

TREASURER'S REPORT TO AGM

Club well-placed financially

ADDRESSING this year's Annual General Meeting, which took place at the club on 29 September, Treasurer Ian Cleaver said it had been an "interesting year". Highlights included:

- Introduction of the Mind Your Own Business (MYOB) accounting package;
- Signing of the contract for the \$300,000 Stage One extension to the club premises;
- Negotiating a loan of \$150,000 from Sandhurst Trustees (Bendigo Bank) to help fund Stage One; and
- A change to membership procedures that allowed subscriptions to be paid for up to three years and put renewals on the basis of the date of joining rather than all at the beginning of the financial year.

Ian told the meeting that the club had received a number of grants from the ACT Government:

- \$50,000 toward the cost of Stage One;
- \$7,724 for new computers; and
- \$1,000 for training trainers for a new beading activity.

Ian said the club was well-placed financially. Current assets (liquidity) as of 29 September 2008 were:

Operating Cheque Account (Commonwealth Bank)	\$55,916.79
Building Fund (Bendigo Bank)	\$44,146.85
Term Deposit (Commonwealth Bank)	\$63,290.92
Total	\$163,354.56

"On top of this we have capitalised payments for the Stage One construction to date of \$213,493.88, adding to the value of the building.

"Against this we still owe \$93,706.12 for final completion of Stage One and have a long term liability of a \$150,000 mortgage to

Sandhurst Trustees at a repayment rate of \$1,448 per month".

The independent audit of the Statement of Accounts had been received and copies were available to members. Some changes to accounting procedures had been made, largely due to the introduction of MYOB.

"We had an operating surplus this year of \$22,992. This was due to increases in hiring and activity incomes, but mainly to the increase in membership income. Membership income increased due to increased fees but also because of the changed treatment of advance

Office-bearers 2008-9

President: Anne Murray.

Vice-President: Ian Cleaver.

Secretary: Gail Giuliano.

Treasurer: Heike Elvers.

Management Committee: Noel Lane, Sylvie Keachin, Robin Brinton, Pat Birrell, Grahame Hellyer.

Public Officer: Raphaela Stukoff.

Auditor: Hal Hickey

subscriptions, leading to last year's liability being taken on as an income this year but no subsequent liability recorded. I would expect membership income to return to about \$9,000 in the next financial year".

Club extension expected to be completed before Christmas

By Anne Murray, President

I HAVE pleasure in reporting to you all on progress with our building project and on the position with funds for the project.

In discussing the extensions with members, I sense that they are delighted with what can currently be seen of the extension and modifications. The builder is confident that the project will be finished before Christmas. Then we will have vastly enhanced premises.

I should express my gratitude for the good grace shown by members and other users of our premises while they are inevitably inconvenienced by activities and changes associated with the project.

As has been announced previously, the finance needed to fund the project has been secured. We have made progress payments to the builder and by the time we have met our commitments under the building contract, the project costs will be \$310,000.

With many thanks to many supporters, members and others, for their input of resources, we had raised a little over \$30,000 by 30 September 2008. As well, the ACT

Government contributed \$50,000.

Broadly, the \$30,000 came from events (\$14,400), "Friends" (\$11,200), and donations (\$4,400).

In essence, these funds, totalling \$80,000, with earlier savings have put the building fund on a firm footing.

It is intended to continue the building fund raising program, essentially by continuing the kinds of activities that have proved to be successful, including the "Friends" program, and initiating new activities.

The Management Committee has moved on to the project of raising resources to furnish the extensions. If any member has any suggestions, please let me know. There are some Government grants available, so we are applying. Fingers crossed!

Having seen the progress on the project to date, and having felt a growing energy among my fellow members, I'm looking forward with excited anticipation to the opening ceremony for our enhanced premises, programmed to take place next month, or early December.

Each member make a firm resolution to attend!

Fashion parade, international lunch

Kazanne Boutique (Southlands Shopping Centre) will show their 2008 spring and summer collection at the club on Monday 27 October, at 11.30am.

The event will be conducted in association with an "international lunch", provided by club members.

Tickets \$20, available at the club.

