.

Recent announcements of a surplus around \$20 billion has surprised a few people - the first surplus for more than 15 years? Many organisations have already claimed that this surplus should be spent on issues that are important to them - if all were approved, the \$20 billion would vanish in no time. The Treasurer has stated that the government intends to put a large sum into paying off a part of this colossal debt that our country is carrying - the interest we are incurring is astronomical. Australia's debt to GDP is said to be 34.9% in 2022-23 - Russia's is 19.6% while Kuwait is 2.9%. Personally, I fully support getting rid of this debt as quickly as possible.

The subject of Aged Care continues to receive a level of public scrutiny (as it should). In June the Minister for Aged Care, Anika Wells, announced the formation of the Aged Care Taskforce with herself as the Chair. This group (15 people) will, basically, concentrate on the funding for Aged Care and how it can be improved. There have been mentions of a possible increase in the Medicare Levy, greater Federal funding (??) and also the strong possibility that those with a greater financial capacity will be required to pay more. There have been conflicting comments about the various Aged Care facilities and whether they can continue to operate on the current financial basis. Reports of several Aged Care facilities closing down have circulated, and this is of concern to all of us, let's hope that this Taskforce can come up with some viable solutions. They are expected to produce an interim report by the end of October, with the final report due before 31st December.

The Council of Elders, which was established in December 2021, is due to complete their term of duty in December this year. We have not been able to access their annual reports. Nominations for a further 2 years have been invited. Anyone interested?

Our Investors group continues to meet every 2 months with the next meeting scheduled for Thursday 19th October with Chris Young as the guest speaker. He is an experienced Australian Financial Adviser and the founder of CY Financial Advice. In addition to his work at CY Financial Advice, Chris is also a founding member and is the current President of the Certified Independent Financial Advisers Association.

The WA Seniors Alliance (WASA) continues to lodge submissions with the WA government, and, where possible, we continue to meet up with local politicians. The September meeting, where our guest speaker will be the WA Minister for Seniors, is a good opportunity to raise some issues and get some understanding just where the government's priorities lie regarding the wellbeing of WA seniors.

Once again, we do need to encourage members to spend a small amount of time and consider volunteering for a position on the WASFR Committee. As has been said before, we can't sit back and expect someone else to do all the work. Please give it some thought.

The next meeting is on **Friday 11th August** (AGM plus General) and the guest speaker will be one of our own members, Ian Stann. The subject of Ian's talk is "*If Switzerland ran Australia*" and is intended to increase awareness of the differences between the two political, industrial, financial, technological and educational systems of these two countries. This promises to be an interesting session. Look forward to seeing you there.

Ron de Gruchy

“POLES PART”

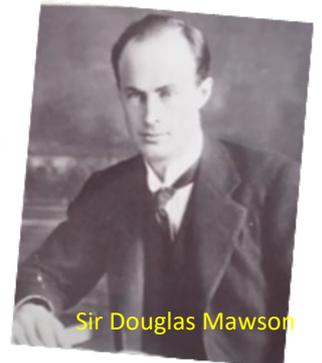
E. Goodchild

Mawson and Wilkins, Australian Polar Explorers

Our May talk was by Peter Alcock, presenting the different styles and approaches of two of Australia's great polar explorers, Douglas Mawson and George Hubert Wilkins. Peter has always been interested in remote areas and, following a career in exploration geology, mining and farming, he continues his interest in exploration in remote areas. He began by asking who among the audience had heard of Mawson and who had heard of Wilkins. Not surprisingly, almost everyone had heard of Mawson and his expeditions to Antarctica. More surprisingly, very few had heard of Wilkins, despite his many expeditions to both polar regions. Peter made the point that while Australia had celebrated Mawson's exploits, it had virtually ignored Wilkins.

Whilst they were contemporaries and shared a passion for exploration (especially in the polar regions), Mawson and Wilkins had very different backgrounds and motivations and their exploits were very different.

