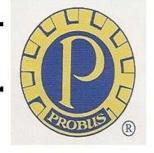


PROBE



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A special General meeting is held on the third Wednesday of each month, except December, at 10 am at the Masonic Centre Mc Ivor Rd , Bendigo

All correspondence addressed to The Secretary Bob Chenery 19 Harpin Place, Bendigo 3550

The Guest Speaker for the 16th February Meeting will be Mr Wally Smilie, Community Education Officer Ambulance Vic

Angela Williams from Consumer Affairs Bendigo office was the guest speaker at our January meeting. As from 1st January 2011, the Competition and Consumer Act 2010 replaces the Trade Practice Act 1974 and standardises the legislation Australia wide. The Act is designed to protect consumers in their dealings with business, and simplifies consumer protection in areas such as

* Unfair Contract terms, * Unit Pricing, *Consumer Guarantees, and gives tips to would-be owners of "smart devices" such as mobile phones.

Consumer Affairs is now overseen by the ACCC, which as very concerned about the rapid increase in the number of scams originating both within Australia and online from overseas countries.

Amongst the better known scams are

- *Pyramid selling
- *Investment scams e.g."Ponzi" schemes
- *Health and Beauty courses
- *David Tweed and his notoriously low offers to purchase shares
- *Employment offers involving large application fees

On-Line scams include

- *"Nigerian" scams in which the victim is asked for his bank account details so that the scammer can "park" a very large sum in return for a big commission.
- *Or an up front payment for the proceeds of the will of a hitherto unknown relation.

Fake advertisements, fake websites, fake emails, and "phishing".

One should never release details of PIN numbers, bank records, etc to unknown persons or organizations.

Scams involving itinerant traders or itinerant "tradesmen" especially those offering cheap roof repairs, asphalting, house painting, etc typically do a shoddy or unfinished job and disappear.

In general, if the offer is too good to refuse it probably is.

The problem of annoying phone calls can be overcome by registering on the Do Not Call register (1300 792 958).

Colin Adams thanked Angela for her interesting talk and presented her with a Probus mug..

THE EDITOR THANKS RUPERT FOR THE ABOVE GUEST SPEAKER REPORT.

PRESIDENTS PIECE

Hi Probians

Members will be aware that this is our last meeting prior to our AGM; as per our Constitution we require nominations for all vacancies to be lodged with the Secretary at our February meeting.

I was pleased to acknowledge that a considerable number of members attended our first Coffee and Chat morning; lets support Denisé and also the Luncheons after our meetings; the more the merrier; please support your Club in their endeavors so we can continue to prosper and enhance our Membership

Hoping to see everyone attend our next meeting when our Guest Speaker will be Mr Wally Smilie, Community Education Officer from Ambulance Vic.

Kind regards Ern

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Murphy's Law

1. If everything seems to be going well you obviously have overlooked something!

2. The opulence of the Front Office décor varies inversely with the fundamental solvency of the firm.

CLUB FINANCE: As at 17th Jan General \$1354.10 Tours \$2731.92 Banking — Cheque Account \$1336.02 Deposit Account \$2750.00

SICK LIST: Our thoughts and prayers are with those members not feeling well and we wish them a speedy recovery!

BIRTHDAYS: Have a great day!!

FEBRUARY MARCH

4thNigel Christie2ndPeter Randall18thJohn Hardy17thJohn Sanderson25thGraham Osborne23rdRay Fitzgerald25thCliff Nievandt25thJim Aitken

26th Ken Proud

THE BAROSSA PROBUS RENDEZVOUS 2011 Inc. 9th October—14th October NURIOOTPA, BAROSSA VALLEY, SOUTH AUSTRALIA

http://www.probussouthpacific.org/activitiesrendezvous.html

Full details and registration forms available at the 19th February Meeting

LONERS GROUP

Those members on their own are invited to join the regulars for dinner at the Bendigo Club every Thursday at 6pm. Table is booked in either Arthur Eaton or Ian Bennett name.

