

# KALKINE MAGAZINE

- Dow Jones turns 125 years old
- Decoding G7 corporate tax deal
- Australian economic trends
- Art & science of notetaking
- 5G & the environment

JULY-AUGUST 2021



# ABOUT KALKINE GROUP

Kalkine Group is a prominent name in the subscription & media sales line of business. A renowned equity market research, investor relations and media house firm, Kalkine caters to the share markets of Australia, the UK, Canada, United States, and New Zealand. The Company is also eyeing the growing Ireland market.

Kalkine Media provides trending and live news articles about listed companies belonging to diverse sectors and market commentaries. Interestingly, Kalkine Media also operates on the model of Advertiser – a Publisher firm under its B2B umbrella, providing a dedicated platform to the subscribed clients to leverage various offerings like exclusive banners, sponsored article coverages, videos, and podcasts.

Periodic investor focused events and webinars provide a crucial platform for several listed players/ private companies to present their business vision amidst broader industrial landscape and to interact with core audience including Brokers, Fund Managers/ SMSF Investor Managers, Sophisticated Investors, Senior Business Executives and Retail Investors.

## TEAM KALKINE

Team Kalkine comprises of specialists including equity, currency, commodity, and economic analysts providing in-depth and unbiased up-to date analysis. The team of analysts, sector-specific journalists and editors have hands on experience in developing industry breaking and trending equity and economic news. The team strives to work on the vision of establishing a strong foothold, primarily as a reliable media firm.

# KUNAL SAWHNEY

Founder & CEO



**Kunal Sawhney** is the Founder & CEO at Kalkine Group and is a richly experienced and accomplished financial professional with a wealth of knowledge in the Australian Equities Market. His knowledge, skillset and vision provided all the perfect ingredients required to start one of the fastest growing equity market research firms across Australia. This was further supported by the aim of channelising energy and enthusiasm towards the stock market into a leading Media Research Firm.

# KALKINE FOOTPRINT



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# EDITOR'S NOTE

“Change is the only constant” – the saying has proven to be 100% true in the past two years of the ‘Pandemic Powered’ life. Unprecedented social and physical restrictions have now become a daily news for us to adjust to as we wake up every morning. On that note, let us be kind and stand for each other during this uncertain phase of life.

Kalkine Media is helping investors take sound and rational investment decisions in volatile markets while dodging cognitive biases, come rain or shine by offering hot stories and updates across diversified markets and sectors. Kalkine’s digital media platform is striving with utmost diligence to keep its readers abreast of the latest developments across equity, debt, currency, and commodity markets through publication of relevant and trending market, economic and financial news, and work products. In the July-August issue of the Kalkine Magazine, we get you the success story of Kalkine Media and how has the organisation amplified the ante by expanding its offerings based on the model of Advertiser-Publisher firm.

The blue-chip index of the world’s largest economy- The Dow- has turned 125 years old. In the issue, we look at the five unforgettable days of the Dow Jones Industrial Average.

The G7 corporate tax deal is expected to revolutionise how large corporations are taxed for their goods and services. Get insights on the major developments of the tax deal which is a historic decision that comes in the wake of prolonged criticism from tech titans.

The power-packed July-August feature also features esteemed clients of Kalkine like the AffordAssist, Torrens Mining Limited and Troy Resources Limited.

The Australian economy has been experiencing a solid rebound from the virus crisis over the last six months, with its GDP numbers bouncing back to pre-pandemic

JUNE 2021



levels. The remarkable GDP growth in the country can be attributed to increased employment figures, higher consumption in the economy and improved manufacturing activity. Know how Australia can level up its economy in years to come in the July-August issue.

The must-read feature of the issue is 'The Art and Science of Notetaking' - which has become an essential in the digital age. We have all been striving to pen down the crux of that critical classroom lecture or office meeting only to realise that we have blanked out some pertinent elements. The digital age seems to muddy the waters even more by bombarding tons of data, with people experiencing shorter attention span due to information overload. This is the reason why notetaking is a must.

Lastly, do not miss the insightful feature on fifth-generation or the 5G as we know it. When the first-generation wireless technology came out in the 1980s, no one would have thought what the fifth generation (5G) could do? Now, we live in a world where the role of the internet is dramatically growing across sectors. Interestingly, COVID-19 has even escalated the transition. With professional services and education delivered online, the capabilities of the internet are no longer questioned. Know why it is highly essential to decode the effects of 5G on the environment for a greener and sustainable future in the

issue.

On that note, we at Kalkine, believe that our readers will enjoy the July-August issue and our carefully handpicked stories. Did you know July was named in honour of Julius Caesar, it being the month of his birth. And as he rightly said - "Experience is the teacher of all things" - the pandemic-led difficulties has helped us all gain experiences that we wouldn't have otherwise gained. Hence, let us all move ahead and let our acquired knowledge help make things simpler, efficient, and productive. Kalkine promises to deliver tried and tested solutions and insights as we slowly and steadily move ahead in times.





# SUCCESS STORY: KALKINE MEDIA

***Kalkine Media is helping investors take sound and rational investment decisions in volatile markets while dodging cognitive biases, come rain or shine by offering hot stories and updates across diversified markets and sectors.***

Kalkine's digital media platform is striving with utmost diligence to keep its readers abreast of the latest developments across equity, debt, currency, and commodity markets through publication of relevant and trending market, economic and financial news, and work products.

As per Google Search Console, the media platform has clocked a whopping 4 million pageviews in the last one year. Besides this, organic impressions in the past year stood at an impressive 68.5 million.

On the B2B/sponsored side of



business, Kalkine Media has amplified the ante by expanding its offerings based on the model of Advertiser-Publisher firm. So much so, the Group has catered to over 140 exclusive clients over past one year, with 72 active clients currently leveraging from our services.

Kalkine Media has jumped through hoops, building various cross-functional teams to expand its wings further across the globe. Tapping the burgeoning marketing opportunities amid the virus crisis, Kalkine Media expanded its

presence in the UK and New Zealand last year. The Group has recently expanded in the attractive US market, while eyeing to establish a strong footprint in Ireland in the near term.

Recently, Kalkine Media ventured into Kalkine TV – an online financial and stock market news streaming channel, airing a blend of live and recording videos. It covers breaking stories and trending news across equity, commodity, currency, economic and political space, along with educational series. There are also exclusive in-depth interviews from market experts and in-house sector specialists.

