



<https://www.u3aonline.org.au/>

24 Years of U3A Online

March 2024

Autumn Edition



Prime Ministers' Corridor of Oaks is located at Faulconbridge, Blue Mountains, NSW. It has oak trees planted by each Prime Minister of Australia since Federation or a close family member.

The Corridor is a memorial to Sir Henry Parkes who played a prominent role in the federation of the Australian colonies. Parkes came to Australia in 1839 and worked in a number of occupations before becoming the proprietor of the Empire Newspaper. He was a Member of the NSW Parliament from 1854 to 1894 and Premier on five occasions. He purchased 600 acres in Faulconbridge in 1877. It is suggested the first railway platform at Faulconbridge was built to service his residence, Faulconbridge House. Parkes died in 1896, age 80. He is buried in a small cemetery near the Corridor of Oaks.

President's Report

Dear Members

In November we held the AGM of U3A Online and as a result I would like to welcome a new member to the Committee of Management, Susan Webster, who is also the Vice President of Network Victoria. Susan brings a wealth of experience to our Committee and has already joined our sub-committee to look at ways of promoting U3A Online.

I would like to thank our new Newsletter Editor, Colin Bull, for taking on this role and also thank Colette Kinsella for her contribution as the previous Editor.

Too old to try something new?

We all know that continuing to study and learn has many benefits, as we get older. It was interesting to read in a BBC report, that a 95-year-old man in England has become a university's oldest graduate - and is considering another course.

Retired psychiatrist, David Marjot, graduated from Kingston (UK) University with an MA in Modern European Philosophy. He completed his latest studies 72 years after he originally qualified as a doctor. Dr Marjot, from Weybridge, Surrey, is now contemplating a part-time doctorate, which could take him until he is 102 to complete.

He said his degree was "hard work" as "my memory was not what it used to be". Offering advice to those thinking of re-entering education after decades away, he said: "It is a bit of a gamble, but the main thing is if you're interested then go for it. "I was lucky to have world-class teachers and it was a very positive experience. I think it is important to always keep challenging yourself even as you get older."

So, you're never too old to try something new! We also have something new - a new course entitled *Introducing Fractals and Chaos*. If like me, you are not familiar with fractals, the definition is:

'In mathematics, a fractal is a geometric shape containing detailed structure at arbitrarily small scales, usually having a fractal dimension strictly exceeding the topological dimension'.

This term was coined in 1975 to describe shapes that seem to exist at both the small-scale and large-scale levels in the same natural object. Fractals can be seen in snowflakes, in which the microscopic crystals that make up a flake look much like the flake itself.

So, if this sounds like your cup of tea, please take a look.



Dr David Marjot (centre) attended the graduation ceremony with his son and son-in-law

Membership

We are still trying to increase our membership and find ways of boosting our funds, so if you have any ideas, or can encourage others to join, we would appreciate it.

Our Treasurer, Heather, has asked me to thank those members who have made contributions to U3A Online on top of their membership fees. Thank you very much, every little bit helps!

Regards

Jean Walker

President



WORDS FROM OUR SECRETARY



Kerry Hamilton

Hello Everyone

We're already into February! I have no idea what happened to January, or to my New Year's Resolutions. I resolutely make my resolutions start of each year, and then wonder at the beginning of the following year what they even were. Oh dear, I mustn't have kept them. Perhaps I won't make more New Year's resolutions! Are you like that? Or do you keep them? I'm sure the world would be a better place if we all did.

So after the festive season was over, I thought life would settle down into its normal rhythm. Instead, it's still chaotic and unpredictable. For one thing, my mother, she is the oldest person we know who's run away from home. She's run away to an aged care home! She doesn't want to give us kids the burden of caring for her, bless her darling heart. She's not a burden, but she's fiercely independent. We are like parents sending their kids off to school for the first time, continually worrying and fretting that they're ok. I'm guessing some of you have been through this with your elderly parents, or thinking about it yourselves. It's certainly confronting.