Items for the next PROBE must be submitted to the Editor no later than:
Wednesday 2nd March
Mike Watt Ph 5449 3925 or email mjwatt@dodo.com.au

PROBUS CLUB OF BENDIGO INC

Predicted Financial Situation as at Close of Year Ending 28 February 2011

(and comparison with situation as at close 28 February 2010)

GENERAL FUNDS

RECEIPTS			EXPENDITURE				
Year 09/10 Year 10/11			Yea	Year 09/10 Year 10/11			
Subscriptions	1550	2300	Venue Hire	660	660		
Attendance Fees	1773	2390	Meeting Catering	766	860		
Bank Interest	116	72	Printing,Postage,Station'y	1908	940		
Donations	61	10	Affiliations & Insurances	360	490		
Badge Sales	6	0	Media Notices	360	190		
Bowls	0	8	Name Badges, Bars, Pins	143	186		
(There was a \$500 tran	sfer		Bowls	0	27		
From T/A in year 09/10) 		Miscellaneous	<u>59</u>	<u> 116</u>		
	\$ 3,506	<u>\$4,780</u>	9	4,257	\$ 3,470 say		

These figures show an anticipated operating surplus of \$ 1,310 for the full year.

TOURS AND ACTIVITIES

Tours and Activities was showing an Operating Surplus of \$165-90 as at 17 January 2011

It is predicted that this figure will remain the same at year's end.

FUND BALANCES

It is predicted that End of Year fund Balances will be about:-

General Funds \$1,410

Tours and Activities \$2,732

PROBUS CLUB OF BENDIGO Inc

FINANCIAL TRANSACTIONS FOR PERIOD: 16 November'10 to 17 January 2011

GENERAL FUNDS

3	Expenditure		
	Venue Hire	\$	60-00
55-00	Meeting Catering		102-00
38-39	Printing, Postage, Stationery Affiliations and Insurances Media Notices Name Badges; Bars & Pins		83-92
<u>3-39</u>	Bowls Miscellaneous		
oionov) · fo	r Davied \$ 47.47 for Veer to Date		52.08
	55-00 38-39 03-39	Venue Hire Meeting Catering Printing, Postage, Stationery Affiliations and Insurances Media Notices Name Badges; Bars & Pins Bowls Miscellaneous	Venue Hire \$ Meeting Catering Printing, Postage, Stationery Affiliations and Insurances Media Notices Name Badges; Bars & Pins Bowls Miscellaneous \$ 2

TOURS AND ACTIVITIES FUNDS

Receipts	Expenditure
Capital Theatre (8 Dec) \$ 24-00 Christmas Lunch 2,190-00	Christmas Lunch \$2,109-00
<u>\$ 2,214-00</u>	
Operating Surplus (Deficiency) :- for	Period \$ 105-00 for Year to Date \$ 165-90

FUND BALANCES AS AT:- Close 17 January 2011

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Balance brought forward 1/3/2010; \$ 102-02

Surplus (Deficiency) to date; 1,252-08 \$ 1,354-10

Tours & Activities

Balance brought forward 1/3/10 \$2,566-02

Surplus (Deficiency) to date; 165-90 \$2,731-92

Total Funds Available \$4,086-02

These funds are represented by:-

Cash at Bank - Cheque a/c 3005717 \$ 1,336-02

Cash at Bank - Deposit a/c 140993049 \$2,750-00

MORNING COFFEE AND CHAT GROUP

The inaugural gathering was held on Thursday 13th January at the Beechworth Bakery and was a great success being well attended. Regrettably two members arrived and left before we had a chance to rearrange the seating, this should not occur next time as arrangements will be made with the bakery beforehand. It is best that we stick with the same date/time format i.e. the Thursday before the Probus meeting and we will continue to use the Beechworth bakery at 10.30am. Because the visit to the Chinese Museum and lunch clashes in Feb there will be no Coffee and Chat in Feb but please mark Thurs 10th March at 10.30am in your diaries. All members, partners and friends welcome! Any comments/suggestions phone Denise on 54493925

Luncheon Members and Friends.

