



PROBUS CLUB OF MALVERN INC

Victoria Australia

ESTABLISHED DECEMBER 1983

No A 00449646 ABN 29 679 181 543

Volume 42 Issue No 6



Supported by the Rotary Club of Malvern and sponsored by the City of Stonnington. The club meets 10am, 4th Tuesday each month, Presbyterian Church House, 163 Wattletree Rd, Malvern and via Zoom videoconference

Malvern Probussouthpacific is part of Probussouthpacific Ltd. www.probusouthpacific.org

Private & Confidential – Privacy Act 1988: This document is for Probussouthpacific use only – not to be used for any other purposes.

FRIENDSHIP, FELLOWSHIP & FUN

Copies of the Bulletin will be available at the Church House Meeting and will be emailed to members. The Zoom link is <https://us02web.zoom.us/j/5170019102>. The Meeting ID is 517 001 9102. By phone - (03) 7018 2005 or attend in person at the Presbyterian Church House, 163 Wattletree Road at 10.00am.

MONTHLY MEETING, 10.00 am TUESDAY 23th SEPTEMBER 2025

President's Report: David Richards



Where did September go? 🌸 Wattles out everywhere. Great time of the year to be out 🎣 fishing 🐟. Following 7 days of fishing out from Ningaloo reef in WA, eight of us (my mates) caught 140 decent fish including Red Emperor, Goldies, Honeycomb, Spanos, Sweet Lip, Moses and lots of others including a Cobia caught by 'yours truly'; plus hooking, sighting and releasing a majestic 3m sailfish. What a sight when the sailfish leap a metre out of the water with the open colourful sail.

Club activities have been well supported during September.

Golf had its second round, some of the blokes are very fit and flexible despite their age.

The En Plein Air Art Group has a further meeting on 27th October thanks to Michael Fitzgerald. Please advise if you are offering to be a LIVE model; phone 0408 286 797. If so, I think Michael and Don will need new brushes. 🖌️

Walking continues as great hit now with a variety of seven different walks. Participants vary from week to week usually including some partners because the program is flexible and convenient. The stimulating conversation between one another solves yet again the problems of the world. Well done Alan.

I hope Chris can enjoy your company at his music feast.

Another special speaker activity at 10.00am on 7th October is arranged to be in the regular monthly Church Hall. The speaker is Dr Tony Zalewski on his expert topic "security". The previous special speaker activity with Prof. Robin Daily was an outstanding success attracting nearly 50 members followed with a sociable lunch. I bet most members are improving their life expectancy following the wonderful advice and pictures of exercises we now have to follow. Remember those who exercise regularly will attend more Probussouthpacific because they live longer. 🧘

Alan Hay has arranged a vertical flexible promotion banner to show at the front of Georgios promoting Malvern Men's Probussouthpacific while we are at coffee on a Friday. Did you realise the existing promotion at the Georgios front door attracted two of our newer members: Our Secretary Bruce Moore, and Membership

Officer John Waters, both responded to the promotion when visiting Georgios personally for a coffee. Thanks guys, for joining Malvern Probus and taking on active roles. Thanks to Alan and Don Jones for their initiatives promoting the club at Georgios front door.

We need to be constantly on the alert for new members. Andrew Baldwin will be inducted on Tuesday all being well. Who among your friends would be perfect Malvern Probus Members; Ask them. Bring them along to a Friday coffee and regular monthly meeting. Proudly introduce us to your friends.

We welcomed new member Ian Rosenberg in July who attends many activities all ready.

Editorial: Ric Hallgren encourages members to participate with the bulletin by contributing an article, an issue, something of interest to members. It's a great idea; I am wondering when Richard Middleton will submit a controversial comment to think about. What do you say Richard?

The random football competition has come to an end. The winners being:

- Equal first: Douglas Barkly and Bill Hampel.
- Equal second: Eric Estlin and Chris Martin

Next month will be another ripper, especially with Hawthorn again Premiers 🏆 or will it be the lions?