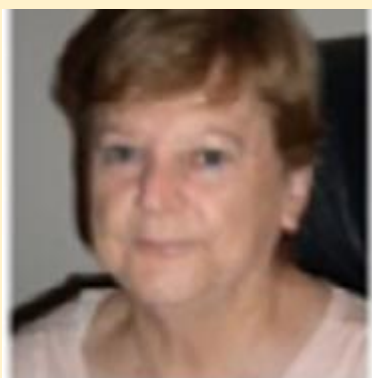
Then there are my kids, adding to life's unpredictability. One of them has announced there's a baby due; great excitement of course. We are all over the moon, as we didn't think they'd have any. But oh dear, why are they so far away? They live in the UK, not just around the corner. I'm trying to plan a quick "pop over" to meet the new little person, but sadly I guess I won't be called on to babysit too often! I know that in the days when I was having my babies in Tasmania, my parents thought I was on the other side of the world. Thankfully travel has become cheaper and easier over those decades. I'm on the lookout for cheap flights.

Enough of all my rambles; I do hope your year is settling into being a happy and comfortable one, with lots to stimulate and engage you, maybe kids, parents, dogs, and of course U3A Online, Happy lifelong learning.

Cheers

Kerry

Course Co-ordinator's Report



Happy New Year members

I hope all of you have a healthy and enjoyable year and find our courses really interesting.

We start the New Year with a new course leader. Glenn Fulford has generously written the course, 'Feared Diseases in History'. He will lead the course starting on May 6th. Enrolments will be open from March 6th.

We have another new course for our mathematicians and craft enthusiasts.

Fractals and Chaos brought us the Paisley Print and patchwork quilts, all those years ago. The patterns have the same shapes in different proportions, and the Chaos part is the unpredictable outcome. The course writer is Andrew Holt who has written the Mathematics and Geometry Courses for us.

We had a request from one of our members who had enrolled in the Introduction to Western Philosophy course. He wondered if we could have a new course featuring the thoughts and work of more recent philosophers. There are several present day philosophers and several from the 19th and 20th centuries, who provide some very interesting writing for those of us who like to reflect on the life and gain some insights into human nature.

The course, 'More Recent Philosophers' is being developed now and will be added to the list in a few weeks.

While looking at some past copies of the Newsletter, I found this reference to Shakespeare and his obvious knowledge that health issues can affect behaviour.

LEARN FROM SHAKESPEARE

Doctors should read up on Shakespeare, according to an unusual medical study that says the Bard was exceptionally skilled at spotting psychosomatic symptoms.

Kenneth Heaton, a doctor at the University of Bristol in western England, trawled through all 42 of Shakespeare's major works and 46 genre-matched works by contemporaries.

He found Shakespeare stood out for his ability to link physical symptoms and mental distress. Vertigo, giddiness or dizziness is expressed by five male characters in the throes of emotional disturbance, in *The Taming of the Shrew*, *Romeo and Juliet*, *Henry VI Part 1*, *Cymbeline*, and *Troilus and Cressida*.

Read more at <https://www.eurekalert.org/news-releases/923076>

I hope you enjoy the courses. Please let us know of any problems you find with the website, we do appreciate feedback and it's no trouble to help if you find any problems with the courses or website.

Bev Tapper

Course Coordinator

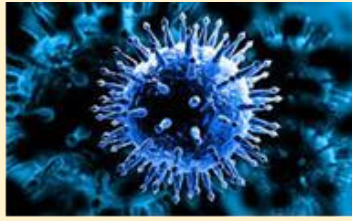
New Course - Feared Diseases in History

We are still coming through a COVID pandemic, which caused much fear and social upheaval. But what about diseases of the past? Did they cause as much, or more fear, and what was their impact?

This course addresses these issues and others, such as where did the disease come from? Is it possible to eradicate some diseases? How many of them are still a threat today. This course consists of 8 modules. They are each a mixture of science, medicine and history.

The modules are: (1) Introduction; (2) the three pandemics of plague; (3) smallpox, the conqueror's companion; (4) Influenza: how a common disease could kill millions; (5) Cholera and other water-borne diseases; (5) Malaria and other mosquito borne diseases; (7) Tuberculosis, the fashionable disease; and (8) Leprosy, the stigma of Hansen's disease.

This course will also be offered as a course with a leader, starting around May, so keep an eye out for it, if you are interested. An online lecture/discussion will also be part of this course.



Flu virus



TB bacteria

Writer – Glenn Fulford

I am from Cairns, a smallish town of about 160,000 people in the Far North Region of Queensland. It is sandwiched between the Great Dividing Range and the coast, providing lovely views of sea and mountains. We are fairly remote, with Townsville about 4 hours' drive away. Nevertheless, there are three U3As in the area, Cairns, Atherton, and the new Douglas shire.