The February Luncheon is to be held at The Bendigo Club, Park Street, Bendigo following the Probus Meeting on Wednesday February 16th. If you are not a regular, please inform us of your intention to participate no later than Monday 17th. January. Any regulars who are not available please ring also. Phone Dorothy: 5443 2642. This helps to book for the correct number.

Computer Help:

Are you needing help with any computer problems or are you thinking of getting a computer or using your computer so you can have Email and/or Skype contact with your family wherever they are in the world but are scared/apprehensive to do so? Don't be scared or apprehensive, don't let the grand kids get the better of you, just give the Editor of Probe, Mike Watt a ring and I will ensure that you have the help you need in the simplest of ways and free of charge !!!! Ph 5449 3925 Mob 0419431842 or email miwatt@dodo.com.au



LUCHOW'S POTATO PANCAKES (German)

1 kg medium potatoes 1/4 teaspoon pepper

1/2 medium grated onion 1/4 teaspoon grated nutmeg

2 tablespoons flour 2 tablespoons minced parsley 2 beaten eggs 4 tablespoons butter

4 strips crisp bacon 1.5 tablespoons salt

Peel potatoes, cover with cold water, boil, then drain and mash. Grate and add onion and mix. Add flour, eggs, salt, pepper, nutmeg and parsley. Heat butter in pan, mix thoroughly, place large spoonfuls on girdle, bake until crisp on both sides. Garnish with crisp bacon. Serve stewed apples with these pancakes.

Copied From Strathfieldsaye Probus newsletter:

Ol' Fred has been a faithful Christian and was in the hospital, near death. The family called their preacher to stand with them. As the preacher stood next to the bed, Ol' Fred's condition appeared to deteriorate and he motioned frantically for something to write on. The preacher lovingly handed him a pen and a piece of paper, and Ol' Fred used his last bit of energy to scribble a note, then suddenly died. The preacher thought it best not to look at the note at that time, so he placed it in his jacket pocket. At the funeral, as he was finishing the service, he realised he was wearing the same jacket that he was wearing when Ol' Fred died. He said "You know, Ol' Fred handed me a note just before he died. I haven't looked at it, but knowing Fred, I'm sure there's a word of inspiration there for us all ". He opened the note and read......."Please step to your left, you're standing on my oxygen tube!"

