

DUTY ROSTER – MARCH/APRIL

Attendance:

MAY: Julie Johnston & Marco Revelant

JUNE: Darrelll Gaukroger & Dugald Mitchell

Meeting Preparation/Property

MAY: Claire Nuemeyer & Jim Hatfield

JUNE: Patrick Kwan & Wolfgang Laub

Fellowship: Margaret Echarri & Claire Nuemeyer, with power to add

Be early, if not at a meeting arrange a substitute. If meeting held at another venue arrange to bring property.

PLEASE NOTE
CHANGES

Markets –

MAY 20th: Maryanne Burgess, Kevin Dunne BBQ, Dugald Mitchell, Tony Slater (C'van)

JUNE 17th: Graham French (BBQ), Les Sutcliffe (C'van), Darrell Gaukroger, Colin Mould

NOTE: Members rostered on and not able to attend are to make arrangements with another member to take their place. Those nominated to tow the caravan or chuck wagon are to be at the Rotary shed no later than 8am. Ensure you get the key to the shed from Robbyn PRIOR TO THE EVENT SO THE EQUIPMENT CAN BE SET UP EARLY. If you are unable to tow the van or chuck wagon PLEASE ASK SOME ONE WHO CAN, or advise Robbyn before the event.

Others nominated should be at the Park by 8.45am.

NEXT MEETING: Cooma Thai Restaurant

WEDNESDAY 25th APRIL, 2007

Guest Speaker: Ian Deegan

Topic: Anzac

Intro: Tony Slater Thanks: Richard Lawson

Apologies to Darrell by 10 am PLEASE - Phone 6452 3302

PLEASE RESPOND DIRECTLY TO DARRELL ON 6452 3302

THOUGHT OF THE WEEK -- Richard Lawson

Be committed. Dont travel down the middle of the road,
you will be hit from both sides.

NEXT WEEK: Richard Lawson

Bulletin by John & Des

WEEKLY NEWSLETTER

of the

Rotary Club of Cooma

"Rotary – Gateway to the Snowies"



11th April, 2007

www.d9710.rotary.org.au/Cooma

No. 39 – 2006 - 2007

MARKET DAY IN COOMA



DISTRICT ASSEMBLY

Do not forget the District Conference will be held in Cooma on 5-6 May 2007. A big weekend is planned and the Multi Cultural Centre will be the venue for the Dinner on Saturday night whilst the Monaro High will house most of the sessions. Kevin Dunne has a roster set up to assist the planning and smooth running of this event. If you are on the roster and need assistance please see Kevin.



CONGRATULATIONS

ay 9th Dugald & Susan Mitchell (Wedding Annioversary)

Sunday 15th Des Trute (Birthday)

Monday 16th Gordon & Doris Haylock (Wedding Anniversary)

Tuesday 17th Geoff Bowland (Birthday)

The Club extends best wishes to you both on your Special Day

KIDS DISCO on Friday night, will probably be even money result however there might be a bit of profit from sale of drinks and lollies. But the kids and parents really appreciated it. Well done Kym and all who assisted. In the eyes of the community it was a most successful event.

CATTLE SALE NEXT FRIDAY. we will be doing a BBQ from 11AM to 2PM. If able to help please do so.

ATTENDANCE 18th April

43 + 3 makeups = 46 members out of 54 = 85.1%

VISITING ROTARIANS: Barry Kent & Patricia Price (Palm Beach)

GUESTS: 23 guests attended Thanks for the support of the members

APOLOGIES: Peter D, Alan D, Alison H-J, Julie J, John M, Colin M, Sabine S, Howard B.

LEAVE Marriane B. Graham F.

MAKE UPS Elaine M & Sabine S (Kids Disco) Gail E (Markets)



Part of the members and guests at the Urban Urban night on Wednesday

The Markets on Sunday attracted a very large crowd and gave an exceptional result



The sun shone gloriously for the Markets as can be seen by the attached photographs





Our Japanese Exchange student Hannah is now with her fourth host family, the Adams' at their property in Nimmitabel.

Hanna has had some exciting times collecting the wood and seeing the wood bugs and little lizards, some of which have terrified her, especially the "ginks".

A very relaxed couple who are enjoying the meal serving, and are obviously taking a short rest from the duty of the day



Markets last week 46 stalls, + 5 Freebies \$760 BBQ \$1,572.00 minus expenses (even though they ran out of sausages and steaks about midday) See pics further on in Bulletin

GUEST SPEAKER

BY DES TRUTE



LAST WEEKS MEETING Guest Speaker was Peter Carlin, CEO of Service One Credit Unions, and a few other organisations, he spoke on Modern banking, the general overview of current market dynamics, and what the future might look like. THE CURRENT DYNAMICS Employment has improved by 2.9% in the year to Feb 2007, unemployment has fallen by 4.6 and on this trend it is expected that there will be an interest rate rise by mid 2007.