Chairman of the Day: Bob Cooper
Spotlight Speaker: John Waters

MEMBERSHIP

Our President advises of the following new appointments to our Management Committee

- **Secretary:** 5th August 2025: Bruce Moore,
- **Membership Officer:** 5th August 2025: John Waters
- **Acting Vice President:** 5th August 2025: IPP Andrew Pike
- **Richard Uglow** resigned as Secretary at the Monthly meeting on Tuesday 22nd July.
- **Carl Cercone** resigned as Vice President, Membership Officer at executive committee meeting 5th August 2025.

Please note these changes to ensure mail/phone calls are appropriately directed.
Future correspondence with the Club Secretary is to be directed to **Bruce Moore**.

Birthdays in September:

Charles Varley	5 th	Pat Quinn	7 th	Stuart Nicol	8 th
Andrew Pike	14 th	Ian Connelly	27 th	Alan Hay	30 th

The membership as at 20th Sept is 82 (less three Life Members) thus leaving vacancies at 21.

Please let Leigh Machin know on leighmachin@bigpond.com, if you change your contact details.

Executive Committee:

Meetings: 5th Nov, 3rd Feb 2026

September Guest Speaker: Clive Duncan

Topic: A Retail Giant – Bunnings



Mr Duncan was a Senior Executive with the Wesfarmers-owned household hardware chain Bunnings Group, where he worked in numerous roles including CEO, for over 40 years. As an Executive Director of the board of Bunnings Group, Clive gained experience within multiple functions, including corporate/business development, mergers and acquisitions, business integrations, sales and profit growth, corporate governance, stakeholder relationships, strategy development, retail operations, merchandising, marketing and store development programs. Over his extensive career with the Bunnings Group, Clive was an executive contributor to the establishment and continued development of the company into one of Australia's most recognisable and

successful retail organisations.

ACTIVITIES

Every Friday morning, Probus Morning Coffee, (except Good Friday and Christmas Day) from 10.00am – 12.00 noon, at Giorgio's in Malvern (opposite the Malvern Town Hall).

Every Thursday morning, The Walking Group meets at 10.00am. Here is your chance to get some *gentle* exercise while solving the world's problems with other Proberians. It's usually a flat route, no steep hills, at a pace that is comfortable. All are welcome. The group meets locally and walks for 45 minutes or so. Please contact Alan Bayliss, Ph. 0418 233 414, email gabayliss@hotmail.com or Greg Thompson, email gregfthompson@gmail.com or 0438 826511

30th Sept: Fifth Tuesday lunch, next week: This entertaining lunch is our infamous Kelvin Club Lunch, known for the discussion and resolution of every important event in the world. A 12.00 noon start at the Kelvin Club for pre-lunch drinks, followed by lunch when everyone has arrived. It is held at the Kelvin Club, 14-30 Melbourne Place in the CBD (it's down an alleyway). This lunch is a classic! Please phone Richard Middleton on 0408 328 465 or email sunbeam@bigpond.net.au

1st Oct: Monthly Bike Ride. The weather has finally improved. Riding is Go! Jamie McLeod is again endeavouring to both entertain you and improve your cardio health with some easy local rides. The next ride is from opposite Kooyong Tennis courts, next to the Institute for the Blind car park, and leaves at 10.00am. Remember, PLEASE, phone Jamie on 0417 037 855 and let him know you are riding.

7th Oct: Another **Special Member Interest Presentation** is planned at the Church hall at 10.00am to address one's personal security, especially at home in light of the increased press and TV coverage of assaults, knifings and home invasions. Please see the information on our special Guest Speaker, Dr Tony Zalewski later in this Bulletin. And note the First Tuesday lunch follows this presentation.

7th Oct: The first Tuesday Lunch in October is at Giorgios, 1235 High St, Malvern, on the corner of Glenferrie Road. starting at 12.00noon. Please contact Richard Middleton via SMS on 0408 328 465 or email sunbeam@bigpond.net.au

9th Oct: Music Appreciation Group. The October theme is 'Musicals of the '50's and '60's'. Please contact Chris Begg by phone on 0419 105586, or on ckpjbegg@optusnet.com.au. Chris's address is Apt 208, Toorak Place, 28-30 Jackson St Toorak, 3142. Press key #208 at the front door and Chris will let you in.

14th Oct: Investment Special Interest Group. Held on the second Tuesday of the month at 10.00am in the Church House, 161-163 Wattletree Road Malvern, and on Zoom (Meeting ID=804369746). Discussion topics: Economic trends, Monetary and Fiscal policy, and investment issues generally. Come along and contribute to managing our virtual investment portfolio and the consumption of Tim Tams. Contact Richard Uglow on 0408 574453.