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THURSDAY 10<sup>TH</sup> FEBRUARY, 2010 – BENDIGO CHINESE MUSEUM & GARDENS
Assemble at Entrance: 10.15am
A Conducted Tour of the Chinese Museum, Gardens and the recently completed new precinct.
LUNCH: (Two Course) At the conclusion of tour.
COST: Tour & Lunch: $25/person. (36) Payments have been received from:
C. Adams (2), C. Bird (1), I. Bennett (1), G. Bloomfield (1), N. Bruhn (2), W. Clemens (2),
                                                                                       A. Court (1), A.
Crothers (2), A. Eaton (1), J. Goodrich (1) N. Gillies (1), R. Fitzgerald (2),
E. Holland (2)), T. Iser. (1), D.Laity (2), M. Miller (1), C.Smith (2), R. Pollock (1), J. Sanderson (2), P. Thornton (2),
C. Thomson,(1) H. Ward (1), R. Watkins (2), J. White (1) W. Winzar (1),
To Pay: (3) B. Hall (1) M. Watt (2),
 MURRAY RIVER EXPEDITIONS - (Proud Australia Holidays.) Tel: 1800 677 683
 5 DAY/5 NIGHTS MURRAY RIVER CRUISE ON "MURRAY EXPEDITION."
 SUNDAY 24<sup>TH</sup> APRIL TO FRIDAY 29<sup>th</sup> April, 2011- Based on: Min:(10),
 Price per Person: $1685/Person Twin Share Repeat Trip organised by popular request.
 Includes: Boat Cruise, Side Tours, Accommodation and "All Meals."
 Travel: Bendigo to Murray Bridge & return: By Private Cars.
RIVER CRUISE:
Departs Murray Bridge: Sunday 24<sup>th</sup> April at 7.30pm (<u>Murray Bridge to Blanchtown.</u>)
Returns Murray Bridge Fridays 29<sup>th</sup> April at 4.00pm
Friday 29th Motel Accomodation Keith (S.A. overnight - $107 Twin Room)
** Those who do not desire to stay Friday night-please advise Arthur
To secure Cabin allocations on Boat: Require to be positive and act very soon.
**Booking Forms & Payment Details available at Meeting Wed 16th February. Ask Arthur.
** Complete Booking and together with a required Deposit of $200 per person send to:
**Proud Australia Holidays, 18 Grenfell Street, Adelaide, South Australia. 5000
**Documents & Instructions would then be sent direct to each traveller by Proud Australia Holidays
**Current Bookings: (12) I. Bennett (1), A. Eaton (1), N. Gillies (1), J. Goodrich (1),
D. Richardson (1), G & H Rumbold (2), H. Ward (1), K & N. Allan (2), K & J. Thompson (2)
Deposits due by 17<sup>th</sup> Feb.—for those who have not yet paid.
FINAL PAYMENTS DueTo: Proud Aust Holidays: By Monday 28th February
                                     THURSDAY 17TH MARCH, 2011
TRIP TO MELBOURNE ZOO-
<u>Travel by Train:</u> Bendigo to (Royal Park Suburban) – from there immediate entry to Zoo.
Depart Bendigo: 7.45am Train to Melbourne Return: 3.15pm ex Melb. Arr. Bendigo 5.09pm
** Essential: To be early on day of travel to secure your Rail Bookings
COSTS:

** Use your Rail Passes or Seniors Concessions. Make own payments at Bendigo Rail Station
** ZOO ENTRY FEE: Seniors Concession: $23.00 - Pay at Probus Meeting Wed 16<sup>th</sup> Feb.
** Meals, Snacks etc available.
**An interesting outing is assured, I will guide the Group throughout the day.
Bookings Received: (10) N. Bruhn (2), A.Court (1), A.Eaton (1), N.Gillies (1) M. Miller (1), R.Pollock
(1) H. Ward (1), J. White (1), C. Thomson (1)
LIST: At Meeting Wed. 16<sup>th</sup> Feb.. ** PAYMENTS: ($23/person) Meeting Wed: 16<sup>th</sup> Feb.
FILMS ON RAILWAYS OF THE PAST AT BENDIGO CLUB PARK STREET BENDIGO
WEDNESDAY 23<sup>rd</sup> FEBRUARY. 2011 ASSEMBLE: 10.45am – At the Bendigo Club:
Enquire at Reception upon arrival.
LUNCH- Special Board- Two Course ($11.50 for Non Bendigo Club, Park St. Members)
PROGRAM:: Start: At 11.00am.
                                           Films approximately One Hour.
                   12noon to Approx 1.00pm
                                                 Two Course Lunch
                    1.15pm to 2.15pm
                                                  Films: Approximately One hour.
** An opportunity for an interesting Social Outing.
COST: Free of Cost: - ** Buy your own lunch
(18) Bookings received from: Members: C. Adams (2), I. Bennett (1), N. Bruhn (2), A. Eaton (1),
N. Gillies (1), J. Goodrich (1), D.Laity (2) R. Michell (1), R. Pollock (1), C. Smith (2),
A. Stephens (2), H. Ward (1), W. Winzar (1),
From Friends: (14), Bookings: Bob Clough (1) F.Harvey (3), B. Kingdon (2), C. Mahoney (1), H.Mc.Carthy (1),
A Stewart (2), J. Wilton (2), B. Secomb (2)
*** Please assist the Collectors by tendering correct amounts when making payments. ***
                     TRIPS ENQUIRIES: To Arthur Eaton. Phone: 5443 9162
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