

**SeniorNet (Pakuranga) Inc**  
12 Ben Lomond Crescent, Pakuranga Auckland 2010  
Telephone 09 576 4500

**JUNE 2024**

Established in 1996 especially for Pakuranga, Howick and Botany residents



This issue:

- ◆ Next meeting
- ◆ June Help days
- ◆ New members
- ◆ **Bits and Bytes**
- ◆ Dawn's Ravings
- ◆ Kate's Take
- ◆ Your Committee

Our next Meeting,

**Friday 7th June**

at 10.00am

St Andrews Church Centre  
Corner Ridge Rd and Vincent St

The main entrance is in Vincent Street with parking in the grounds and disabled parking near the basement entrance.



*Visitors welcome*

The early speaker will be Kate furthering our education. After the tea break our main speaker will be Terry Carson who will talk about Law and Order in South Auckland.

## **JUNE HELP DAYS**

Thurs	6 June	10am
Tues	11 June	10am
Mon	17 June	1pm
Thurs	27 June	10am



## **5 NEW MEMBERS**

Margaret Watts  
Christine McMahon  
Jean Richardson  
David Wilson  
Christine Low

**Why don't they put more money in ATM's! This is the fifth ATM I've been to in the last week that had "insufficient funds"!!!**



Those of you involved in other Incorporated Societies and Registered Charities will be aware of the law change that requires each organisation to establish a new Constitution that complies with the new law and submit to the Registrar by 2026 or earlier.

The purpose of the Constitution and Registration is to separate the private matters of all members including the committee from all matters that relate to the legal entity established by the Constitution. It set up a committee structure, how members are admitted or removed, how voting occurs, how meetings are called and disputes are handled. The SeniorNet Federation has acted on our behalf and has had the law firm Duncan and Cotterill prepare a draft constitution with opt in/out sections we can choose. It might sound simple but it occupies 26 pages.

It recognised that the members are the owners of the organisation and must also approve the new Constitution at a special meeting before it is submitted to the Registrar. The current committee will now take the process forward to a special meeting.



## Ramblings

*Dawn Howarth*

Brrr, it is getting pretty chilly now. I believe it is only a couple of weeks to the shortest day. I don't think that means it will be warming up from then. The garden doesn't seem to mind the cold and still looks OK, even if I have been neglecting it. I learnt recently that all NZ native trees are evergreen. Just another bit of interesting info you can tuck away.

Nothing exciting has been happening in our house. Him indoors fell and landed on his face. Made an awful mess of that. An ambulance ride, lots of pampering, sympathy and cleaning by nurses cheered him up. Aren't St John wonderful—even if you have to wait hours for them to arrive. Even A&E was great. We were there for hours, but they constantly checked, x-rayed, CT scanned, and cared. I was impressed considering the horror stories we read about. I did see one man being lead in surrounded by police and to chained to a burly big policeman.

Take care, don't fall over and keep smiling— all three apply especially if you like vino as well.

### Keeping your money safe



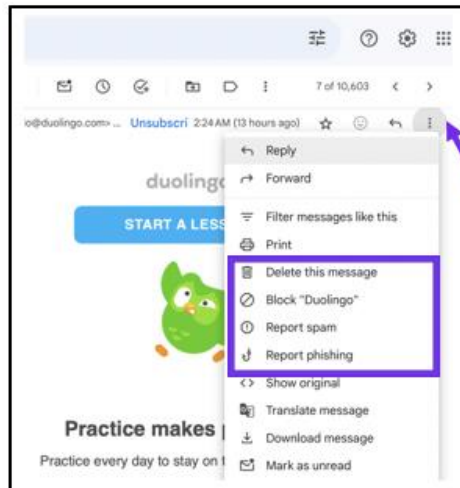
A big thank you to Gill Gilder and Lisa Trist, Community Bankers, from the ASB for their very interesting and informative talk. Gill and Lisa go into the community running workshops and talking to groups about banking and keeping our money safe. They also visit individuals who may be in rest homes or hospitals who need help to set up their online banking. They covered four points:-

- Staying safe online – fraud and scams.
- Financial Abuse
- Card Fraud
- Password and Pin Security



You are your own first line of defence. Be aware. Be on the lookout for anything unexpected or odd.

Check the phone numbers delivering that unexpected text and check the email address. Ask yourself the question. Is that really my bank's email address? Before clicking on anything. Come out of mail and, via your browser, check email addresses and phone numbers of the supposed sender. DON'T CLICK ON A LINK in an unsolicited email or text.



If you are unsure about the origin of an email and want to delete it, click on the three dots to the right of the email header. This will reveal a drop-down menu. From this menu you have the options to Delete, Block or Report spam and phishing.