Besides this, Kalkine Media conducts several comprehensive investor focused events and webinars, aiming to be a reliable intermediary between investors and sector specialists and ensuring flow of market and business at a dedicated platform. Kalkine Media further aims to spread its wings into different markets and offer a plethora of products providing dedicated guidance to its clients while staying ahead of the curve amidst pandemic-induced volatile scenario.



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# 1. DOW JONES TURNS 125 – LOOKING AT ITS FIVE UNFORGETTABLE DAYS

On 26 May 2021, the Dow Jones Industrial Average, a blue-chip index of the world's largest economy turned 125 years old. The index was initially created to gauge the stock market performance of the United States. This iconic index has weathered a series of booms and busts, going through two world wars and

23 US presidencies.

Though the index has steadfastly moved up and down throughout its journey, there have been a few unforgettable days in its history when its wild moves have left investors spooked. Let's take a brief look at five such days.

## 1. COVID-19-led crash - 12.9% drop (16 March 2020)

Starting with the most recent crash in Dow's history, is the COVID-19-induced

crash. On this day, the coronavirus pandemic fear was hovering around its peak, triggering panic selling, margin calls, circuit breakers. The fear of economic shutdown across the globe



sent stocks in free fall.

During this bear attack, one of the sharpest in the recent history, the entire financial system was reeling under the threat of leveraged positions, leading to many stockbrokers going out of business. On a points basis, this day

witnessed the largest drop of 2,997.1 points.



## 2. Black Monday – 22.6% fall (19 October 1987)

Everyone in the financial markets know this day by the epithet of “Black Monday”. The Dow dropped by an unimaginable 22.6% and shook up the entire world. Like every other crash, the market reached the height of pessimism, leading to too much blood on the street.

Interestingly, the cause of the event couldn't be centred to a single event and some believed the sell-off was due to geopolitical events, amplified by high frequency computerised trading programs. After this day, the SEC ended up building protective mechanisms for Dow such as circuit breakers to prevent it from happening in the future.

### 3. Stock Exchange opened after 11 Days – 15.3% gain (15 March 1933)

The greatest percentage gain in the history of the Dow Jones came on 15 March 1933, amid an unprecedented pent-up demand, as the stock market re-opened after 11 days so that the government could revive the depressed

economy.

The Americans started putting their cash back in banks just a week before the revolutionary emergency Banking Act was passed. The confidence had started to build and erupted as soon as the stock market re-opened.



*Image Source: © Wmj82 | Megapixel.com*



#### 4. President Herbert Hoover's bailout of the banking system – 14.9% gain (6 October 1931)

Having suffered from the greatest depression, by this time the Dow Jones had already lost three-quarter of its value from the peak of 1929. The market almost ran out of selling force and the

slightest clue of an economic revival would have sent the index soaring.

Herbert Hoover, the then US President, did exactly that by proposing some sweeping changes in the banking system and tried to bail out battered economy, which was probably the trigger the market was waiting for, taking the index higher by 14.9% in a day.



Image Source: © Rzyotova | Megapixl.com

#### 5. The Great Depression – 12.8% crash (28 October 1929)

The world cannot forget this day, which was probably the first time ever that investors had witnessed such a horrific crash since the inception of Dow Jones. This was the day, which was originally called Black Monday, until 1987 crash

of over 22% (which also happened on a Monday) took over this grim tag.

The total loss of almost U\$14 billion in a day is still the biggest loss the in the history of the US, when compared to the GDP back then. In a nutshell, almost 15% of the US economy was blown up in a day.

## 2. HOW TOUGH WOULD IT BE TO ENFORCE THE G7 CORPORATE TAX DEAL?



The developments at the G7 summit regarding a global tax deal could revolutionise how large corporations are taxed for their goods and services. Multinational tech giants such as Facebook, Google and Apple could be looking at a global minimum tax rate of 15%.

The decision which is being hailed as “seismic”, was taken by the finance

ministers from the group of 7 countries, as per which the companies would have to pay the taxes irrespective of their headquarters.

The historic decision comes in the wake of prolonged criticism these tech titans have been facing for managing to save billions in taxes by shifting their profits to low tax countries.



However, doubts remain about the implementation of such a tax and how effective the deal would be. Since most of the taxed corporations have digital operations, it might be hard to levy charges over digital assets and quantify them.

Here's a closer look at what the tax entails and why it is being deemed necessary.

## Unfair tax practices and the tax implementation challenges

Many multinational companies have set up shops in countries like Switzerland and Ireland where they can save billions of dollars on taxation costs. **These countries have considerably lower corporate tax in place, incentivising many international businesses to operate locally.**

The transversal aspect of digital services has been both, a security blanket for digital corporations and a cause of concern for authorities. If implemented, this would shake the foundation of these Big Tech companies in a manner that has not been seen in decades.

The key challenges that tax authorities must tackle before they implement the tax, are:

- Many of these corporations use cloud platforms and sophisticated AI technology to conduct payments. This poses a major challenge for tax

authorities to find creative and secure methods to search through piles of information available digitally.

