

# NEWSLETTER

**November 2025** 

RTEA - Proud of our Union Origin - now celebrating 40 Years



# **Vale Joan Lane**



The first page of the November 2025 newsletter is dedicated to the memory of Joan Lane, a much-loved member of our Association and a cherished friend to so many. Joan passed away peacefully on the evening of Thursday, 2<sup>ND</sup> October 2025.

A funeral service celebrating her life was held on Wednesday, 22<sup>ND</sup> October 2025, at the South Chapel, Woronora Memorial Park. The chapel overflowed, a testament to the deep affection and respect in which Joan was held. Among those present were many members of the **Retired Telecommunications Employees Association**, together with friends and neighbours from the Loftus community, all gathered to honour her memory and the lasting impact she had on their lives.

As I have said before, many of us will carry lasting memories of Joan's warmth, gentle smile, and genuine friendliness. That warmth will continue to remind and provide us pleasant memories of Joan for a very long time.

At the funeral service, John delivered a profoundly moving tribute to Joan and their sixty years of marriage together. He spoke fondly of Joan's early life, growing up as the eldest daughter of eight children living in Darlinghurst.

Joan was born on December 16, 1940, in Crown Street Hospital, just 2 Kilometres from where she was to live in her early years.

At just fourteen, Joan left school at her mother's request to help care for her younger brothers and sisters. John reflected that Joan's lifelong love of children and her nurturing nature can be traced back to those early years of responsibility and caring.

Joan began her working life at Woolworths before joining the Postmaster-General's Department (PMG) as a telephonist at Dalley Trunk Exchange. Later, she transferred to City East Exchange, where she handled service complaints. It was there, in 1964, that she met John, who was also employed at the exchange.

During the funeral service, John shared the touching story of his marriage proposal to Joan — one evening, he asked for her hand, then waited patiently for two weeks before receiving the answer he had hoped for.

After three years living with Joan's parents in Darlinghurst while saving for their first home, the couple moved to Loftus, where they built a warm and loving family life, raising their three children — Suzanne, David, and Andrew.

At Loftus, Joan and John quickly became part of the local community. They were proud soccer parents who helped with school activities and threw themselves enthusiastically into their gym routines. Joan also rekindled her lifelong love of rock 'n' roll music and dancing — a joy that soon drew John onto the dance floor beside her. Their shared laughter and energy became apparent among friends and neighbours.

John reflected at the service on how grateful he was to have taken early retirement in 1995, a decision that gave them precious time together. In the years that followed, they travelled widely, exploring the world side by side and creating countless memories along the way — moments that John said he will always treasure deeply.

Over the years, I have written many tributes to members who have passed away, but this one is tough. I had known Joan for many years, and her warm smile and gentle nature remained with her even during those final months.

For the closing words, I will defer to Vince Haywood, who spoke so beautifully at the funeral service and captured the essence of Joan's life and spirit. Vince shared that he had known Joan for more than thirty-five years and remembered her for her friendly and inclusive nature.

"Joan always wore a smile and never a frown. She possessed a strong social conscience yet remained non-judgmental. Joan was a great support to John during social functions and trips away — a focal point and a "go-to" person, especially among the ladies. She was someone you could always confide in and trust completely".

I end by expressing condolences and deep sympathy to John, his children, Suzanne, David, and Andrew and his grandchildren. We are in awe of John for the courage he has shown in these, the most difficult of times and know that you will always have our support.



Retired Telecommunications Employees Association

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Terry Robonson, Garry Masman,
Ron Milosh, Bruce Noake
Warren Morley, Peggy Trompf,
Lee Walkington.



This year, our Christmas lunch at the Petersham RSL. is an excellent opportunity to catch up with fellow members over a three-course lunch. There will also be lucky door wine prizes.

