



Pittwater Mens Probus
Amicus et Dignus

Newsletter

Email: probus@pittwater.org.au

April 2017

Website: www.probus.pittwater.org.au

Presidents Message



It is a great honour to be Pittwater Probus Club President for 2017. I know I follow a line of very accomplished Presidents and will do my best to maintain the integrity and goodwill of our great Club.

I would take this opportunity to congratulate the committee members of the Club, all of which are returning in 2017 after many years in the task. Although each member does an outstanding job in their respective role, we do need to support them and develop a 'succession plan' for

each position. This is best achieved by club members volunteering to fill the 'Assistant' role for each officer. The tasks are not hard and the rewards are great. I will be pushing this agenda during the year.

This year, our Activities Officer, John Harston and our Functions Organiser, Gordon Stokes, have a number of impressive activities for club members, which John and Gordon advise us of at each meeting. These activities, which always include wives and partners, are in a relaxed environment, outside our monthly meetings, which fosters friendship and new acquaintances.

John and Gordon work very hard in organising these activities and functions and it is rewarding for them to see good a roll-up. So please make an endeavour to attend as many as you can. I know that all the trips and activities I have participated in have always been good fun.

Finally our Speaker Organiser, Brian Kennedy, continues to come up with entertaining speakers each month. Brian is working on an impressive line-up for this year and are not to be missed.

Cheers,
Ron Seldon

Make sure you read Editor Warwick Dalzell's article titled "Digital Banking Gets Real" on page 7. It provides an introduction to what is in store for on-line banking and should not be missed.

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Golf



There was no golf in March due to bad weather.

Next game is due on Easter Friday. The course is booked, but will depend if there are any starters willing at the April meeting and a decision to play will be made then.

Speaker's Corner

In 1942, 3 midget submarines entered Sydney Harbour to attack docked naval vessels. What happened next? Fortunately, we had Noel Phelan from the National Maritime Museum to outline what happened that day.

On 31 May 1942, three Japanese submarines stole into Sydney Harbour and brought the Pacific war to the suburbs of Australia's largest city. These daring invaders were no ordinary submarines. They were fast electric midget subs, secret weapons that launched the attack on Pearl Harbour six months previously. An anti-submarine boom had been completed across Sydney Harbour and this may have induced a sense of complacency into the authorities. On the night of the attack the central section of the net was complete and support piles were in place to the west, but there were gaps of up to 400 metres wide on either side of the boom.

The first submarine, the M 27, commanded by Lieutenant Jahai Chuma, was the first submarine to attempt entry. The M 27 followed another vessel into the harbour, but at some stage became entangled in the western end of the boom net's central section. Lieutenant Chuma tried to free his submarine by using a sawtooth metal cutter, which only entangled it further. By this time, he had attracted the attention of a watchman, James Cargill, but his report was initially ignored. It took him two hours to convince the navy that there was a Japanese midget submarine caught in the boom net. Chuma, realising that he had been detected, detonated charges, destroying the submarine and killing himself and his crew in the process.

The two other midget submarines penetrated the then only partially completed boom net, and attacked shipping for several hours before being destroyed. The second submarine entered the harbour at about 9.48 pm and headed west towards the Harbour Bridge, causing a general alarm to be issued by the Naval Officer in Charge, Sydney. About 200 metres from Garden Island the submarine was fired on by the heavy cruiser USS *Chicago*. The submarine then fired its two torpedoes at the cruiser. One torpedo ran ashore on Garden Island but failed to explode. The other passed under the Dutch submarine K9 and struck the harbour bed beneath the depot ship HMAS *Kuttabul* where it exploded, killing 21 sailors (19 Royal Australian Navy and 2 Royal Navy). The submarine then slipped out of the harbour, its mission complete.

The third submarine was sighted by HMAS *Yandra* at the entrance to the harbour and was depth-charged. Some four hours later, having recovered, it entered the harbour but it was subsequently attacked with depth charges and sunk in Taylor Bay by vessels of the Royal Australian Navy. Both members of the submarine's crew committed suicide.



There were many theories about what might have happened to the missing submarine and many so called 'discoveries'. It was not until November 2006, that a group of weekend divers called 'No Frills Divers' located the still intact Japanese midget submarine M24 off Bungan Head, Newport. The submarine was entangled in nets 54 metres below on the seabed.

Sail Away



Unfortunately, owing to the run of wet weather we have been having lately, it was decided to postpone our day out on Pittwater originally scheduled for March 23rd.

A new date will advised. So there is an opportunity to put your name down even if you did not the first time. But be quick because there are limited spaces on board. Partners welcome.

BBQ with a sizzle ...



On a warm Wednesday evening, with summer having its last fling for the season, Pittwater Probus members enjoyed the BBQ at Flying Fox Park, Winnererremy Bay, Mona Vale.

Missed out! Make sure you join the team at the next BBQ. Watch out for the date.