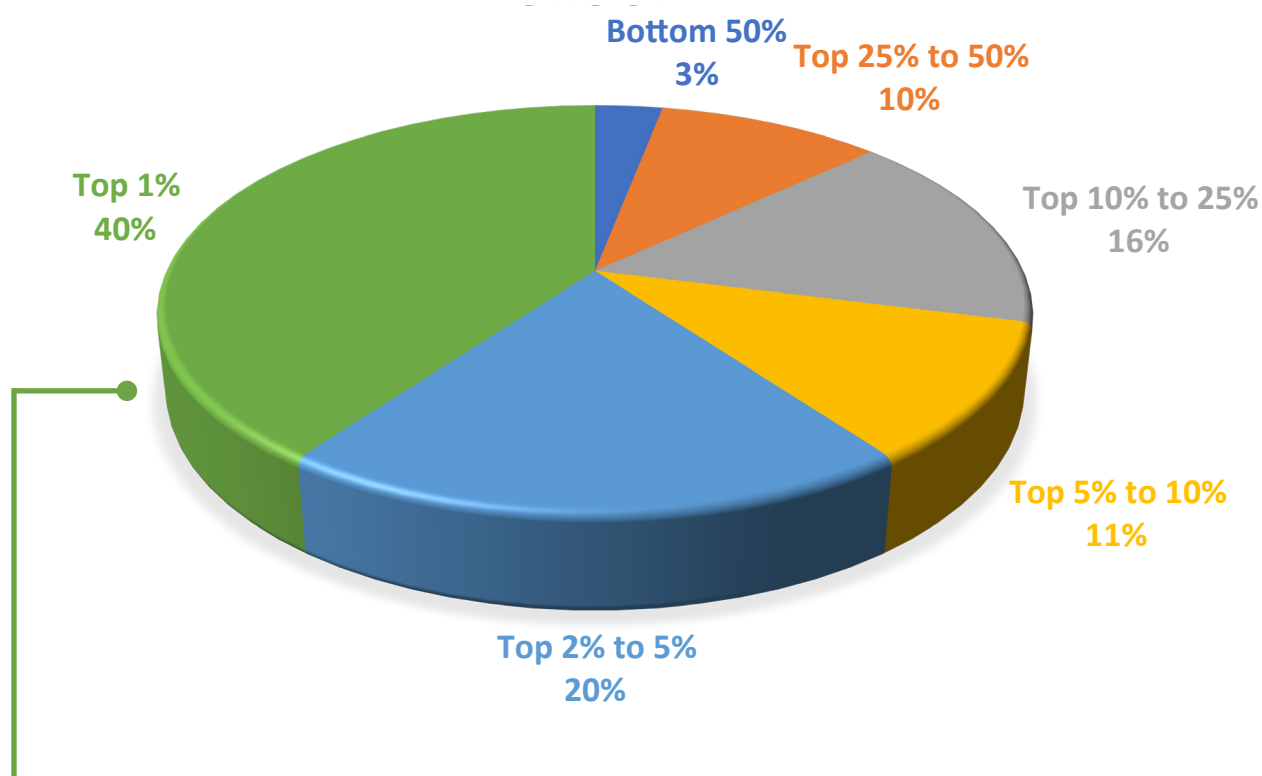
- Tax authorities would have to shift their workflow to digital platforms. Sound technological methods would be required for transfer pricing as well.

- In the face of the havoc wreaked by the pandemic, businesses are still struggling to get back on their feet, while conducting their operations online. More and more businesses have now become remote, increasing the digital load of information.

- The countries home to these multinationals are opposing the bill as they could potentially see a decline in international business. Most notably, Ireland has come out against a minimum tax rate of 15%.

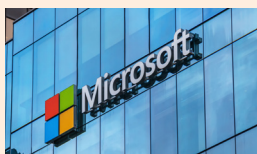
- The prescribed tax rate is only slightly higher than the tax rates currently in place in Switzerland and Ireland. Current tax rate in Ireland is 12.5%.

## Percentage of tax paid by each income group



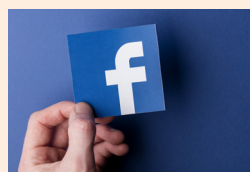
**Jeff Bezos**  
Amazon.com Inc  
US\$ 5.7 Bn

**Elon Musk**  
Tesla Inc.  
US\$ 4.6 Bn



**Bill Gates**  
Microsoft Inc.  
US\$ 3.6 Bn

**Mark Zuckerberg**  
Facebook  
US\$ 3 Bn



## Tax Amounts that richest US Billionaires are liable to pay under the Ultra-Millionaire Tax Act

Data Source: ATF & IPS

## Quick Facts:

- The Ultra-Millionaire Tax Act is a wealth tax bill introduced by Sen. Elizabeth Warren.
- The bill would apply an annual 2% tax on individuals with a net worth ranging from US\$50 bn to US\$1 bn.

## Representing skewed interests

The tax proposal has been deemed unfairly biased towards developing countries, despite being introduced for the motive of conducting fair business. Developing countries are largely dependent on corporate tax revenue, which these large organisations have been avoiding for long.

Much of these developing countries have limited or no representation in the negotiations on the bill. Additionally,

most of the tax revenue would flow back to the home countries of these big corporations. Thus, tax revenues from the Big Tech firms would directly benefit the United States, as it is home to all four.

To sum up, **the global tax deal is a step in the right direction. However, larger representation and broader grounds for the tax implementation would make it a more comprehensive policy, well-suited for both the developed and developing nations.**



**Kalkine Media launched an online streaming financial and stock market news network - Kalkine TV in March 2021.**

**Kalkine TV is a one-stop solution to all the market-related nuances. The streaming platform aims to make financial information accessible to all through its in-depth and real-time coverage. Kalkine TV strives to establish a strong foothold in the market as the fastest, reliable, and high-end market research-driven platform.**

**Embedded on the media site's home page, Kalkine TV offers a curated coverage of trending news, market analysis and hot trends driving the equity, commodity, currency, economic and political space. Special talk shows, market beats, sector analysis, and financial/business interviews by the credible team of anchors form a strong pillar for the streaming portal. The focus is also on educational content**

**and financial definitions.**

**The video streaming network hosts prominent business leaders, market experts and sector specialists to touch base upon market trends and business landscape. Kalkine TV offers them the opportunity to be the driving force in guiding growth-hungry investors with essential investment ingredients and sectoral trends.**

**So, stay tuned with Kalkine TV for buzzing updates on markets and economies!**



### 3. INSIGHTS FROM FEW KALKINE CLIENTS

#### AffordAssist: A One Stop Solution for All in the Property Market



Source: Copyright © 2021 Kalkine Media

The Australian property market is at the heart of the housing boom, leaving countless millennials on the skids as they struggle to acquire the dream home. Amidst the ongoing house-hunting spree, AffordAssist can come to the aid of many home buyers vying for financial support to cement their real estate plans.

**AffordAssist** is a customized program that offers innovative property-deposit

and loan-deposit solution for buyers entering the property market and allows them to settle with as little as A\$10,000.

Moreover, the attractive government initiatives and the rebound in borrowing activities amidst low-interest rate continues to put AffordAssist and its innovative solutions at a vantage point as the potential home buyers continue to grow.

## **The secret sauce of AffordAssist's Unique Solution**

AffordAssist is materializing many dreams to buy and reside in their home now and pay for the deposit later at zero interest. But how does this whole thing work?

Put simply, the Company offers a proprietary Deferred Deposit Agreement (DDA) between the two transacting parties (buyer and seller) for the amount needed to secure a loan. DDA, that consist of no-interest payment plan can be utilized for part or all of the deposit.