The cost is \$65 - (same price as last year)



Entree: Tomato bruschetta, garlic prawns and an arancini ball

Main: Choice of roast pork or barramundi (every second placement)

 ${\cal D}esert$ : Christmas pudding and custard

You can pay via Electronic Funds Transfer (EFT). When using EFT, please type your surname in the details. If EFT is unavailable to you, please pay at our next General Meetings to Alan Bassman.

Great Southern Bank BSB 814-282

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### **Doctors with Borders:**





Retired Telecommunications Employees Association November General Meeting 27<sup>TH</sup> November 2025

Médecins Sans Frontières (Doctors Without Borders) is an extraordinary humanitarian organisation providing medical care to people in crisis around the world. A sokesperson will share informaton with Retired Telecommunications Employees Association members their work.

Sadly, there has been unrest and conflict in the world during 2025.

Médecins Sans Frontières continues its vital mission — offering free medical assistance to all who need it, regardless of nationality, religion, or political affiliation. They take no sides in conflict; their only concern is to care for people where suffering is greatest.

At a time when their work has never been more urgent or more challenging, this will be a timely and deeply moving opportunity to hear firsthand about their efforts and experiences on the front line of compassion. Our November 2025 General Meeting on 27<sup>TH</sup> November 2025 offers members the opportunity to understand more of the work of Médecins Sans Frontières.







### **WELCOME TO YOUR NOVEMBER NEWSLETTER**

John Lane

o begin my November report, I am pleased to inform you that I was delighted to hear from my dear friend, John Baldwin. We have not been in touch for quite some time. John and his wife Dianne moved to the Gold Coast quite some time ago, and I suppose that is why we lost touch. Happy as I was to hear from John, the news was not good at all. He rang me to let me know he had lost his wife, Dianne.

Danne had suffered from that same dreaded disease that my wife Joan had suffered, Alzheimer's. Dianne passed on Thursday, 6<sup>th</sup> November. The family will have a quiet funeral service for Dianne on Wednesday, 13<sup>th</sup> November. Our sincere condolences go to John and his family. John left many friends behind when he moved to the Gold Coast, and I am sure he would want you all to know of Dianne's passing. May Dianne rest in peace.

The month of September introduced us to several knowledgeable women who left a strong impression on me personally.

### **GARVAN INSTITUTE**

Back in September, our Association had organised a visit to the Garvan Institute. I must admit, at the time, I felt a little tired and jaded, but I decided to come along showing support and as a thank you to Warren Morley, who had gone to the effort of organising the visit. I am so pleased I went. All who came along experienced an interesting and informative tour conducted by young scientists whose enthusiasm and knowledge impressed us greatly.

The Garvan Institute is doing outstanding research that has made and will continue to improve our lives. I would certainly recommend attendance at any subsequent future visits, should any be arranged. We will bring you articles on the institute's work. I commend Warren Morley for his tireless effort to collect donations on our behalf. Not limited to those who attended, several others contributed at the September general meeting. Warren collected \$300 in all and donated it to this most worthwhile cause in the name of the RTEA.

### **HEALTHY BRAIN AGEING CLINIC**

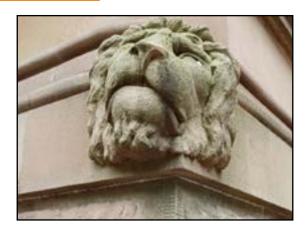
The second inspiring women I met were the two young neuroscientists who Peggy Trompf invited as guest speakers for our September general meeting. They came from the Brain and Mind Centre, which also houses the Healthy Brain Ageing Clinic at the University of Sydney.

Their understanding of dementia and Alzheimer's was remarkable. It was so fascinating to learn about the research they were doing. They encouraged anyone with memory concerns to join a research project called Neuromusic.

The project randomly selects people to try to learn to play the piano, sing in a choir or watch music films as examples. It's a twelve-week trial where participants attend classes once a week for two hours at the Conservatorium of Music. They also measure cognitive function. The goal is to determine whether an interest in music helps improve memory or alleviate other mild cognitive issues. If you are interested in this research, please email them at bmn.hba@sydney.edu.au with 'Neuromusic' in the subject line.