April 2017 Activity



THE GOSFORD CLASSIC CAR MUSEUM

Wednesday, April 12th 2017

First Stop: Mt PENANG

GARDENS

16 The Avenue, Mt Penang

Parklands, Kariong, NSW

Second Stop: THE GOSFORD
CLASSIC CAR MUSEUM

*3-13 Stockyard Place, West
Gosford*

DRIVING and TIMING

Take an easy drive up the M1 (Sydney-Newcastle Freeway) from Wahroonga and use the Gosford Exit into the Central Coast Pacific Highway. The Parklands is off Central Coast Pacific Highway at The Avenue (2nd turning left after the Freeway). Follow the signs to the Gardens and Lake (about 500m). This should take about 1.5 hours from Pittwater and plan to arrive at the Waterfall Café at 10.30am for coffee. Entry to the Gardens is free and well worth a short stroll around.

Then down the hill into West Gosford quickly turning left on Stockyard Place at the bottom of the hill. Look for Joyce Mayne.

We would plan to get there at about 11.30am for an hour visit (longer if you want to buy a vintage vehicle!). Entry is \$20 but I am trying to get a reduction for our members to \$12.

At about 1.00pm it would be pleasant to have Fish and Chips at "Montes Ashore" located next to the football stadium. Casual dining out of a cardboard box in the open air.

What could be better?

Then we drive back to Pittwater.



Organiser: John Harston 0418 293 025

Show Time



Premier's Seniors Concert

The Premier's Gala Concert is an annual event, (34th year) sponsored by the NSW Government as part of Seniors Week.

Our Club was allocated 20 free tickets for the event staged in the new Entertainment Centre Theatre - proper name is the International Convention Centre Theatre – and a very impressive venue it is.

Most of our seats were up in the Gods, so we had a great view even if the performers were a bit small.

Bruce and Deidre Farrar and Michael and Lette Moss opted for seats up front on the flat – 'stall' seats in the old idiom – and while they didn't have to climb a lot of steps to get to their seats, they suffered from being too close to some of the more shrill performers, the Three Diamonds in particular. Bruce reckoned that each was trying to sing louder than the last.

The seats in the Gods though had excellent acoustics as you would expect in a state of the art venue.

Topping the bill was Kate Ceberano and she was ably supported by Andrew O'Keefe (compere and singer), Boys in the Band, Damien Leith and the all-girl Diamonds. All top performers singing hits from the 50s, 60s and 70s; everything from love songs to Rock N Roll. Damien Leith's performance of Danny Boy in particular was a knock out.

A really enjoyable 2+ hour show that I would urge you to try and get to next year.

..... Bill Sherman

Probus Club Fees

It is that time of the year again! We have to collect your annual Probus Club Membership Fees for 2017. The Committee has agreed to keep them the same as last year at \$40 per member.

If not already paid, please make your payment to Treasurer David Varley at the April Meeting. Prompt payment will be very much appreciated.

April - 5 Minute Speaker

Probus Member George Repin will speak about Probus South Pacific Travel Insurance. A subject important to our many club travellers.

Speakers' Program

April 2017	My Brilliant Career New Club Member, Wes Harder has volunteered to talk about his career. Wes was President of Toastmasters for many years. He began life as an exploration geologist before going into business as a company CEO.
May 2017	The Secrets of Warren Buffet Paul Tieck will talk about the "Wizard of Omaha", the legendary investor Warren Buffett. Paul took a special trip to Nebraska to hear the great man present his annual report.
June 2017	Gas Warfare of WW1. Cousin of Pittwater Probus Member Arthur Napper, Don Napper will talk about the introduction of gas warfare on the Western Front which earned its inventor Fritz Harber a Nobel Prize and a place in infamy in the history of WW1.

2017 Functions & Activities Program

Date	Day	Activity	Location	Comments
12 th April 2017	Wednesday	Visit to the Motor Museum, Gosford	Manns Road, Gosford	Also visit the picturesque Mt Penang Gardens
2 nd June 2017	Friday	Pittwater ferry trip to Ettalong	Broken Bay	Lunch at Ettalong RSL Club
3 rd October 2017	Tuesday	Join the Pittwater Probus Executive Committee for lunch	Church Point Restaurant	\$28/person
October 2017	TBA	Past Presidents' Lunch	TBA	
19 th December 2017	Tuesday	Annual Christmas Lunch		Partners very welcome

Editor's Desk

DIGITAL BANKING GETS REAL

Ever had to wait for a payment transaction to clear or forgotten to transfer money into your account ahead of the weekend? Waiting for your money will be a thing of the past when a new real-time payment platform launches later this year. Called the New Payments Platform (NPP), it will replace the existing national payments structure with a fast and flexible data-rich payment system allowing account holders to transfer money in real-time.

