



Newsletter no. 34 – 01 Jul 2003

E-mail News

No e-receipt after a week will result in snail mail.

Mailing List

Please advise us of any changes to your details.

Bookings

Please **send your bookings** by e- or snail mail. **Verbal bookings may not be recorded.**

Banking

We have included the Banking Rant from News 33. The GEMS levy has been added as appropriate.

RECENT EVENTS

Note: event numbers may have changed.

60. Fairfield Boathouse

Fantastic weather, a well attended day. Some of us went boating, several went for a walk. A big thank you to Dave and Leigh Hanna for organising this event.

61. GEMS walk #4 – Upper Plenty River

Another well attended event with good weather. Most did the full walk. Rick and Liz Podolski joined us for dinner at the Lower Plenty Hotel. Prizes were awarded for nearest answers to several questions about the walk.

FUTURE EVENTS

Note: some dates may have changed.

62. Warrnambool whale watch

Saturday the 26th of July. A one-day train and bus trip to Warrnambool with West Coast Railways. Prices from Spencer Street Station (from Geelong in brackets) are - Adult \$82 (\$66), Concession Card holders (but not Seniors Card) \$65 (\$54), Pensioner (with PFT voucher) \$26 (\$26). Includes lunch, dinner, whale watching at Logan's Beach, Cheese World and Cudjee Creek Wildlife Park. We must book our seats by 18th July. Pay GEMS (by EFT if possible, or add \$1 if paying by check) by 16th July. If we have 8 or more in our group we will get a \$5 per head discount. In that case you may have a refund or credit against a future GEMS event. Remember that we will accept any deposit towards future events.

63. Progressive Dinner

This will be on the weekend of **13th and 14th 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 October or November.

SUGGESTED EVENTS

Note: will run if sufficient interest is expressed.

Weekend in Walhalla

At Wallara Lodge in Erica. Five single beds and one double at \$11 per person night (\$6 for pensioners).

Weekend in Warburton

At a Rover hut, suggested by Dave and Leigh Hanna. Further details to follow.



[Murder Mystery](#)

The “Murder Mystery” game equipment is available for hire (in a number of “flavours”) from a games shop in Croydon. If anyone is sufficiently interested to run this, please contact Katie Harrison for details. Let us know how you get on. We will help you to choose a suitable date. This could be run on one of our weekends away.

[Lillydale Lake](#)

We may have a day here. There are nature walks and other activities available.

[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.

Sorry about the long delay on this. We are currently considering an alternative supplier.



[Deliberate Mistake](#)

Congratulations to Leigh Hanna for being the first to report the DM in News 33. It was the wrong dimension of the fridge magnets, which was printed as 50 x 50 nm instead of 50 x 50 mm. Several other sleuths also found the DM and some of these correctly identified the meaning of the DM as printed (1 nm is one millionth of a mm and is about one five hundredth of the wavelength of red light). If you are the first to report the DM, you can double your prize by also describing the actual meaning (if any).

[Banking Rant \(reprinted from News 33\)](#)

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.



Booking Form no. 34 – 01 July 2003

- ☺ Please pay by EFT if possible. GEMS' BSB and account number are 06 3580 1000 8088.
- ☺ Costs shown include the GEMS levy where appropriate.
- ☹ If you pay by cheque, please add \$1.00 and make it payable to *GEMS*.

#	Description	Date	Cost	Notify by	Pay By	no.
62	Warrnambool whale watching trip	26/07/03	see text	15/07/03	15/07/03	
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):						
Expressions of Interest in Future Events - NOTE - Details may change.						
tba	Progressive Dinner	12-14 Sep	tba	22/8/03	22/8/03	
tba	“Annie”	Oct	tba	tba	tba	
tba	Houseboat weekend	Oct/Nov	tba	tba	tba	
tba	AGM 2003	Dec	tba	tba	tba	
tba	Disk Bowls #8	1/1/04	tba	tba	tba	
tba	Kangaroo Island	Apr 2004	tba	tba	tba	
tba	Weekend in Walhalla	tba	tba	tba	tba	
tba	Weekend in Warburton	tba	\$19	tba	tba	
tba	Murder Mystery	tba	tba	tba	tba	
Preferred Newsletter format (please tick one option only in each row, default is BOLD)						
Mail mode	E-mail only	<input type="checkbox"/>	Snail mail only	<input type="checkbox"/>	BOTH e-mail and snail mail	
E-mail options	HTML attachments			<input type="checkbox"/>	MS Word attachments	
Polite suggestions for future events. I / We will help to organise it / them yes / no:						
Name:		Complaints area. Please write legibly:				
		payment enclosed:		<i>Office Use</i>		
		\$	received			entered