I really appreciate Peggy for setting up this introduction for us. I am also excited about the two visits she is planning for us in 2026. One will be to the Brain and Mind Centre, and the other to the Conservatorium of Music. Watch this space in 2026, as they say!

## DIFFERENT SLANT TO SYDNEY TOWN HALL



I mentioned my enjoyment of the Garvan Institute tour. To add to the day's pleasure, we had lunch at the Club Sydney. After lunch, the two remaining stragglers were Barry Robinson and me. Well, we walked up to the Town Hall together, where Robbo insisted on us taking a detour to look at the side of the town hall building.

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### **WELCOME TO YOUR NOVEMBER NEWSLETTER (Cont'd)**

The side that faces the Saint Andrews Cathedral. Where he showed me four faces etched into sandstone blocks by some obviously very skilful Masons, three were the same, and the fourth face had a winking eye and a slight lean. The story goes that at the end of every workday, the foreman would come and inspect their work. He had a reputation for closing one eye and leaning his head to one side, looking down at the building's brickwork to check how level it was. Hence, the stonemasons made one particular face to mimic the foreman. I just love the fact that the face has been left intact to this very day. I do so love these quirks of history. Well done, Robbo.

### **DOWN MEXICO WAY**

The trip to the south of the border deserves special mention because it was both enjoyable and informative. Thirty-nine people attended, and all provided me with positive feedback. One interesting aspect, amongst so many, was our visit to the telegraph station in Beechworth. We met with morsecodian: Leo and his offsider Jim, who was the bloke who engineered a clever displays at the museum.



As soon as Peter Hack walked through the door, Leo recognised him. They have met a few times at morsecodian annual meetings in Sydney. Additionally, Leo has been featured at the Sydney Powerhouse Museum during the Northern Territory's Heritage Week, and they would communicate with the museum's telegraph station near Alice Springs using Morse code. I just love this - keeping our own history so alive today. And to see it done so enthusiastically by these two gentlemen just puts it on another level for me.

Leo did inform us that he has actually written a book, which is soon to be published. The tile is simply Beechworth's Telegraphs by Leo Netti. If you wish to make enquiries regarding the book, please contact Leo directly <a href="mailto:lnette1@outlook.com">lnette1@outlook.com</a> or 0435 584 857.

### **GIFTS FOR THE MUSEUM**

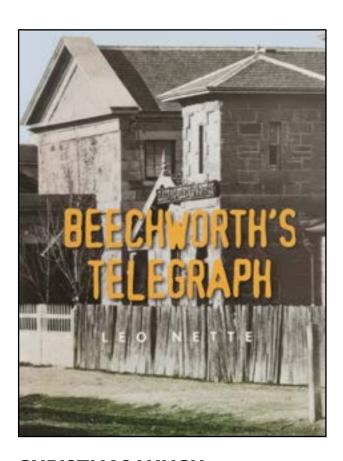
We left the Telegraph Museum with a couple of our historic items that you may also find personally interesting. One was a tuning fork. The tuning fork had historical conceptual uses in telecommunications. It was used for frequency calibration in early radio and telegraphy. In some early mechanical and electromechanical systems, tuning forks were used to generate or detect tones in sound-powered telephony or signalling devices. It is sometimes used today as an educational tool to illustrate certain sound waves principles.



The second one was from a radio system and is an interface between the equipment in the hut and the dish mounted on the tower. So, you would have one of your devices on the back of the dish on the tower. The other one would be mounted in the equipment rack. Between them is a feeder cable, which is an insulated copper cable with lumps and bumps along its length. This allows big bends to be taken without losing electrical characteristics. Radio linemen perform all this work because technicians were never trained to climb. We will also forwarded to them a time line of communication development compiled by our editor.

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### **WELCOME TO YOUR NOVEMBER NEWSLETTER (Cont'd)**



### **CHRISTMAS LUNCH**

I am looking forward to our Christmas lunch. Our Christmas Party is nearly upon us. If you have not booked yet, now's the time to secure your spot.