**ALSO READ: [How AffordAssist is making life easy for first-home buyers](#)**

The eligibility for securing the loan and maximum property budget depends upon the annual income of the buyer. All such assessments are done in line with the market condition and follow lenders' duty of care. At the same time, AffordAssist's governance process incorporates a program solicitor, advising the deposit payments to the buyer and thus protects other stakeholders and the durability of the program.

### **Perfect Ally in Property Search**

AffordAssist also presents an extensive range of options containing all residential property types. Thus, if an aspiring buyer is still looking for a home, AffordAssist is the right choice as

its network of property partners have homes that may tick all boxes.

The program's beauty is that there is no constraint; one can freely choose their own home while accessing the Company's financial services.

**ALSO READ: [How AffordAssist helps buyers get closer to their dream homes](#)**

### **Why AffordAssist is a holistic property Solution?**

Not just AffordAssist lets buyers out of the rent trap by expediting their home purchase process, it also has a plethora of benefits for sellers and developers, building a network to orchestrate the perfect match.



## **AffordAssist providing valuable solutions to Sellers and Developers**

- Give Sellers access to the pool of buyers
- AffordAssist can provide strong governance
- Saves time and money in a long sales campaign.
- Help sellers when a settlement is expected to crash due to an undervaluation.
- Provide developers multiple sales channels with leads, including first-time buyers.

*AffordAssist is an affordable housing program, which on the back of professional experience and assessment tools, works to figure out the needs*

*of buyers, sellers, and lenders in the exquisite details, helping buyers from the initial call to receiving the keys to their new home.*

## Torrens Mining sitting on a goldmine of opportunity with assets in world-class locations



*Torrens' Project Location Map (Image source: TRN update, 30 April 2021)*

Focused on building a profitable exploration and mining business, Australian mineral explorer Torrens Mining Limited (ASX:TRN) has been successfully advancing its project-centric activities. The exploration company, which was listed on the ASX in January this year, employs state-of-the-art exploration technologies to achieve robust project economics.

Meanwhile, Torrens' high-calibre management team, armed with extensive experience in mineral

exploration and a proven track record of discoveries, continues to provide strategic directions to realise the key milestones.

The explorer primarily aims to create shareholder wealth and intends to accomplish this objective by assessing a range of mineral commodities in world-class locations.

Torrens fully owns the highly prospective copper and gold assets – Mt Piper and Club Terrace – in the gold-rich Victorian region. The explorer has budgeted more

than AU\$5 million for exploration in Victoria, as per a company update in January 2021.

Additionally, the explorer holds a 30% interest in the Elizabeth Creek Copper-Cobalt Project in a joint venture with Coda Minerals Limited (ASX:COD) in South Australia.

### **Mt Piper Gold Project – 100% owned**

The strategically positioned Mt Piper gold and antimony project covers an area of over 1,600 km<sup>2</sup> in the prospective Central Victorian goldfields.

Some of the major Victorian gold mines are located in close vicinity of the project, such as Mandalay Resources' Costerfield gold mine and the Fosterville gold mine, which is the world's most profitable underground gold mine.

The Northwood Hill gold prospect at the Mt Piper Project has demonstrated a strong surface gold trend over a stretch of 5km. Torrens has commenced a diamond drilling campaign at the prospect to test the high-grade vertical gold-rich shoots within the 5km gold mineralised corridor.

### **Club Terrace Copper-Gold Project – 100% owned**

The project situated in Eastern Victoria and extending into south-eastern New South Wales, includes some 60km strike

length of the regional-scale Combienbar Fault system. Wholly owned by Torrens, this project has significant potential for gold, copper, lead and zinc. Most of the area on the tenure remains largely underexplored.

Torrens is working on developing a comprehensive exploration strategy for the project including airborne geophysical surveying, geochemical surveying, and geological mapping and drilling.

### **Elizabeth Creek Copper-Cobalt Project – 30% owned**

The Elizabeth Creek Project is an established copper-cobalt asset, lying in the heart of the Olympic Dam Copper Province in South Australia. The project, which has several high-value prospects, is only 15km from BHP's Oak Dam Project. Torrens (30%) and Coda (70%) are working together to explore the Emmie Bluff Cu-Co deposit and the deeper iron oxide copper-gold (IOCG) target Emmie Bluff Deeps in the near term. Drilling is underway at both the prospects. The JV partners plan to deliver a maiden Mineral Resource Estimate (MRE) at the Emmie Bluff Cu-Co Prospect during the second half of 2021.

The project has a proven MRE of 280,000 tonnes of copper equivalent grade from two of its prospects – MG14 and Windabout.

## **Exploration licence application in PNG**

The explorer also has a project under application in an area just outside Port Moresby, the capital of resource-rich Papua New Guinea (PNG). Torrens intends to explore high-grade copper-gold volcanogenic massive sulphide mineralisation at Laloki. The project area incorporates former copper-gold producing mines and an historical smelter.

*In essence, the opportunity for Torrens at its highly prospective project portfolio is huge. The explorer is positioned for value growth through its diversified portfolio of prime gold exploration assets in the Victorian Goldfields, coupled with the advanced and active Elizabeth Creek Copper-Cobalt Project in South Australia.*

## Golden road ahead for Troy Resources as it fast-tracks its quest for Guyanese gold

South America-focused gold explorer and producer Troy Resources Limited (ASX:TRY) owns and operates the Karouni Gold Project in Guyana. The project lies in the Guiana Shield Greenstone Belt, which is one of the few underexplored Greenstone terrains left on earth.

