

***Australian Seniors*** **ASCCA**  
***Computer Clubs Association***



## **Seniors' Telecommunications Issues: Their Interests and Concerns**

**A Consumer Issues Project  
Researched by Nan Bosler, ASCCA**

*Australian Seniors  
Computer Clubs Association* **ASCCA**

ABN 47 097 847 642

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National Library of Australia  
Cataloguing-in-Publication data:

Bosler, Nan.  
Seniors' telecommunications issues : their interests and concerns.

**ISBN 0 9751263 5 0**

1. Mass media and older people - Australia. 2. Older people - Communication - Australia. 3. Telecommunication - Social aspects - Australia. 4. Technology and older people - Australia. I. Australian Seniors Computer Clubs Association. II. Title.

302.2308460994

The Australian Seniors Computer Clubs Association, known as **ASCCA**, is the National Peak Body for Seniors and Technology. It is a not-for-profit company limited by guarantee. **ASCCA** is a Public Benevolent Institution and endorsed as a Deductible Gift Recipient by the Australian Taxation Office.

## Introduction

ASCCA, as a member of the Telstra Consumer Consultative Committee (TCCC), received funding for this Consumer Issues Project from Telstra.

This project sought to:

- \*empower Seniors by providing them with the opportunity to identify the major telecommunication issues that interest or concern them
- \*collate the results of the survey so that speakers could be organised to address chosen topics at a Members' Meeting/Seminar held on 14 June, 2006
- \*ensure that all of ASCCA members benefited from this project by preparing and publishing a report which gave survey results and information that addressed issues identified in the survey.

The project sought to enable Seniors to express their telecommunications interests and concerns so that they could say in a loud voice,

**“Seniors WANT .....**  
**Seniors NEED .....**”

A survey form was created and distributed through ASCCA Seniors Computer Clubs. More than 500 completed surveys were received, with responses from every state of Australia.

Sincere thanks to TCCC for the funding that made this project possible and to the members of ASCCA Seniors Computer Clubs who took the time to complete the survey.



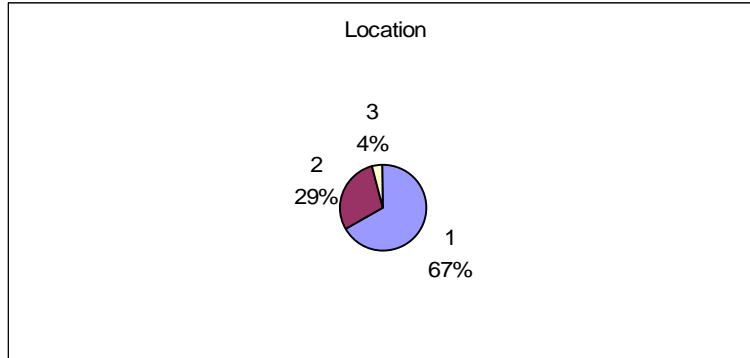
Nan Bosler, OAM BEd MLGMgmt  
President,  
Australian Seniors Computer Clubs Association

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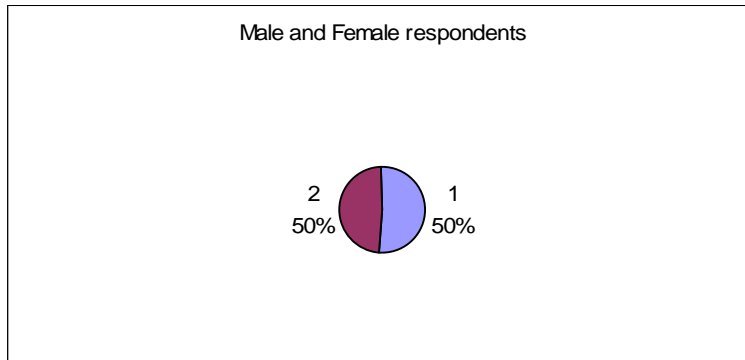
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# Telecommunications Survey

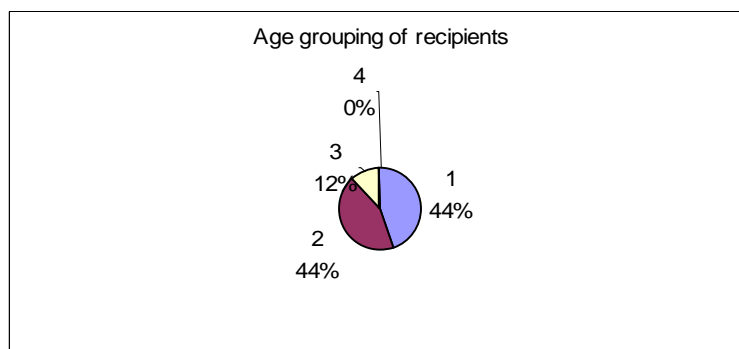
Statistical information from the survey follows. Please note that some respondents did not answer every question. A copy of the survey form can be found at the end of this report.



**Q1. Responses came from the following locations.**  
1. Metropolitan 67% 2. Regional 29% 3. Rural 4%

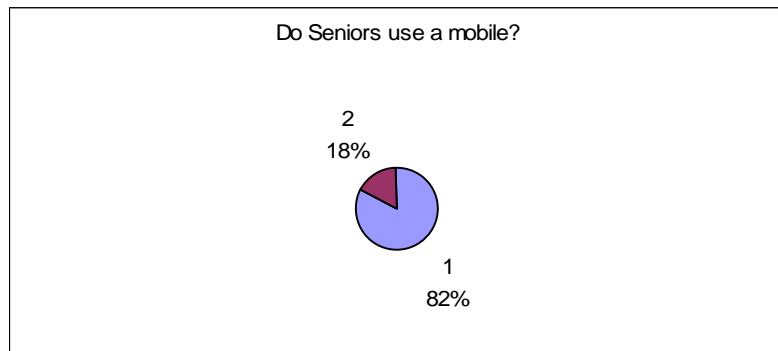


**Q2. 257 males and 252 females responded**  
1. Male 50% 2. Female 50%

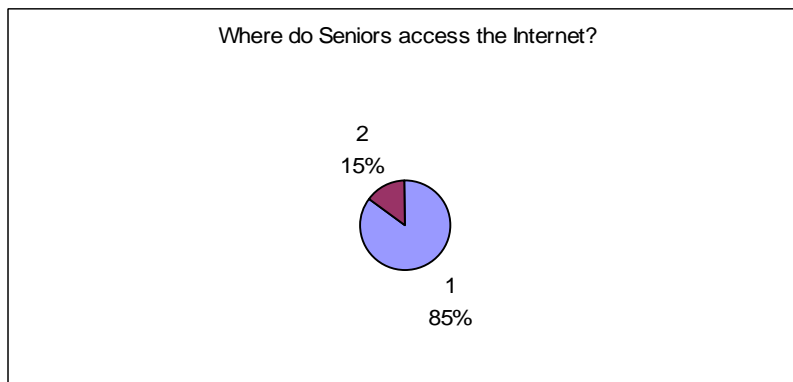


**Q3. The age groups were:**

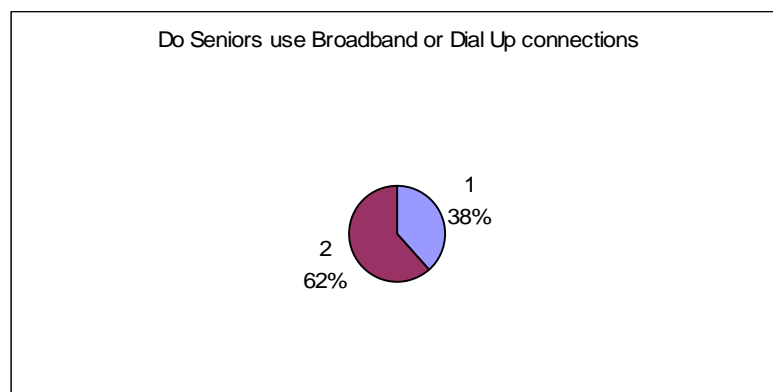
1. 50 - 69 years	44%
2. 70 - 79 years	44%
3. 80 - 89 years	12%
4. 90+ years (2 respondents)	0%