Melbourne Cup tea: everyone on winner

This year's Melbourne Cup afternoon tea will take place at the club on Tuesday 4 November, from 2pm. The "Cup at the club" is always popular. Cost is \$10 per person, including wine.

Members will be able to have a flutter on the result through the usual well-organised "sweeps", and the race will be shown on television.

Members are advised to book early. Everyone is on a winner with this feature event.

Support our Friends

Woden Seniors have attracted the support of business leaders throughout Canberra.

Friends with whom the club has

shopping arrangements, where the club receives a percentage of sales made to members, are Australian Pharmacy Group/Priceline, Office Essential, and Health Way Developments. Cards to access these services are available at our office, and members are encouraged to support those who, in turn, support us.

Christmas lunch

Christmas is not too far away, and this year the club's new extension will be available for activities to spill over into. The lunch will take place on Monday 8 December.

As with the Melbourne Cup function, this lunch has won a well-deserved recognition for excellence, and is always well attended. Members are advised to book early.

Monster raffle draw on 31 October, 2pm

The draw for the club's monster raffle to raise money for the building fund will take place at the club on October 31 at 2pm.

As *Meridian* went to press \$3000-worth of tickets had been sold for this most worthy of causes.

There are eight valuable prizes, first prize being a three-night Murray River wetlands cruise for two valued

at \$1800 donated by Jetset Southlands and Captain Cook Cruises.

There is still time to buy tickets.

Official opening

Arrangements are being made for the official opening of the club's new extension.

Work is expected to be completed by mid-November, and the Management Committee will organise a function to celebrate the opening.

The club is seeking additional funds from the ACT Government to help furnish the extension. An attractive, comfortable spacious "lounge area" is seen as not only a major asset for club members, but also as a means of raising additional hiring fees, which make a considerable contribution to the club's income.

Next mini-fete

The club's next mini-fete will take place on Saturday 15 November, between 9am and 12 noon.

Members are invited to donate items for sale to the club, and to attend the fete.

In the past mini-fetes have been highly successful in raising money for the club's Building Fund. The most recent, on 30 August, raised \$1300, as well as providing lots of fun and satisfaction for both "helpers" and shoppers.



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Woden Seniors 'national leader'

"When I spoke to many of you on this spot in 2004, to launch Woden Seniors' Strategic Plan, it was obvious to me that this club was a genuine leader among seniors' clubs, not just here in the national capital, but nationally".

ACT Chief Minister John Stanhope said this on 22 July when he performed the opening ceremony - laying a brick - as Stage 1 of the club's ambitious three-stage development formally got under way.

He went on: "Four years later you are still out in front, still showing the way, and it gives me great pleasure to be part of this launch today".

Introducing Mr Stanhope, club president Anne Murray said he had been a champion of the club. She suspected it was not a coincidence



Mr Stanhope

that, very shortly after the club announced its decision to go ahead with Stage 1, the club had received a further Government grant of \$50,000.

Anne also acknowledged the part the Bendigo Community Bank had played. It was the Bendigo that had financed the project, and strongly supported the club when other, larger, banks had proved less receptive.

Anne said the club was most appreciative that the bank had purchased a large outdoor sign for the club.

Mr Peter Strong, of the Bendigo Bank, Wanniasa/Caldwell branch, also spoke. He said the bank prided itself on being part of the community



Mr Stanhope demonstrates his bricklaying skill.

it served - half of its profits were returned to the Canberra community, he said - and he was delighted that the bank was associated with the club.

Following the "official business",

morning tea was served. Once again thanks are due to club members, who helped in so many ways - including catering, preparing the main hall, and ensuring orderly parking.

Two new activities for club - jewellery making and lawn bowls

As *Meridian* goes to press two new activities are about to be launched. On Friday 3 October jewellery-making with glass beads commenced.

This activity was made possible by a Seniors Grant of \$1000, made by the ACT Government. The money was

used to employ an experienced teacher to teach a small group of club members the art of making simple glass bead jewellery.

This group will now pass on their skill to members attending the Friday afternoon workshops.

For further information ask at the club's front office.

Commencing at Yamba Sports Club on Saturday 25 October, between 10-11am, there will be a course of six or seven coaching sessions in lawn bowls.