Mawson was born in England and moved to Australia as a child. He was well educated and obtained a degree in geology from the University of Sydney and became a professor of geology at Adelaide University. He became fascinated by the billion-year-old glacial deposits in South Australia (completely refuting previous theories that glaciation is a relatively recent phenomenon). This led to his interest in Antarctica where he could see how such rock formations formed. He was with Shackleton on the 1907—1909 Nimrod expedition to the south magnetic pole and led the 1911—1914 Aurora expedition. Later, he participated in expeditions to Antarctica in 1929, 1930 and 1931 aboard the *Discovery*.



Sir Douglas Mawson



Sir George Hubert Wilkins

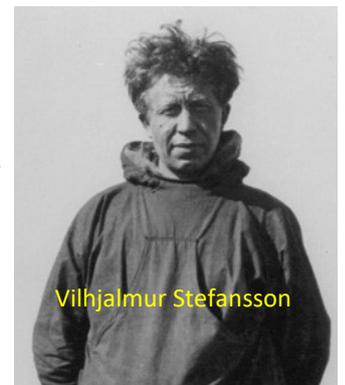
In contrast, Wilkins was born on a farm at Mount Bryan in South Australia. His family was forced to move to Adelaide during the Federation drought (1895 to 1903) when the farm became uneconomic (it was on the “Goyder's line” — the line through South Australia, north of which was deemed unsuitable for farming). As a result of his experiences in the great drought, Wilkins became interested in how the polar regions affected weather and how weather stations in these regions might be able to help with long-range weather forecasting. It was this interest which inspired his lifelong interest in polar exploration. Peter concentrated the remainder of his talk on Wilkins' colourful and eventful life; celebrated in the Northern hemisphere but obscure and all but forgotten in Australia.

Growing up in Adelaide during the early 1900's he developed an interest in the new technologies emerging at that time, particularly photography, cinematography and aviation. He developed a reputation for getting interesting action footage (sometimes at great personal risk), which led to his being offered a job in London. His journey to England in 1908 was an adventure in its own right, involving stowing away aboard ships (being put ashore first in Sydney and then Algiers), and sundry other (some nefarious) escapades in Algiers and across Europe.

Once in London, his interest in aviation burgeoned and he learnt to fly (although a proficient flyer, he never actually got a pilot's licence), and experimented in aerial photography. As a reporter in the Balkans war in 1911, he commandeered an aircraft and became the first to take moving pictures of active battlefields.

His first trip to the polar regions came in 1913, when he joined Stefansson's Canadian Arctic expedition. Spending three years in the Canadian high arctic, he got to know the local inuit people who taught him their arctic survival skills.

Following that expedition he returned to Australia in 1917 and tried to enlist as a pilot. Being colour-blind, he was rejected and was sent to the Western Front as a photographer alongside Frank Hurley. In his quest for accurate images, he went “over the top” a number of times, was wounded at least nine times and was awarded the MC and Bar, the only photographer to win a combat medal.



Vilhjalmur Stefansson

Back to aviation, Wilkins took part in the 1919 London to Sydney air race sponsored by the Daily Mail newspaper. Unfortunately, he crashed in Crete (into the wall of a lunatic asylum, much to the amusement of the press!). He claimed (without solid evidence), that this was as a result of sabotage to his aircraft.

In 1921—1922, Wilkins was appointed chief of scientific staff on Shackleton's last expedition aboard the Quest. Peter showed a photo taken by Wilkins of Quest's crew at Shackleton's grave on South Georgia.

Following his return from that voyage, he was commissioned by his newspaper to go to the Soviet Union to survey and film the effects of the famine that followed the Russian Revolution. While there, the British Museum asked him to conduct a survey of tropical Australia, photographing and collecting specimens of flora and fauna that were thought to be on the edge of extinction due to the take up of land after the war. He spent two and a half years doing this and, in 1929, published a book *Undiscovered Australia* covering his work during this time. His comment in the book about Australia being "**the poorest rich country in the world**" did not endear him to the Australians.

