



Association of Caravan Clubs Victoria and Their Members Inc. Newsletter, November 2020

Delegate's Meetings.

Depending on COVID-19 restrictions, the venue for meetings in 2021 is uncertain.

However they will probably be a combination of zoom and face to face meetings held in March and May.

Next AGM October 23rd 2021 with the venue to be decided by the May 2021 meeting.

AGM October 24, 2020 PRESIDENT'S REPORT

Doesn't the AGM last November seem just SO long ago – and it is not even a full twelve months! That was in a different world from what we are in now. We have not had a face-to-face meeting in that time, as the March meeting was cancelled last minute (on Friday 13th) due to the growing concerns about Coronavirus. Masks were not compulsory, nor was social distancing, but it was hitting Australia and we had seen what was happening overseas. Cancelling that meeting at short notice highlighted faults in our system, with no email addresses for some people, many who do not check emails daily and therefore did not respond that they were aware of a cancellation, lack of phone numbers for follow up – but I think most people were eventually notified. This accentuated the need for accurate, up to date contacts for all secretaries and delegates. So we then all faced the learning curve for ZOOM meetings. Some have needed to update technology to take part, but it has been very pleasing to have the attendance at the Zoom meetings that we have had in June and August. People from interstate, who could not previously attend meetings, have been able to take part – an added bonus.

The State Rally, planned for March 2021, was cancelled. It was impossible to meet for the necessary planning – and even now it is still not certain what we will be able to do by that time next year.

We were pleased to welcome Allan Davis back as newsletter editor, and for him to take on treasurer as well was even more pleasing. Thank you Allan. The Victorian National Rally Committee has become active again to begin preparation for the 2028 National Rally. Following the AGM for that committee (after this one) this will become a separate committee. You will hear more about that in the President's report for that AGM.

We have applied to NACC for an adjustment to our PLI premium as we have all been grounded for most of this year, but that has been rejected. As the PLI covers clubs all over Australia and they are all facing different periods of being out of action, the Insurer felt it was impossible to calculate adjustments.

Future plans for ACCVic: Combined rallies – as soon as we are able, ACCVic will organise a venue for a combined rally where members from any affiliated club can attend. The aim is to give members the chance of meeting other club members and have a social gathering. More details will be published when we can see the way forward. Promotions – we have printed a number of large stickers suitable for use on caravans. These will be distributed to clubs shortly ready for distribution to members. As soon as Caravan Shows begin again we aim to have a presence there to promote our clubs and the benefits of belonging to a caravan club. We would encourage new input into ACCVic and welcome any members to join the committee so that ACCVic can provide what clubs would like in the way of assistance into the future. Let's all work together in our caravanning journey.

DISCLAIMER

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New Committee

Combined Rally

ACCVic is planning a combined rally.

Members from any club affiliated with ACCVic are welcome to attend.

We have organised the event with Gold Nugget Tourist Park in Bendigo. 293-297 Midland Highway, Epsom, Bendigo. Phone: 03 5448 4747 Friday March 19 to Sunday March 21, 2021.

More details about the program will be advised early in 2021, but it will be a social event with a meal of some description on the Saturday evening. This is all dependant on the number of people we can have together by then.

Members may book in from now onwards and will be required to book and pay for their own site for the number of nights they wish to stay, directly with the park. Then advise the secretary of ACCVic: admin@accvic.org.au.

More details will be published to club secretaries as decisions can be made.

The ACCVic AGM (conducted via Zoom) was represented by all clubs except two. The election of office bearers was conducted with the successful nominations listed below:-

President (interim)	Robert Taylor
Vice President	John Di Petta
Secretary	Jen Lowe
Treasurer	Allan Davis
Committee	John Symons, Linda Klima Peter Hillas
Assistant Secretary	Stella Breese
Auditor	Gary Fitzgerald
Webmaster	Gary Fitzgerald
Newsletter Editor	Allan Davis
NACC Director	Peter Hillas

Outstanding positions yet to be filled:-

Assistant Treasurer and Public Relations Officer

Victorian National Rally Committee report – Deb Mudie

We met together as a committee in May with 14 attendees via zoom.

An executive was established. We have had a total of three meetings since May. We have contacted all interested Shires and Municipalities to see if they were still keen to hold the event in 2028.

We received six replies with expression of interest showcasing their area.

Shepparton, Nagambie, Elmore, Seymour, Avoca and Sale.

A Draft budget has been worked on and the committee has had discussions. This document will be updated regularly as the event becomes closer and costing finalized.

A Forward Planning document has also begun. As this would be a working document changes and updates will be added.

We have wanted to meet face to face but due to restrictions and lockdown this has not been able to happen.

