

## *Newsletter no. 33 – April 2003*

### *E-mail News*

Please send the e-receipt. Otherwise after a week we will also send it by snail mail.

### *Mailing List*

Please check your details and advise us of any changes.

### *Bookings*

Please **send your bookings** by e- or snail mail. We can only notify you of late changes if we have a record of your interest. **Verbal bookings may not be recorded.**

### *Banking*

A short note about our banking problems expanded into a whole page. Read page 2.

### **RECENT EVENTS**

*Note: event numbers may have changed.*

#### *57. A Day on the Yarra*

A most enjoyable day, culminating in a rather rough Bay crossing to see the Brighton Penguins.

#### *58. Swan Hill Sound and Light Show*

A really great weekend with perfect weather.

### **FUTURE EVENTS**

*Note: some dates may have changed.*

#### *59. "Fame"*

Cancelled through lack of interest. Anyone wishing to go please make your own arrangements.

#### *60. Fairfield Boathouse*

A day at the Fairfield Boathouse, Saturday the 24<sup>th</sup> of May. Arrive 11:30 am (Melways 30 J 12 – car park off Fairfield Park Drive). Walk down to the river, meet at the BBQ area near the Boathouse gate.

**BYO BBQ or picnic lunch** – electric BBQs, tables and shade overlooking the river. Alternatively a Bistro lunch is served outdoors. Light meals from the chargrill – sausage in roll \$4.50 to hamburgers \$9.00, also soup, dips, nachos, stuffed potatoes. Main meals with fresh salads and bread roll – steaks \$16.50 to \$20.00, fish \$18.00, chicken \$16.50, gourmet sausages \$13.50.

**After lunch** – 1:30 pm – rowboat \$18 (½ hr), \$24 (1 hr) (4 persons) or a nature walk – 60 or 90 minutes, notes provided. Or just sit, talk, watch and relax.

**Afternoon tea** – 3:30 pm – BYO or tearoom (inside or outside) - Devonshire tea \$8.50, also coffee, cake, juices, smoothies, spiders, icecreams and desserts.

More info [www.fairfieldboathouse.com](http://www.fairfieldboathouse.com). BE THERE!

#### *61. GEMS walk #4 – Upper Plenty River*

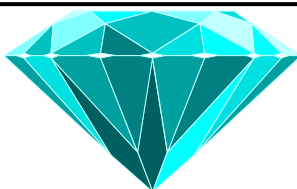
Sunday the 1<sup>st</sup> of June, a pleasant afternoon walk around the upper reaches of the Plenty River. Four options from 30 minutes to 2 hours, grades from gentle to challenging. See attached notes We can send an e-map (900kB) if you want it, please ask. Meet at 2:00 pm at Pioneer Reserve (Melways 21 A 1). Approach from the east in St Helena Road. Dinner afterwards at the Lower Plenty Hotel Bistro, Lower Plenty Road (Melways 21 A 9). Let us know if you are coming so we can wait for you if you're running late.

#### *62. Warrnambool whale watch*

A one-day train and bus trip with dinner and whale watching. Possibly the middle of July.

### *Murder Mystery*

This has been too difficult to organise owing to the "chicken and egg" problem with numbers and dates. If anyone has the "Murder Mystery" game equipment, we may be able to run it ourselves. Let us know.



## **Progressive Dinner - NOTE THE NEW DATE!**

This will now be on the weekend of **13<sup>th</sup> and 14<sup>th</sup> September** to avoid Fathers' Day. Book in at the Tardis or other GEMS' houses in Inverloch. GEMS walk on the Sunday. Probably part of the Wonthaggi Rail Trail.

## **"Annie"**

Catchment Players, October. Watch this space.

## **Houseboat Weekend**

Now scheduled for November.

## **OTHER STUFF**

### **GEMS gear**

We currently have three caps in stock (\$7 each).

We have a limited number of 50 x 50 mm GEMS fridge magnets at only 55 cents each or \$5.30 for 10.

Coming soon will be name badges.

### **Deliberate Mistake**

Congratulations to Nicole Evered for finding the DM (on her 4<sup>th</sup> attempt) in News 32. It was the incorrect use of apostrophe "s" to denote the plural form in "penguins". The prize now reverts to one special fridge magnet if you can find the DM in this Newsletter.

### **Banking**

#### ***CBA moves the goal posts***

As you must be aware, banks in general are increasing their fees and charges. As part of this process, the CBA (with whom GEMS banks) has moved the goal posts for a fee-free cheque account, which as a non-profit association we have hitherto enjoyed. As from the beginning of March we incur fees as follows –

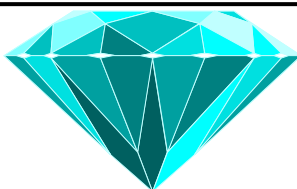
- 20c for every electronic transaction (web, EFT, ATM, phone),
- 25c for an ATM cash withdrawal (not applicable as we don't have an ATM card) and for a "Quick Deposit Box" cash deposit,
- 40c for each cheque deposited in the Quick Deposit Box,
- 55c for each cheque deposited Over The Counter (OTC) and for each cheque we write,
- 95c for each OTC deposit or withdrawal and on top of all that,
- \$2 a month for the privilege of banking with Which Bank?