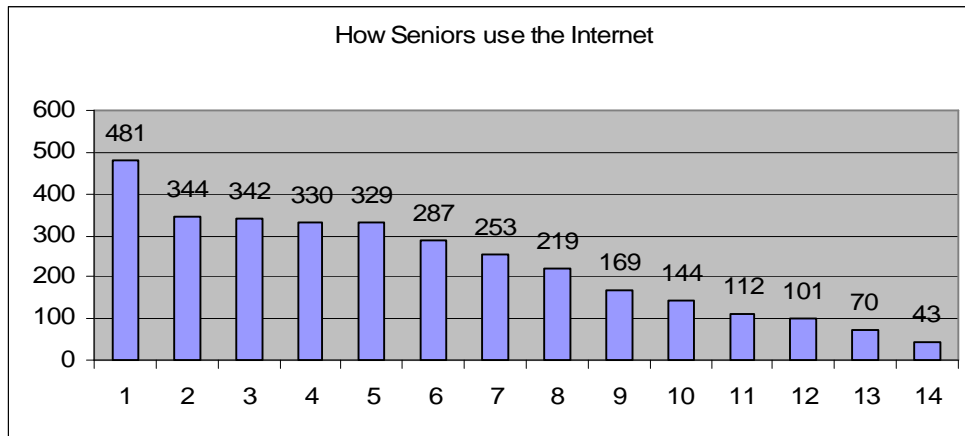
**Q4. 1. Yes 82% 2. No 18%**



**Q5a. 1. At home 85% 2. At Club, Library or Work 15%  
Some Seniors access the Internet in more than one place.**

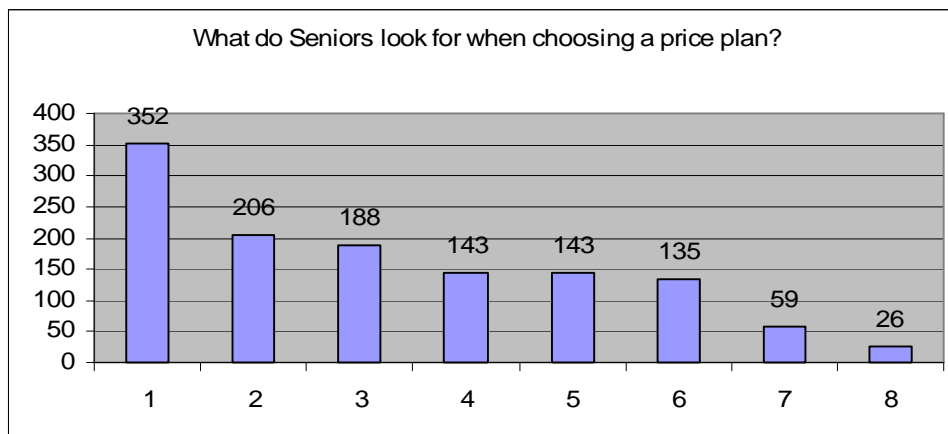


**Q5b. 1. 288, or 62% use Broadband 2. 178, or 38% use Dial up  
Many Seniors using Dial up protested that this was all they could get!**



**Q6. Multiple choice**

1. email	481
2. Searching for product information	344
3. Sending photos by email	342
4. Looking up timetables	330
5. Research/study	329
6. General surfing	287
7. Internet Banking	253
8. Paying bills on-line	219
9. Reading newspapers on-line	169
10. Purchasing on-line	144
11. Playing games	112
12. On-line trading	101
13. Downloading streaming video or audio	70
14. Publishing your own web page	43



**Q7. Multiple choice**

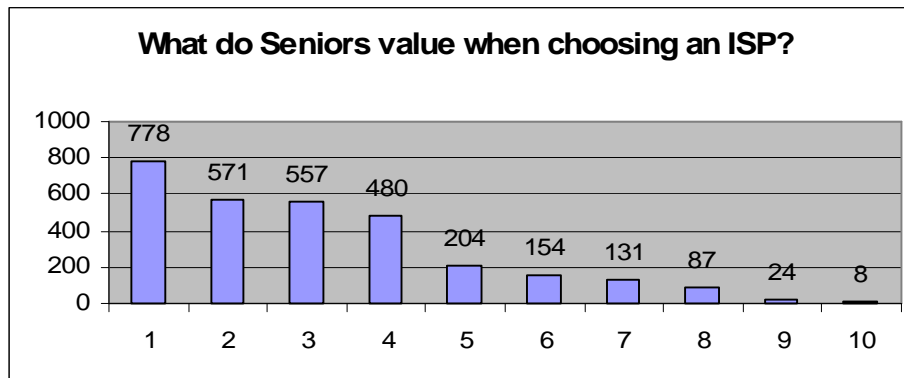
1. Best deal for the amount they want to pay	352
2. Speed of connection/downloads	206
3. Amount of download included	188
4. Free installation	143
5. No excess usage fees	143
6. Monthly allowance of hours	135
7. Special introductory offer	59
8. Other	26

## Choosing an Internet Service Provider

Participants graded their responses 1 to 3\*

consideration	1st Choice	2nd Choice	3rd Choice	total
A supplier you already use	140	18	24	480
A recommended supplier	31	19	23	154
Reliability/good reputation	190	85	38	778
The best deal overall	133	61	50	571
Discounts for bundling different services together	23	15	32	131
Good service backup	102	90	71	557
The best security measures	35	27	45	204
Access to unique content	2	0	2	8
A local supplier	19	6	18	87
other	8			24

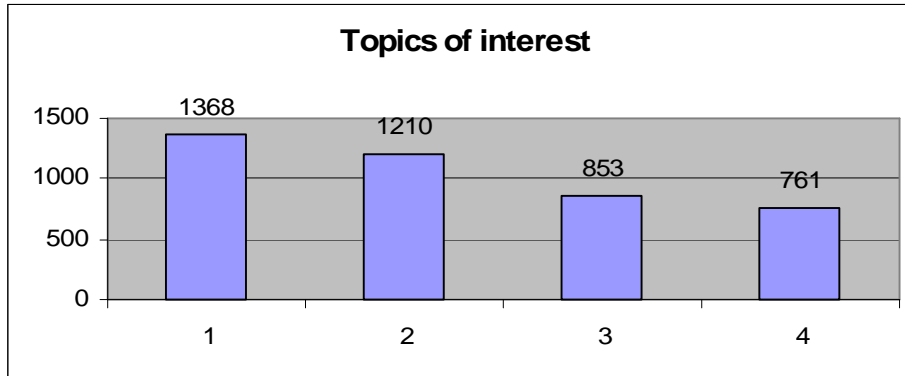
- Total ascertained by valuing 1 x 3; 2 x 2, 1 x 1



Q8.	1. Reliability/good reputation	...	...	778
	2. The best deal overall	...	...	571
	3. Good service backup	...	...	557
	4. A supplier they already use	...	...	480
	5. The best security measures	...	...	204
	6. A recommended supplier	...	...	154
	7. Discounts for bundling different services together	...	...	131
	8. A local supplier	...	...	87
	9. Other	...	...	24
	10. Access to unique content	...	...	8

## Topics of Interest

Participants graded their responses 1 to 4\*



- Q 9
1. Security issues relating to spam, phishing, viruses etc.
  2. Access and affordability of telecommunications for all Australians
  3. Protection from pornographic material on the internet for grandchildren
  4. Consumer rights.

- Total ascertained by valuing 1 x 4; 2 x 3; 3 x 2, 4 x 1

Teresa Corbin, Executive Director of CTN (page 10) and Chris Dodds, Chairman of LIMAC, (page 19) spoke on the first two issues at an ASCCA Members' Meeting held on 14 June, 2006. Their notes follow.