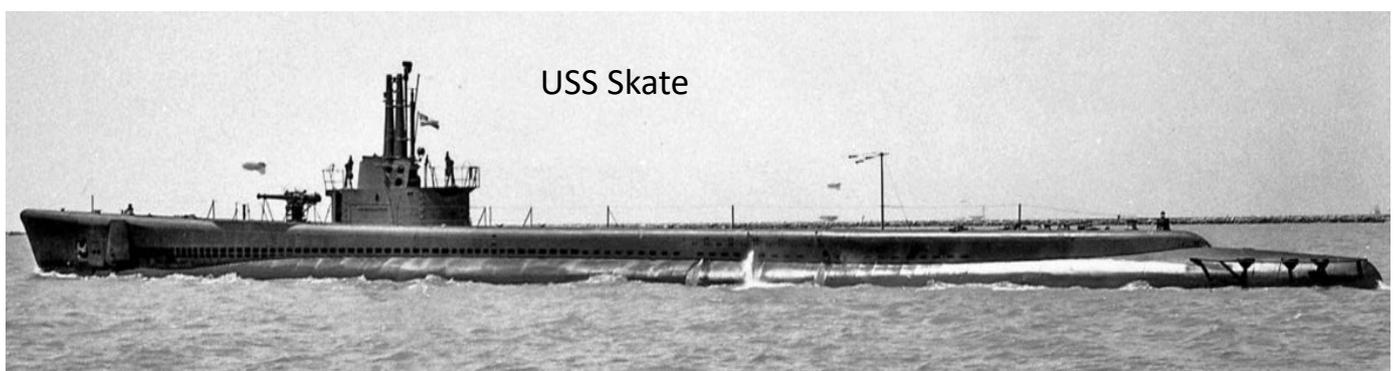
He then returned to polar exploration. In 1926, after a projected Antarctic expedition failed to get funding, he started exploring the Arctic by air using aircraft supplied by US car makers. He suffered a number of mishaps and crashes due to the complete lack of infrastructure (prepared landing strips, fuel, weather forecasting, etc.), in those remote regions. In 1928, he bought a Lockheed Vega monoplane with his own funds and flew with pilot Carl Ben Eilson from Alaska to Spitsbergen — becoming the first to fly over the North Pole. This feat led to Wilkins and Eilson being fêted around the world (except in Australia). Wilkins was knighted as Sir Hubert by George V. Mawson, who, however, was less impressed, describing him as an "amateur adventurer". Nevertheless, Mawson followed his lead and started using aircraft in Antarctica.

Later the same year, he was off to the poles again — this time southwards, where he tried a number of aircraft before achieving the first flights over Antarctica (over the Ross Ice Shelf and the Antarctic Peninsula), in a Lockheed Vega.

With his increasing fame, he was invited in 1929 to join the airship Graf Zeppelin for its' first around the world flight (also the first Australian to do so). He left the subsequent New York ticker tape parade to marry Suzanne Evans whom he had met the previous year in New York.

His next exploit, in 1931, was to try and explore under the Arctic ice using a salvaged US submarine — the "**Nautilus**". However, without dive planes to control the depth, he had to force the submarine down and was unable to go far. Nevertheless, while there, he took many measurements of the currents and weather which proved useful later when US nuclear submarines ventured under the ice to the North pole. He published an account of this exploit, entitled "**Under the North Pole**". For the next few years, he continued to undertake aircraft-based expeditions to both the Arctic and Antarctic, including participating in the search for the missing Russian aviator, Levanevsky in 1937.

During WW2, and for some years thereafter, he was employed by the US as a polar consultant and to perform "special missions" behind the Iron Curtain. In 1958 he at last succeeded in reaching the North Pole under the ice aboard the nuclear submarine **USS Skate**. He died a month later in the US and his ashes were taken to the Pole aboard the USS Skate and scattered there.



CYBER ATTACKS AND SCAMS

E. Goodchild

Our June talk was a timely reminder that it is a rough world out there and that the price of financial security is constant vigilance against those who would like to part us from our money or our identity in return for... absolutely nothing. Sharon Buchanan-Clarke, a senior Community Education Officer in Consumer Protection from the WA Department of Mines, Industry Regulation and Safety (DMIRS), gave us a summary of the most common types of scams and how to spot them. Before going into the subject, itself, Sharon referred us to WA Scamnet (www.scamnet.wa.gov.au) — part of DMIRS — which provides details of the various scams in circulation, advice on how to avoid being scammed and what to do if one does fall victim to one. They also provide a scam reporting service which helps keep their scam databases up to date — forward scam emails to consumer@dmirs.wa.gov.au, marking it for the attention of the Scant Team. A specific service available in WA only is help in recovering from identity theft. She also quoted some sobering statistics about the losses to scams from WA alone: \$A10M in 2020, \$A22M in 2021 and \$A50M in 2022. For the whole of Australia, the sums run into \$billions.