#### ***Which Bank?***

Well our knee jerk reaction was "stick it, we'll go elsewhere" but investigations revealed that while there is a range of Credit Unions, Building Societies and obscure Banks that do provide fee-free accounts, these institutions are unlikely to be acceptable to all the members. So further inquiries were made at the CBA and it became apparent that things are not as bad as they first seemed. Our account was previously a Society Cheque Account Bearing Interest (a token gesture these days that doesn't even cover the GDT). This has been automatically converted into a Standard Cheque Account Not Bearing Interest.

#### ***Rebates of fees***

We will get a rebate on the fees we will be charged (as detailed above), at the rate of \$1.50 for each \$1000 minimum monthly balance (MMB). It is not clear whether this means no rebate at all for <\$1000 MMB, \$1.50 rebate for MMB between \$1000 and \$2000, etc. or (for example) 75c rebate for MMB of \$500 and so on. Time will tell on that one. However the point is, we already have close to \$1000 in the Bank as a float that we built up over our first few years, by means of event levies. If we build that up to \$2000 or \$3000, we should avoid paying any fees. If we eventually achieve a MMB of \$5000, we can convert the account to a Premium Business Account,



which provides 40 free transactions per month, with no account keeping fee. The downside of that one is, there is a \$15 per month fee if the MMB drops below \$5000. So we would want to make sure it stayed considerably over that. That makes it a rather unrealistic option at the moment. However, having said all that, we feel that we can work within a few constraints to minimise the fees we pay while remaining with the CBA, which does have its advantages. What we propose is as follows.

### ***Electronic banking***

Firstly we encourage members with internet connections to consider using internet banking. We have been doing this personally for several years with no problems. Prior to that we used phone banking which also was problem free, however we have switched to internet banking because it is much better again. In either case you should be able to make your payments to GEMS by EFT. If you need help setting this up, we may be able to assist. You will need to know the BSB and account number of GEMS, these are 06 3580 1000 8088. Please start making your payments this way if possible. It will be cheaper for you too, you won't need to maintain an expensive cheque account (we closed our personal cheque account months ago when it started attracting monthly fees) and you won't need to buy stamps. We will send e-mail receipts as soon as we see your deposit on the bank statement, which we can now check at any time using CBA Netbank.

### ***Cheque payment surcharge***

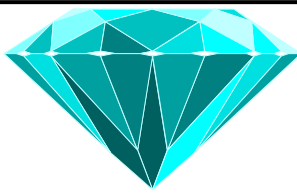
If you have no alternative to paying by cheque, please add \$1.00 to each cheque you send us, to help to meet the deposit and other fees.

### ***Event Levies***

We will add a small levy to appropriate event charges to build up the bank balance.

### ***Advance payments***

We will accept payments in advance. Previously we have kept track of occasional overpayments that members have made through misunderstandings or mistakes – we will extend that system, with members having an amount of credit with us against the cost of future events. As some of you will be aware, we keep scrupulous records of any such amounts that we hold.



# GEMS

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## Booking Form no. 33 – April 2003

☺If you MUST pay by cheque, please add \$1:00 and make it payable to **GEMS**

#	Description	Date	Cost	Notify by	Pay By	no.
60	Fairfield Boathouse	24/5/03	pyob	Just come	n/a	
61	GEMS walk #4 – Upper Plenty River	1/6/03	pyob	31/5/03	n/a	
62	Warrnambool whale watching trip	Jul 03?	tba	tba	tba	
GEMS Fridge Magnets 55c ea or \$5.30 for 10 (delivery when we see you, or send a stamped sae)						
GEMS Name Badges - name(s) (8 letters max):						
<b>Expressions of Interest in Future Events - NOTE - Details may change.</b>						
tba	Progressive Dinner	12-14/9/03	tba	22/8/03	22/8/03	
tba	“Annie”	Oct 2003	tba	tba	tba	
tba	Houseboat weekend	Nov 2003	tba	tba	tba	
tba	AGM 2003	Dec 2003	tba	tba	tba	
tba	Disk Bowls #8	1/1/04	tba	tba	tba	
tba	Kangaroo Island	Apr 2004	tba	tba	tba	
<b>Preferred Newsletter format (please tick one option only in each row, default is BOLD)</b>						
<b>Mail mode</b>		<b>E-mail only</b>	<b>Snail mail only</b>	<b>BOTH e-mail and snail mail</b>		
<b>E-mail options</b>		<b>HTML attachments</b>		<b>MS Word attachments</b>		
Polite suggestions for future events. I / We will help to organise it / them yes / no:						
Name:			Complaints area. Please write legibly:			
			payment enclosed:		Office Use	
			\$			
					received	entered