We are hoping to meet at Nagambie as soon as restrictions have lifted.



General Business

GENERAL BUSINESS:

It was felt that we will decide where future ACCVic meetings are to be held as we go along, but there was roughly an equal vote for Ross House, Zoom and a combination of zoom and face to face meetings.

SUGGESTED DATES FOR 2021:

March 21st at a Combined rally, 22nd or 29th May and the 23rd October.

Executive will have a meeting in August.

However meeting dates will not be set until **all clubs have notified the secretary of their rally calendars for next year** so that we can avoid duplications.

Combined Rally planning

ACCVic will make enquiries from Bendigo Gold Nugget Caravan Park for March 19-21, 2021, with consideration to pet friendliness as well. Clubs will be informed ASAP of what can be planned – all dependent on COVID allowances by then.

New clubs joining ACCVic half way through the year – All clubs represented were agreeable for new clubs joining ACCVic after December 31, to be charged half membership fees for that year. PLI would be negotiated with the company through NACC.

Virtual Caravan Show 30 Sept to Sunday 4 October 2020 – extended to November 5 – Some people found it OK, some found the navigation around the site very difficult – it certainly takes longer to find things.

Discounts to tolls in NSW for Caravans – is it be extended to all states? This is to be raised at the NACC meeting on Wednesday. Discussions are ongoing.

Using zoom at Caravan Parks will depend on what Wi-Fi is available – something to be considered.

NSW Road tolls for Caravans. –From the NACC meeting .

Following the question raised at the ACCVic meeting last week I can report the following from the NACC Board meeting held 28/10/2020.

The policy is that all caravans and motorhomes will be charged for the use of toll roads in and around Sydney.

“Only residents of New South Wales will be refunded tolls for caravan owners. Application for the refund is made after the payment of the toll. There is no concession for motorhome owners.

This refund is provided by the NSW Government and not Transurban hence the reason it is only provided for NSW residents.”

The current cost for our members travelling from Victoria to Queensland via Sydney is \$55.00 with a van.

Peter Hillas, ACCVic Board member.

The Queensland Caravan Association have had a few occasions where they been refused the use of showgrounds etc for their rallies, however on some occasions they (TOWNS) have been shown how much has been spent in their towns in previous years and have caused towns to rethink their decisions. This is the advantage of reporting how much your club spends at each rally.

While some Caravan Parks have been “kicking up” not many are big enough to hold a Combined, State or National Rally.



Ken Slade's contributions to ACCVic



Ken began attending ACCVic meetings in May 2008 as a delegate for RACV.

He became very much involved in the running of the Elmore National Rally taking on the role of newsletter editor for that event as well as MC for the entertainment throughout the event.

At the AGM in May 2011, Ken was elected Secretary. He competently fulfilled this role until May 2016, when he was nominated as President of the Association.

Ken was finally able to step down as President in May 2018, but did remain on the ACCVic committee and was a valuable source of information.

He then volunteered to fill the treasure's role for the early part of 2020, until we were able to obtain an ongoing treasurer.

During this time he has also had the same roles in the Victorian National Rally committee. His knowledge has been of assistance in forming the new National Rally Committee for the 2028 Victorian National Rally.

Finally, at the 2020 AGM in October, Ken was able to step away from the committee of ACCVic, although I hear a rumour that he will still be attending meetings as a delegate!

Thank you Ken for your valued input into ACCVic for so many years.

Change of Contact Details for Glen Cromie Caravan Park

It is now Glen Cromie Reserve

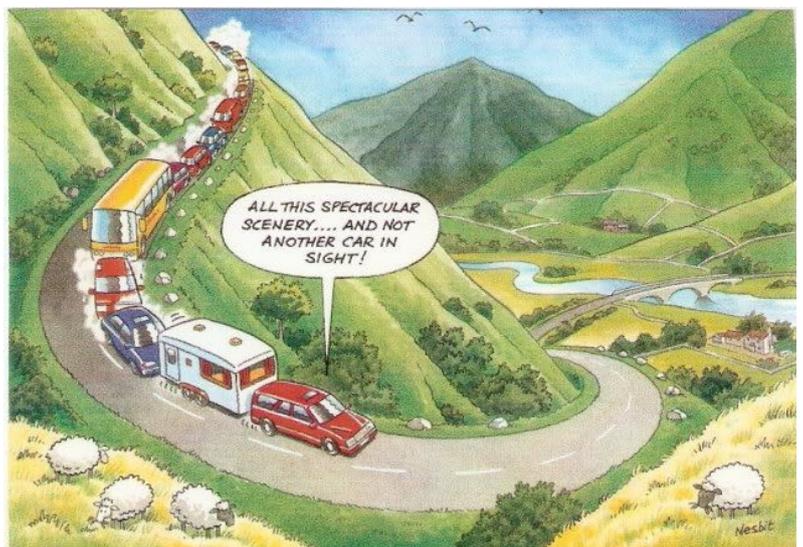
Phone: 03 5626 8508

Email:

contact@glencromiereserve.net.au

Website:

www.glencromiereserve.net.au



The Great Outdoor and 4X4 EXPO

THE GREAT OUTDOOR AND 4 X 4 EXPO 2021 SHOW DATES

LOCK THESE DATES FOR 2021 IN YOUR CALENDAR!