When the coaching is completed, we will be conducting our own club sessions at Yamba Sports Club.

For further information phone Barrie Clarke on 6288 4466 or 0428 62 4466.

Club has a new name

The club now has a new name - *Woden Seniors Inc.*

Woden Seniors Inc *Chinese Banquet* Noble Palace Restaurant

Corinna Street, Woden

Monday 10 November
at 12.30pm

Lucky door prizes and raffles

Cost \$20 per head

Tickets available at the club.

Please book no later than

Wednesday 5 November

Office Administrator

I have lived in Australia for 20 years, and in Canberra for 10 years.

I was born in Cambodia.

I have completed banking and finance diplomas and administration courses at the CIT.

I worked for Fairfield City Council in Sydney for nine years.

I live at O'Connor with husband Piseth and nine-year-old daughter Amanda.

Polly Kong



An inspired afternoon of music-making

The U3A Recorder Orchestra was delighted to welcome Andrew Collis, an English professional recorder player and much sought-after tutor, to spend an afternoon with us in June.

The previous evening he had been invited to join the Governor-General and his wife for dinner at Government House and afterwards entertain 40 guests with a solo recorder recital.

He played three different styles and instruments - descant, treble and bass. The first was a theme and variations which became increasingly more difficult, bringing a gasp from everyone, then Telemann's Fantasia in A minor, and Ben Thorn's playful *avant-garde* work *The Voice of the Crocodile*.

The following day, Andrew joined the members of the Recorder Orchestra to conduct workshops. He took us through the Overture to Handel's *Messiah*, then his own arrangement of Dvorak's *Slavonic Dance No 8*, and a swinging *After You've Gone*.

He stressed the stylistic interpretation of each piece, with an emphasis on meticulous ensemble playing. He put us through our paces, with marvellous good natured exactitude.

The end result was that the orchestra and the hitherto unseen pieces came together to everyone's great delight and satisfaction - including Andrew's!

The day was beautifully rounded off by Andrew's 45-minute solo recital. He introduced each piece and the particular recorder to be used, and demonstrated many of the different sounds and techniques possible on recorders. The recital was a repetition of the one at Government House with additions. The Van Eyck was again played with gusto and brilliance. A gasp went up again. Two medieval Italian pieces were then followed by the Telemann and a Bach Partita - both superbly played. The dream flute was used for Christopher Bull's *Pan Overheard* - an evocative demonstration of Pan pipes using different types of vibrato with breath and fingers. After Staeps' *Virtuoso Suite*, the final work was *Voice of the Crocodile*, played on bass. This was not the bass as we expect it, but a *tour-de-force* of voice, percussive sounds and *avant-garde* techniques. This had the audience sitting on the edges of their seats, wondering what they would hear next!

Margaret Wright

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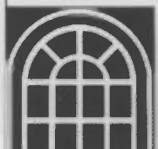
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Images from Xmas in July

Once again Christmas in July proved to be one of the outstanding events of the club's calendar. The traditional turkey, ham Christmas pudding luncheon was prepared by club member and former top chef Alfred Nordin and his team of enthusiastic helpers. Entertainment was provided by Rodney Clancy.



Growing popularity of cruising the great rivers of Europe

By Maureen Hickman

CRUISING the great rivers of Europe has seen a huge growth of interest in Australia over the past few years with hardly a weekend passing that an invitation to an information night by one company or another fails to appear in the travel section of our newspapers.

The interest is easily explained: river cruising offers retired/elderly people a hassle-free holiday in some of the most scenic countries in Europe.

This aspect of river cruising is much the same as sea cruising: your own "state room" and bathroom. You can unpack your clothes instead of living-out-of-suitcases which characterises the routine of train and road travel

Richard and I took one of these river cruises in June/July this year - 14 days on the Moselle, the Rhine, the Main and the Danube - from Trier in Germany to Budapest. Our boat looked a bit like a very large barge with two main decks of cabins (state rooms) all of which had sliding glass doors giving on to the river, large lounge and dining rooms, a bar and dance floor, and an open sky deck which covered most of the top of the boat. There you could sit and watch the countryside pass by while gliding downstream slowly and (almost) silently.