You'll enjoy a festive three-course lunch full of seasonal favourites, great value at \$65 per person (the same as last year!). Plus, there'll be lucky door prizes and plenty of good cheer to go around.

Important details for you:

Date: Thursday, 20th November 2025

Venue: Petersham RSL

**Time**: Arrive from 11:30 am – Lunch served at 12 noon.

You wiill find all the details how to book and make payment inside this month's newsletter.

### NOVEMBER GENERAL MEETING

There will be one last general meeting on 27<sup>th</sup> November. Our final General Meeting for the year promises to be a memorable one. We will have a guest speaker from *Doctors Without Borders*. The last time we had a speaker from this organisation, we were amazed by the story she shared—certainly one to recommend. I hope to see you there, or indeed on Zoom.

Médecins Sans Frontières (Doctors Without Borders) is an extraordinary humanitarian organisation providing medical care to people in crisis around the world.

Many members will recall the inspiring presentation given by their representative at a previous meeting. Her stories of rescuing refugees on the high seas and delivering lifesaving care left a deep impression on everyone present.

Since then, the world has witnessed further humanitarian crises, most tragically in Gaza. In such places,

#### **THANK YOU**

Lastly, I wish to thank everyone for the tremendous support I have felt over the past few years, as my wife was suffering from a debilitating illness. It has been truly overwhelming, and a testament to what this organisation stands for.

As this will be the last newsletter for 2025, I take this opportunity to wish you and your families all the best for Christmas and the new year.





Born II July 1929



Died

3 November 2025

# Ronald Keith Savell

Please join us to celebrate the remarkable life of Keith Savell

> 16 January 2026 12.30pm

Marana Room - Blacktown Workers Club 55 Campbell St Blacktown NSW 2148

Light lunch will be served

RSVP, by 27 November 2025 Megan 0459987024



### 🚧 Vale Keith Savell

The Retired Telecommunications Employees Association received the sad news that member Ronald Keith Savell (known as Keith) passed away on November 3, 2025.

Keith was 96 years of age.

Keith had also been a member of our Association for more than twenty-two years. He regularly attended our monthly meetings. However, Keith and his wife decided to move to Queensland, where they lived until Keith's passing.

Keith has had a funeral service in Queensland. There will be a celebration of life event for Keith on January 16, 2026. You can find full details in this month's newsletter.

The Retired Telecommunications Employees Association extends its condolences and sympathy to Keith's family and friends.





# **Healthy Brain Ageing Clinic**

t our September 2025 General Meeting, we were fortunate to hear from Dr Nicole Espinosa and Dr Zoe Menczel Schrire, researchers from the Healthy Brain Ageing Clinic within the Brain and Mind Centre at the University of Sydney.

Their presentation provided the meeting with valuable insights into dementia risk factors and prevention strategies, and they also spoke about their research at the Healthy Brain Ageing Clinic and the free services available through the clinic.

# ABOUT THE HEALTHY BRAIN AGEING CLINIC

The Healthy Brain Ageing Clinic aims to support older adults in assessing, preventing, and managing cognitive decline, dementia, and mood disorders. The clinic prioritises early detection and prevention to slow the progression of neurodegenerative conditions and enhance quality of life.

A multidisciplinary team of geriatricians, neurologists, psychologists, nurses, and researchers work closely with patients and families. The clinic treats participants as partners in research, using the insights gained to refine strategies for supporting brain health. Importantly, all services are provided free of charge as part of ongoing research programs.

- Comprehensive cognitive assessments
- Personalised treatment plans
- Cognitive training and rehabilitation
- Nutritional counselling
- Stress management techniques
- Support groups and educational workshops

#### WHY PREVENTION MATTERS

As Nicole and Zoe explained, while there is no cure for conditions such as Alzheimer's disease, **up to 45% of dementia risk factors are considered modifiable**. These include:

- Vascular risks such as high blood pressure, high cholesterol, and heart disease
- Lifestyle factors like physical activity, diet, and mental stimulation
- Mood and sleep issues, including late-life depression and sleep disorders

Taking steps in these areas can make a real difference to long-term brain health. By making changes in these areas, we can all support healthier brain ageing.