If you receive an unsolicited phone call, text or email and you are informed that there is something wrong with your computer, do not engage. Such calls may make you feel very anxious. They may warn you that your computer has been infected by a virus. The caller may ask you to open your computer. They will tell you to "click here, click there". They will bamboozle you with techno talk. They will predict what you will see and tell you that it is indicative of a virus. They may keep you on the phone for a long time. They will be very plausible and before long they will be offering to sort out the problem. All you have to do is download a piece of software and then it can all be sorted out from their end. Once you have downloaded this software they will be able to see everything that is on your computer which makes you vulnerable to fraud and extortion.

Never let anyone who has made unsolicited contact with you have access to your computer.

There is a place for this type of software but only if you are talking to a trusted entity that you have engaged to help you with your computer.

If it looks too good to be true it probably is. You have had a tax rebate or a term deposit has reached maturity and you wonder where to put your money to earn the best interest. You type into your search engine, "Best interest rates". In a flash, a site appears that promises great financial rewards. This looks interesting and when you click on the link the list of interest rates appears 5% or 6% higher than the rates currently being offered by your own bank. Some of these higher rates appear to be associated with the high street banks that are familiar to you.

You click on a link and you arrive at a professional looking site. You are encouraged to download a prospectus. You are asked to fill in some details so that a representative can contact you. Before long, you are corresponding, by email, with the representative. They answer your questions satisfactorily but say the rate is only available for another week. (Putting some urgency into the mix). You decide to invest. Its only when you decide to see how your investment is growing that you find you have been scammed.

If investing in a bank always go through their own site. If it is a company that is new to you talk to your own trusted bank regarding the credentials of any company that is offering those great interest rates.

Take nothing on trust especially if it looks too good to be true.

## Kate's Take continued ...

**Looking for love?** How well do you know that wonderful person you have been talking to over the internet for the last six months? In these digital times we find ourselves developing relationships with people all over the world. You may meet through a dating site or because you share a common interest. They have a Facebook account. You watch them as they post pictures of their life. Perhaps you both love jazz or birdwatching. At first you share your interests and experiences but as time goes by you learn more about one another until that person becomes an integral part of your life. But is that person real? It's against our nature to be cynical. Most of us only see the goodness in the folk that become our friends but unfortunately in our digital world, that person may just be an invention. Be cautious. If they need money for the airfare to visit you or money for treatment after a car crash. Think twice before putting money into their account.

If you have family members doing their great OE make sure that you have a **code word** that confirms their identity to you. With young folk putting so much of their lives on Facebook it's easy for a scammer to contact you pretending to be your grandchild. Imagine you get a text, "Granny, I was mugged last night and everything was stolen. I have to get to the NZ embassy in Guatemala City to organise a new passport. I'm Ok. I am staying at a nunnery. Wondered if you could pay \$200 into their account. Its 09-0987-0889-21 so I can get a coach. luv u. PS don't tell Mum, she told me not to come to South America.

**NZ Post Scams** - Be aware of phishing text messages and emails made to look like they are coming from NZ Post. They are attempting to trick you into passing your personal or banking information on to scammers so they can steal your identity and exploit you for financial gain. The messages will say that you have an undelivered parcel and request that you click on a link to provide further information to enable delivery, arrange pick up or complete payment. The link is designed to take you to a fake website, where scammers can steal your personal information and credit card details.

**Plastic Cards** are a very convenient way to pay for things but they are small can be easily stolen and with "Pay Wave" a thief can buy things without even using a pin.

Consider changing your Credit card to a Visa Debit card.

- A Credit card can give access to thousands of dollars
- A Debit card is loaded with sums of money as you intend to use it.
- The Debit card can be loaded from an online banking account.
- If you are buying something online you can add extra to the card.
- If the information regarding your card is stolen it does not give access to the larger sums associated with a credit card.

When getting cash from an ATM be on the lookout for anything that looks unusual around the machine. Thieves have devices that they attach to ATMs that can record the numerical information from your card. At ATMs and when paying bills at the supermarket try to keep the keypad hidden as you enter the pin. When using online banking, make sure you use a strong password. A phrase or saying is often easier to remember and make sure you don't store your password in your computer.

**Are you a committee member of an organisation with your email address and phone number in the public domain, then be on the lookout for this scam?** In the last month, I have heard of two incidences where a Treasurer has received an email or text, ostensibly from the President of the organisation. The Treasurer was given instructions to buy iTunes cards, reveal the serial numbers and send a picture of the numbers to a designated email/phone with good wishes for a "Happy Birthday". Supposedly, the President had forgotten to buy a present and as he was in a meeting he was unable to undertake the purchase. **himself.**

For further information have a look on the ASB website. It gives comprehensive notes on historical scams and regularly updates the new ones that emerge. Other organisations such as Age Concern, Certnz, NetSafe and the FMA (Financial Markets Authority) are also good resources. Many thanks again to Gill Gilder and Lisa Trist for showing us how to keep our money safe.