The wine flowed - marvellous local wine every night, the food was endless and with a huge choice (buffet breakfasts and lunches and table service five-course dinners with plenty of options). Then there was afternoon tea. The hospitality was overwhelming, the service professional and streamlined and everyone was always in a good mood, with nothing too much trouble. Everyone ate too much for a few days before seeing sense and passing up afternoon tea for a workout in the small gym or a walk around the sky deck. It was hard not to wonder what made the crew so endlessly polite and pleasant. It would be unfair to suggest they are not naturally this way, but

then you discover the jobs are keenly sought by Eastern Europeans who send most of their (modest) wages home during the six months they are on the boats.

The extraordinary thing was that this pleasantness seemed to rub off on the passengers - even previously rather cranky people started acting quite soft, really.

A lot of the cruising happens at night so the boat is approaching the next town on the itinerary close to breakfast time. The first port on our cruise was the wine village of Bernkastel in the middle of the Moselle region where the steep hills are covered in vines running from top to bottom - not across - to get maximum sun.

The towns and cities along the river are widely separated by agricultural land, with the tree-lined river banks in many places occupied by holiday makers in tents and caravans. The towns themselves are uniformly beautiful, tidy and clean, with white houses, window boxes full of red geraniums and an air of prosperity. The old mediaeval central areas have half-timbered houses, ancient churches and market places.

Leaving the Moselle for the Rhine, there are the castles on the hillsides, many now rebuilt into 5-star hotels. Each day, in a different port - Rudesheim, Miltenberg, Wurzburg, Bamberg, Rotenburg, Nuremberg, Regensburg - there were organised guided tours but also opportunities for optional tours not on the regular program but worth the extra cost. Principal among these was a tour of Nuremberg, including a visit to the vast area where Hitler appeared at giant rallies. This, and the nearby museum which recorded the rise of Nazism and the holocaust, was a chilling and unforgettable experience. Two others were a day in Salzburg and a concert in the Vienna Concert Hall. Still in Vienna the next day, we sat in the square outside St Stephen's cathedral and had Sachertorte and coffee. Neither was very good, we

weren't even hungry, but in Vienna, it seemed the right thing to do.

There are a few things that prospective voyagers need to know. First of all, you won't need a lot of fancy clothes. On our boat there were a few gala dinners when women dressed up a bit and men wore jackets - but not everyone, and not with ties. It can get hot and tiring tramping around the pristine German villages with a guide, so it makes sense to have a shower and change for dinner.

The other thing: the on-board laundry is very expensive. Do plan to take washable things, and launder your smalls and t-shirts, drip-dry shirts etcetera yourself. You'll find they dry overnight in the bathroom. (There are no irons allowed because of fire risk.) Watch your bar bill and don't eat too much (the stack of smoked salmon at breakfast is less of a temptation than it would be at lunch but the goat's cheese is marvellous, anytime, really).

The "sky deck" is great for sightseeing but there are a great many low bridges when the deck has to be closed, and there are lots and lots of locks which are smelly - remember to shut your windows. The bedding is too hot (duvets/duonas only - no sheets or blankets) and the pillows are inadequate - small and squashy. The air conditioning is not terribly effective in hot weather. And there are stairs - to the dining room, to the sky deck and to the lounge - that present a challenge to the less mobile passengers.

Our cruise director was a Serbian named Dragan. He was the top dog on the boat and a marvellous organiser, always pleasant (that word again) and helpful, terribly well organised, and a bit of a mystery. He told some people he lived in Vienna and others he lived in Miami. Welcome to Europe.

Several things have come together to make European river cruising easy - the abolition of borders with the birth of the EU and the introduction of a single currency, the euro. And in Germany at least, until the Main Danube Canal was built, boats couldn't get from the Rhine to the Main and then the Danube - and this story would never have been written.

Sequence dancing - it's fun, and a social opportunity

This past winter many sequence dance clubs throughout the country held their annual balls (and are now planning their Christmas and New Year's Eve balls). The Canberra Old Time Dance Club held its 28th annual ball in June, a week after a comparable event at Ulladulla. The Bega ball took place recently, and like the others attracted visitors from other States.