Peter illustrated the ECONOMIC SCOREBOARD with positives and negatives.

There has been a decline on credit card applications, but an increase in demand for personal loans. Investor housing Finance has plateaued and there is a rental shortage (he particularly identified Canberra) there has been a squeeze for those looking for accommodation due to housing rent being too high. He then showed us a graph of the changing face of Financial Services, for all of Australia, with ADI being exceeded by shares and the largest being Superannuation and ADF's and the traditional banking mould is under siege WITH DEMANDS FOR more flexible banking, Trusted advisors support for aging population, changing labour market, decline in home ownership, delayed household foundation, changing family structures and more education.

ON THE SUPPLY SIDE Disintermediation, Global & domestic mergers, New entrants, Conglomeration, Aggregation, Outsourcing Relationship Management and Channel Proliferation and there has been a booming economy that hasn't seen a recession for 15 years, driving demand up. THE FUTURE will be a race for relevance, a squeeze between the demands of the aging baby boomers (most Rotarians) and the demands of the intolerant but altruistic Gen Y's

CREDIT CARD INNOVATIONS Discount for a period, eg. 0% for 3 months for large purchase, FI contributes say 1% of purchases into savings accounts or Charity. Special arrangements for health related purchases for Seniors > Australian Idol type show to front a TV commercial similar to one done in UK.

GUEST SPEAKER *CONTINUED FROM PREVIOUS PAGE*

SUPERANNUATING INNOVATIONS Savings type products attached to superannuating accounts. A merging between super and traditional banking
 PAYMENT INNOVATIONS Prepaid cards, Personalised Cards (Especially for SMEs) "Keep the Change" and BOPO Cards(buy on line, pay on line).
 DISTRIBUTION INNOVATIONS more branches instores, Pestering you in the aisles while your shopping, EFTPOS growing slowly, On line 42%-Branches 36% *Mobile lending ATMS *Sharing with phone booths * Multi Function Kiosks MOBILE PHONES * Video banking via phones, a leap when you can see the person your dealing with * Protection against fraud < when you get a scam you can check information * Centralisation, scams from overseas try to con people here FEES & CHARGES * 36% of people change FIs because of fees (25%- poor service)AML (anty Money Laundering Legislation) to add %30 a year per person ATMS sharing with phone booths *Multi function Kiosks. Peter did mention a Westpac add campaign 'environmentally friendly banking' and ANZ's responsible lending and employment of Indigenous Australians Adds, Also the Banks are shareholder owned and Mutuals are member owned and mutuals membership lists are available, which they are fighting to beat fraud. *FRAUD there has been a 100% increase in "Phishing" and * Denial of service and mentioned a NAB incident last year. SUMMARY superior service* Operational Efficiency Technological Advancement and products to deal with aging population, He mentioned the possible merger of Queensland Bank and Bendigo Bank * the Credit Union of WA member Register. In summary Peter said "mid tier, natikonal; & regional Banks to Loose share to Acquisitive Big Banks, as well as to Non Banks and Specialized Firms that present unique value Propositions and I think organizations we own have a real local / feasible/responsibility with value proposition based on shared ownership, knowing our members and our members knowing us.



Dugald makes the presentation to Peter Carlin



Dugald Mitchell introduces the Membership theme at the Urban Urban meeting to the assembled ghuests and visitors.

Visiting Rotarian Barry Kent from Palm Beach presents Prsident John with a banner from the Palm Beach Club. John presented a Cooma Rotary Club banner to Barry to give his club on his return.



MARKET DAY IN COOMA



The Members of the Cooma Rotary Club in action at the Markets



Anyone for a Pie? Oops, steak, says Chris!



Part of the crowd at the Markets on Sunday



JOHN'S TRAIN COMES IN

On Saturday afternoon the wedding of President John to Carol was celebrated at the Historic Cooma Railway Station. Many Rotarians shared the day with John and his new bride.

Following the ceremony on the platform of the old station, the guests boarded the train en route to Chakola for the wedding "breakfast", catered by the Members of the Historic Rail Committee..

The bride arrived in the train after boarding the train at Ti Tree Siding.

The Matron of Honour was long time friend Irene Graham from Jindabyne.



Picture left shows the happy bride and Matron of Honour as they alighted from the train to join the groom on the platform of the station.



The Guard of Honour



Geoff & Margaret in action



Cutting the cake



The Bridal "Waltz"



Hi there Smiley!



Dave shows how to tap dance



Trying to get it right



John & Yvonne twist the night away



Claire & Geoff on the floor



Dave H gives us all a lesson on how to dance



Rotary Corner?



"How do I explain to Allison?"