15th Oct: Golf Group. The Probus Malvern Golf group is underway. A regular schedule may become available except that the game has to be booked and paid for in advance hence the need for advance notice to Brian Stiebel. Please advise Brian by 7th October at the latest if you want to play on the 15th October. And being a Probus group, coffee after the game is almost mandatory!

21st Oct: Third Tuesday Outing: Something quite different is has been negotiated. 'The NAB Museum, Lewis Rd Knox, Vic.(next door to Knox council offices) invites you on a journey through Australia's banking history. You'll explore how banking has evolved-from gold rush days to modern technology. Guided tours invite you to share your own memories and insights, whether you worked in banking or simply remember the days of saving for a first home, running a small business, or helping your family manage finances.' **Places are limited to 12.** Tour group meets at 10.50am. Parking Available. Please contact Ian Connolly ASAP on Cadillac.connolly@gmail.com or 0419368088. Please pay \$5 using the reference NAB as per the Activity Payments box below or pay \$5 to Ian. See Leighs emails for other details. Photo I.D. driver license required for entry to the security area.

27th Oct: En Plein Air Art Group. This artistic group next meets at 1.30pm on Monday 27th October at Burnley Gardens. Please contact Michael Fitzgerald on 0408 286 797, or via email, michaelfitzgerald54@bigpond.com. Bring your own materials, chair, pencils, sketch pads etc. Feel free to come and watch, or, if you're feeling brave, critique!

Activity Payments. When paying via bank transfer for Probus activities, please ensure that you enter your surname under "Description or Remitter" and indicate for which activity or purpose.

Account Name: Probus Club of Malvern Inc. BSB: 633000 Account Number: 158555409

Alternatively, you can tender cash to our Treasurer, Mr Stuart Nicol.



The music group (less Chris Begg) doing it tough with wine and nibbles



No doubt about it, this walking group is growing



And the golfers brave any weather

On October 7th we have another Special Member Interest Guest Speaker, Dr Tony Zalewski JP. His topic will be about your Personal Security. With the recent increase in personal crime, home invasions and car theft, your Management Committee felt it may be of benefit to members to hear from an expert in your personal safety.



Dr Tony Zalewski has been involved in public safety for over 40 years including 17 years as an operational police officer attaining the rank of Detective Sergeant with Victoria Police. For four years he was a team leader at the Armed Robbery Squad and dealt with some of Australia's most violent criminals. He was awarded the Victoria Police Valour Award over a murder suicide incident where he was confronted and overcame an armed assailant.

Tony has four degrees from Australian universities including law, criminology and the social sciences and in 2022 was appointed by the Hon. Anthony Carbines as the permanent Chair of the Police Minister's advisory council on private security and public safety.

He is also a judicially recognised expert in security, safety and risk and has provided expert reports and evidence in over 500 cases including some of Australia's larger personal injury cases.

Tony brings a rare blend of practical real-world experience and high-end theoretical knowledge that has resulted in him being a highly sought-after expert in security, safety and operational risk management. Today, he continues to provide advice on security, safety and risk across public and private enterprises and Australian communities.

The following are some topics Tony is well versed to address

- Recent crime statistics
- Securing our persons, i.e. personal alarms etc
- Securing our homes, i.e. locks, alarms,
- Should we try to defend ourselves, some members have asked about weapons
- What to do when attacked
- What to do when a home invasion occurs
- Who to call and what information to pass on
- What happened to Neighbourhood Watch
- Who to talk to, what's the next step, e.g. installing a security system or whatever.

We have asked Tony to address our group at 10.am on Tuesday October 7th. Yes, it is quite soon, so PLEASE email Bob Kingman on jonandbobkingman@gmail.com, or phone 0412 332 244, to let him know you will attend, ASAP.

August Guest Speaker David Wright-Neville

David has given talks to folks at Orbost, Oval Office, Schoolrooms in Ballarat, Berlin, but today is special, his family was present!

