



Merry Christmas and a Happy New Year from the Committee

We look forward to another very successful year for our U3A. At our recent AGM the following were elected to the committee.

- President: Doug McCallum
- Vice President: John Bunn
- Secretary: Bill Morrison
- Treasurer: John Pigott
- Newsletter: Bill Morrison and Colleen Dooley
- Minute Secretary: Meg Ford
- Membership Co-ordinator: Anne Chamberlain.
Class Co-ordinator: Bill Morrison
- General Committee Members: Anne Chamberlain, Adele Morrison, Meg Ford, Colleen Dooley, Elaine Clark.

We are having an **enrolment meeting** on **Thursday 13 January** at 10.00 am in the RSL hall. This will give everyone a chance to pay their fees for 2022 which remain at only \$25 which we believe are the lowest in Victoria. An EFTPOS facility will be available on the day. A big thank you to those who renewed at the AGM.

A note to Tutors or prospective Tutors, we have several spots available in our current venues, if you would like to discuss your options contact Bill.

We will have an international speaker on the day in **Dr Peter Malloy**. Peter is an expert in viruses including COVID-19 and he will speak on viruses, how they are transmitted and research currently underway to treat them. This is information you will not find on Google and is from a world leading researcher. Peter's details are below.

Enrolment Meeting Special Guest Speaker: **Dr Peter Molloy**

Dr Peter Molloy is a scientist-entrepreneur who has been involved in aspects of medical science for nearly four decades. He holds a Bachelor of Science degree in Microbiology and Biochemistry, a Master of Business Administration degree and a PhD in biotechnology business. He is also a Fellow of the Australian Institute of Company Directors.

Early in his career, he worked in the international pharmaceutical industry as a senior executive.

A Google search of his name reveals he is best known as the person behind the Betadine range in Australia and was the creator of Betadine Sore Throat Gargle, a widely-used and trusted product in Australia. During his pharmaceutical career, he

managed several pharmaceutical businesses and lived in the United States for 15 years, in addition to working in Sydney, Melbourne and Adelaide at various times.

After leaving the pharmaceutical industry, he joined the biotechnology sector, and became the Managing Director and CEO of several biotechnology companies, including two leading

biotech companies listed on the ASX. One of these was Race Oncology, a company developing cancer drug treatments. The other was Biota, an antiviral research company developing treatments for respiratory viral diseases, such as influenza and the common cold. Indeed, his main research interest remains in the area of respiratory viral diseases.

In 2012, he started a new biotech company, called Firebrick Pharma, with the mission to develop a broad-spectrum antiviral treatment

for the common cold. That development program succeeded and the company is now listing on the ASX on 28 January.

Dr Molloy was the main inventor on the patent covering the use of the product in the treatment of the common cold. He was also the main inventor on another patent covering its use as a preventative for pandemic viral diseases, including Ebola, pandemic flu and coronavirus diseases, including COVID-19. He has been an invited speaker at international

conferences on biotechnology and is an Adjunct Teaching Fellow at Swinburne University of Technology where he has been a lecturer in the Master of Entrepreneurship and Innovation degree.

The opportunity to hear speakers of this calibre at a time when we are all worried about viruses does not present itself very often, it is advised that you book early as we expect a full house. Peter will speak prior to our meeting.



We are contemplating introducing this Finnish outdoor game in the new year. Expressions of interest will be taken at the enrolment meeting.

It is a team game for between two and eight players and has become a craze among a number of neighbouring U3As.

The aim is to be the first team to get to exactly 50 points by knocking down the numbered pins, without breaking through a score of 50, otherwise your point count drops back to 25.

Setting up: Set up the 12 numbered pins in a tight cluster as per instruction sheet.

General Play: From the throwing position, teams take turns to throw (underarm) the large throwing pin (the Finska) towards the numbered pins. Every game is different, Finska requires both strategy and skill to defeat your opponent and claim victory.

Scoring: A multiple pin score occurs when more than one pin has been fully knocked down. The

team scores the number of pins fully knocked down, e.g. knocking down the 7, 11 and 12 scores 3 points.

A single pin score occurs when only one pin has been fully knocked down. The team scores the number marked on that pin e.g. knocking down only the 7, scores 7.

Pins must lie fully flat to be counted as knocked down. A pin resting or leaning on another pin is not down.

The “Twists”: A team that scores zero on three consecutive turns immediately loses the match. If a team’s score exceeds 50, that team’s score drops back to 25.

Finska is very popular in Europe, so much so that there are even World Championships played annually and last year the Australian Championship was planned for Sydney but had to be cancelled due to Covid. It is planned again next year.



Valé Marija Bowey

It is with deep regret we announce the sudden passing of our member Marija Bowey, wife of Russell Bowey.

Our deepest sympathies are with Russell and his family at this difficult time.

A Christmas tradition



Christmas stockings appear in many holiday celebrations around the world. They're a favourite among little kids who hope to find toys and candy in them come Christmas morning. These pieces of cloth are an important aspect of the holiday and are more than just part of a silly children's tale.