March 2021 – 4 day show!

Mornington – March 11-14, 2021, Mornington Racecourse

April 2021

Ballarat – April 30-May 2, 2021, Ballarat Showgrounds

June 2021

Mildura – June 25-27, 2021

September 2021

Shepparton – September 3 - 5, 2021 Shepparton Showgrounds

October 2021 – NEW 4 DAY SHOW!

Yarra Glen – October 28-31, 2021 Yarra Glen Racecourse

November 2021

Gippsland – November 26-28, 2021 Sale Racecourse

For more information, please call Richard or Carol on 03 5794 1418

Remember if you're not there, your competitor might be!

T: 03 5794 1418 M: 0468 370 975 PO Box 262, Nagambie, Victoria 3608
W: www.greatoutdoorexpos.com.au E: info@greatoutdoorexpos.com.au ABN 26478940128

There is also a Great Outdoor and 4 X 4 Expo at the Shepparton Showgrounds on December the 4th to 6th 2020, COVID restrictions allowing.

A wise man to his son: "my boy! When you accumulate the understanding to know why a pizza is made round, to be put in a square box and is eaten in triangles, then my son, you will be able to understand women" 18:21

Recent email received by the Newsletter Editor 25/9/2020

We are currently looking for stock to sell on consignment, so if any of your members are looking to sell their Caravan please have them contact me direct on 0429 001 867 or go to our website:-

caravanworldpakenham.com.au

We do not charge a commission, we can also offer a pickup if required. T.C.A. We are able to also offer service & repairs'

Regards

Barry Yule

Sales Manager

0429 001 867

Electric Vehicles

This is reportedly the first electric vehicle. It is a 1910 Detroit Electric Model D which had a range of 100 miles (162 kilometres) and could reach the dizzy speed of 25 miles per hour. (Just over 40 kph)

Unfortunately these vehicles were rendered obsolete by the invention of petrol driven vehicles.



The original price was about A\$3,000.00 when first made which is the equivalent to about A\$170,000.00 today.

In the early 20th century, the electric car was preferred over the early petrol versions as it was simple to operate and was a lot quieter.

Henry Ford, founder of The Ford Motor Company, bought two Detroit electric cars for his wife Clara for this reason.

Tesla's most affordable electric car in Australia is the Model 3 which has a starting price of \$73,000.00 plus on road costs. While the most expensive Model 3 Performance is \$102,103.00 plus on road costs.



Tesla Model 3 Standard Range Plus has a top speed of 225km/h, a New European Driving Cycle certified (NEDC) range of 460km and a 0-100km/h sprint time of 5.6 seconds.

This is Tesla's new Cybertruck which goes into production in 2021. 250,000 people around the world have already paid a \$150.00 deposit for the truck.



All versions of the Tesla Cybertruck will come with adaptive air suspension so the vehicle has a low ride at freeway speeds to better slip through the air, and class-leading ground clearance when heading off-road.

No Australian prices for the Tesla Cybertruck have been released as yet but, as a guide, in the US it will start from \$US39,900 (AU\$58,900) for a single motor, rear-drive model which has 250 miles of range (400km), can carry 1500kg in the tray, and tow 3400kg.

Meanwhile, industry analysts are yet to determine if the Tesla Cybertruck is close to showroom-ready or if it's some kind of outlandish stunt.

Now that's the GPS screen I would like to have.



Electric vehicles appear to be the way of the future.

Electric Vehicles continued

When I started my researched for the "First Electric Vehicle" I was told it was the 1910 Detroit Electric Model D.

However an article in the Bendigo Advertiser states that's this electric vehicle is even older:-

La Jamais Contente



Illustration of "La Jamais Contente", first automobile to reach 100 km/h in 1899

La Jamais Contente (English: The Never Satisfied) was the first road vehicle to go over 100 kilometres per hour (62 mph).

It was a Belgian electric vehicle with a light-alloy torpedo-shaped bodywork and batteries.

The high position of the driver and the exposed chassis underneath spoiled much of the aerodynamics. The light alloy, called partinium, is an alloy of aluminium, tungsten and magnesium.