Terrorism is a process, much more than the individual acts we hear about. Right now, there are people around the world thinking and working up new acts – a continual process, a political activity that has existed from early times. Counter terrorism doesn't just involve defeating the known groups like Islamist State or Al Qaeda, but involves slowing down the overall process that leads individuals to become terrorists. This situation leads to many – some say 100's – of definitions of terrorism. This occurs because there are many who want some political change or another, and every country or state is different, and it becomes a case of 'one person's terrorist is another person's freedom fighter'! Think Nelson Mandela – jailed in 1963 as a terrorist, but received the Nobel Peace prize, or the IRA held up by many Irish as a liberation movement. The power of terrorism rests on creation of fear if some political issue is not met.

David was working in the Office of National Intelligence when Sept 11, 2001, burst on us. He was the Senior Desk Officer for Southeast Asia covering Indonesia, Vietnam etc. To that was added terrorism as a sort of add on! On Sept 12th, all 50 staff became terrorist experts! First recorded examples of terrorism were in "The Jewish Revolt" written in 66AD by Josephus which named the zealots, who aimed to drive the Romans out of what they called Judea. Rome was the superior military and political force, and terrorism was the only weapon the Jews had to recover their land. A thousand years later came the Assassins, Shiite Muslims who were against the influence of Sunni Muslims using not only knives but also poisoning the Khalifa officials following the death of the Prophet. Then in the 1870s came the anarchists who also used gunpowder; through to the 1920s they were against traditional imperious structures, and Russians like Alexander 2nd and President William McKinley etc. Another wave started in 1930 around colonialism like the Algerian National Liberation Front (NLF) wanting to drive France out – the film 'Battle for Algiers' one of the best terrorism films made with some of the FLN and French paratroopers scenes played by actual past participants. The PLO and IRA emerged during this period to weaken the resolve of colonial powers. From 1972 new anticapitalistic groups were emerging – Black September, Great Brigades of Italy, Red Army in Japan, Weather Underground in USA, use of kidnapping, guns and explosives to target larger conglomerates.

The 1980s moved into a new wave of right-wing and religious terrorism, often using car bombs etc, and probably continues now. But who are the people that commit these acts? It is generally agreed that no one is born a terrorist – they are made over time. Most of us are busy with jobs, have clubs and activities and despite various upsets personal and community happily continue. But for some, upsets and associations breed resentments that eventually become all pervading. A French employment experiment showed that a white applicant had much better chance of securing engineering jobs than an equally qualified person with an Algerian or North African name at a 95/5 ratio! This situation of course breeds resentment with the system. If resentment continues with other situations, perhaps reinforced by acquaintances, eventually action becomes a possibility as they develop a strong feeling of isolation with the system and community. They form their own community. It is hard to decide to kill, but when your community agrees that others are a sub species and causing all their problems then a terrorist attack can occur. This is when we hear of it. To stop such attacks, it is necessary to slow down or stop the sort of conveyor belt carrying these people along to a terrorist future.

By the time the attack occurs, the die has already been cast. Currently, there has been some success, but still a way to go. Recent data 2024-25 shows the number of countries recording a terrorist attack has risen from 58 to 66. The number of deaths fell to 7555, a 13% reduction, but the previous figures included the Hamas attack in Israel. The figures exclude deaths from State-sanctioned terrorism. In David's opinion, innocent victims should include 63,000 killed in Gaza. During the Islamic State period in 2015 the figures peaked at 33,000. The current events in Gaza and Ukraine are a worry; it is likely we will see the effects in London, New York and other cities over the next few years. The anger over these events will erupt as terrorism. 25 years ago, the death count was about 800, it is now 7555, and we consider this low! It is expected this figure will rise in coming years. The average age for a terrorist was 28, it is now 17, so they are radicalizing faster. Communication and pictures/videos is better with the internet. Education is better. Methods are now more varied and lethal. Maybe they think Governments are not doing anything about what is going on. Media is not helping, they seem to favour violent stories, which sell papers, and this applies also to social media which is also a major communication medium for new terrorist groupings, as well as individuals. (Summary by WL (John) Johnson)

August Spotlight Speaker, Bruce Moore

Bruce became a club member in May 2025 and is the club's new secretary. He spoke about the Red Cross and Red Crescent movement and the Australian Red Cross. He commenced as ARC's Chief Legal Officer in February 2009 immediately after the disastrous Black Saturday bushfires. He saw how the ARC was able to respond effectively to a major emergency. Bruce gave a brief history of the Red Cross movement commencing with Henri Dunant's experience of the suffering following the Battle of Serafino in 1859. Dunant was instrumental in developing the Geneva Conventions and is considered the founder of the International Committee of the Red Cross and of national Red Cross and Red Crescent societies.

