

UBMSI March NEWSLETTER 2018

Well here we are, it's Easter Monday and Bill G has got the Shed open for those members wishing to attend, for our part we thought it would be good day to produce and sent out the monthly Newsletter – so here we go!

As it is still officially Easter, we take this opportunity to wish all our members and their families a very happy and peaceful long weekend. Your Shed's BBQ day in March was somewhat special insomuch as we invited our Sponsors, friends of the Shed etc. along to join us. Our two Stedies and Bill G undertook the task of procuring all the food items and Bill G once again turned his hand into producing some amazing salad dishes. It was a great event once the lunch got underway, prior to that there was a fair bit of standing around just chatting as the benches were covered with table cloths and tools etc packed away. The sponsors and their representatives really enjoyed chatting with our members and just to see that number of people all sitting around the Shed in the various available areas, chatting away, laughing and smiling on a beautiful sunny day - Fred de L's new veggie crop fairly bursting upward out of the beds – really mirrors the Shed's motto "The small Shed with the big heart".

We thought we would try a different format for this newsletter insomuch as in previous editions we have framed an individual story around or supported by photos. For this Easter [March] edition, our intention is to flight a gallery of photos and let you, the readers, work out the story/background etc.

At this point we are going to leave the Shed and simply focus on the modern world and ageing, as we all move along the age ladder in today's Hi-Tech world, whether we like it or not we face a lot of challenges. When one thinks about Tap and Go with a credit card replacing cash [now tap and go with your phone!] boarding passes and tickets for air travel on the Mobile phone/iPad, rail travel /ferries/light rail /buses with the Opal Card etc, just to mention a few. It all adds

up to a constantly changing and challenging world and more particularly for those of us with a 'few years on the clock'. Now, to the real point of raising this topic. In this changing world it's the older generations that are most vulnerable to **SCAMS**. Every year, **SCAMS** cost Australians and the economy hundreds of millions of dollars and cause serious emotional harm to victims and their families. We are advised that the best way to protect ourselves is through awareness and education. The Australian Competition and Consumer Commission (ACCC) being the national consumer protection agency, has produced a very informative booklet "**THE LITTLE BLACK BOOK OF SCAMS**", which is available online at www.accc.gov.au/littleblackbookofscams. You can also protect yourself by signing up to **Scamwatch**, to stay one step ahead of scammers, learn more by visiting the ACCC's Scamwatch website – www.scamwatch.gov.au – where you can sign up for free email alerts on new scams targeting consumers.

The little Black Book has some really interesting topics e.g. identity theft, the anatomy of a scam, over the phone, at your door, communication and grooming, the golden rules to protect yourself etc. We all know that old call "what's the Government going to do about this"? Well, it seems they have moved and are likely ahead on this but it is up to us individuals to pick up the knowledge and run with it. So let's all take a bit of time and effort in updating our knowledge levels and spreading the word around our friends and family so as to improve our defences against the scammers.

While we are actually preparing this Newsletter a copy of THE SHEDDER [Autumn Edition] from the Australian Men's Shed Association arrived and contained in it is the following SCAMWATCH notification :-

Scam Emails. Recently a shed was the target of an email scam, with an email purporting to be from the Shed President requesting a transfer of funds from the Secretary. Fortunately the vigilance of the Secretary meant that the

shed did not fall victim, however it is easy to be misguided by some scams. Safeguard yourself against fraudulent emails. Check the 'from' address. A scam email usually has a fairly bizarre or unknown email address behind what looks like a genuine sender name. You can find out the email address by using your mouse to hover the cursor over or right-click on the sender name. Is the greeting impersonal or incorrect? Scammers are getting better at sending emails which include a name in the first line of the message, however not all of them do or they may use it incorrectly. Does the email ask for your personal or banking details? If an email is asking you to update or re-enter your personal or bank details out of the blue, it's likely going to be a scam. Most companies will never ask for

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personal information to be supplied via email. Poor spelling, grammar and presentation? Scammers are getting better at presenting emails but you should still watch out for these telltale signs. Trying to rush you? Scammers may try to rush you with time sensitive offers. Take your time to make all the checks you need. Something just doesn't look right? If something looks off, there's probably a good reason why. If you receive an email that seems suspicious, it's usually in your best interest to avoid acting on the message. Still unsure? It's best to contact the sender to check whether the email is valid. Do not reply to the email, you can send a new email or phone the sender to confirm the origin of the email.

Missed calls from overseas may be scams. Australians are being warned to beware of missed calls or 'Wangiri' scams in which scammers call and let the phone ring once before hanging up without leaving a message. 'Wangiri' is a Japanese term that roughly means 'one and cut' in which a missed call will appear on your phone from an international number. If you call the number back, you may be put on hold, hear music, or the scammer could try and chat with you. The ACCC's Scamwatch website says the scammer's objective is to keep you on the line for as long as possible as your call will be charged at a premium rate. Protect yourself from unwanted overseas calls using the following tips: • If you receive an unexpected missed call from an international number you don't recognise, ignore it. • If you are receiving repeated missed calls, block the number. • Consider blocking international calls on mobiles used by children. This prevents a child from accidentally calling an international number. • When dealing with uninvited contacts from people or businesses, whether it is over the phone, by mail, fax, email, in person or on a social networking site, always consider the possibility that the approach may be a scam. • Spread the word to your friends and family to protect them.

If you think you have been scammed: If you've returned one of these calls and received a large bill, contact your telecommunications provider to discuss your options. If you're dissatisfied after dealing with your service provider, you can contact the Telecommunications Industry Ombudsman. Australians are encouraged to report scams to the ACCC via the Report a scam page

Listening to Scott Levi's ABC Central Coast early morning program last week we were reminded that Autumn is here and that is when the traffic was slowed up at the Mooney Mooney and Hawkesbury M1 road bridges due the heavy mists

crossing the roads- the summer has been great but a change in climate will be a nice change.

O.K. so here we go with the photo gallery experiment:-

Sponsors BBQ.





Shed Activities.





Parking for the Opera in the Arboretum



We are looking forward to your comments on the photo gallery approach and, of course, any other ideas or suggestions you have for your Shed's monthly Newsletter.

With that said we will finish with a wish for us all to enjoy 'happy shedding'.

Best regards

Vic B and Bill G.