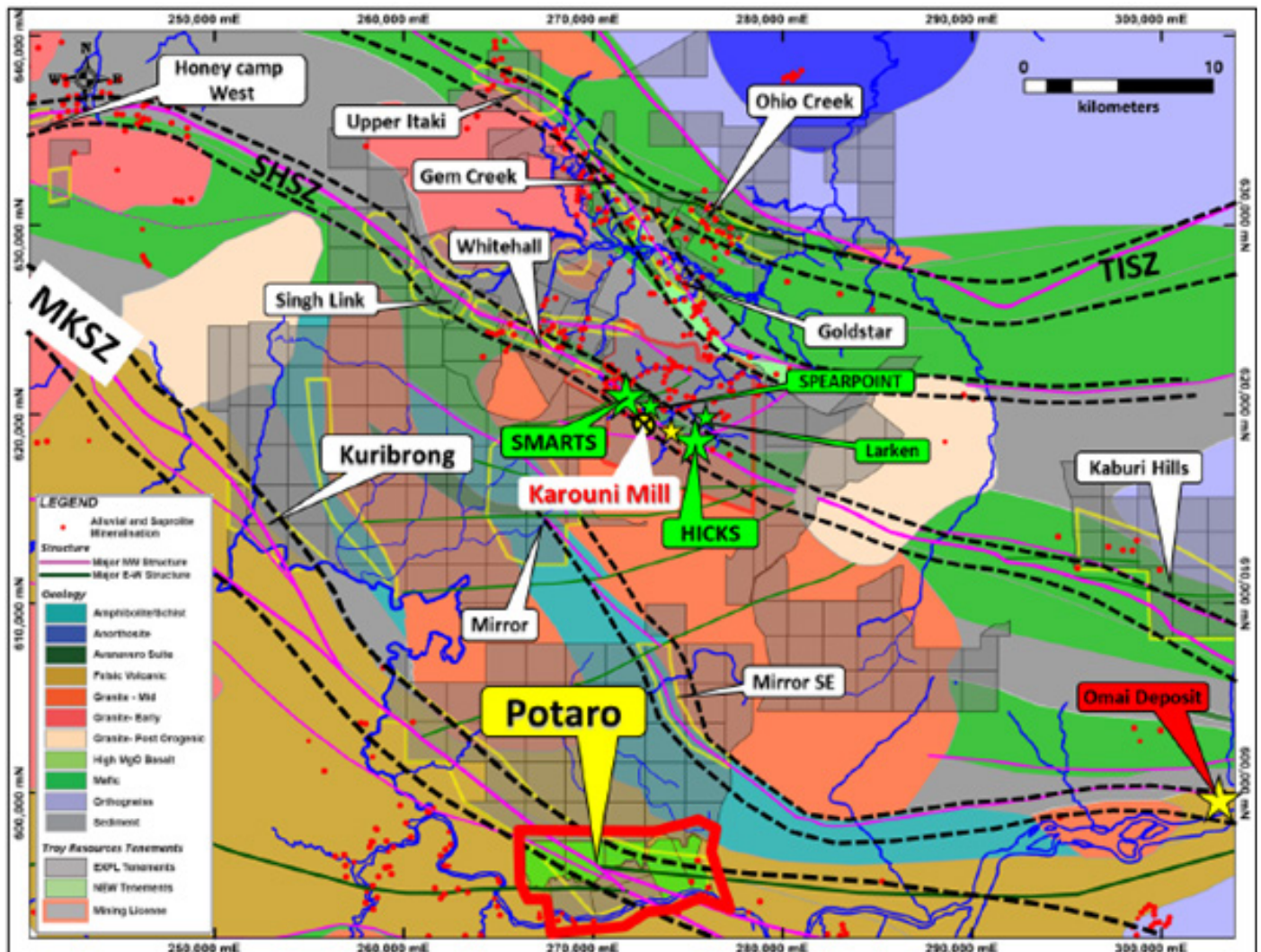
Troy made its debut on Guyana's gold map through the acquisition of high-potential Karouni Gold Project back in 2013 from ASX/TSX-listed Azimuth Resources. Within a short span of three years, in 2016, Troy commenced commercial gold production.

Troy adopted a dual strategy of exploration and production on the project. To generate the cash flow, the Company set up an onsite processing mill to process the materials stripped from its open-cut mines – Hicks 4 and Spearpoint. The explorer then utilised the cash flow on further exploration and development of prospects in the project tenure.



*Picturesque view of Karouni Mill (Image source: Company website)*





Karouni ground position with recently acquired tenement Potaro, Image source: Company update, 17 May 2021)

SKarouni has several prospects lined up, ready for development, including Smarts Underground, Goldstar, Hick Deep, Ohio Creek East, Gem Creek and Upper Itaki. Among these, Smarts Underground and Goldstar are on the Company's fast track development agenda.

**Smarts Underground: Next in line for development**

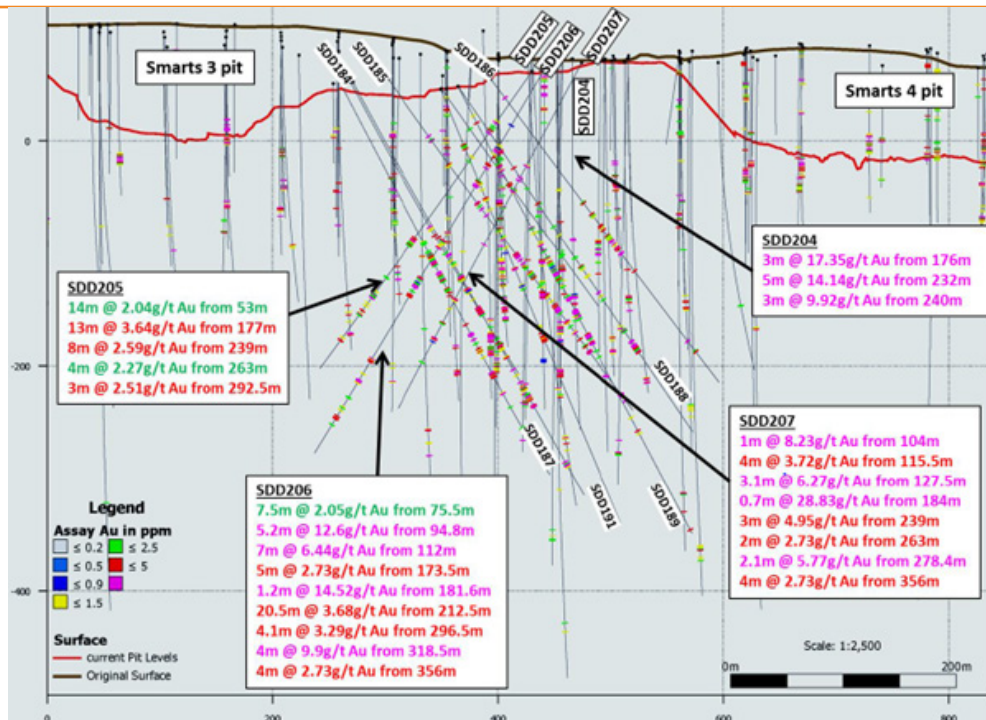
Located adjacent to Karouni Mill, the Smarts Underground prospect boasts of a Mineral Resource Estimate (MRE) of

3 Mt @ 3.3g/t Au for 290,000 ounces of gold and is anticipated to become one of the most valued assets on the project.

Troy has been engaged in exploration as well as resource definition drilling on the prospect.