The other two topics of interest are also addressed briefly. NetAlert has provided an article on Protection from Pornographic material on the internet for our grandchildren (page 23).

The Australian Communications Industry Forum Consumer Council has shared an overview of what consumers expect from a Quality Service Provider (page 26).



Teresa Corbin  
Executive Director  
Consumers' Telecommunications Network

## Cybersecurity – protecting yourself on-line

The text from Teresa Corbin's PowerPoint presentation at the ASCCA Members' Meeting held 14 June 2006 follows. The full presentation can be viewed on the ASCCA website [www.seniorcomputing.org](http://www.seniorcomputing.org)

### About CTN

- Ø The Consumers' Telecommunications Network (CTN) is an independent non-for-profit community-based organisation in Australia.
- Ø Established in 1989, we are an umbrella organisation with a membership of over 100 peak consumer bodies and individuals directly representing more than one million residential consumers in Australia.
- Ø CTN is dedicated to representing the interests of residential consumers to improve the accessibility, availability and affordability of telecommunications products and services.

### Members

- Ø Pensioners & superannuants
- Ø Low income consumers
- Ø Families with children
- Ø People with disabilities
- Ø Women's groups
- Ø Rural & remote consumers
- Ø Indigenous Australians
- Ø Deaf consumers
- Ø Senior Consumers
- Ø People from non English speaking backgrounds
- Ø Community ICT Groups
- Ø Young People
- Ø Individual members

## **Vision**

To be the voice of residential consumers in telecommunications, promoting equity in access, quality of service and affordability for all Australians.

## **Mission**

The Consumers' Telecommunications Network (CTN) was founded in 1989 as a national coalition of consumer and community organisations as well as individuals to represent member interests in the national policy arena on telecommunications issues. Our purpose is to understand the needs of residential consumers and to represent these interests in relevant government, industry and community forums.

## **Hot Issues 2006**

1. VoIP (CTN current research & ACIF Work)
2. Do Not Call Register
3. Bad Debts Default Listing
4. Telecommunications Protection Code (otherwise referred to as Single Consumer Code)
5. Complaints Handling
6. Payphones
7. Mobile Content Services
8. Consumer Consultation
9. Broadband Access
10. Impact of T3
11. Free Directory Assistance 1223
12. CDMA Roll-back
13. Phishing, scams, spam, spyware
14. Access to Content
15. Consumer Education
16. Indigenous Community Access to Services

## **Portfolios**

- ü Rural, Regional & Remote (includes CDMA Roll-back)
- ü Disability Issues
- ü Emergency Services
- ü Next Generation Networks & Internet Access (broadband roll-out & VoIP)
- ü Mobiles & Wireless Services (SMS & MMS)
- ü Issues for Senior Consumers
- ü Affordability & Issues for Low Income Consumers
- ü Universal Service Obligation (STS & CSG)
- ü Issues for Indigenous Consumers
- ü Multicultural Diversity Issues
- ü Competition & Privatisation
- ü Consumer Consultation
- ü Issues for Women
- ü Consumer Education (Customer Information & Directory Assistance)
- ü Complaints Handling Privacy (Telemarketing, Do not Call Register)
- ü Payphones
- ü Issues for Children & Young Consumers
- ü Self Regulation (includes Single Consumer Code)
- ü Technical Standards & Safety
- ü Phishing, scams, spam, spyware, malware
- ü Access to Content

## Previous Campaigns

- Universal Service
- Untimed Local Calls
- Free Directory Assistance
- Access for Rural & Remote Consumers
- Access for People with Disabilities
- Consumer Participation
- Unfair & Misleading Contracts
- Financial Hardship
- Privatisation of Telstra
- Emergency Service Provision

## Other Current Issues

- Quality of Service
- Industry accountability & compliance
- Billing
- Credit management
- Selling practices
- Competition policy
- Call centres & telephone queues
- Digital divide/digital dividend issues
- Directory providers
- Equipment standards setting
- Privacy
- National Numbering Plan

## Emerging Technologies

- Wireless technologies
- M-commerce
- Next generation networks
- RFID Tags
- Security on-line (scams/viruses/hackers)
- IP Television
- Instant Messaging
- Australia Post Regulation

## Cybersecurity

- What are the dangers in the wild?
- What is true and what is scaremongering?
- What can be done to protect net users?
- What can you do?
- How do you find out more about safety?

## Dangers

- Spam
- Scams & Hoaxes
- Computer Viruses
- Hackers
- Phishing
- ID Theft
- Spyware & adaware

## What is Spam?

Although there is no universally agreed definition of spam, the term is commonly used to describe unsolicited electronic bulk communications over email or mobile messaging (SMS, MMS), usually with the objective of marketing commercial products or services. While this description covers most kinds of spam, a recent and growing phenomenon is the use of spam to support fraudulent and criminal activities – including attempts to capture financial information (e.g. account numbers and passwords) by masquerading messages as originating from trusted companies (“brand-spoofing” or “phishing”) – and as a vehicle to spread viruses and worms. On mobile networks a particular problem is the sending of bulk unsolicited text messages with the aim of generating traffic to premium-rate numbers.

(ITU WSIS Thematic Meeting on Countering Spam, 2004)

## Control your Spam

- Ask your ISP what they provide
- Install filtering software on your PC
- Delete generously anything suspicious
- The “If it is too good to be true it is” Rule
- Never forward or buy from a spam mail

## Scams & Hoaxes

- Chain Letters
- False Alarms
- Scams
- Virus Hoaxes
- Scares
- Misunderstandings

## Scare

- A number of users have become concerned by an email they receive inviting them to visit [www.hungersite.com](http://www.hungersite.com) or [www.thehungersite.com](http://www.thehungersite.com), a website claiming to help feed hungry people around the world.
- The emails often ask you to forward them to all your friends and colleagues.
- The Hunger Site themselves say they have a strict policy against spam and ask people not to forward these unsolicited messages. You can read their statement at [www.thehungersite.com/policyonspam.html](http://www.thehungersite.com/policyonspam.html)

## Current Scams

- The following email scam has been widely distributed in many forms for some years. Do not reply to the email in any way.
- There are many different versions of this scam in existence; here is a typical example:
- DEAR SIR,  
URGENT AND CONFIDENTIAL BUSINESS PROPOSAL  
I AM MARIAM ABACHA, WIDOW OF THE LATE NIGERIAN HEAD OF STATE, GEN. SANI ABACHA. AFTER THE DEATH OF MY HUSBAND WHO DIED MYSTERIOUSLY AS A RESULT OF CARDIAC ARREST, I WAS INFORMED BY OUR LAWYER, BELLO GAMBARI THAT MY HUSBAND WHO AT THAT TIME WAS THE PRESIDENT OF NIGERIA...

## Delete Scams

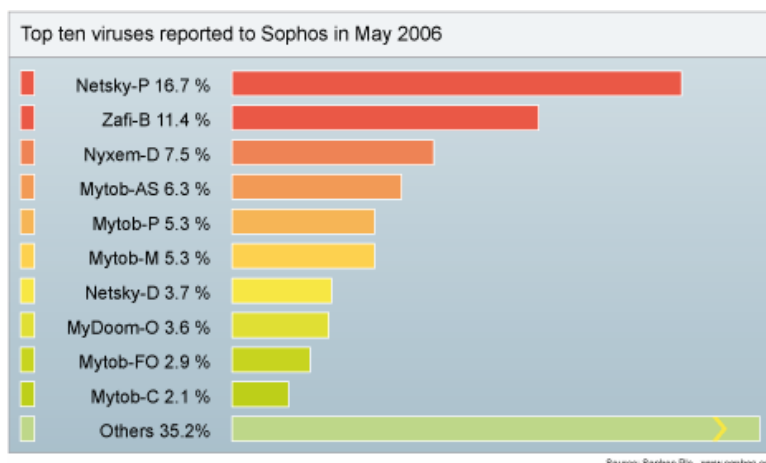
- Be aware, read the newspapers and trusted sources
- Don't respond to emails from people you don't know
- If it asks you to send it to all your friends delete it immediately
- Don't forward on chain letters
- Educate everyone you know about scams
- Report spam to ACMA.