The talk covered some of the most common types of scams:

Investment Scams are the most lucrative by far for the scammers; examples include:

- * Binary Option Trading, effectively betting on the future movements of currency, normally carried out by unlicensed (and frequently dodgy) traders.
- * Crypto-currency trading. While many crypto-currencies are legitimate (if risky) investments, some are less so and may be used for money-laundering amongst other unsavoury purposes.
- * Celebrity-endorsed investments — in which investment products appear to be endorsed or sponsored by well-known personalities to give them an appearance of respectability when, in fact, they are scams and the endorsement is spurious.
- * Fake share scams. Offers to invest in such shares (usually in overseas companies), arrive by email or in the post and tempt one with promises of high returns with low risk.
- * Recovery scams, where scammers contact one to say that ones' shares in such-and-such are caught up in a scam and one must pay admin. fees and/or taxes to recover them.



There are, of course many others which Sharon could not cover in the time available.

Romance Scams are the next most lucrative type. One needs to beware of requests

for money from people one may have met online but have had little or no personal contact with. Scammers may make contact by various means (not only via dating sites), and can make themselves appear genuine — for example, by using photos and details of real people taken from the internet to create a fake personal profile.

Having hooked their victim, the scammers then create some very credible urgent personal crisis and ask for financial help. They may even get people to impersonate key characters in the story in supporting phone calls to make the story more credible.



Hacking and Malware are time-tested scam techniques. Typically, these involve a scammer gaining information from, or remote access to, one's computer, tablet or 'phone. Two well-known methods of achieving this are (a) tempting one to install malware onto one's device by clicking on a link in a fake email, and

(b) gaining remote access to one's computer by telephone calls purporting to be from Microsoft, Telstra, the NBN, etc. saying that you have problems with your computer or internet and that they require remote access to your computer so that they can "fix" it. Having gained remote access, they can: skim off all your personal data stored on one's device, install malware to collect passwords, credit card details, etc. when one uses internet for financial transactions, or lock one's device or encrypt all one's data stored on it and demand a ransom before unlocking the device or decrypting the data.



Sharon re-iterated the time-honoured warning of not clicking in links in emails and not giving any personal details over the phone. Indeed, she advocated filtering telephone calls by allowing them to ring out to voicemail — genuine callers usually leave a message, scammers seldom do.

Redirection Scams where the scammer intercepts genuine invoices for goods or services and gives alternative payment details — into the scammer's account. Her advice was to check with the supplier whether any changed payment instructions are genuine or not — making sure to use the contact details from the supplier's website, original quotation, business card, etc. and not from the email with changed instructions.

The Hot Deal scams are special offers or lottery prize wins and are usually accompanied by a sense of urgency so that tempted victims don't have time to have second thoughts. The best defence against such tempting scams is to remember that *"if it sounds too good to be true, then it probably is"* and, at the very least, check the credentials of the caller/emailer/writer and their supposed organisation from some independent source (including Scamnet). Remember that if you haven't entered a lottery or competition, you cannot have won the wondrous prize being offered. Beware also of competitions where you are invited to enter your name and contact details in order to win a prize — such competitions exist to mine your personal details.

Pet scams use cute photos (stolen from other websites) to attract custom. They take payment on-line and, since they are never local, take shipping costs as well. These scams may also demand veterinary fees due to a sudden illness of the "pet". Of course, the promised pet doesn't actually exist.