The two main contributors to this tradition are an Italian custom and an aspect of an old Nordic religion. Over time, these two traditions, along with the help of a popular legend, melded together to form this popular Christmas decoration.

"Italian nobles had a practice called 'Zapata', wherein they placed in the slippers or stockings of persons they wished to honour, some present of dress or trinkets," wrote Flanders.

Though it is the same article of clothing, this practice is pretty distinct from Christmas stockings. The time of year and reasoning is the main differentiation between the two. Though different, this Italian ritual helped create the stockings that are so popular today.

The old Nordic tradition is more closely related to the current stocking custom. In this religion, children would put carrots in their shoes and leave them out for Odin's horse, Sleipnir, on the Winter Solstice. In return, the Norse god would put gifts in the shoes. This custom is similar to what children do with stockings nowadays.

The final piece of this puzzle is a story. In this tale, a poor man struggles with arranging marriages for his three daughters and fears that they will never have a good life. One day, Saint Nicholas sees this man and decides to help him, but he knows that the man is too proud to accept help. That night St. Nicholas sneaks into the man's home and goes to the girls' stockings, which are hanging by the fireplace and puts gold coins (or a gold orb) in each one, and leaves. The next day, the daughters and the father are happy because, with the gold, he can arrange their marriages.

Aspects from each of these stories are prevalent in today's Christmas stockings. Good behaviour, the time of year, and Saint Nick are all essential parts of this tradition that come from these old myths and customs.

Watch out for online scams

Australians have already lost about \$12.9 million to online shopping including classifieds scams so far this year, and the ACCC is urging consumers to watch out for dodgy deals as pre-holiday sales approach.

Scamwatch has received over 26,000 reports of online shopping scams, more than the total reported through all of 2020. This is consistent with global trends from 2020 as more people shop online during the pandemic.

"This is a very busy time of year, and scammers often try to take advantage of unsuspecting shoppers rushing to organise gifts," ACCC Deputy Chair Delia Rickard said.

"People are often searching for the best deals online, especially in the Black Friday and Cyber Monday sales, so it's easy to be caught off guard and fall for a scam."

In an online shopping scam, scammers create realistic looking fake online stores selling items at heavily discounted prices, however the items are fake, or never delivered to buyers.

Scammers have also created fake stores on social media platforms or post fake ads on legitimate classifieds websites. They may request payment or offer discounts for payments made through direct bank transfers or cryptocurrency.

"Before you buy, it's important to be aware of the possibility of scams. While some scammers try to make online stores look legitimate by requesting

payment via PayPal or credit card, always double check that the real PayPal platform is being used. Be suspicious of too good to be true offers and any sellers that ask you to pay by bank transfer, gift cards or cryptocurrency,” Ms Rickard said.

“Research the seller and make sure you know who you are buying from. Search online for the product or company name, plus “complaint” or “scam” to see what other people are saying. If you are buying from a social networking site, check the seller’s history and read reviews from other people who have dealt with them.”

“When you’re paying, avoid arrangements that ask for up-front payment via bank transfer, or payment through digital currency, like Bitcoin. Always try to use a secure payment service such as PayPal or credit card transaction,” Ms Rickard said.

If you’re waiting for your parcel, remember that scammers also take advantage of people expecting deliveries.

“Australia Post and other parcel delivery companies will never email, call or text you asking for personal or financial information or a payment. Many delivery companies have apps where you can track your parcels rather than clicking on links in messages or emails,” Ms Rickard said.

Losses to online shopping scams are spread across most age groups, but people aged 25-34 lost the most money, at \$2.4 million.

The number of reports involving a financial loss has decreased this year, indicating that more people are able to recognise and avoid online shopping scams, however those that are losing money are losing more, with an average loss of more than \$1,450, compared to \$1,190 last year.

Some of the more significant losses reported to Scamwatch during the year relate to high value purchases:

- Pet scams were the most reported when it came to online shopping scams and were also the most financially damaging. Scamwatch received over 2,800 reports and almost \$3.5 million in losses so far, a 78 per cent increase compared to the same period last year.
- Vehicle sale scams resulted in big losses at more than \$1.9 million, while other common products included caravans, shipping containers and electronics such as laptops, phones, and gaming consoles.

- Shipping container scams were a new trend this year, fleecing consumers of over \$676,000. They were popular on marketplaces and classified sites, but scammers also created fake websites and pretended to have real ABNs. Scamwatch has taken action to get some fake websites removed.

People who think they have been scammed should contact their bank or financial institution immediately. If the scam occurred on a social media platform, contact the platform and inform them of the circumstances surrounding the scam.