There are now 191 national societies. He outlined the movement's fundamental principles of Humanity, Impartiality, Neutrality, Independence, Voluntary Service, Unity and Universality and spoke in detail about several of these. The ARC was established in 1914. Bruce explained how the ARC was a large and diverse organisation and referred in particular to its blood bank service and its tracing service which helps family reunions. He finished up by referring interested members to the Red Cross's excellent website for more information.

Of General Interest.....

This new section is for items of interest to our members. If you have something to say, present, discuss, which is relevant to our club's members, please contact your Editor. In the absence of any contributions, I continue the discussion on AI. The floggings will continue until contributions are made!

In the August Bulletin we addressed the need for Australia to be in step with **AI developments**. This time I will list some risks and limitations of AI. Here's a clear breakdown of the current risks and failings of AI as of early August 2025.

This list is the response of AI itself to the question of what are the risks and failings of AI. **This list is from ChatGPT itself!**

1. Bias and Discrimination

AI systems learn from human data, which often reflects social, cultural, or historical biases. This leads to biased hiring tools, unfair credit scoring, racial/gender discrimination in facial recognition, or skewed medical diagnoses.
Example: Facial recognition misidentifies people with darker skin tones at higher rates.

2. Misinformation and Manipulation

AI-generated content (text, images, video, audio) is increasingly realistic, enabling deepfakes and disinformation campaigns. Hence the risks of Political destabilization, fraud, reputational damage, etc. Generative AI can produce convincing but false information without noting sources or verification.

3. Lack of Explainability (Black Box Problem)

Many AI models (especially deep learning) are opaque—we don't always know why they make a decision. In critical fields (medicine, law, finance), lack of transparency makes accountability difficult.

4. Over-Reliance & Automation Risks

Humans may trust AI too much (automation bias). Errors in self-driving cars, medical diagnostics, or legal decisions can have severe consequences. AI can also make confident but wrong predictions (hallucinations in chatbots).

5. Job Displacement & Economic Shifts

AI threatens many clerical, customer service, creative, and analytical jobs. While new jobs will emerge, the transition may be economically painful for many workers.
Unequal distribution: high-income firms and countries may benefit most, widening inequality.

6. Security Threats

AI can be used maliciously:

- Automated cyberattacks (phishing, hacking).
- Weaponized drones/autonomous systems.
- AI-powered surveillance, raising civil liberties concerns.

7. Data Privacy Concerns

AI systems need huge datasets, often involving sensitive personal data.
Weak regulation can lead to mass surveillance, data misuse, or breaches of consent.

8. Energy Use & Environmental Impact

Training large AI models requires enormous computing power and energy.
This contributes to carbon emissions and environmental strain, especially as AI use scales globally.

9. Legal & Ethical Gaps

Laws have not caught up with AI's capabilities.
Questions remain: Who is responsible if AI makes a mistake? Can AI-generated works be copyrighted? How do we regulate autonomous weapons? There are legal cases underway against AI providers for encouraging the user to suicide.

10. Existential & Long-Term Risks

Some researchers worry about loss of human control over advanced AI systems.

Even without “superintelligence,” misaligned goals or poorly controlled autonomous AI could cause unintended harm at scale. Maybe even WAR!

In summary:

AI’s current risks are mainly about bias, misinformation, accountability, economic disruption, misuse, and governance gaps. The failings come from overhype, lack of transparency, and uneven regulation.

So, what happens if the AI Industry fails, or suffers a serious setback, it could take the rest of us down with it.

Don't let AI critics tell you it's good for nothing: the amount of money being spent on AI infrastructure is so enormous that it's literally propping up the US economy.

The drawback, of course, is that if the AI industry fails, it could drag down the rest of the economy.