## Computer virus

### From Wikipedia, the free encyclopedia

In [computer security](#), a computer virus is a self-replicating [computer program](#) that spreads by inserting copies of itself into other [executable](#) code or documents. A computer virus behaves in a way similar to a [biological virus](#), which spreads by inserting itself into living [cells](#). Extending the analogy, the insertion of a virus into the program is termed as an "infection" and the infected file, or executable code that is not part of a file, is called a "host". Viruses are one of the several types of malicious software or [malware](#). In common parlance, the term *virus* is often extended to refer to [worms](#), [trojan horses](#) and other sorts of malware; viruses in the narrow sense of the word are less common than they used to be, compared to other forms of malware.

### Current Viruses



## No more viruses

- Keep operating system software up to date
- Install antivirus software that is regularly updating identities
- Don't use preview window
- Delete generously
- Never open files without scanning them
- Beware of files with the following extensions .exe, .com, .bat, .pif, .vbs and .scr (screensaver)
- Use a firewall.

## Hackers

**A woman from Greater Manchester has become a victim of an internet scam in which hackers hijack computer files and blackmail owners to get them back.** Helen Barrow feared she would lose coursework for her nursing degree.

Helen Barrow, a 40-year-old nurse from Rochdale, is believed to be one of the first victims of the con in the UK. Criminals encrypt files with complex passwords, leaving a ransom note telling victims not to contact police.

Ms Barrow's note said that she would have to buy drugs from an on-line pharmacy to find out the password. The new phenomenon, known as Ransomware, means victims cannot access any of the files stored in their My Documents folder. Ms Barrow, from Littleborough, discovered her computer files had vanished and had been replaced by one 30-digit password-protected folder.

**When I realised what had happened, I just felt sick to the core.**

She also found a new file named "instructions how to get your files back".

Ms Barrow contacted police and an IT expert who managed to recover some of her files, which included coursework for her nursing degree.

The hackers left instructions on how to retrieve the files.

"I had lots of family photographs and personal letters on the computer and to think that other people could have been looking at them was awful."

A message had appeared on her computer screen telling her she had contracted an unnamed virus.

It is thought the message was part of the scam and she inadvertently downloaded it.

The virus is known as Archiveus and victims are told to buy pharmaceutical drugs from an Internet chemist thought to be based in Russia.

A Greater Manchester Police spokesman said: "Our High Tech Crime Unit is aware of this new type of crime and incidents of this kind could increase in future."

## Why Hack?

### Motivations

- Spam distribution (zombies)
- ID theft
- Key Logging
- Piggybacking
- Access to Internet covertly
- Extortion

## Diallers

- Programs downloaded often from sites offering free things (software, games, pictures, music etc.)
- Software (sometimes surreptitiously) installs on your computer
- Dial-up Modem disconnects and dials an international number where you are paying premium rates.

## Install a Personal Firewall

From Wikipedia, the free encyclopedia.

A personal firewall is software installed on an end-user's PC which controls communications to and from the user's PC, permitting or denying communications based on a security policy. A personal firewall differs from a conventional [firewall](#) in that there is no hardware separation between the firewall software on the user's PC and the user's application software. A personal firewall will not usually protect any more than the PC that the software is installed on, unless other PCs are sharing [Internet](#) connectivity via the protected PC. Another distinction from conventional firewall software/devices is that personal firewalls are able to control communications using methods such as prompting the user each time a connection is attempted, and 'learning' from the responses, to determine what Internet traffic a user would like to permit to/from their PC. This software may also provide some level of [intrusion detection](#), allowing the software to terminate or block connectivity where it suspects an intrusion is being attempted.

## Phishing

### What is Phishing?

Phishing (also known as phising) is the practice whereby a fraudster who is pretending to be from a legitimate organisation, sends misleading emails requesting personal and financial details from unsuspecting people.

If the information is supplied to the fraudster, identity theft (where the fraudster pretends to be the account holder) usually occurs and money may be transferred into the fraudster's account or used directly to make on-line purchases.

### Identify a "phish"

- Looks authentic using logos etc.
- Instills fear – your account will be closed unless.../your security upgrade means you are not protected...
- Asks for personal or financial information such as your Internet banking logon, password, credit card etc..

### Don't Take the Bait

- Pause & think – don't respond
- Check the URL (web address)
- Report it
- Delete the Phishing email
- Use a firewall
- Make sure that virus software is up to date
- Secure your passwords

## ID Theft

### Consequences of identity theft (wikipedia)

In many parts of the world identity theft is the fastest growing offence. However, in the [USA](#), a longitudinal 2005 study by Javelin Strategy & Research [1] showed that the crime had levelled off since a 2003 study from the [Federal Trade Commission](#) [2] was released in [2003](#). The most recent US Javelin data also showed that 9.3 million individuals (or 4.25% of all adults) are victims of identity fraud on an annual basis. In the [United Kingdom](#) in [2005](#) the consumer group [Which?](#) issued a report claiming that one in four people had been the [victim](#) of identity theft, or knew someone who had been a [victim](#). This misleading claim (linking [victims](#) with those who know [victims](#) in a single statistic) achieved wide [publicity](#). The [Home Office](#) in [Britain](#) does not collate data on identity theft, but does, nonetheless, claim that the activity is reaching epidemic proportions.

### Protect your ID

- Safe use of passwords
- Check your credit report regularly <http://www.mycreditfile.com.au/>
- Check your bank account & credit statements
- Be aware at ATMs (avoid shoulder surfing)
- Shred discarded financial documents
- Never give personal details to telemarketers
- Don't give personal details unless there is a point
- Don't let your credit card/keycard out of your sight. If purchasing on-line check the security of the website and the credentials of the seller – keep a record of these details & the details of the sale
- Report problems immediately.

### Spyware

Spyware is any application that makes potentially unwanted changes to your computer while collecting information about your computer activities. This information may then be sent to a third party for malicious purposes, without your knowledge or consent. Spyware arrives bundled with freeware or shareware, through email or instant messenger, as an ActiveX installation, or by someone with access to your computer. Unlike traditional personalisation or session cookies spyware is difficult to detect and difficult (if not impossible) for the average user to remove.

### Adaware

Adaware is advertising-supported software that displays pop-up advertisements. Adaware is usually available via free downloads from the Internet. Adaware is often bundled with or embedded within freeware, utilitarian programs like file sharing applications, search utilities, information-providing programs (such as clocks, messengers, alerts, weather, etc.), and software such as screensavers, cartoon cursors, backgrounds, sounds, etc. Although seemingly harmless, some Adaware programs may track your Web surfing habits. Deleting Adaware may result in the deletion of the bundled freeware application.

## Other Concerns

- Cyberstalking
- Cyberbullying

Need to educate the public particularly children using the net.

- Use tools to get rid of Spyware. See Mr. Magoo's Guide to Eliminating Spyware [http://guides.radified.com/magoo/guides/spyware/remove\\_spyware\\_01.htm](http://guides.radified.com/magoo/guides/spyware/remove_spyware_01.htm)
- Be aware of limits of free services (e.g MSN)
- Don't download free gimmicks or use free address services etc.
- If you use Microsoft Windows then check out Microsoft's tips @ <http://office.microsoft.com/en-au/assistance/HA011194221033.aspx>
- Update security patches frequently – don't avoid it because it takes too long!!!