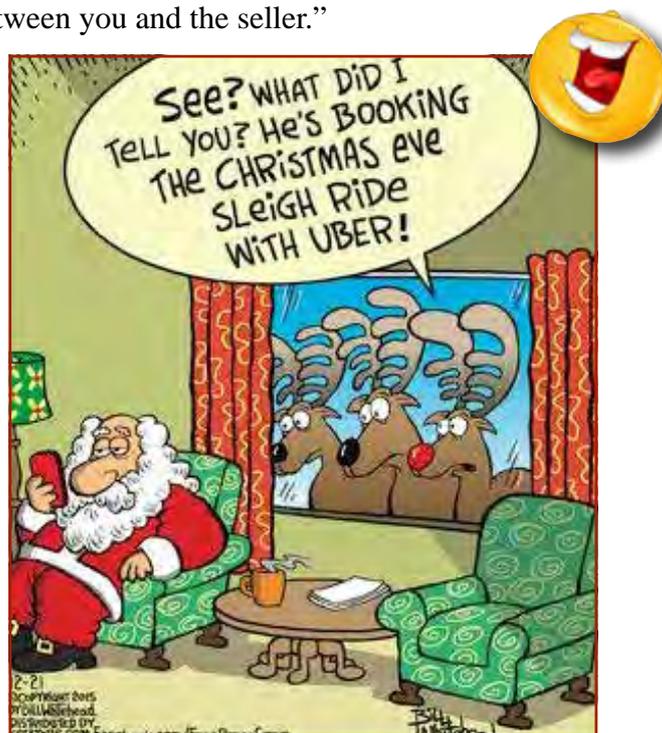
They can also make a report to Scamwatch and find more information on where to get help on our website.

Know your consumer rights

The ACCC is also urging people to be aware of their consumer rights if something goes wrong, even if the item was purchased during the sales season.

“Remember that you are entitled to consumer guarantees under the Australian Consumer Law, so if you’ve received a gift or purchased something in the sales and the product stops working or isn’t as it was described, you are entitled to a remedy depending on the nature of the problem,” Ms Rickard said.

“If you’re having an issue with your product, you should first contact the retailer. They cannot refuse to help by sending you to the manufacturer. Your local state and territory consumer protection agency can provide more information about your rights, and may also be able to help negotiate resolutions between you and the seller.”



CRESWICK HISTORY

Bushfires at Creswick

(from the *Creswick Advertiser*)

A disastrous fire raged for some hours on Thursday last at Eastern Hill, which not only destroyed many miles of fencing and hundreds of acres of grass, but also brought ruin to an industrious household, burning dwelling, furniture, outhouses, stack of hay, &c., &c.

The fire broke out on the farm of Mr P. Ryan, then reached Mr Watson's land. In addition to the fences, a quantity of rye-grass, out for seed, only added fuel to the fire, which extended fast and furious, defying all attempts to stop it. Mr Darcy's land was the next that it visited, sweeping everything before it; the dwelling - houses of both Darcy and Watson being only saved by the greatest efforts, put forth by a host of willing hands. Mr O'Dee's crop was saved with great difficulty.

Owing to the high wind prevailing at the time, nothing could stop its career. A Mrs Lange, who with her aged father, owns and works a small holding, lost everything—dwelling house and contents, outhouses and several tons of hay. Considerable sympathy is expressed for this poor woman who has thus lost her only means of support.

Some idea of the extent the fire may be gained from the fact that it swept through the tops of the gum trees in Mr Hans Rickert's bush paddock, making it, with the heat and smoke, unendurable. Mr Rickert, also, is a considerable loser by destruction of fencing.

A large gap being made in a substantial log fence, which was burning like fury, partially stopped its progress in one direction, and fortunately, just at this time the wind changed, or nothing could have saved the crops of Messrs Rickert, Russell, Lugsden, and others, towards which it was fast converging.

All the farmers in the locality, with their farm hands turned out, and worked as only men can work under the strong excitement of a fire. Many times did the man have to retreat before the devouring element, and many were the narrow escapes from injury during the day. On the western side it took all the grass in Mr J. Delaney's paddock, and as for fences, there is scarcely one left standing within a wide radius. On reaching Mr Penman's farm, the strength of the party was concentrated on a point where the grass was rather bare, and here it was mastered. We learnt that Mr Jamieson lost a fine bull which got burnt in the long grass.

One of the most serious mishaps of the day occurred to Mr Daniel Maloney, who, with Mr Andean, tied his horse to a fence whilst working at the fire, which came so close as to frighten Mr Maloney's horse, and it broke loose. On going near to catch it, he placed his hand upon its hind quarters, when the animal lashed out with its hind feet, striking Maloney in the forehead, inflicting an ugly gash, and knocking him insensible for twenty minutes. He was placed in Mr Penman's trap and driven to Mrs Bourke at Blanket Flat, who has the reputation of being skilful in dressing wounds. After being attended to, he was removed home, and will long have cause to remember the fire at Eastern Hill.

The disaster will be felt the more heavily owing to the owners being nearly all small holders, with little else to depend on besides a few cows, and as the sustenance of these has been cut off, their owners will be placed in great straits.

The fire is said to have originated through some ashes thrown out the previous day, which it is thought were fanned into a blaze by the strong wind.

From the Ballarat Courier Tues Feb 4th 1879
Source Trove.

It is wonderful to read the language used in this report and we can only imagine the hardship it must have caused.

As we approach the bushfire season it is a timely reminder of how a seemingly innocuous event can lead to a disaster.

Remember, on Code Red days all U3A activities are automatically cancelled.





Christmas Leisurely Lunch – Wallace Hotel – Saturday 4 December 2021