### **SERVICES YOU CAN ACCESS**

If you have noticed changes in memory or mood, the clinic provides a comprehensive three-hour assessment with specialists.

Depending on your needs, this may include:

- Blood tests
- Sleep studies
- Sleep and oxygen monitoring at home

Within two to three weeks, your GP receives a detailed report. Follow-up visits are conducted every two years for up to four visits, helping to track your health over time.

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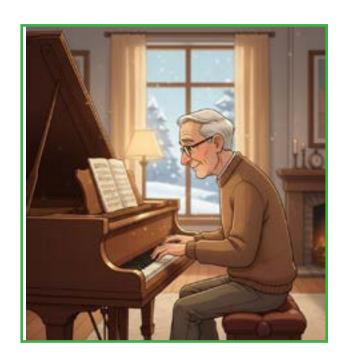
### **CURRENT RESEARCH AND TRIALS**

Nicole and Zoe also highlighted the clinic's research opportunities. One upcoming study is the Neuromusic Trial, which investigates the relationship between circadian rhythms, sleep, and the risk of dementia.

Another ongoing study involves the use of music. A groundbreaking study investigating whether music training can improve brain function in individuals aged 60-90 years with memory difficulties. Such as keyboard lessons, choir singing, or film sessions - to support cognitive function and mood. Participants have described these programs as not only beneficial but also enjoyable and socially rewarding.

### **TIPS FOR BRAIN HEALTH**

- Stay physically active: Regular exercise can improve blood flow to the brain and promote the growth of new brain cells.
- Eat a balanced diet: A diet rich in fruits, vegetables, whole grains, and lean proteins can provide the nutrients the brain needs to function optimally.
- Keep the mind engaged: Challenge the brain with puzzles, reading, and learning new skills to keep it sharp.
- Manage stress: Practice relaxation techniques such as meditation, yoga, or deep breathing to reduce stress and its negative impact on the brain.
- Get enough sleep: Aim for 7-9 hours of quality sleep each night to allow the brain to rest and repair.



#### TAKING THE FIRST STEP

The clinic is open to people aged **50 to 90 years** who have noticed changes in their memory or mood. Your GP can refer you by submitting the necessary form to the Brain and Mind Centre.

For more information, contact the **Healthy Brain Ageing Clinic** on **(02) 9114 4002** or email **bmri.hba@sydney.edu.au** 

Healthy Brain Ageing Clinic

Email: <u>bmri.hba@sydney.edu.au</u>

Brain and Mind Centre, University of Sydney

Phone: (02) 9114 4002



### **Beware of Greeks Bearing Gifts:**

### **5G for Home Broadand - A Modern Trojan Horse**



Letter to the Editor

"Beware of Greeks bearing gifts" is a proverb that comes from the story of the Trojan Horse in ancient Greek mythology. Today, it's used to caution against trusting seemingly generous offers from those with questionable motives. Think of it as another way to say: "If it seems too good to be true...".

You may have seen Telstra's latest TV adverts offering internet access with a big black Telstra-branded modem on a pedestal with the caption "Telstra Internet" - no mention of the delivery method. Telcos are pushing 5G Home Internet because they do not have to pay the wholesaler – the NBN, and of course, they have every right to do so. It makes business sense.

There are pros and cons to 5G Home Internet. Quick setup with a plug-and-play modem, high peak speeds - can exceed 500Mbp/s in optimal conditions, potentially cheaper plans as the NBN costs are not part of the pricing formula, and lastly, portability, the service can be easily moved to a new address (if covered), are the pros. The cons include coverage variability: signal strength depends on proximity to towers and local congestion. Performance fluctuations: speeds can drop during peak hours or bad weather.