Door-to-door salespeople are not always who they say they are. Typical examples include: charity collectors (especially after a major disaster), people conducting research (or collecting your personal information) and so-called bitumen-bandits with the pretext *"we've just being doing some work in the neighbourhood and have some bitumen left over, we can resurface your drive for half the normal price"*. Sharon pointed out that, under Australian consumer law, anyone doing door-to-door selling must give a 10-day cooling off period and cannot take payment before that time is up and the "deal" is confirmed.

The Urgent Threat where the scammer creates a credible scenario requiring an urgent payment to resolve. Examples include:

- * text messages or emails purporting to be from close relations claiming to have lost their phone which they need to pay for a transaction and requesting a bailout. The clue is when the scammer gives an alternative phone number with instructions not to call the original number.
- * telephone calls purporting to be from the ATO or other potential creditor about an overdue account and requiring immediate payment to avoid legal or police action. Legitimate organisations and the ATO should never do this.
- * "catch a scammer" scams where the scammer purports to be from the police asking your help in catching a scammer. This involves one making a payment to "allow us to follow the money and catch them". In fact, the police will never do this.... amongst many others.

Phishing where scanners send out mass emails or text messages continuing a dodgy link which will install malware or spyware on the victim's computer or phone. These emails invite one to click on the link to access something like pop-up prizes, software updates and the like. Do not click on such links; if they appear genuine, visit the organisation's official website and update your software or enter the draw from there — the small proportion of recipients who are careless enough to click on the links suffice to make the scammers a lot of money.



Protect yourself and your devices:

Anti-virus installation

Sharon gave the following tips:

Install an anti-virus or internet security program on your devices; keep your software (particularly the operating system) up to date; never use public or free WiFi for emails, financial matters or other password-protected applications — they are insecure and can be infiltrated.

Always use different passwords for each account, application and website to avoid compromising all your accounts should one password be stolen; always use strong, non-guessable passwords containing both capital and lower-case letters, numbers and (where the application allows) symbols.

Never reveal personal or financial details in response to an unsolicited email or phone call, even if it purports to be from a bona fide organisation — always contact the organisation through their official channels (not those quoted in the communication) to confirm that the solicitation was genuine or not. Check the full sender's email address for unsolicited communications — the scammers may make their address look plausible but it won't match the real one exactly.



Pay for online transactions with either a credit card or Paypal as these offer some protection in case of fraud, misrepresentation or other dispute. Check your card and bank accounts and if you spot any unauthorised debits, contact your bank immediately and consider contacting Scant who may be able to help.

Final Word: **Exercise extreme caution online** — it is worth assuming that your personal details are for sale on the dark web, especially if you were affected by one of the recent data breaches.



Como Beach, a popular recreation resort.
(Origin and date of photo unknown – c1940s.)

Radio Astronomy — De-mystifying the SKA

E. Goodchild

A slightly disappointing turnout at the June meeting came to hear our speaker, Dr Ian Kemp, talk about Radio Astronomy and, in particular, the Square-Kilometre Array radio telescope (SKA) being constructed in the Murchison region of WA.

Ian is currently completing his second PhD in Astronomy at Curtin University, working as part of the International Centre for Radio Astronomy Research (ICRAR). His first PhD was in Metallurgy at the University of Leeds and led to an interesting and varied career starting in academia until financial considerations led him to Australia to work in the mining industry with a short foray into the New Zealand Federal Government. As a self-funded retiree, his current work is entirely for personal interest and is largely unfunded.



Ian started his talk with a brief outline of Astronomy (exploring the universe, what it is made of, where did it come from and where is it going), and the cyclic methodology of theorise → observe → analyse observation data → refine or change theory.....and repeat. He went on to show how the radio frequency band fitted into the electro-magnetic spectrum alongside the gamma-ray, x-ray, ultra-violet, optical, infra-red and microwave bands and how observations in the radio frequency bands differed from, and complemented, those on the optical bands. He showed how an optical image of the Milky Way differed from one taken in the radio frequency band — the Milky Way being an edge-on view of our galaxy, looking towards the galactic centre from Earth's position towards the edge of the galaxy.

In the optical image, the galactic centre and, indeed, much of rest of the galaxy, is obscured by clouds of dust and gas which make up much of the mass of the galaxy. By contrast, the radio-telescope image has no such obscuration of the galactic centre since the dust and gas clouds absorb little energy at the longer radio band wavelengths.



