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Our Sponsors

Current committee  
& Tutor contact list

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## From the Chairman

Hello members

Fraudsters have been with us for hundreds of years, but the internet has provided new opportunities for the unscrupulous. We need to be constantly vigilant to avoid getting caught. Westpac, one of SeniorNet's major sponsors, has designated 16-22 November as Westpac Fraud Awareness Week. They are running a series of webinars (online seminars) designed to explore some of the current scams and fraud, and to advise how to keep yourself safe online. These are happening on 17, 18 and 19 November from 10 am to 10.45 am, under the titles "Protecting yourself from scams" and "Don't Be Fooled – it's probably too good to be true." They should be very good value. If you want more detail and would like to join these, go to

<https://faw-2020.lilregie.com/>

We will also make fraud awareness and protection the main topic of our members' forum at Regency Park on 11 November. We would like to make this a two-way exchange where we all learn from each other. There are many different examples of online scams, so come prepared to tell us about any that you have experienced.

As you know, we have usually had a Christmas lunch in a hotel in December. The committee has decided not to do that this year. Both the hotels we normally go to are being used for managed isolation, and there is always a chance that Covid will rear its head again and disrupt arrangements. So this year, we will run a special Christmas members gathering at Regency Park on 9 December. I hope to see you there.

Regards

Keith Garratt

*Rotorua SeniorNet is just one of 75 local groups in the New Zealand Federation. If you would like to know more about what goes on elsewhere, OR what discounts or services are available to members, go to the Federation website.*

[www.seniornet.co.nz](http://www.seniornet.co.nz)

## **NEXT MEETING:**

Wednesday 11 November, 2 pm at Regency Park.

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## **FROM OUR COURSE CO-ORDINATOR, BERT**

### **Wave your cheque book a fond “bye bye”!**

Recently I read a letter to Mary Holm, who writes a regular question and answer feature in the “Saturday Business Herald”. The gist of the message was that the lady in question was really irate that her bank was soon to stop issuing chequebooks and they would not be processing any cheque transactions by a particular date. The lady was proposing to move her bank account forthwith to any bank that would be continuing to process cheques in the future.

Mary Holm’s reply was a fearsome display of logic. In the event that one lone bank remains issuing cheques it would mean that you could only pay your debt obligations by means of a cheque to other customers of that bank and only that bank. In effect the lady would be back at square one.

Another item I read whose source I have forgotten made the point that banks are still referring to a person’s payment account as a cheque account which seems odd at a time when they are busy consigning cheques to the dustbin of history.

A few minutes with Google revealed that coinage as we understand it appeared in Rome during the Roman Empire. Banknotes were introduced in China in the year 770. Cheques made an appearance in the 9<sup>th</sup> Century. Money in all its forms has had a long history. Nothing lasts forever as they say, and it seems that cheques will become a fond memory. Cash in banknotes and coinage are used less and less every year as more financial payments are made digitally and may eventually go the way of cheques as we approach a cashless society.

The recording of monetary transactions or accounting as we call it today also goes back a long way from the practice of cutting notches in sticks, to marks in clay, to papyrus, to quill pens on parchment and on to paper and ink Black and Red. The arrival of the business mainframe introduced punched tape and moved on to computer readouts which are seldom seen these days. The computer monitor, and even the mobile phone touch screen, have become our main source of digital information allowing us access to our digital bank accounts 24/7. Modern digital banking allows us to check our account balances, transfer money between our accounts and make payments by internet banking or credit or debit card. We can set up regular payments by direct debit. Alternatively, people can pay us our wages, salaries, pensions or interest payments directly into our nominated bank accounts.

No more running down to the bank to pay in cheques. Every transaction we make is recorded on servers and backed up on even more servers and allowing virtually instant reconciliation of our accounts. We have come a long way in the past couple of decades. The system is as secure as human ingenuity can make it and very few people end up out of pocket from a banking transaction. Criminals do not generally target the banks when there are such easy pickings to be made running scams with gullible people who can be persuaded to part with their hard earned money by a glib request for money usually involving some get rich quick scheme.

Unfortunately there are still people among our elder population who will not use internet banking because they feel that it is not secure or that it is too difficult or they like to go to the bank and keep an eye on their money or whatever. They will use a credit or debit card because they are easy and convenient to use. However, using their phone or tablet or laptop to bank electronically goes into the too hard basket and they miss out on the enormous advantages that instant payments give.

One of the commercial sponsors of SeniorNet NZ is the Westpac bank. They have produced a teaching pack which includes a dummy account that their customers can use to learn the basics of operating a digital account. SeniorNet has been using this teaching aid for a few years now and we have managed to bring a lot of people up to speed with this technology. You might say that you do not bank with Westpac but we have found over time that most of the banks use similar systems which vary slightly in their terminology or layout, but essentially all of the processes are the same. A payment is a payment, a transfer is a transfer and whichever bank you use will have roughly the same approach.

SeniorNet runs courses based on actual demand. We are ready and willing to assist anyone to set up and run an internet bank account when you finally retire your chequebook and make the giant leap into the digital future. All you need to do is ask and we will help you to do the rest.

Here is a timeline showing when the major banks will cease to be accept cheques.

BANK	STILL ISSUE CHEQUEBOOKS	ACCEPT DEPOSITED CHEQUES
ANZ	Until Nov 30	Until May 31 2021
ASB	will stop-no date given	Will stop - no date given
BNZ	No	Until July 2021
CO-OPERATIVE	Only to current customers	Yes, but reviewing
KIWIBANK	No	No
RABOBANK	Expects to stop by end of '21	Expects to stop by end of '21
SBS	Yes	Yes
TSB	Yes	Yes
WESTPAC	Will stop- no date given	Will stop- no date given

## OUR SPONSORS



## Committee and Tutor Contact Details

<b>Chairman</b>	Keith Garratt	07 357 2020	<b>Tutors</b>	
<b>Vice Chairman</b>	John Sommerville	021 181 5193	Bert Harris	07 343 7232
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<b>Treasurer</b>	John Sommerville	021 181 5193	Gene Rigney	07 332 2001
<b>Web Master</b>	Keith Garratt	07 357 2020	Jaz Zabkiewicz	07 345 9056
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