## Helpful Software

- Zone alarm <http://www.zonelabs.com.au/main/>
- Anti Virus Group AVG <http://www.avg-antivirus.de/>
- Spybot <http://www.safer-networking.org/>
- Adaware <http://www.lavasoft.de/software/adaware/>
- Spam Matters [http://www.acma.gov.au/ACMAINTER:STANDARD::pc=PC\\_2008](http://www.acma.gov.au/ACMAINTER:STANDARD::pc=PC_2008)

## Useful Links

- NetAlert <http://www.netalert.net.au>
- Sophos <http://www.sophos.com/security/>
- Hoax Busters <http://hoaxbusters.org/>
- Cybersecurity Gateway <http://www.itu.int/osg/spu/cybersecurity/>

## Conclusion

**The Best Protection is Prevention**

**BACK UP EVERYTHING !!!!**

## Contact

### Consumers' Telecommunications Network

Unit 2, 524-532 Parramatta Road,  
Petersham NSW 2049  
[www.ctn.org.au](http://www.ctn.org.au)  
[ctn@ctn.org.au](mailto:ctn@ctn.org.au)

Telephone: +61 2 9572 6007  
Fax: +61 2 9572 6014  
TTY: +61 2 9572 6047

## Competition Policy, Telecommunications and Disadvantage



**By Chris Dodds**  
**Chairperson, Low Income Measures Assessment Committee**

### Assumption and values of Neo-Liberalism

- ◆ Supply and demand within the market place is the sole or principal way of efficiently and effectively producing and distributing all goods and services.
- ◆ All consumers are generally able to participate and meet their needs within the market.
- ◆ If pure markets are allowed to operate market failures will be small. However where market failure occurs government has a limited role of intervention to protect those who do not have the capacity to participate fully in the market.
- ◆ Government services are inefficient; programs and services are poorly managed.
- ◆ Goods and services provided or funded by governments should be priced to recover costs.

### Introduction of Competition Policy

1980s & 90s saw major micro economic reforms.

The Council of Australian Governments (COAG) was established with the following aims:

- ◆ To bring about a more competitive and integrated market and
- ◆ To develop more efficient and effective arrangements for delivery of services in areas of shared government responsibility.

In 1991 COAG agreed to develop a coordinated approach to competition policy.

Professor F Hilmer chaired the National Competition Policy Review Committee. The Hilmer Report was released in 1993 and adopted by all Australian governments.

Strategies for the National Competition Policy include:

- ◆ Market testing and contracting out; assessing whether non-government (for profit and non-for-profit) organisations can perform the functions of government agencies more efficiently
- ◆ Introducing competition; applying market based mechanisms to all sections of government activity frequently involving contracting out and competitive tendering.

## Telecommunications case study

### Background

"There can be little doubt that up until the 1990s, the pre-competition era, the policy objective of providing universal services at affordable prices to most Australians was successfully realised. The Post-Masters General's (later Telecom) Community Phone Plan in 1960 had admirable clarity of purpose - to provide everyone in Australia access to the national telephony network. In 1939 there were less than 500,000 telephone services in Australia, growing to 2 million by 1960. As a result of the Community Telephone Plan 62% of households were connected by 1975 and by 1996 an impressive 96% of Australian residential households had a telephone. The Community Telephone Plan of 1960 also set out to extend STD nation-wide to allow subscribers to dial their own calls to any other subscriber in Australia; the STD household access rate improved to 99% by 1981." (Prof Trevor Barr New Media.com.au, Allen and Unwin, 2001, p102)

Despite this amazing achievement the domination of neo-liberalism has meant that by the end of 1980s any government owned monopoly was seen as inherently inefficient. Competition policy was to be applied to telecommunications.

Introduction of price controls by the Hawke Government in 1989 to simulate effects of competition.

Introduction of competition in 1991 with Optus then Vodafone.

There were four sets of price controls up to 2002 and new controls were to be introduced in 2002 to run till 2005.

All of these controls have been aimed at forcing the monopoly supplier to reduce prices through limiting prices to the consumer price index I3ss, a set figure on a "basket of products".

In 1999 the price control regime introduced protections for low income earners through a bottom 10% and a bottom 50% addition to the formulae. This was the bottom 10% and bottom 50% of usage and did not correlate to any measures of disadvantage.

While it is likely that an aged pensioner would fall into the bottom 10% it is highly unlikely that a single parent with three children would be amongst the lowest 10%. Equally it is likely the second line for a fax or internet connection or a holiday home would be included amongst the bottom 10%.

Various consumer processes raised this with Telstra in a range of discussions over "rebalancing".

### What is Rebalancing

The ACCC stated in 2001 that "an access deficit arises when the line related charges (e.g. connections and line rental) are insufficient to recover line costs." (ACCC review of price Control Arrangements February, 2001, p75)

The actual cost of providing a line was estimated at \$32 a month.

Telstra as monopoly supplier of linens (with the exception of cabled up areas for pay TV), recovered the deficit through call prices and through interconnection fees imposed on competitors.

The ACCC and Productivity Commission both recommended eliminating this 'access deficit'.

Certainly all of Telstra's competitors were lobbying hard to abolish the access deficit so that they could compete on price.

The 2002 price control determination embarked on "Rebalancing" - that is increasing the cost of line rental while at the same time removing the existing cross subsidy by reducing prices for calls.

It is estimated that the new price controls result in a net benefit of \$115 million for consumers.

Those who benefit are those who make a higher number of calls particularly STD, international and fixed to mobile.

There are however serious equity concerns as there is a significant increase in the non-discretionary part of the phone bill.

## **Disadvantage**

This concern over equity, combined with a push to rebalance, resulted in serious discussions initiated by Telstra with ACOSS and a number of key welfare agencies.

The end result was a combination of measures brought together in a package known as "Access for Everyone."

This package became part of Telstra's licence conditions and is an essential element in the 2002 price determination.

An overseeing committee was established. The Low Income Measures Assessment Committee (chaired by ACOSS and made up of key welfare agencies) has oversight of the program and who, as a requirement of the licence conditions, report directly to the Minister.

This group, along with Telstra, has commissioned some basic line research of telecommunication access and disadvantage against which the success or otherwise of the Access for Everyone Package can be measured.

## **Summary**

- ◆ Under competition policy there was going to be a rebalancing
- ◆ There was serious inequity in existing low income protections
- ◆ The opportunity to develop a new approach to disadvantaged telecommunication needs was there
- ◆ The new package is a significant improvement
- ◆ There needs to be close and ongoing involvement to ensure that new and changing needs are addressed.

## Conclusion

- ◆ Competition policy is fundamentally restructuring Australian society
- ◆ We are 10 years into a 20 year process
- ◆ That key areas of service delivery are now entering a similar position to telecommunications
- ◆ The most current is gas, electricity and water.
- ◆ For lobby, advocacy and welfare groups there needs to be innovative approaches to develop new consumer protections which focus on disadvantage because broader consumer interests often support competition as a core principle.

## Protection from pornographic material on the internet for our grandchildren

Lara A MacDonell,  
General/Operations Manager, NetAlert Limited

In today's world many grandparents are facing the challenges of caring for grandchildren who are very information literate and use the Internet regularly as part of their daily routine.

On the other hand, many seniors also have modern computers with broadband connections which they use in their own homes for their own specific needs.

So what happens when the grandchildren wish to use their grandparent's computer for homework or recreation? Is this a safe thing to do? What about pornography and other inappropriate content? Can grandparents ensure their grandchildren are protected from viewing or being exposed to this?

Thankfully, there are some things you can do to help your grandchildren avoid pornographic materials on the Internet.

Find out how in this article from NetAlert, Australia's Internet safety advisory body.

### How can children access pornography via the Internet?

When children log onto the Internet there are many different things they can do - some of which can potentially expose them to pornography.

Children may enjoy:

- **Surfing the Web.** Using a program such as Internet Explorer to look at web pages on the Internet. They can potentially view a website that contains pornographic images or movies.
- **Sending Email.** Sending messages and files to each other through email. Pornographic images may be included in the body of a message from someone else, or a file may be attached which may contain inappropriate content. Often junk email or "spam" may contain pornographic images.
- **Chatting online.** Many children enjoy chatting to others through programs such as MSN or Yahoo Messenger and in online games. Not only can children chat but in many of these programs they can also send files or pictures to each other. The same Internet safety issues are therefore present here as in email.
- **Using P2P networks.** Children may use a program on your computer to allow them to access a p2p (short for peer-to-peer) network. These are networks that exist on the Internet where people share and swap files such as music and video's. Unfortunately in many p2p networks, pornography can be easily shared as well.