In 2024, the S&P 500 grew by an incredible 24 percent — what the investment firm Charles Schwab understatedly called a “very good year.” Since 2023, nearly half the growth was clustered in just a handful of tech stocks known as the “magnificent seven”: Meta, Amazon, Google, Microsoft, Nvidia, Tesla, and Apple. And as *The Atlantic* recently noted, the companies most heavily involved in the AI boom have yet to see that success manifest in anywhere except the stock market.

Though Meta, Amazon, Microsoft, Google, and Tesla are expected to have spent some \$560 billion on AI development by the beginning of next year, their collective revenue from AI comes in at a paltry \$35 billion. In the first half of 2025, *The Atlantic* notes, business spending on AI added more to GDP growth in the United States than all consumer spending combined.

This revenue gap is the key crisis facing the tech industry — and the broader economy — in their quest to build an AI future. Thanks to questionable performance in actual workplace environments, revenue remains elusive for the vast majority of AI deployments.

Still, managers across industries are being pressured to show financial gains from the tech, even when the software isn’t delivering. That’s causing companies to do some creative accounting with their staff, laying off workers or slowing down hiring to inflate AI’s numbers.

As the Atlantic highlights, this is leading to the very real possibility of a rupture forming in the broader economy, where companies induce rounds of layoffs to satisfy executives, without anything to show for it in the bottom line. In other words, we’re barreling toward a future where unemployment could rise while productivity takes a nosedive — dramatically slowing the economy as a result.

That scenario isn’t exactly unprecedented. The computer boom of the 1980s took a similar turn, when early email software prompted executives to lay off secretaries and typists, resulting in specialised white collar workers actually spending more time sending emails than on their typical roles.

There’s just one crucial difference: email wasn’t propping up half the stock market.

Do not rely solely on AI for serious issues such as health, legal or financial advice, and be wary of scams.

Then again, on the positive side, AI has already assisted in the diagnosis of diseases and the identification of new drugs. As Assisted Intelligence, it has SAVED LIVES.

A new artificial intelligence (AI) tool developed at the University of Melbourne is helping transform how skin cancer is detected. The technology has the potential to save lives, reduce unnecessary biopsies and cut healthcare costs, while addressing long-standing equity gaps in diagnosis. Research Fellow Dr Noor E Karishma Shaik is integrating AI with thermal multimodal imaging for point of care diagnosis to identify abnormal skin lesions in real time.

“Current diagnostic methods rely heavily on visual inspections, followed by biopsies, but this is a flawed approach as it’s prone to both under and over-diagnosis,” Dr Shaik said. “Our non-invasive technology not only removes the risk of human error but is less time-consuming and costly and works equally well across all skin tones.”

In a recent pilot study at the Skin Health Institute (SHI), the AI tool achieved 94 per cent diagnostic accuracy. Four medical clinicians and 30 patients endorsed the tool, praising its clinical value and ease of use. “Unlike existing camera or microscope-based systems, this handheld technology captures multiple data types simultaneously, including heat and physiological information, enabling clinicians to see beneath the surface of the skin,” Dr Shaik said.

SHI Director of Research and Partner Investigator Associate Professor Peter Foley, said the development of this technology represents a major advance in dermatological diagnostics. “The ability to assess lesions objectively in real time is exactly the kind of innovation the field needs,” Associate Professor Foley said.

“What impressed us most is how accessible this technology could become, not just for specialists, but for general practitioners across the country, particularly in rural and remote areas where access to specialist care is limited.”

Skin cancer affects two in three Australians by age 70, and one person dies from the disease every six hours. In 2024, more than 600,000 unnecessary skin biopsies were performed in Australia, costing over \$400 million.

“We are solving a real-world problem by helping to deliver faster care, reducing the number of invasive procedures and providing more equitable access to early diagnosis,” Dr Shaik said.

A commercial-scale trial with MoleMap Australia, which begins in August, aims to validate the device in real-world clinical settings and inform regulatory approval. Following the trial, commercial rollout is expected within two to three years.

NEXT GENERAL MEETING.

Malvern Probus Meeting, 10.00am Tuesday 28th October 2025

October Guest Speaker: Clancy Moore

**Topic: Transparency International Australia
Dealing with large scale corruption**

*I'm supposed to respect my elders, but it's getting harder and harder for me to find one.
Have you changed your daily life as a result of Dr Robin Daly's advice? Can you pass the chair test? Or perhaps you just hope for the best?*