*K Senner May 24*

## Kate's Take continued ...

### How far did I walk?

You feel like you have just walked half a marathon but nobody believes you. Using Google Maps, you can easily work out the distance you have walked. Open your Google Map. Touch and hold at your starting point. A red marker will appear. **Fig1**. Touch second line of text from bottom



Fig 1

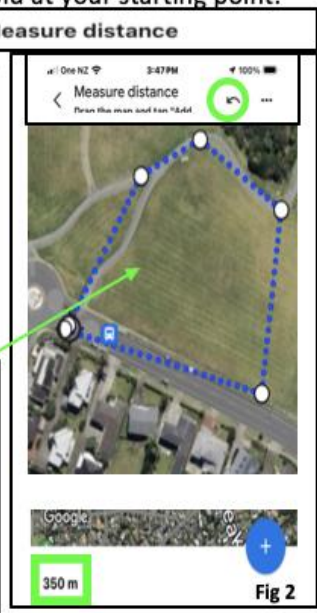





Fig 2

An open black circle appears at your red starting point. This remains stationary so move the map with your finger to align the black circle to your next turning point and press **Add Point** . The added turning point will turn white and the distance you have travelled will appear in the bottom, left of your screen . As you add more white spots the distance will increase. If you need to back track to a previous point or take a different route activate the return arrow  adjacent to the three dots at the top right of the page. **Fig 2**

### Downloading maps when phone signal may be poor or you do not wish to use mobile data e.g. Overseas


If you are travelling overseas or you know you will be in an area where there is poor phone reception then it's a good idea to download a map directly onto your device. This can be done, in advance when you have good Wi-Fi reception but you have to remember that they are large files so you may find it necessary to remove maps to make way for new ones. Click on your account initial at the top right of the opening page.  **Fig 3**. This will take you to your Google Account page. Click on "Offline maps". On this page, **SELECT YOUR OWN MAP**. **Fig4**. This will take you to any area in the world which can be accessed by zooming in or out with two fingers. Once you have designated the size of the map within the black frame you can **DOWNLOAD** that map onto your device.



Fig 3

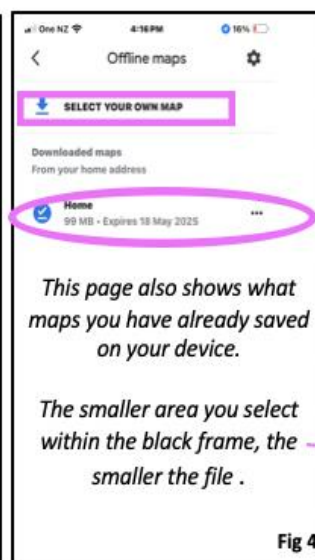
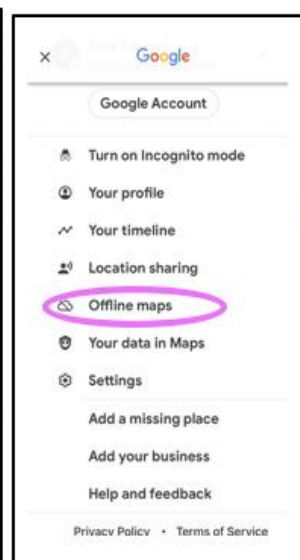
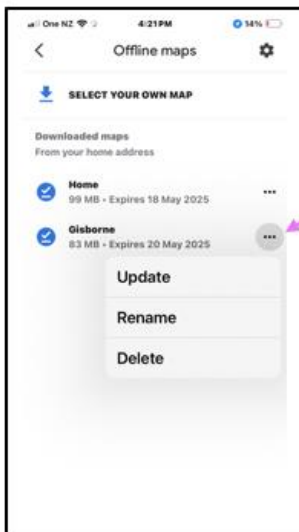


Fig 4



## Kate's Take continued ...



When you download the new offline map, it will appear on the **Offline maps** page which can be accessed as shown in Fig 4. Click the three dots adjacent to the new map to **Update, Rename or Delete the file.** Click on the name of the downloaded map then the image appears. The terrain is not as clear as on a “live” map, and there is no live traffic information but road names and directions will be still supplied.