## What can grandparents do to protect grandchildren from pornographic material on the Internet?

As you can see, there are many avenues for children to come into contact with pornography when they use the Internet. This can cause real distress for them or distract them from other activities they should be doing such as homework.

- **Set some house rules.** Just don't let your grandchildren come in and go straight on the computer. Talk to them first about what you expect and what they can do. You may like to discuss what programs they can run, what they can download or indeed if they can install anything new on your computer. Put your rules down on paper so everybody remembers and work out together what you can do if the rules are broken.
- **Talk to them about the dangers.** Before they get started on the Internet discuss with them some of the concerns you may have for their safety. Let them know that they may stumble across some inappropriate content by accident and teach them what to do (turn off the screen and come and see you) if this happens. If they do see anything on the computer that is upsetting let them know that you are there in support.
- **Supervise your grandchildren.** Just because they say they are on the computer doing homework, doesn't necessary mean they are! If they have to type up an assignment do they need to be online? You can help them resist the urge to waste any time online by turning off your modem or restricting access to the Internet at certain times. Also keep an eye out for on any external storage devices (disks and memory sticks) that your grandchildren may be using – they may be saving inappropriate images or files from the Internet. Keeping the computer in a public area of the house will help you supervise easier.
- **Use filtering programs to help.** There are some computer programs available which can help you block pornography on the Internet. You can purchase these at computer stores or download them online. NetAlert has developed a toolbox (<http://www.netalert.net.au/03005-Technology-Toolbox.asp>) which makes it easy to learn about what programs are available and helps you select one that is most suitable. Shortly the Australian Government will also be providing free filters for families (Sign up for our enewsletter at [www.netalert.net.au](http://www.netalert.net.au) to keep updated about this.)
- **Install security programs.** There are other types of programs available which help to stop pornography "popping up" on the screen or make your computer less susceptible to security problems. These programs are called anti-virus, anti-spyware or pop up blockers and each perform different tasks. To keep you grandchildren safe, make sure you have these programs installed. Once again information about them can be found in the NetAlert Technology Toolbox (<http://www.netalert.net.au/03005-Technology-Toolbox.asp>).
- **Become involved.** Understanding what your grandchildren enjoy doing online and becoming involved in these activities will help enormously. If there is something you don't understand get them to teach you about it and then you can do it together. You may like to, for example, send email to each other on a regular basis.

## What education is currently taking place in Australia to help children stay safe?

Children around Australia are using the NetAlert CyberSafe schools materials to learn about Internet safety. From this program a number of websites have been created which you can use at home with your grandchildren to help teach them about ways to stay safe.

Try visiting with them:

Netty's Word: [www.nettysworld.com.au](http://www.nettysworld.com.au). For young children starting out on the Internet.

CyberQuoll: [www.cyberquoll.com.au](http://www.cyberquoll.com.au). For primary aged school children.

CyberNetrix: [www.cybernetrix.com.au](http://www.cybernetrix.com.au). For secondary aged school children.

WiseuptoIT: [www.wiseuptoit.com.au](http://www.wiseuptoit.com.au). For teenagers and youth.

Teaching children about Internet safety at both home and school is very important and grandparents can play a very important role in this.

## Where can you find further help or report issues?

NetAlert is available to help you with any issues you have on Internet safety and can provide further advice on how you can keep your grandchildren protected from viewing pornography online.

NetAlert provides an email and telephone helpline to use. It has a particular focus on the methods (including filtering) of managing inappropriate content and providing children with safe access to the Internet.

The helpline is accessible through a toll free national telephone number: 1800 880 176, an e-mail address: [enquiries@netalert.net.au](mailto:enquiries@netalert.net.au) and online at [www.netalert.net.au/help](http://www.netalert.net.au/help).

The NetAlert website, [www.netalert.net.au](http://www.netalert.net.au), is filled with advice and resources on Internet safety. Free materials such as Internet safety brochures and information sheets can be downloaded from the website or ordered through the helpline.

NetAlert also distributes a monthly e-newsletter on Internet safety which can be subscribed to through the NetAlert website. A range of topics are discussed, questions answered from the helpline as well as snippets of recent news and events on Internet safety related matters.

If you find some inappropriate content on the Internet you can also report it to the Australian Communications and Media Authority (ACMA) and they will investigate the web site for you.

To find out more about the complaints procedure, please visit:  
<http://www.netalert.net.au/02142-Report-an-Offensive-Site.asp>

## Quality Service Provider

*The ACIF Consumer Council is keen to promote outcomes for consumers. As part of that work, the Council undertook to define a "Quality Service Provider" as a model against which practices and proposals could be benchmarked. The description of a Quality Service Provider that has been developed follows.*

\* \* \* \* \*

A Quality Service Provider is a business that operates with an acute sense of socio-cultural awareness. It meets or exceeds its legal obligations adopting an approach "beyond compliance". It exhibits "best practice" by being open and transparent in its operations, by taking accountability for its actions, its products and services and its commitments and by being credible; acting with integrity. It ensures staff knows what they need to know to deliver on these values.

The provider focuses on all its customers' needs and develops products and services to meet those needs. It updates its customers on what's new and gives them options to meet new needs. It never oversells. It provides user friendly innovative products that are built to meet the current service standards and is inclusive of varying customer needs in the design. These products need to offer real value for money and be generally affordable but it is important for the customer that it is based on a sustainable business model because consumers incur real search and selection costs that are irrecoverable.

The provider invests in quality of service and the reliability of products and services. Delivers when and what it says it will, with simple instructions on how to use the product. It is proactive in managing quality and prompt to repair faults. It takes responsibility for the actions of its agents and contractors. Bills are easy to understand and accurate. Customer agreements are easy to understand and fair.

In direct dealing with customers the provider is culturally aware and appropriate in its conduct. Customer service is a company priority and it follows simple steps – the company is accessible to customers through the ease of being able to reach trained courteous staff, they listen to and hear the customers' concerns and genuinely respond to the customers' needs. Where there is dissatisfaction with the service the source of that dissatisfaction is properly addressed. Above all the provider is respectful in its service to the customer.

At all times a Quality Service Provider keeps customers fully informed of the provider's company policies, of the developments in products and services and in the progress of any individual transaction between the provider and the customer.

\* \* \* \* \*

**Question 10: New Telecommunication technologies, such as VoIP (i.e. making phone calls via your computer) are rapidly emerging. Is there an issue you would like to see addressed?**

119 Seniors commented about the use of emerging technologies such as VoIP. (where possible their actual words have been used.)

- ◆ "What protections are in place to protect users?"
- ◆ "Use of emergency contact for police, fire and ambulance"
- ◆ "Privacy & security issues"

Respondents wanted:

- ◆ "Simplification; ease of use; ease of installation; assurance of quality."
- ◆ "Make it simple to understand and operate, and inexpensive, with access to reliable assistance."

197 responded to the question about actual usage of VoIP.

- ◆ "Have been using VoIP almost exclusively for several months with no problems and significant savings. Landline on Home Budget Plan for Internet and emergency use."
- ◆ "Not in the foreseeable future as it is not available at the homes I would like to contact."

Comments on other emerging technologies included:

- ◆ "I use Messenger and a webcam to speak with my daughter and grandchildren in Scotland. The application is wonderful, inexpensive, powerful and adaptable - but when can we expect better quality?"
- ◆ "I want more information about Wireless applications and use of laptop whilst travelling overseas and in outback Australia."



Peter King,  
ASCCA Director  
**Interactive Communications**

Interactive communications are an excellent way to maintain contact with friends and family no matter where they are living in the world.

The equipment you require is a computer and a connection to the Internet preferably a Broadband one.