Many members of Woden Senior Citizens are sequence dancers, who dance not only at our club but regularly attend dances in Canberra, and nearby venues, such as Yass and Goulburn. The findings of Patricia McKinley (*see opposite*) would come as no surprise to them, for what other interest encourages "mature" gentlemen to possess an evening suit (or, indeed, a suit of any description these days!), and the ladies a wardrobe of glittering, elegant gowns?

Sequence dancing is ballroom dancing with an important difference: all couples dance the same steps at the same time, and progress in the same direction. Dances are predominantly 16-bar sequences, so one dances the same sequence five or six times.

Unlike ballroom dancing (quick-step and tango etc.) and Latin (rumba and samba etc.), the gentleman is spared the responsibility of "leading"; he does not have to steer his partner through the "traffic". This makes sequence dancing much easier (and safer!) for both partners!

However, the social activity within clubs, and friendships formed, is equally as important as the dancing. At the very least the ladies can admire each other's dresses and hair and the gentlemen comment on the music and condition of the dance floor as everyone shares a "bring a plate" supper.

Clearly people who danced when they were younger find it easier to become familiar with sequence dancing than do people who have never danced. Like all activities, perseverance is called for, and it can be particularly frustrating to master a dance one week only to find that it is some weeks before it reappears on the program.

Tango keeps brain in step, study says

The hot moves of the Argentine tango not only keep the aging body in shape, they also may help sharpen the aging brain. A study presented in the United States at the annual meeting of the Society for Neuroscience adds to a growing body of evidence indicating that such challenging leisure activities as dancing, bridge or even gardening may offer a boost in brainpower that could offset the decline that frequently comes with old age.

Previous studies in animals and in humans had suggested that a sweat-breaking workout may help keep brain cells in top form. But Patricia McKinley of McGill University in Montreal believed that the activity had to be something that seniors enjoyed, otherwise they would not persist.

McKinley chose the tango, a dance that is both fun to do and involves complex moves that improve balance. Her team recruited thirty seniors aged 68 to 91. Half the group received tango lessons, and the other half were assigned to a walking group.

The dancers got a boost in self-esteem almost right away.

"They would come in with sweatpants and sneakers, but after the third or fourth class, the ladies had on makeup and jewellery", McKinley said. "The class was mostly older women, but older men came, too".

After 10 weeks, the team tested for improvements in brainpower. Both walkers and tango dancers had better scores on memory tests, but the tango dancers also improved on a multitasking test. Such a boost may translate to better abilities off the dance floor, such as the ability to talk on the phone while responding to an e-mail.

Tango dancers also gained improvements in balance and motor coordination. That finding suggests they would be at less risk of falling, a significant gain for older, frail people who may never fully recover if they break a hip.

The above article was written by Kathleen Fackelmann, and appeared in USA Today.

Tuition is provided by members of sequence dance clubs themselves, at no additional cost. Professional dance schools, which clearly are about "making a buck", are likely to regard adult sequence tuition as a dead loss. (Dance schools dangle the prospect of the "next medal", bronze, silver, gold, in front of their pupils, and recognise that such proficiency medals - the schools' "bread and butter" - are little inducement to older dancers.)

So, the opportunity to dance is there for would-be dancers, both at WSCC and elsewhere in Canberra.

It is worth consideration.

Sequence dancers (well, *most* sequence dancers) have a sense of humour. Perhaps the following few lines ("borrowed" from a website) will appeal:

It's the Sunday tea dance, and they'll all be here today,

Aches and pains forgotten, dance the afternoon away.

Foxtrots, quicksteps, waltzes, some are slow but some still nifty,

With memories of how it was way back in 1950.

'Sleep tight', and 'Mind your Ps and Qs'

In Shakespeare's time, mattresses were secured on bed frames by ropes. When you pulled on the ropes the mattress tightened, making the bed firmer to sleep on. Hence, "*Good-night, sleep tight*".

In English pubs, ale is ordered by pints and quarts. In Olde England, when customers got unruly, the bartender would call out, "Mind your pints and quarts, and settle down". It is where we get, "*Mind your Ps and Qs*".

Each king in a deck of playing cards represents a great king: Spades, King David; Hearts, Charlemagne; Clubs, Alexander the Great; Diamonds, Julius Caesar.