The drilling intercepts indicate the presence of high-grade gold mineralisation. Also, the geotechnical work on the prospect reveals the presence of excellent underground mining conditions.





Long section of Smarts Underground with drill hole location and assay result (Image source: Company update, 30 April 2021)

Troy is currently finalising the results of the Pre-feasibility Study (PFS), and Ore Reserves Estimation work is also on the Company's near-term agenda. Once the PFS results are out, a fair estimate of the capital and operational cost estimates could be drawn.

Troy had secured mine development approvals from the Guyanese authority Guyana Geology & Mines Commission (GGMC). Smarts Underground would be the first ever underground mine to be developed in the South American nation.

The management team is working out a two-stage strategy to minimise the capital requirements. In the first stage, Troy will develop a relatively short mining drive of nearly 800m to reach the first ore zone. This zone could fetch 30,000 ounces of gold, which is bound to generate revenue, to be re-invested in further development of the mine.

Potaro Acquisition: Increasing gold

footprint in Guyana

Troy has acquired a highly prospective tenement package in close vicinity of the flagship Karouni Project. Known as the Potaro target, the tenement is located nearly 20km from Karouni Mill. Troy had identified Potaro as a must-have target back in 2019 and finally added the same to its asset portfolio in 2021.

The Potaro target is underlain by the Makaba Kuribrong Shear Zone (MKSZ), which is considered as a crustal fault zone. Since the acquisition, Troy had undertaken initial mapping and reconnaissance work on the tenement. Most of the area in the MKSZ is covered by sand, and Potaro River and its tributaries have been heavily mined for alluvial gold.

Troy is also planning on a gridded drilling campaign to evaluate the prospect on the Potaro target.

## 4. HOW CAN AUSTRALIA LEVEL UP ITS ECONOMY IN YEARS TO COME?

The Australian economy has been experiencing a solid rebound from the virus crisis over the last six months, with its GDP numbers bouncing back to pre-pandemic levels. The remarkable GDP growth in the country can be attributed to increased employment figures, higher consumption in the economy and improved manufacturing activity.

The economy received a much-needed push from the strong labour market revival, which has positioned the country for higher levels of growth. A significant drop in the number of people infected with the COVID-19 virus this year prompted individuals to work longer hours, stimulating growth in the labour market.



*Image Source: Copyright © 2021 Kalkine Media*



Image Source: Copyright © 2021 Kalkine Media

Given the current pace of recovery in the Australian economy, the nation appears well placed to record decent economic growth over the coming months. However, the slow vaccination rollout and the emergence of fresh coronavirus cases can put the country's post-COVID economic revival at risk, leaving Australia in a precarious position.

## Unemployment rate at pre-pandemic levels

Combatting early fears of a prolonged surge in unemployment rate amidst the pandemic, Australia is on a fast track to revert to the pre-pandemic state in terms of job creation. Notably, the nation's unemployment rate has already plummeted to the pre-pandemic levels,



dropping to 5.1%. This was Australia's seventh consecutive monthly drop in the unemployment rate.

According to the Australian Bureau of Statistics (ABS), the jobless rate stood at 5.3% in March 2020.

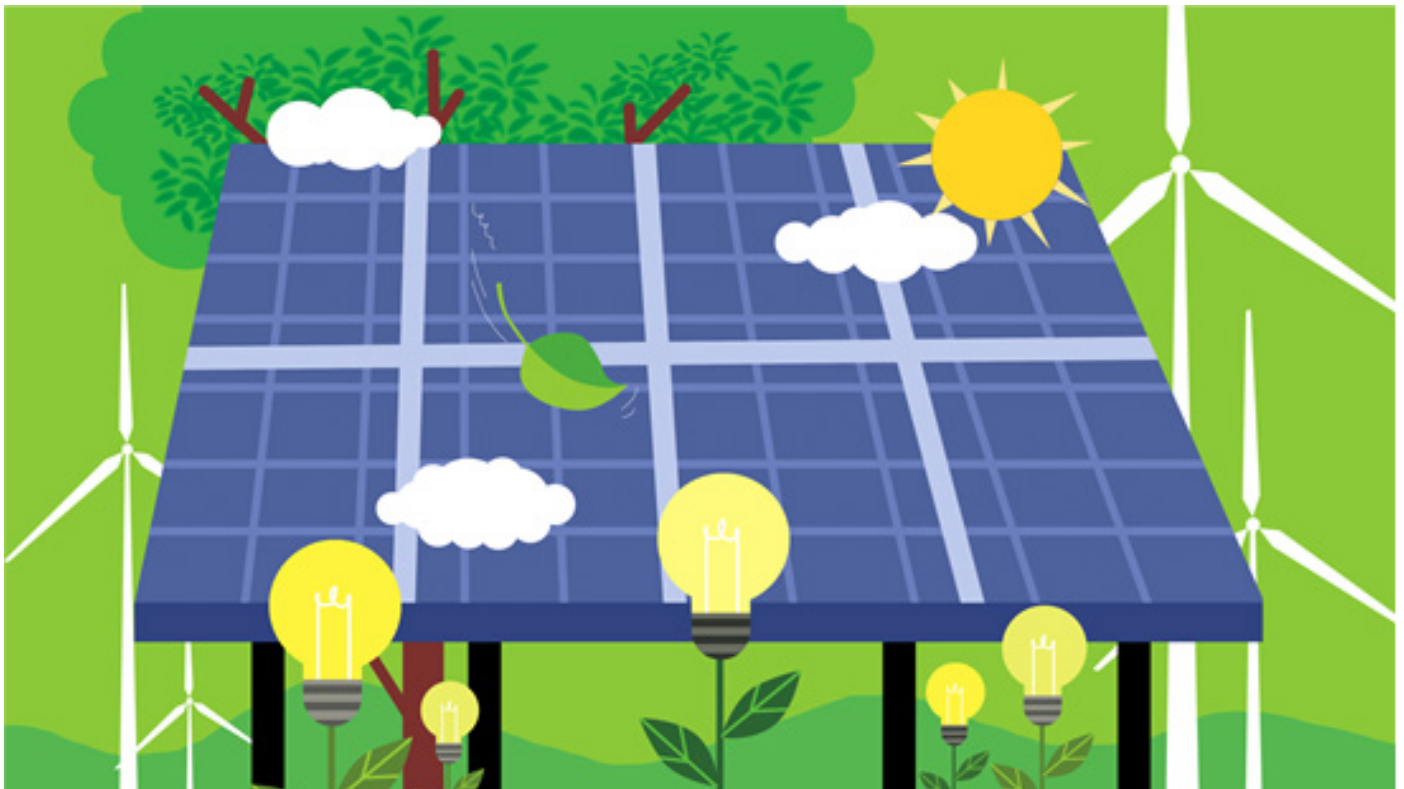
It is worth noting that falling unemployment figures are moving in tandem with increasing job vacancies as the lack of immigrants has left behind a large unfulfilled gap in the labour market.