Some years ago Amateur Radio Operators developed a program called Echolink. This program enabled radio amateurs to call other stations around the world regardless of the position of the sun. Prior to this, communications over long distances needed to be by what was referred to as the Dark Path (away from the sun). A station in Newcastle could call a station anywhere in the world provided the person at the other end was awake. If the sun was setting in the west then signals had to be transmitted in an easterly direction which meant that to talk to friends in England, the signals would have to be directed over South America.

Echolink changed all this so that, except for those who wished to maintain the old traditions, large antenna systems were no longer required.

When the information is sent via the Internet it is digitised and sent in packets that need to be kept together if the voice etc. is to have continuity. This means that Broadband connection is needed to ensure that this happens.

Whilst Broadband to date is a remarkable improvement on the dial-up system, it still has a long way to go before it can be considered totally reliable.

The application of fibre-optic cable techniques will greatly enhance the quality of the service.

For the general public a number of programs have been developed that assist in communicating over long distances.

Ineen and Skype are examples. The attraction of these programs is that they are FREE, and downloading is easy. Both Ineen and Skype have video facilities, so that you are able to see one another if you both have a small web camera attached to your monitor.

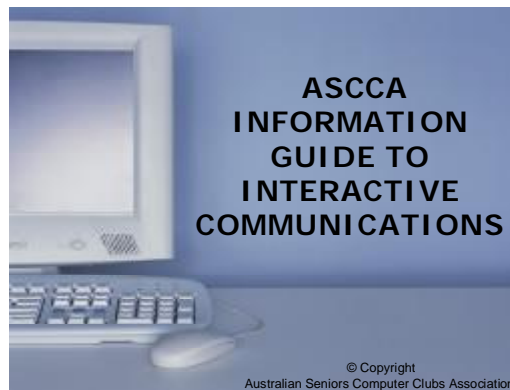
In addition, Skype, for example has an answering machine called SAM which will answer a caller if you happen to be away, and invites the caller to leave a message.

In addition, you can call another person who does not possess a computer. To do this, the person with the computer needs to buy some credit from the Skype company for example. The cost of the call is then calculated at the local call rate of the country you are connecting to.

Peter King,  
14 June 2006

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A report researched and written for ASCCA by  
Maureen LeBlanc, *Managing Director*, MLB Consulting  
contains basic information about VoIP and other Interactive Communications



**Section 1 - VoIP  
(Voice over Internet Protocol)**

What is it?  
How does it work?  
What equipment do you need?  
Who are the providers?  
What about costs?  
The Pros – Benefits  
The Cons – Risks or Problems  
Emergency Services  
Call Quality and Customer Service Guarantees  
Number Portability  
Security and Privacy Issues

**Section 2 – Webcam Interaction**

**Section 3 – Teleconferencing and Videoconferencing**

**Section 4 – Conclusions**

To purchase this report: Cost, including postage \$15.00 (hard copy)

Contact [office@seniorcomputing.org](mailto:office@seniorcomputing.org)

or write to

**ASCCA,  
Level 4, 280 Pitt Street,  
Sydney NSW 2000**

## Question 11: Is there an issue you would like to hear a Telstra representative address?

Some 203 issues fell into 5 main categories. In category 1 the greatest number of issues were about cost, billing and plans.

- ◆ "We need Pensioner and Senior discounts for Internet access costs."
- ◆ "Why can't the amount of downloads that I don't use in one month be carried over to the next month?"
- ◆ How do they justify the high charges for services. Other countries seem to be able to provide services at much lower rates."
- ◆ "One bill for phones and Broadband!"
- ◆ "Complexity of services makes it difficult to work out what is being offered and what is in the fine print and often there are extra conditions attached!"
- ◆ "There are so many ISP plans and deals on offer that it is confusing."
- ◆ "We need simple straight forward plans."

The second highest range of issues covered availability and speed.

- ◆ Why is Australia's Broadband much slower than in other countries, are we in the horse and cart age?"
- ◆ "Despite living in the centre of a large regional area (Sunshine Coast Q)
- ◆ Broadband is still not available in our street!"
- ◆ "When is city-quality service going to be available to all Australians?"
- ◆ "When do they expect faster Broadband to be available in the regions?"
- ◆ "There should be better telecommunications in the bush."
- ◆ "Faster Broadband access, like many other OECD countries enjoy."

The next category of issues related to customer service and advertising.

- ◆ "A little less technical jargon when addressing users needing support please."
- ◆ "Technical help assumes that I have a high level of technical skill. I find it difficult to follow their advice!"
- ◆ "Every time I seek technical assistance ALWAYS the recorded message says, '*we are experiencing heavier than normal traffic and we are investigating the cause*'. Obviously the cause is insufficient staff???"
- ◆ "More staff needed in shops."
- ◆ "Advertising too small and complicated to work out, often resulting in unhappy customers who feel they have been diddled."
- ◆ "Unrealistic offer of 100 free phone calls a month!"

## Question 11: Is there an issue you would like to hear a Telstra representative address? Continued.

The next category of issues related to technology.

- ◆ When is the copper network going to be changed over to co-ax or glass fibre networking?"
- ◆ "Extension of cable."
- ◆ "Wireless access at home and when travelling."
- ◆ "Some actual facts about future plans and timing of same."

Inevitably there were issues about spam and telemarketing.

- ◆ "Find ways to eliminate nuisance and uninvited phone marketing."
- ◆ "More control of spam."
- ◆ Please address the issue of harassment by telemarketers. As I own my phone and pay rental where are my legal rights?"
- ◆ "I am charged a small monthly fee for a spam filter and I still get emails that are obviously 1. spam and 2. not even addressed to me, only have a similarity to my email address!"



Maxine Compton,  
Community Relations Manager, Telstra

### What is Broadband?

**'Broadband' is simply an umbrella term for high speed Internet**

The text from Maxine Compton's PowerPoint presentation at the ASCCA Members' Meeting held on 14 June, 2006 follows. The full presentation can be viewed on the ASCCA website [www.seniorcomputing.org](http://www.seniorcomputing.org)

- ADSL uses your existing phone line – available to 88% of homes in Australia
- Cable uses the same cable as Foxtel – available to over 2.4 million homes in the metropolitan areas
- Wireless can be accessed with either a wireless card or modem
- Satellite 1 or 2 way satellite is usually a regional solution – available all over Australia.

### How is Broadband better than dial-up?

- You can use the phone at the same time
- No dial-up costs – you are always 'on'
- Speeds up to hundreds of times faster than a standard 56kbps dial-up connection
- Share photos quickly with family & friends
- View videos and movies on-line in real time
- ADSL (Asymmetric Digital Subscriber Line) :
  - Most common type of Broadband
  - Allows transmission of high speed data over a normal telephone line
  - No effect on operation of the telephone service
  - Talk on phone and surf web at the same time
- Easy installation & high availability make ADSL the perfect Broadband solution for most Australians
- As a rule of thumb, in urban areas where customers are within 4 kms of an enabled exchange 88% of phone lines can get ADSL
- For customers with more than 4 telephone outlets or a back to base alarm system, a professional installer will be required to install a special filter to separate the voice and data signals. This will be at a cost to the customer.

- BigPond Broadband Cable is delivered via the same cable that delivers Foxtel pay TV to your home
- Any customer that has Foxtel connected can also have Cable Broadband
- Maximum speeds are faster than ADSL.