The Trojan Horse. Some telcos are migrating their customers to 5G Home Internet without providing a clear understanding of what is happening to the customers. Both a neighbour and another friend were 'victims' of this practice. Both called their respective (and different) telco (not Telstra) about an issue and were subsequently sent a new modem to 'fix' the problem.

Some weeks after installing their new modem, my neighbour asked me to look at a printing problem. It was then that I noticed they were no longer connected to the NBN. They did not realise this and were not too happy when I pointed it out. The performance of their service now fluctuates, internet speed varies, and they get some buffering on their TV streaming services. Their ISP (Internet Service Provider) has advised that to return to FTTP (Fibre to the Premises NBN) in order to access the

higher speeds on offer since 14 September 25 would cost an additional \$30 per month.

Last week, another friend called me asking if I could assist in installing her new modem. She had called her ISP about a billing issue, and they subsequently sent her a new modem. Although she had FTTP, without her knowledge, the ISP was planning to switch her to 5G Home Internet. As her billing issue had been resolved, I advised her to put the modem package (which included a SIM card) in a cupboard and forget about it.

The process of converting from NBN to 5G Home Internet is highly streamlined. It is true plug-and-play. When you connect the new modem, your NBN connection quietly disconnects without any obvious signs that most users would notice.

Readers might remember my Letter to the Editor published in this newsletter in April last year wherein I highlighted the Albanese Government's first move to give Australians the internet they deserve. At the time, the Government provided additional funding for the NBN so service providers could offer customers an optional upgrade to a 100Mb/s or above plan at reduced cost.

On 14 September 2025, the second tranche of the Federal Government's promised NBN upgrade took effect. NBN download and upload speeds have skyrocketed for users on fixed-line connections. Many plans doubled or tripled in speed at no extra cost to consumers. Under these changes, NBN users who had download speeds of 100Mb/s received automatic upgrades to 500Mb/s, a five-fold boost! Upload speeds went to 40Mb/s. Higher speed plans were proportionally accelerated.

5G Home Internet plans offered by service providers are not eligible for these free high-speed upgrades.

Chris. Cartledge Wollongong



# Remembering Whitlam: Reform is Never Easy

### A GLIMPSE BACK TO THE SEVENTIES

Paul Rewhorn

rugby club dinner where a popular broadcaster at the time, Ron Casey, was the guest speaker. His topic that night was the "Coming Age of Leisure" — a presentation about how we use all our extra free time that would come our way, as new technology did away with the necessity for work. Ron suggested we would have time to play more sports. Ron was an enthusiastic sports follower; perhaps Ron was worried that some would use their increased leisure time reading books or going to the theatre. I vaguely remember arguing for a local sports club to encourage children to get more interested in sports and for the government to build more sports facilities.

Ron was seeing only a small part of the technological advances that would come.

With hindsight, Ron could not have been more wrong. The digital revolution changed much — but not in the way that Ron imagined. Take the telecommunications industry: between 1980 and 1995, Telstra had 95,000 employees; today, it has just over 20,000, and further cuts are likely to continue. there was no suggestion of reducing hours.

Instead of having more leisure time, modern workers now have their wages that just keep up with inflation, longer hours, constant connectivity, and unpaid overtime. Ron should not have worried about how we use this abundant leisure time, as you all know it never happened, and arguably the opposite has taken place.

He also made another incorrect assumption, like many others at the time, believing that the entire community would share the benefits delivered by technological advancements. Instead, we have enormous wealth inequality, a housing crisis and governments struggling to fund basic services.

#### **REMEMBERING A VISIONARY**

This year marks the 50th anniversary of Whitlam's dismissal, a fitting moment to remember a leader whose vision reshaped Australia. In just three short years, his government transformed our nation through far-reaching reforms in health, education, law, and foreign affairs.