The pressure is now building on wages and salaries, which have not grown as fast as employment figures. The labour market may see workers getting a relative advantage over employers in the

coming months due to insufficient labour supply to meet the growing demand. However, it will be interesting to see whether wages will shoot up amidst this demand-supply imbalance or continue to prevail at subdued levels.

## **Growth prospects ahead**

Experts estimate the global economy to observe a GDP growth as high as 5% in 2021. Besides, the Reserve Bank of Australia expects the Australian economy to grow by about 4.75% this year under the baseline scenario. This GDP growth may not be evenly spread across sectors in the absence of appropriate policies, which can be an upcoming challenge for the Australian government.



*Image Source: Copyright © 2021 Kalkine Media*



One such sector worth consideration is green energy. Reduced vehicular emissions during lockdowns have sparked a significant change worldwide, triggering a decline in carbon emissions. While that goes in line with the current global environmental commitments, it may end abruptly when economic activity gathers pace.

Thus, an upcoming challenge for the government would be to maintain increased activity while keeping emissions under control. As shops reopen, people resume commuting to work and begin travel for leisure purposes, causing a direct impact on the

environment. It seems to be a crucial time for Australian policymakers to take a stringent approach towards environment preservation, as repeatedly echoed by global environmentalists.

While the hustle and bustle of economic activities are crucial to sustain GDP growth, the current efforts to go greener should not end in vain. The nation may see increased activity in the green energy sector amidst a global push towards sustainable development and carbon neutrality. However, striking a balance between GDP growth and environmental conservation should be a priority for the government.

## 5. THE ART AND SCIENCE OF NOTETAKING

We have all been there. Striving to pen down the crux of that critical classroom lecture or office meeting only to realise that we have blanked out some pertinent elements.

The digital age seems to muddy the waters even more by bombarding tons of data, with people experiencing shorter attention span due to information overload. It not only makes notetaking essential but also pretty complicated.

Blame it on human's haphazard nature, lax attitude or sea of information fogging our thought process; most people find themselves in a tight spot when taking in relevant information and storing it for future reference. Well, memory is not a great solution. Therefore, to make good use of all the available information, understanding the intricate process of notetaking can be handy. Here are five tips to help you ace the art and science of note taking.



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## 1. Understand the nitty-gritty of your thought dynamics

The preliminary step is to figure out how one absorbs information. One must be aware if you are a visual learner and how effective is your brain wired to multitask? Such understandings can

come handy while approaching the notetaking process.

For instance, visual thinkers can use mind mapping, which consists of drawing branches from the topic out to subpoints to give a complete picture in one go.



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## 2. Customise your notetaking template

The second move is to identify a notetaking style that best works for you and further customise it as per the meeting agenda or research content. Thus, the structure of your notes can be anything from hierarchal ordering,

incorporating numbered subsections, to the two-column method, consisting of key ideas on the left and detailing on the right.

It helps in filling the information at the right places and further quickly scanning the information without hassle.



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## 3. Prepare in Advance

Doing the spadework before commencing the notetaking can help make the structured notes on important themes more focused. One must identify all the relevant areas in advance around which, the note should

be prepared. It could include relevant facts, concerns, action steps, as well as questions and responses. Preparatory work can be done for designing the notes for recording ideas, judgements and non-verbal behaviours, assisting in organising the course of action.