It will also position Australia at the forefront of innovation in digital payments, alongside India, Sweden and 16 other countries to presently offer real-time payments.

Designed as an open payments system, the NPP is a platform in which banks, building societies and credit unions can connect, either directly or indirectly via another member, to process a wide variety of data payments for their account holders.

Instigated by the Reserve Bank of Australia following a 2012 review into the innovation of the Australian payments system, the NPP gained traction in 2013 when twelve financial institutions committed funding to build and operate the \$1 billion platform. SWIFT, a global provider of secure financial messaging, was engaged to build, test and operate the basic infrastructure, which is currently in the 'build and internal test' stage. Most recently, BPAY signed on to offer the first service overlay.

So what does a real-time payment look like?

Transfer money to a business or friend on a Saturday and it will appear in their account within seconds. The same goes when moving money between accounts held at different banks. The real-time payment system does away with the wait time on transactions made on weekends, public holidays and after business hours. That's 24 hours a day, 365 days a year. It will also do away with the need to enter BSB and account numbers when transferring money to a business or personal account.

Currently, when money is sent electronically, you need to know the BSB and account number. While these digital identifiers will still exist, with the NPP you won't necessarily need to know them to send money to a person or business. Instead, you'll be able to nominate another identifier, such as an email address or mobile number.

For a system that's had very little change in the past 15 years, it's a progressive move that the banks hope will remove some of the pain points associated with making payments online. It's hoped, too, that the NPP will make banking more competitive and hassle-free.

Changing banks under the new system will also become easier. Currently, banks offer a service that can transfer all the credits and debits set up with a transaction account. However, this can take up to two weeks and doesn't take into account any payments set up on debit or credit cards.

Under the NPP, if you want to change banks, you won't need to notify anyone of a change in account details. That's because the identifier – your email address or mobile number – won't change. While the NPP won't simplify notifying direct debits on new credit and debit cards, it's certainly a step in the right direction to making online banking easier. For more information visit The Australian Payments Clearing Association.

Minutes of Pittwater Probus Inc.

Meeting	14 th March 2017 Meeting opened by President Bill Sherman. 43 members present and 9 guests attending.
Inductions	Nil.
Minutes	Minutes of the February 2017 meeting were published in the Newsletter, Mvd. Bruce Farrar, 2 nd Ron Seldon, carried. MEETING WAS ADJOURNED TO ALLOW FOR THE 36 th AGM. MEETING WAS REOPENED BY THE NEW PRESIDENT RON SELDON.
Correspondence	Nil.
Birthdays	Bill Marshall, Victor Friezer, David Taylor, Roman Zwolenski.
Treasurer's Report	Presented by David Varley Balance at 1/2/2017 \$4,026.95 Receipts: Trivia Night \$448.00, Morning Teas \$139.00, Bank Interest \$0.27, Total \$587.27 Payments: Morning Teas \$120.00, Trivia Night \$880.00, Admin. \$98.93, Total \$1,098.93 Balance at 28/2/2017 \$3,515.29 Mvd. David Varley, 2 nd John Owens, carried
Welfare Report	Bill Marshall has no reports of sickness.
Speakers	Brian Kennedy has organised the following: April Wes Harder – His career as a Geologist, May Paul Tieck – The secrets of Warren Buffet, June Don Napper - Gas warfare of WW1, July Julie Donaldson – Cruising the World, August Vicki Jones – Cricket by Kerry Packer.
Activities	John Harston reported: Boating on Pittwater 23 rd March, BBQ at Flying Fox Reserve \$5p/p 29 th March, 2 nd June Ferry to Ettalong.
Functions	Gordon Stokes noted the lunch at the Waterfront Reserve following the Committee Meeting. Wives and Partners are welcomed.
IT Report	Nil.
Golf	Allan Smith presented the trophy to John Owens.
General Business	Nil.
Speaker	Following the coffee break Noel Phelan gave a talk and slide display on the Japanese Subs that entered Sydney Harbour in 1942 .
Next Meeting	11 th April 2017 Meeting Closed at 12.15 am. Signed as a correct record.

Office Bearers for 2017

President	Ron Seldon 9918 0677	Speaker Organiser	Brian Kennedy 9918 0937
Vice President	John Harston 9940 0446	Editor	Warwick Dalzell 9997 4518
Secretary	Bruce Farrar 9971 2042	Communications & IT Officer	Michael Mannington 9973 1624
Treasurer	David Varley 9918 7154	Registrar	Trevor Stephens 9918 21 38
Assist. Treasurer	John Crawford 9979 6149	Assist. Registrar	Graeme Proctor 9999 2281
Welfare Officer	Bill Marshall 9999 5226	Auditor	Arthur Napper 9999 0233
Activities Officer	John Harston 9940 0446	Public Officer	Bill Henderson 9997 5723
Functions Organiser	Gordon Stokes 9999 2073	Golf Convenor	Alan Smith 9999 1334