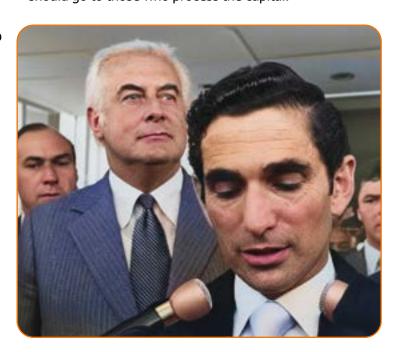
Whitlam introduced Medibank, the foundation for today's Medicare, made university education free, ended conscription, and recognised China—all in pursuit of a fairer and more independent Australia. He championed equal pay, women's rights, and Indigenous land justice, established the Department of Urban and Regional Development, and nurtured culture through the Australia Council for the Arts. It was an era of extraordinary optimism and change.

### A LEGACY AND A LESSON

Despite these achievements, Whitlam lost decisively in 1975. His election loss reminds us how easily a progressive reform agenda is derailed by fear and vested interests. Powerful groups have consistently been successful in persuading Australians that reform is dangerous, costly, and will undermine their lives.

During the period of the Whitlam government, the opposition, the media, and powerful self-interest groups tried all they could to thwart Whitlam's attempts to modernise the economy and bring about reforms.

That dynamic remains alive today as our economy and the world change, the country fails to adapt in response, because our social attitudes are still shaped by the 19th-century notion that the most significant rewards should go to those who process the capital.



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### Remembering Whitlam: Reform is Never Easy (Cont'd)

### THE MODERN CHALLENGE

National productivity is defined as the efficiency with which a country uses its labour and capital to produce goods and services. There are several ways to measure productivity, which will yield different results. However, there can be no doubt that technology has delivered significant productivity gains, but these have not been shared fairly throughout society.

Recently, productivity has stalled in Australia, prompting the need for the federal government to address the problem.

Fast-forward to last August 2025, when the federal government held an Economic Reform Roundtable to confront the worrying slide in Australia's productivity — from 1.7% a decade ago to just 0.9%. Representatives from business and the finance media offered the same old remedies: smaller government, lower taxes, and looser labour laws.

Industry leaders have relied mainly on industrial relations to boost productivity, overlooking the importance of research, innovation, and educational development. There has been a hesitance to share the benefits of productivity improvements. As Ken Henry, a former

government economic advisor, highlighted, Australian workers have been unfairly denied about \$0.5 billion in productivity gains over the past twenty years. In real terms, this means people are working harder and longer but not seeing any of these gains reflected in their pay or living standards.

Real progress comes when we look beyond fear and self-interest and remember that a nation's prosperity and future are strongest when everyone has a share.

### THE PATH FORWARD



To its credit, the government has at least started the national conversation about reform. The federal government deserves praise for raising and addressing the issues discussed in this article. However, it is unlikely to pursue major reforms aggressively. The government

has already dismissed tax reform, likely due to widespread backlash to proposed changes to negative gearing and capital gains they took to the 2019 election. Unfortunately, self-interest groups then were successful in convincing the Australian electorate that reforms, even when shown only to affect a small number of wealthy Australians, will also impact them. If they prevail again, after this latest summit, it will have been a talkfest like others that have

come before.

Positive outcomes will only occur when a summit makes policy decisions that go onto directly inform the federal budget and national policy planning. Telling the vested interests, the talking is over; we are getting on with it.

Australia's problems are significant, but not insurmountable. The Whitlam years remind us of what is possible when leaders act boldly. Real progress comes when we look beyond fear and self-interest and remember that a nation's prosperity and future are strongest when everyone has a share.

#### A GENERATION UNDER PRESSURE

Younger Australians are feeling it most. Home ownership has slipped out of their reach — many now face waiting until their forties to afford a deposit. Stagnant wages, rising costs, and insecure work are eroding optimism. At the same time, government revenues are stretched thin after years of distorted tax cuts and concessions, making it more challenging to invest in education, housing, healthcare, and infrastructure. And looming on the horizon are even greater challenges: climate change, the energy transition, and the advent of artificial intelligence and robotics just around the corner.