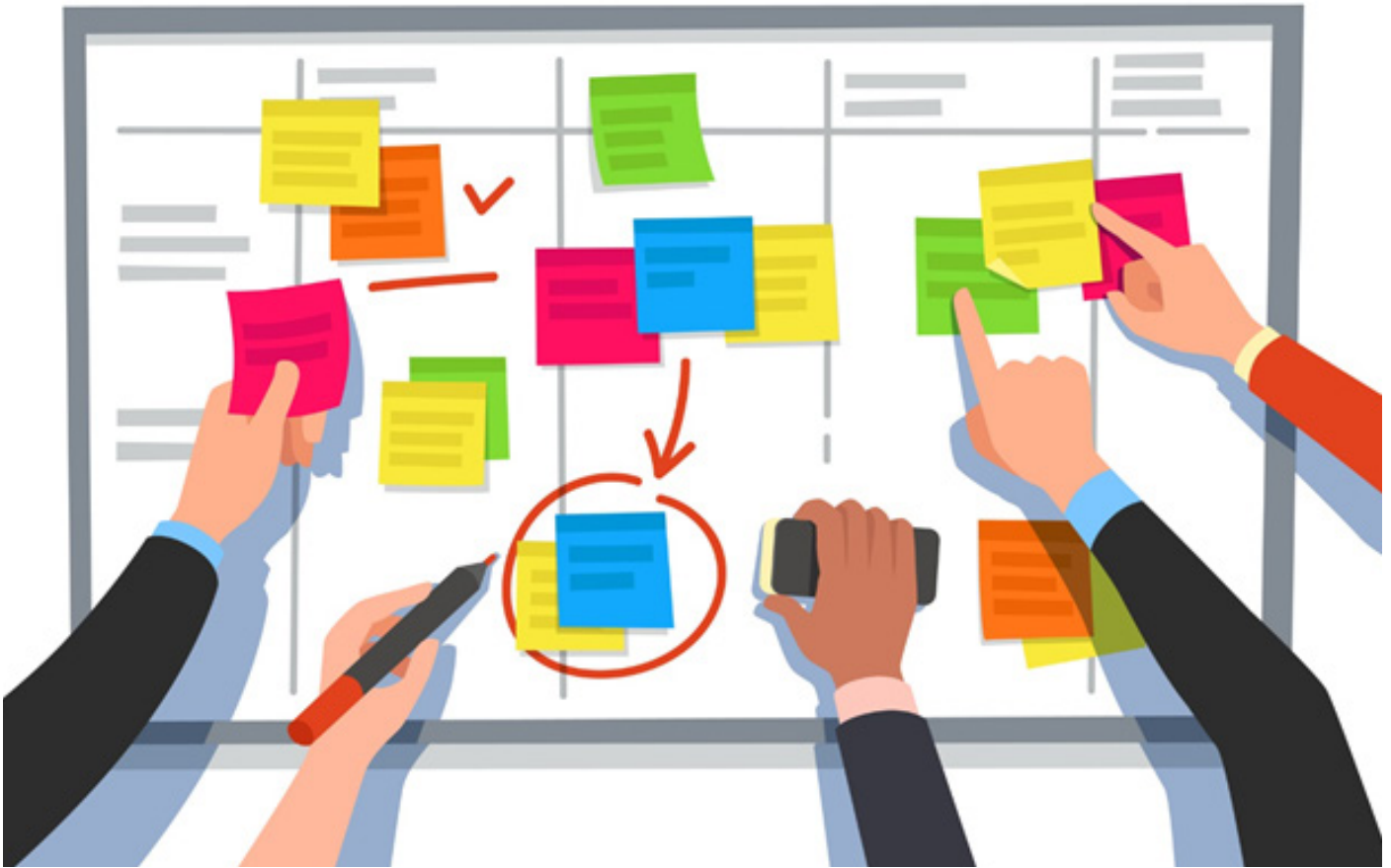


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#### 4. Spend your efforts frugally, Be Smart!

If you are commencing your journey to be an effective notetaker, be mindful of not sweating out. Scribbling down precise details such as transcribing verbatim or including pleasantries can not only

be overbearing, but it can also create diversions. One must instead ensure taking succinct notes by processing and then distilling the information. The use of symbols and personally crafted abbreviations, screenshots, and audio recordings can also reap significant benefits.

#### 5. Take a shine to technological shortcuts

While excessive information can bug you, varying applications or software can prove extremely effective. Their role has evolved explicitly given the significant increase in data consumed by an

individual, requiring additional support from evolving solutions.

Some apps such as Evernote, OneNote, Simplenote, Apple Notes, Dropbox Paper and Google Keep are in a vogue as they continue to transfer the process to digital platforms.

### Benefits of notetaking apps

- Colour coding for quick understanding
- Share your notes with others for projects
- Use optical character recognition to recognise text inside images
- Addition of audio or video to the notes
- Sync notes to the cloud and with other devices
- Add attachments to your notes
- Incorporates web clippers for browsers
- Connect note to others using cross-note links

### Reorganise and review notes

Post the notetaking; one should organise it effectively in a comprehensible manner as those shortcuts can be forgotten in the long run. Moreover, the notes must be reviewed to cement our memory of relevant elements and help in the future.

Though appearing like a piece of cake at superficial level, the notetaking process often demands deep profundity when the ebb and flow of thoughts are in tandem with overflowing information.



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## 6. WHAT DOES 5G MEAN FOR THE ENVIRONMENT?

When the first-generation wireless technology came out in the 1980s, no one would have thought what the fifth generation (5G) could do? Now, we live in a world where the role of the internet is dramatically growing across sectors. Interestingly, COVID-19 has even escalated the transition. With professional services and education

delivered online, the capabilities of the internet are no longer questioned.

With the high-pace revolution, 5G is already in operation in more than 30% of the world's countries, including the USA, China, and the UK. That is why it is highly essential to decode the effects of 5G on the environment for a greener and sustainable future.



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## 5G in a nutshell

The 5G is the most advanced version of wireless mobile technology. Deployed in 2019 for the first time, it promises 100 times faster pace than 4G. It provides better broadband for cell phones, faster and more reliable communication, and machine-to-machine communication.

The 5G magnifies the scope of wireless internet reaching everywhere, from smart cars to the internet of things (IoT). Above all, because of the 5G, all the possible devices can be connected through the internet and work without human intervention.

However, when it comes to technological advancement, the first concern is about the environmental impacts of the same. Each technology consumes some degree of power. So, does the 5G. Thus, it is imperative to understand what 5G means for the environment.

### The downside of 5G:

- With the new generation of wireless technology, the usage of power also increases.
- As the demand for 5G increases, the demand for new devices with 5G support also increases. Unfortunately,

manufacturing of components leads to environmental deterioration.

- The technology that 5G uses causes adverse effects on even birds, creating an ecological imbalance.

**Nevertheless, there is a vast scope of development in the area. And, if climate change is kept in mind while moving ahead with 5G, positive impact on the environment can be expected.**

### The break in the clouds:

- The IoT that works with 5G uses lesser power as it shuts automatically when not in use.
- Sensors attached in transportation, factors, etc., can analyse energy usage efficiently.
- 5G can also function on microgrids when the main grid is unavailable. And this enhances the scope to integrate renewable sources into the grid.

It seems like the 5th generation of wireless technology has a whole list of pros and cons for the environment. To accelerate the rate of 5G, it is crucial to make necessary alterations, so that it doesn't worsen climatic conditions in the long run.





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## **The saviour: If 5G becomes more sustainable**

- Since the 5G consumes tons of energy, it is vital to decarbonise the power system.
- Lesser fossil fuel dependency for electricity generation and more inclination towards renewables will help reduce carbon emissions.
- Scientists across countries are working on biodegradable sensors.

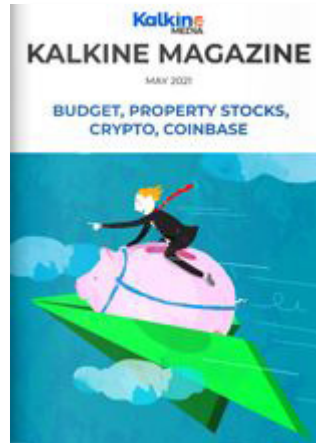
Once we have those, precious metals will no longer be needed for manufacturing sensors.

**Conclusively, it is yet to be seen if 5G turns out to be a windfall or just another tool that leads to environmental degradation. With cautious planning and implementation, we can reach the goal post of better technology for both environment and technological advancements.**

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## Previous Versions

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