### **What is Wireless Broadband?**

**Wow...**

**It is amazing content!**

**But won't it mean BIG downloads on my account?**

**NO ... here's why!**

**It's not just great content... it's a great deal!**

### **Additional Services – only available to BigPond customers**

- Spam Filter - \$2.50 per month
- Email Virus Filter - \$2.50 per month
- BigPond Desktop Anti-Virus – from \$4.95 per month
- Personal Firewall – from \$4.95 per month
- Telstra Wireless Hotspot Access – from \$5.00 per hour
- Small Business Website – from \$19.95 per month
- Premium Web Hosting
- Global Roaming – from \$8.00 per hour
- Dial-Up for Broadband – from \$4.95 per hour

**Don't forget...**

**We reward our customers when**

**they combine their eligible**

**Telstra Home, Mobile and/or**

**Broadband services**

**Thank you  
Maxine Compton**

## **Question 12: Do you have any problems regarding the use of mobile phones?**

**When asked if they had any problems with mobile phones, 173 had something to say!**

**There were three main issues:**

- ◆ **Cost, billing & plans**
- ◆ **Poor coverage & drop-outs**
- ◆ **Simpler phones**

**"The variety of plans is too confusing."**

**"I have pre-paid but am appalled when I have to pay for unsolicited information."**

**"Cost!"**

**"Reception in our rural area is still very patchy and the prices are too high."**

**"I would like to have greater coverage with fewer drop-outs."**

**"The cost of usage and lack of service in my favourite fishing areas!"**

**The highest single issue was the suitability of phones!**

**"The numbers are too small."**

**"Being vision impaired I am looking for a phone with large buttons and a large screen."**

**"Most mobiles are made for teenagers with too many useless gadgets for me! I need a loud ring, big numbers and ease of adding numbers to speed dial."**

**One person, in the 80 – 89 age group, answered that he didn't use a mobile phone – yet!**

**It just shows that we are never too old to learn!!**



Maxine Compton,  
**Community Relations Manager, Telstra**

**Telstra Mobile Networks & 3G**  
**Telstra Mobile Networks**  
**What is 3G?**

[Text only, full presentation available at [www.seniorcomputing.org](http://www.seniorcomputing.org)]

On 5 September, 2005 Telstra launched its 3G network and video services

n 3G is a third generation network - the evolution of Telstra's existing GSM/GPRS mobile network

n 3G mobiles will support existing voice and messaging services

n 3G will allow the launch of new information and entertainment content services with video clips and rich media content

n The 3G network will bring the following additions to the Telstra Mobile portfolio:

- Video Calling
- Video MessageBank
- Enhanced Content Services - i-mode & Telstra Active

**3G - faster, bigger, better service**

**Customer Benefits:**

**CDMA voice customers -**

- Bigger** network with additional coverage in metropolitan areas and highways
- Better** network with more value added services such as video calling
- Increased** international roaming and improved in-building penetration

**Mobile Broadband customers –**

- Faster** average file downloads
- Bigger** network with national network coverage
- Better** network with superior in-building coverage

## Customer Benefits

- **City-based customers** travelling in regional areas will get significantly improved mobile phone coverage compared to their GSM service today

- **Country customers** will have the latest 3G services including:

- video calling
- music downloads
- video clips
- Wireless Broadband Internet services
- Better in-building coverage
- Much-improved international roaming

## All Customers

- Customers upgrade handsets on average about every two years

- Further handsets and devices are being developed

- Business customers in regional areas will be on an equal footing with their city-based counterparts because of access to the same fast services

- Some people who today cannot access ADSL services may now be able to enjoy wireless Broadband

## Did you know?

- Telstra customers send an average of 6,270,000 text messages every day!

- Nearly 27 million text messages were sent over the 2005/2006 New Year period!

**Thank you  
Maxine Compton**

**"Seniors WANT .....**

**Seniors NEED....."**

## **Conclusions**

Seniors would be more likely to choose a service provider that had simple and clear phone and Internet plans that didn't contain any surprises.

38% of respondents have a dial-up connection and many expressed a strong desire for broadband. However, they were not able to access either ADSL, cable or wireless and assumed that satellite was too inconvenient or too expensive.

Seniors prefer phones that are basic and easy to use.

Many respondents indicated they use their mobiles only for emergencies, which was valued as a service, but they would prefer a plan that addressed their low usage.

Seniors greatly value reliable service.

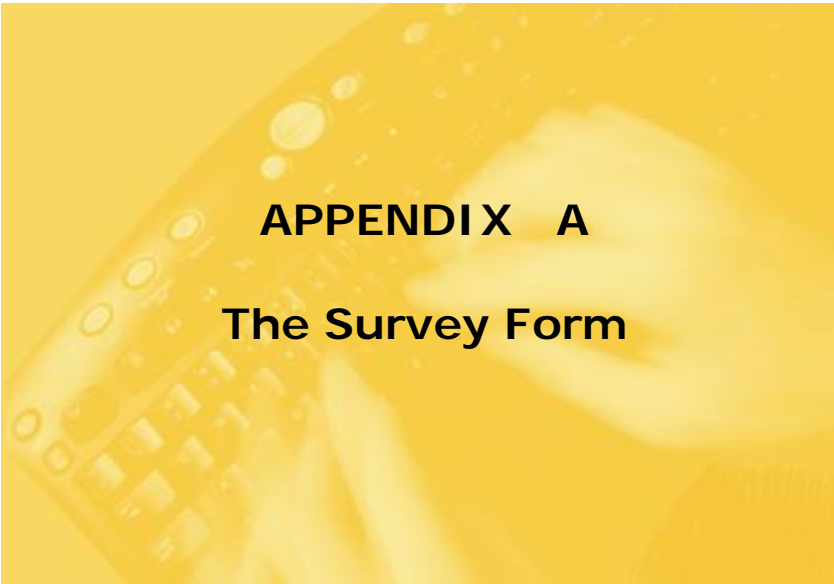
Seniors want a training session to help them understand how to make better use of their phones.

Seniors want to know more about VoIP before they start using it. There are concerns about cost, privacy and reliability but most of all they want more information, including demonstrations, before actually choosing and using VoIP.

Many Seniors are travelling and want to know how to use emerging technology when away from home.

And finally,

A Seniors Consultant would be a useful addition to Telstra staff.





## Telstra Consumer Consultative Council Consumer Issues Project

Please place a tick in the relative box or replace the box with an X.

1. Your location is: Metropolitan  Regional  Rural

2. You are: Male  Female

3. Your age group is: 50- 69 years  70 -79 years   
80 -89 years  90 +years

4. Do you use a mobile phone? Yes  No

5. Where do you have Internet access? At home   
At work, the club or Library

If you have access at home do you have: dial up  or Broadband

6. Which of the following do you often use the Internet for? (tick as many as apply)

- Email
- Research/study
- Searching for product information
- Purchasing on-line
- Internet banking
- Publishing your own web page
- Playing games
- Paying bills on-line
- Sending photos by email
- Reading newspapers on-line
- Downloading streaming video or audio (e.g. news, on-line radio)
- Looking up timetables (e.g. transport, movies)
- On-line trading (e.g. Ebay)
- General surfing

**7. When choosing an internet price plan, what is the most important factor in your choice?**

- Amount of download included
- Monthly allowance of hours
- Speed of connection/downloads
- Special introductory offer
- Free installation
- No excess usage fees
- Best deal for the amount you want to pay
- Other – please specify

**8. When choosing an Internet supplier what are the main things you look for? (Number the 3 most important things – starting with 1 for the most important)**

- A supplier you already use
- A recommended supplier
- Reliability / good reputation
- The best deal overall
- Discounts for bundling different services together
- Good service backup
- The best security measures (e.g. Anti-spam)
- Access to unique content (e.g. sport, movies)
- A local supplier
- Other – please specify

**9. Which of these topics would you like to see covered at our next Members' Meeting (number 1 the topic you most want to hear addressed, down to 4 for your least favoured topic)**

- Security issues relating to SPAM, Phishing, Viruses, etc.
- Consumer rights
- Access and affordability of telecommunications for all Australians
- Protection from pornographic material on the Internet for our grandchildren

**10. New telecommunication technologies, such as VoIP (i.e. making phone calls via your computer) are rapidly emerging; is there an issue you would like to see addressed?**

**Do you use it, or plan to use it in the future?**

**11. Is there an issue you would like to have addressed?**

**12. Do you have any problems regarding the use of mobile phones?**

**Thank you for taking the time to complete this survey. Your opinions and comments are valued and will be used to help ASCCA decide the topics for presentation and discussion.**

**A full report and copies of papers presented will be available to all ASCCA clubs.**