In the

Another significant difference between optical and radio astronomy revealed by these images was the near absence of stars and galaxies from the radio-telescope images compared with the optical image (and the night sky as we know it). This is because stars, themselves, radiate little energy in the radio band — most of the radiation observed in this part of the spectrum comes from hot gas clouds ejected from dying stars as they explode. He illustrated this with some high resolution images taken by the Murchison Wide-field Array (MWA) radio-telescope in WA, showing several such dust clouds in some detail, including some “close” to the galactic centre, most having no bright spot from the remnant star, itself.

Having illustrated how radio-astronomy can contribute to our knowledge of the universe, Ian went on to outline what a radio telescope is. Of course, since the radio band is part of the same electromagnetic spectrum as the optical bands, the same principles apply, scaled to match the longer radio wavelengths. The main considerations being the size of the antenna — the larger the better.

Earlier radio telescopes used the same principles used for optical (reflector) telescopes, i.e. using a parabolic mirror system to focus the image onto a detector. Until recently, the largest of these was a 305 m diameter fixed-dish telescope constructed in a natural sink-hole at Arecibo in Puerto Rico although recently, the Chinese have constructed an even larger 500 m diameter one in a col between three mountains.

Large dish antennae such as these have some major drawbacks: they are difficult to construct and maintain, require suitable terrain and, most importantly, point directly upwards with no ability to steer their pointing angle. As a result of the last, they can only study a small band of sky as the earth rotates and travels round the sun.

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Parabolic dish, also called Stirling dish

Modern radio telescopes overcome these deficiencies by using interferometry principles, whereby the signals received by several smaller antennae are added together in precise time-alignment to emulate a large single antenna. The antennae can be distributed over a wide area thus giving the effective aperture (and thus resolution) of a much larger single antenna. Unlike the large fixed dishes at Arecibo and in China, an interferometer array telescope can be pointed at areas of interest away from directly overhead. Ian showed pictures of two such interferometer arrays currently operating in WA (as pathfinders for the Square Kilometre Array):



- * the Australian Square Kilometre Array Pathfinder (ASKAP) comprising 36 steerable 12m parabolic dish antennae. The dishes are steered in unison to point at the “target” area of sky and their received radio energies are combined together into a single output.
- * the MWA, is an array of dipole antennae arranged in 128 tiles each of 16 dipoles. In this case, there are no moving parts and the pointing angle is controlled entirely by the time offsets applied to each tile when their signals are combined.

The SKA, itself, is a €2 billion collaboration of nine nations to build a radio telescope big enough to match the resolution of large optical telescopes. It will comprise, in fact, two telescopes: one in South Africa — a 197 element dish interferometer covering the “mid frequencies, and the other in the Murchison region of WA — an array of 130,000 dipoles arranged in 128-dipole tiles. Construction is starting this year and will take 10 years to complete, although useful results should become available within a few years once a sufficient number of tiles have been installed and connected. Radio telescopes, by their nature, need to be located in “radio-quiet” regions to avoid interference from human radio transmissions and large antenna arrays such as these need a huge amount of space — the Murchison region of WA meets these criteria, being a large, largely unpopulated, open area (approximately the size of the Netherlands), a long way from significant human settlement.

Large interferometer arrays produce vast amounts of data which dictates the need for both huge amounts of data storage capacity and complex processing, involving the inverse Fourier Transform in two dimensions, to reveal the images akin to optical images. Data rates expected when the SKA is fully operational are 20TeraBytes/second for the SKA Mid system in South Africa and 2 PetaBytes/second (=2,000,000 GB/s) for the SKA Low system in WA. To put this in perspective, the total flow of data through the internet in 2020 was around 95,000 GB/s.

Such complex processing with these quantities of data is only practical with a supercomputer. For his research using data from ASKAP and MWA, Ian uses the DownUnder Geosolutions’ “Bruce” supercomputer (normally used for geological survey data processing). He noted that radio telescope processing techniques is very similar to geological survey processing.