If a statue of a rider on a horse has both of the horse's front legs in the air, its rider died in battle. If the horse has one front leg in the air its rider died as a result of wounds received in battle. If the horse has all four legs on the ground, its rider died of natural causes.

As we get older and leave the workplace, we mix less with people who can answer questions about many of the new things appearing on the market, or new methods of purchasing, banking, etc. I believe some of the questions I get asked by relatives and friends must be worrying other people, too. In this and forthcoming editions of Meridian I will try to answer some of these questions. If you have a question, send it to me (ghellyer@pcug.org.au). - Grahame Hellyer.

Frequently asked questions - first of a new series

Q: Do LCD TVs use more power than Plasma (of particular interest seeing that plasma are cheaper)?

A: In theory, Plasma TVs use about the equivalent of a large light globe more electric energy than LCDs. However in practice the LCD is using full power all the time and the power being used by the Plasma depends on the brightness of the current picture, so in practice there is probably not much difference. The major manufacturers are developing products which will use even less power.

Q: I have broadband internet but when I watch videos they keep stopping. What's wrong?

A: There are different speeds of internet connection. You pay more for faster connections. The speeds available are described as 256, 1500 (sometimes written 1.5), known as ADSL connections, and those much faster than 1500, known as ADSL+. You may have originally signed up for a 256 service, which seemed pretty fast at the time, but for smooth video you want a speed of 1500. (As a matter of comparison dial-up connections were a maximum of 56.)

Q: There are new cleaning products in the supermarkets. Do they work?

A: The new microfiber cloths actually grab grease and dirt as they pass over it and can clean without detergent. They save a lot of elbow grease and can be used on painted surfaces, glass, tiles, etc. Originally sold for high prices on a party plan system, they are now only a few dollars in the supermarket. There are also white blocks of a new material which remove scuff marks from paint just like an eraser. Don't be put off by all the different types of microfiber cloth. Some may be marginally better on some surfaces, but they all work.

Q: Do I need a computer to use a digital camera?

A: No. Although most people store digital photos on their computer, you

can just take your camera along to a photo shop and the staff will show you how to put the memory card in their machine and select the photos you want to print. You can then delete all the other photos and start again. In short you can use it just like a film camera except you don't have to buy film, and you don't have to pay for prints which are no good.

Q: I have a DVD player connected to my TV. Do I need a CD player too?

A: You can play CDs on a DVD player and the sound will come out of your TV. It is just a question of which is more convenient, and whether your TV produces as good a sound as your radio/CD player. Also CD players show the track number in the little window. DVD players don't, it can be displayed on the TV. It is said that a stand alone CD player will produce better sound than a DVD player of the same price, but you would need a good sound system to tell the difference.

Q: If I get a digital TV does it have to be connected to a computer?

A: Digital TV is just like the old TV, just a better picture and the ability to view in a wide screen format if you have a wide screen TV. The traditional "free-to-air" channels: ABC, SBS, 7, 9 and 10 (or their regional counterparts) are still there coming through your antenna. They just have the opportunity to send more programs - you have probably seen the adver-

Important questionnaire

Included with this issue of *Meridian* is a questionnaire that seeks to provide a better understanding of members' views on club activities.

What is meeting with your approval? What could be done to make existing activities better? And what activities would you take part in were they available?

Would you be prepared to conduct an activity?

Do you have something negative to say about activities? If so, tell us! We may be able to do something.

You are urged to take a few minutes to complete your copy, and return it to the club.

tisements for alternative programs on ABC2, which is the new ABC channel. The old one, which we traditionally called Channel 2, is now ABC1! The commercial channels have also promised to provide extra channels with different programs. In short you don't need a computer to watch digital television, just a new digital TV or a set top box connected to your existing TV.

Q: Is it risky using my credit card over the internet or telephone?

A: Using it on the internet is probably safer than handing it to someone in a store, so if you are happy doing that then you shouldn't let security fears stop you using it on-line. You should be careful which firms you buy from on the internet. But, using Visa as an example, if there is fraud, then Visa will normally refund your money. It is in the interest of the credit card companies to keep up their card holders' confidence in using their card. If giving it over the phone you want to be sure it is a reputable company.

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