When I retired (or semi-retired) I was a lecturer at QUT in Brisbane. I taught Applied Mathematics. I had always been more interested in the applications of mathematics than the theory. I had the opportunity to collaborate with some excellent scientists in microbiology, industry, and epidemiology. Since moving to Cairns about 6 years ago, I still do some teaching at James Cook University campus in Cairns.

One of the problems living in a small town is there is not a lot of variety of courses available at the local U3A. When I discovered U3A Online, I found that this could satisfy my continued hunger for learning. However, though U3A Cairns I can also audit subjects at James Cook University. So far, I have done several archaeology subjects, some programming subjects, and I am now studying about setting up web sites.

One of my great interests has always been in infectious diseases and medicine. Since retiring, I have researched the history of infectious diseases. Based on this research, I decided last year to create a course for U3A Online on this topic. It has just become available.

Member Profiles

Stories from our 'three ages'.

Faye Jones

Sixty five years ago in March 1959, I married my husband Jeff, and the following describes early days as I adjusted to my new home on our dairy farm at Tatura in the Goulburn Valley, Victoria.

My Farm Home

This is a whole new world that I live in now. I no longer catch the train to go to work in Collins Street Melbourne. It's only a few weeks since that was my daily routine, but now I get up in the morning and head to the dairy where Jeff is calling the cows in for milking.

I still can't quite accept that I am a married woman, albeit a very young one!

There was a lot of anticipation before the wedding and nervousness coupled with excitement on the day but now it's all over and this is my home.

My home has big rooms, apart from the kitchen, which was built on the back of the dining room and is small with a big combustion stove. My mother in law tells me I will get used to the stove but frankly, I am not so sure. I could handle Mum's little electric stove back in Box Hill but this one seems to have a mind of its own and certainly doesn't react easily to my attempts to bring it to life in the mornings. However, mother in law and mother both live over a hundred miles away so I must persist.

When Jeff has finished the milking this morning he is going to teach me how to feed the calves. I'm looking forward to this as I feel I need a job to make myself useful on the farm. Jeff is milking 39 cows at the moment and we have eight young heifer calves to rear. They are in a paddock close to the house and rush over as we approach them with a bucket of warm milk. Jeff separates a calf from her mates and while firmly standing over her to keep her still puts her head in the milk while offering his finger to encourage her to suck the milk. With great enthusiasm and much splashing, she complies and manages to consume most of the milk. Then it is my turn. Jeff separates the next calf for me and I try to follow instructions. The calf is strong and head strong and before long the bucket is tipped over and the milk is all over me and the calf. Perhaps it will sink in. However, persistence wins in the end and the calf gets the message and drinks most of her milk before I retire and let Jeff finish the job.

Time for breakfast of porridge followed by eggs and bacon and the wood stove cooks it perfectly. Perhaps I am learning how to handle her after all.



Goulburn Valley, Victoria

The Goulburn Valley is the catchment of the Goulburn River. The river rises in the Great Dividing Range on the outskirts of Melbourne and flows to the Murry River, the border with New South Wales. Major centres on the river include Seymour, Murchison and Shepparton.

Extensively irrigated, Goulburn Valley supports fruit growing, dairying, wool growing and cropping. Europeans began to settle in the Valley in 1837. By 1893, the Valley was widely irrigated. Goulburn Valley produces around 25% of Victoria's agricultural production and is called 'The Food Bowl of Australia'.

Editor: If you would like to share stories of your 'three ages', I would be happy to help. I can be contacted at colbull@bigpond.com Perhaps we could build a 'history of the ages' by uncovering trends and patterns in our generation.



Coffee Break

Did you know?

Why prices are so high – 8 ways retail pricing algorithms gouge consumers

David Tuffley Senior Lecturer in Applied Ethics & CyberSecurity, Griffith University. Published: February 16, 2024 in The Conversation

The just-released report of the inquiry into price gouging and unfair pricing conducted by Allan Fels for the Australian Council of Trades Unions does more than identify the likely offenders.

It finds the biggest are supermarkets, banks, airlines and electricity companies.

It's not enough to know their tricks. Fels wants to give the Australian Competition and Consumer Commission more power to investigate and more power to prohibit mergers.

But it helps to know how they try to trick us, and how technology has enabled them to get better at it. After reading the report, I've identified eight key manoeuvres.

1. Asymmetric price movements

Otherwise known as Rocket and Feather, this is where businesses push up prices quickly when costs rise, but cut them slowly or late after costs fall.

It seems to happen for petrol and mortgage rates, and the Fels inquiry was presented with evidence suggesting it happens in supermarkets.