The SKA Low system will use the Setonix supercomputer at the Pawsey Centre in Kensington, WA, to pre-compute and distribute the images. Setonix is currently the 15th most powerful supercomputer in the world.

Ian wound up his talk by outlining the wider employment benefits to WA from the SKA project, including:

- * scientific and technical staff at Curtin University, UWA, the CSIRO Space and Astronomy team, the SKA observatory and Pawsey Computing Centre.
- * engineering staff designing and building the antennae, communications and electronic systems.
- * civil engineering, construction and transportation staff during the construction phase.
- * staff for services such as accommodation, catering, etc. to support all the above.



WESTERN AUSTRALIA SELF FUNDED RETIREES Inc.

www.wasfr.org.au

MINUTES

Minutes of the General Meeting of WASFR Inc. held at the Cambridge Bowling Club, Howtree Place, Floreat, on Friday **14 July 2023**.

The President opened the meeting at 10.05am and welcomed the 24 members and 6 visitors present.

APOLOGIES:

V. Payne, R. & J. Dawson, B. Arnold, V. Moller, T. Bailey, & H. Ellis.

CONFIRMATION OF MINUTES: Moved R. Wyatt, and seconded by D. Brooke that the Minutes of the meeting held on 9 June 2023 be accepted as a true record. Carried.

BUSINESS ARISING:

Investment Group: P. Farr advised that 20 people attended the meeting held on 22 June. There were interesting conversations surrounding “downsizing” and the pitfalls that can crop up. People on a part Age pension need to be aware of consequences that may arise with Centrelink payments. The next meeting is scheduled for August and attempts are being made to get Chris Young from CY Financial Advice for a meeting in October. P. Farr then proceeded to raise the importance of having a valid Advanced Health Directive document in place before any loss of capacity to make decisions on one’s health. No good leaving it till “the last minute” before recognising that such authority is important. Apparently, only 7% of WA seniors have taken the trouble to complete an Advanced Health Directive. We need to do better.

Aged Care webinar: The President repeated the situation where we did not have a representative from WASFR to be involved in this webinar held on 18 May. We have, however, been able to become aware of most of the issues raised. The President then spoke about a book titled *MY PARENTS ARE AGEING WHAT THE HECK DO I DO ?* that had been given to him by a representative from Aged Care Reform Now. The book contained a great deal of detail surrounding support available from both State and Federal governments, including information on how to go about commencing receipt of support packages. There was a clear difference between the Commonwealth Home Support Packages (CHSP), and the Home Care Packages (HCP) which are assessed by medically qualified assessors from the Aged Care Assessment Team (ACAT). As previously advised, the amalgamation of the CHSP and HCP has now been put back to 1 July 2025. The recently created Aged Care Taskforce (June 2023), is expected to produce an interim report by the end of October, with the final report being due by 31 December 2023. This is a very short time in which to do justice to their main objective which is to recommend a better way of funding the rising costs of Aged Care. One of the possibilities is for the Refundable Accommodation Deposit (RAD) to be abolished. This would be a major change and one that may not be supported by many retirees - the alternative (a Daily Accommodation Payment), is expensive (7.9% interest rate) and the money being paid is not refundable. The Taskforce may also suggest/recommend an increased Medicare Levy that may not be attractive to a government facing an election in less than 2 years. Another alternative is for the “user pays” element to be increased (?? substantially ??) as one other way of addressing this issue.

The President then referred to a short summary of Aged Care terms, together with some details of the new HCP rates as from 1 July 2023, plus information re applying for the CHSP and the HCP packages - there are copies available to members. Most of the information contained within this summary was taken from the book *MY PARENTS ARE AGEING* and has been checked by the book’s author. Members are encouraged to take a look at the information contained in the summary and raise any queries they may have with our Committee members.

COMMUNICATIONS:

- Emails re Changes to Aged Care - including the Summary on Aged Care terminology
- Emails re the Investors group
- Email from Aged Care Reform Now re their submission (19 pages)
 - R. Wyatt asked for a copy to be sent to him

COMMUNICATIONS: cont.