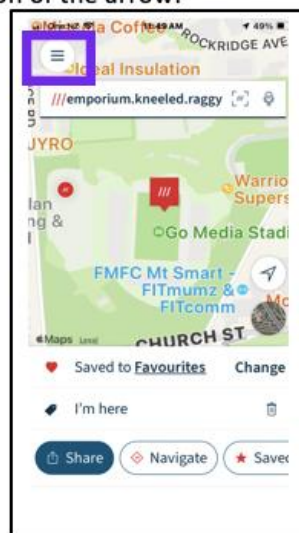
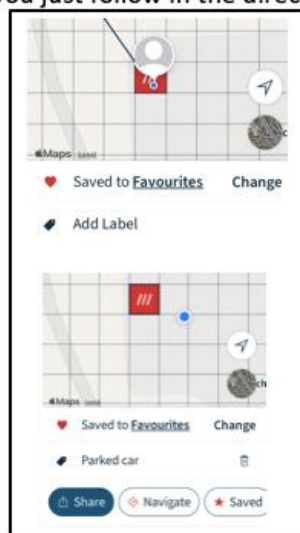
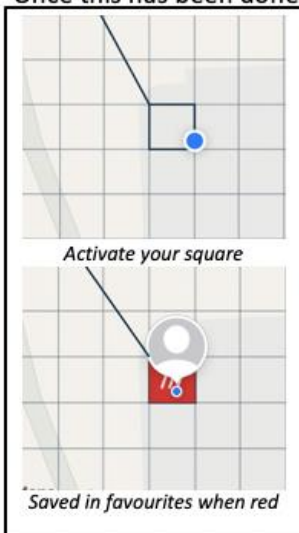
This is known as a “Plus Code” and gives an exact location that can be shared via a text if a street address is unavailable. Similarly, these are the geographic co-ordinates of your red marker. By clicking these they are copied and can then be added to a text and used on map app.



**What3words** is another navigation app. It divides the world into 3x3metre squares and assigns each square a unique combination of three words. For example, the geographic coordinates 51.520847, -0.19552100 correspond to the **what3words** address “filled.count.soap.” These three-word addresses are easy to say, share, and remember. You can use them to precisely describe any location, whether it’s a remote hiking spot or a

specific entrance to a building. The great advantage of this navigation app is that it doesn’t require a phone signal as it relies entirely on GPS to calculate a location. Imagine you are at a pop concert. You can mark where you have parked your car and then find your friend in the crowded stadium. Before you leave your car, open your **What3words** app. A blue dot identifies your location, tap on the square you are occupying and the red icon appears. Three words appear in top bar. The words and location will be saved to your favourites and by clicking the “Add Label” bar at the bottom of the screen you can type in “Parked Car”. Your friend will have sent you their location by text. Click on the **3 words** in their text. Their location will appear on the map. Click “Navigate” at the bottom of the screen. Select the navigation app you wish to use. In the pop concert scenario choose the **What3words** compass. It may ask you to calibrate the compass.

Once this has been done you just follow in the direction of the arrow.



By clicking the lines in the top left-hand corner **=** of the screen, saved locations can be accessed directly and photo mode can be selected which allows you to take a photo of your location. This can be added to the **3 words** when you share your location information. The app is also useful to set up a location with a group where no one has ever been. A point can be selected which everyone can find on their app. Go to [what3words.com](https://www.what3words.com) for more information and excellent tutorials.

K.Senner May 24

I actually had one of these once. Had to get rid of it. Cute looks harmless but they are loud incredibly expensive to keep and absolutely untrainable. The other is a kangaroo, I don't know anything about kangaroos

### COMMITTEE

**Chairman** Brian Erikson 534 4798  
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**Treasurer** Mervyn Coward 576 8737  
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**Asst Guest Speaker Co-Ordinator**  
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When you've been attacked by wolves but in spite of that you continue shopping...



HAPPIEST DAY OF MY LIFE!



THAT'S ME IN THE BACK

## COURSE TIMETABLES, HELP DAYS AND COURSE BOOKING INFORMATION

To view all SeniorNet courses and timetable  
click here

<http://www.senpak.nz/courses/>

### **JUNE HELP DAYS**

Thurs	6 Jun	10am
Tues	11 June	10am
Mon	17 June	1pm
Thurs	27 Jun	10am

**NO APPOINTMENT NECESSARY**



### Course Booking Information

- \* You need to be a member of SeniorNet to take part in our classes.
- \* If you need assistance in deciding on a course, please contact the Tutor who will answer any questions and also take your booking.
- \* We require you to pay a course fee to cover the cost of notes and other expenses. Please bring the correct cash to the first session.
- \* Our Courses are all held at our Learning Centre at  
**12 Ben Lomond Crescent, Pakuranga.**
- \* Please park on the road or in the Gym carpark across the road as no parking is permitted on site. **If you use the gym parking (not available Monday or Thursday mornings) it is important that you park on the left, next to the gym. You can printout the parking advice from our website (under the Courses tab) or write your own and leave on the dashboard of your car.**

WAIVER: Some of our members voluntarily and willingly give help and advice to other members on matters relating to computers, associated equipment and software. This includes information contained in the columns of this newsletter and other publications including our SeniorNet Website. This help or advice is taken solely at the recipient's risk and imposes no responsibility or liability of any kind, either on those providing such help or advice, or the newsletter Editors or SeniorNet (Pakuranga) Inc.