



Newsletter no. 35 – 04 Nov 2003

Apology

We would like to apologise for the long delay since News 34. This has been due to a combination of several things including work pressures and family crises. We are trying to get GEMS back on track now.

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-mail 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.

62. Warrnambool whale watch

A fun day out with West Coast Railways. No whales showed up, but the train ride was enjoyable and the visits to Cheese World and the fauna park were good. Prizes were awarded to observant travellers who correctly identified Wilma the whale - a special fridge magnet was won by each of the following - Dave Hanna, Leigh Hanna, Peter Shields (Joe's brother), Catherine Shields (Liz's sister), Joe Shields, Liz Shields, Bev Huntley, Dawn Hillyer, Jenny Johnson. Congratulations also to Stan Johnson, who won the raffle prize of two cheeses (400g Apricot and Walnut and 340g Chilli) from the Warrnambool Cheese and Butter Factory.

Progressive Dinner

We apologize for cancelling this event. We know it is always a popular one, but owing to a number of illnesses amongst the hosts and their relatives, we were unable to devote the necessary time and effort to make it happen.

"Annie"

Annie was run by Catchment players in October. We had intended to go to this but again, our plans were shelved by family events taking precedence.

FUTURE EVENTS

Note: event numbers and dates may have changed.

63. AGM

This will be on Sunday 30 November at Bob and Delia Francis' place, 42 Tamboon Drive, Rowville (Melways 73-B12, GPS 37° 54.862' S, 145° 14.941' E) at 12:00 noon. Spit roast at 1:00 pm with salads, bread rolls, tea, coffee and dessert. \$20 per head to be paid by 14 November. Try our EFT facility using internet banking. BYO drinks.

64. Disc bowls #8

As usual, this will happen on the 1st January at The Tardis, 1 Naomi Court, Inverloch (Melways 512-T12, GPS 38° 38.607' S, 145° 42.187' E). Anyone intending to arrive on the Wednesday night (New Years Eve) will have to make arrangements with us (Rob and Bev), because we may not be there until late. (The Browns will be overseas, so the reigning singles champ will not be defending her title)

65. Lillydale Lake

1st of February 2004. There are nature walks and other activities available. A relaxing day doing as much or as little as you wish. Steve and Elaine Nichols have kindly agreed to organise this one.

SUGGESTED EVENTS

Note: will run if sufficient interest is expressed.

Houseboat Weekend

Again proving difficult to organise. This will only run if someone volunteers to organise it. Eildon or Gippsland Lakes or Echuca etc., your choice. Volunteer organisers please contact us.

Weekend away

Kangaroo Island, Warburton or Walhalla? Let us know what you think. If we go to Kangaroo Island in April we (Rob and Bev) can incorporate it into our grand tour (6 months clockwise round Oz). We will be looking for volunteers to take over the organisation of GEMS events for that time. (April to October 2004).

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. Also, we have obtained one of the games and we believe that Katie has a different one. If anyone is interested in running this, please contact us or Katie Harrison for details. We will help you to choose a suitable date. This could possibly be run on one of our weekends away.

[OTHER STUFF](#)

[GEMS gear](#)

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



We are thinking about more shirts, jackets, caps, beanies. More info soonish.

Coming soon will be name badges. Sorry about the long delay on this. We are currently considering an alternative supplier. Put your names on the list (see the booking form)



[Deliberate Mistake](#)

We can't remember if anyone picked up the DM in News 34. It was the spelling of cheque which was incorrectly shown as “check”. Yes, we know the yanks do it that way but we don't have to adopt their entire culture do we? If that's not too strong a word for it. By the way, if you are the first to report the DM, you can double your prize by also describing the actual meaning (if any) of the mistake as printed. It now jackpots to two special fridge magnets. Or double it to four magnets by explaining the twisted meaning to us.

[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.

Rob and Bev Huntley
9 Emden Court
ST ALBANS 3021



9366 0059
0409 147 062
rhuntley@optusnet.com.au

Booking Form no. 35 – 01 November 2003

- ☺ To pay by EFT - Bank: CBA, BSB: 06 3580 Account: GEMS, A/c number: 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.
63	AGM	30/11/03	\$20	14/11/03	14/11/03	
64	Disk Bowls #8 (book accommodation!)	1/1/04	tba	25/12/03	tba	
65	Lillydale Lake	1/2/04	nil	Just come	na	
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	Kangaroo Island	Apr 2004	tba	tba	tba	
tba	Houseboat weekend	tba	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	<input type="checkbox"/> E-mail only	<input type="checkbox"/> Snail mail only	<input type="checkbox"/> BOTH e-mail and snail mail			
E-mail options	<input type="checkbox"/> HTML attachments		<input type="checkbox"/> MS Word attachments			
Polite suggestions for future events. I / We will help to organise it / them yes / no:						
<i>Name:</i>		Complaints area. Please write legibly:				
		<i>payment enclosed:</i>		<i>Office Use</i>		
		\$	<i>received</i>		<i>entered</i>	