- Emails from National Seniors - inc. NSA Connect 9th,15th, 23rd June & 7th July also media releases on (a) the Aged Care Taskforce, (b) Pension age now 67 and (c) World Abuse Day 15th June
- Email from Town of Cambridge
- Emails re WA Seniors Alliance meetings - also on Oral Health
 - details of average wait times from 10.6 months to 29.5 months for seniors
- Emails re potential Class Action on the NDIS (those over 65 are excluded)
- Email from Kate Chaney - June newsletter
- Email re Perth A.I.R. June newsletter
- Emails re web-site and guest speakers
- COTA WA Connections - July newsletter
- ACOSS media releases (6)
- SMSF Weekly News Digests (4)
- CPSA News (12)
- Brisbane North Retirees - July newsletter
- Gold Coast Retirees - July newsletter

FINANCE: The Treasurer, M. Harris, invited members to look at the monthly financial statement printed on the reverse of today's Agenda. Funds available as at 30 June were \$7,182.42 with outstanding accounts totalling \$55 (Bowling Club cost for the Investors group). No questions from members.

GENERAL BUSINESS:

Other: The President referred to the September meeting where the guest speaker will be the WA Minister for Seniors, Don Punch. The Minister is expected to talk for about 10 minutes and then has asked for questions from members to occupy the remainder of time available. Members are invited to submit their suggestions to Committee members before the end of August. Some matters that will be raised will be (a) the Positive Ageing Alliance, (b) the 2023-2033 WA Seniors Strategy, (c) the future for Aged Care facilities in WA, (d) the various costs involved in Aged Care and (e) Stamp Duty exemption for seniors when downsizing. The date for the September meeting has been changed to THURSDAY 7th September in order to accommodate the Minister's availability.

The President then reminded members that the next meeting (August) would be our AGM and encouraged everyone to seriously consider volunteering for the Committee.

After morning tea the President introduced Ian Kemp who presented a fascinating power-point presentation covering Radio Astronomy (including the SKA in WA). Ian has completed 2 PhDs in both Metallurgy and in Radio Astronomy and demonstrated a commendable enthusiasm for his current work in the International Centre for Radio Astronomy Research (ICRAR). There were many questions from members. A small gift was presented by the President to Ian for sharing his time with us.

Speakers for the following months are as follows

11 August	Ian Stann	If Switzerland ran Australia
7 September	Minister for Seniors Don Punch	Programmes affecting Seniors - incl. WA Seniors Strategy
13 October	Deborah Searie	Retirement Living/Village Life
10 November	Xmas Party	Featuring the Band "Fragments"

Confirmed

Date.....

NEXT GENERAL MEETING: FRIDAY 11 AUGUST 2023

WASFR Inc. does not give advice on any personal or financial matters.

Nothing written or spoken in the course of WASFR meetings, talks or publication is to be construed as advice given to members.

State & Federal Advocates for Fully and Partly Self Funded Retirees

APPLICATION FOR MEMBERSHIP

Name/s:

Address:

Telephone:

Pre-retirement Occupation/Interests (optional)

Annual Subscription:

Couple \$30.00, Single \$20.00

Please forward application and subscription to

The Treasurer

Margaret Harris
WA Self Funded Retirees Inc.
201 Bagot Road
Subiaco WA 6008

Email: littlejim2@optusnet.com.au

YOUR COMMITTEE

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Sharon Goodchild 0452 580 753

Treasurer:

Margaret Harris: 0417 991 947

Committee:

Margaret Cresswell 0499 968 411

Joe McPhail 9446 7376

Peter Farr 0419 905 864

Robert Ellis 0458 953 805

MEETINGS:

Meetings start at 10.00 am and are held at Cambridge Bowling Club, Floreat Sporting Precinct, Floreat, on the second Friday of each month, excluding December and January.

DISCLAIMER

Please note that nothing written or spoken in the course of WASFR meetings, talks given, or in any publication, is to be construed as advice to members or visitors.

WASFR NEWS

Is printed by

Kate Chaney
Member for Curtin



***YOUR COMMITTEE NEEDS YOU .
TALK TO RON, SHARON OR MARGARET
IF YOU WISH TO GET INVOLVED.***