Brendan O'Keeffe from NSW Farmers told the inquiry wholesale lamb prices had been falling for six months before six Woolworths announced a cut in the prices of lamb it was selling as a "Christmas gift".

2. Punishment for loyal customers

A loyalty tax is what happens when a business imposes higher charges on customers who have been with it for a long time, on the assumption that they won't move.

The Australian Securities and Investments Commission has alleged a big insurer does it, setting premiums not only on the basis of risk, but also on the basis of what a computer

model tells them about the likelihood of each customer tolerating a price hike. The insurer disputes the claim.

It's often done by offering discounts or new products to new customers and leaving existing customers on old or discontinued products.

It happens a lot in the electricity industry. The plans look good at first, and then less good as providers bank on customers not making the effort to shop around.

Loyalty taxes appear to be less common among mobile phone providers. Australian laws make it easy to switch and keep your number.

3. Loyalty schemes that provide little value

Fels says loyalty schemes can be a “low-cost means of retaining and exploiting consumers by providing them with low-value rewards of dubious benefit”.

Their purpose is to lock in (or at least bias) customers to choices already made.

Examples include airline frequent flyer points, cafe cards that give you your tenth coffee free, and supermarket points programs. The purpose is to lock in (or at least bias) consumers to products already chosen.

The Australian Competition and Consumer Commission has found many require users to spend a lot of money or time to earn enough points for a reward.

Others allow points to expire or rules to change without notice or offer rewards that are not worth the effort to redeem.

They also enable businesses to collect data on spending habits, preferences, locations, and personal information that can be used to construct customer profiles that allow them to target advertising and offers and high prices to some customers and not others.

4. Drip pricing that hides true costs

The Competition and Consumer Commission describes drip pricing as “when a price is advertised at the beginning of an online purchase, but then extra fees and charges (such as booking and service fees) are gradually added during the purchase process”.

The extras can add up quickly and make final bills much higher than expected.

Airlines are among the best-known users of the strategy. They often offer initially attractive base fares, but then add charges for baggage, seat selection, in-flight meals and other extras.

Read more: [Junk fees and drip pricing: underhanded tactics we hate yet still fall for](#)

5. Confusion pricing

Related to drip pricing is confusion pricing where a provider offers a range of plans, discounts and fees so complex they are overwhelming.

Financial products like insurance have convoluted fee structures, as do electricity providers. Supermarkets do it by bombarding shoppers with “specials” and “sales”.

When prices change frequently and without notice, it adds to the confusion.

6. Algorithmic pricing

Algorithmic pricing is the practice of using algorithms to set prices automatically taking into account competitor responses, which is something akin to computers talking to each other.

When computers get together in this way they can act as if they are colluding even if the humans involved in running the businesses never talk to each other.

It can act even more this way when multiple competitors use the same third-party pricing algorithm, effectively allowing a single company to influence prices.

7. Price discrimination

Price discrimination involves charging different customers different prices for the same product, setting each price in accordance with how much each customer is prepared to pay.

Banks do it when they offer better rates to customers likely to leave them, electricity companies do it when they offer better prices for business customers than households, and medical specialists do it when they offer vastly different prices for the same service to consumers with different incomes.

It is made easier by digital technology and data collection. While it can make prices lower for some customers, it can make prices much more expensive to customers in a hurry or in urgent need of something.

8. Excuse-flation

Excuse-flation is where general inflation provides “cover” for businesses to raise prices without justification, blaming nothing other than general inflation.

It means that in times of general high inflation businesses can increase their prices even if their costs haven’t increased by as much.

On Thursday Reserve Bank Governor Michele Bullock seemed to confirm that she though some firms were doing this saying that when inflation had been brought back to the Bank’s target, it would be much more difficult, I think, for firms to use high inflation as cover for this sort of putting up their prices

A political solution is needed

Ultimately, our own vigilance won’t be enough. We will need political help. The government’s recently announced competition review might be a step in this direction.

The legislative changes should police business practices and prioritise fairness. Only then can we create a marketplace where ethics and competition align, ensuring both business prosperity and consumer wellbeing.

To contact us about any relevant matters, please click on 'Contacts' on our website: www.u3aonline.org.au and share your thoughts with us.

Alternatively, you could write to us at: enquiries@u3aonline.org.au.

I am also quite happy for you to write direct to me if you would prefer at: colbull@bigpond.com

Colin Bull

Newsletter Editor