The land speed record was established on April 29 or May 1, 1899 near Paris, France. The vehicle had two direct-drive Postel-Vinay 25 kW motors, running at 200 V and drawing 124 A each, for about 68 hp total, and was equipped with Michelin tires.

The world speed record for electric vehicles now stands at 549km/h set in 2016 by a team from Ohio State University.

Toyota LandCruiser 300 Series

International reports continue to point to the new LandCruiser being offered with a number of new engine choices - though none of them a V8 - that is expected to begin in Australia with a V6 diesel.

That engine is expected to be joined by a twin-turbocharged 3.5-litre V6 engine, with a hybrid version of that engine expected to follow.

While news is yet to be officially confirmed, strong international reporting points to a four-cylinder diesel being offered in the 300 in international markets.

Reports suggest mid 2021 as being the launch date.



In 2020 my bin has been out more times than me!

Finally the fourth ape!
He is the sum of the first three: He sees nobody, hears nobody and speaks to nobody.



Will and Executors

Writing a will is one of the most important things we can do, but statistics show that almost half of Australian adults – and almost 20% people aged 56 and over – have not gotten around to doing so.

It means that almost 10 million Australian adults are running the risk of their estate being distributed by their state's laws instead of their own preferences.

In Victoria if the person had no partner or children then all the estate goes first to:

- Parents, then siblings, then grandparents, then uncles and aunts and finally cousins.
- The estate does not pass to the government unless there are no living relatives.

There are a range of factors that prevent people from writing wills, from concern about costs to belief that it's not necessary in given circumstances, and in some cases, simply not getting around to it.

“Most people don't like to think about their death and fewer still enjoy paperwork, but if you die without making a valid will, your assets could be distributed in a way you would not have chosen.” See above.

“The data shows one in seven people falsely believe that a will is only necessary if you have a large estate. Even if you don't have a house or share portfolio, you may have money in superannuation (SEE BELOW), jointly owned assets or a life insurance benefit that needs to be divided.”

Many people don't realise that when they're drafting a will, their superannuation benefits do not automatically form part of their estate.

Generally, only assets owned in your name, such as your house, car, investments, savings and so on, make up your estate and can be dealt with under your will.

Your super benefit, on the other hand, is held in trust by the trustee of your super fund and different rules apply.

The main thing to know is that the trustee will decide how your superannuation benefit is paid after you die.

“Nothing is certain but death and taxes so consider it your duty to prepare a will long before you need one – your loved ones will always be better off if you do.

There are originations out there that offer wills written by the user priced at \$190.00 for individuals and \$285.00 for couples, including a review from a practising Australian solicitor and a full year of unlimited updates.

DIY will kits are cheaper still and can also be purchased online, but without the eye of a practising solicitor you do run the risk of preparing the will incorrectly if you're not 100% certain about the legal requirements.

The subject of leaving someone out of your will crops up regularly. But remember that wills can be contested, so I suggest that you include them in your will. Let's consider the following example. Your 50 year old son or daughter has been given thousands of dollars in the past to assist with their costs, which may include drug dependence, special housing needs etc.

So include them in your will but say why they are to receive nothing or much less than other beneficiaries. If they do contest your will the Judge can then read for him/her self exactly why they are to receive less or nothing.

Executors:-

This is a shortened article from a Lawyer that recently appeared in the Bendigo Advertiser.

An Executor can be liable for the debts of a deceased estate unless care is taken.

Editor — Perhaps this is why we occasionally see ads in Newspapers stating the somebody died and do they own you any money—if so reply before such and such a date.

Debts of the estate must be paid first, any remaining funds can then be distributed to the beneficiaries.

Editor (retired Banker) —“I always thought that outstanding taxes then the cost of the funeral are paid first. But the Victorian Law Reform Commission says Debts are paid first. As a retired Banker the Funeral costs are the first debit to the deceased's bank account unless the bank has proof that somebody else has paid for the Funeral.”

The Lawyer continues by saying that if funds are distributed to the beneficiaries, but misses payment of a debt, then the executor remains personally liable to repay that debt. The executor can ask the beneficiaries to repay some of their inheritance but the beneficiary can refuse.

Renouncing an appointment as executor:-

It is important to note that simply because a person is appointed as an executor, this does not mean they have an obligation to accept this appointment. In circumstances where an appointed person does not wish to act as an Executor, they may choose to renounce their appointment by signing a renunciation to this effect.

It is important to note that a person who chooses to renounce their appointment as executor must do so prior to attending to or completing any tasks in their capacity as executor. Once a person commences undertaking duties in the capacity of executor, they can no longer 'opt out' or choose not to accept their appointment.

If an Executor is an individual known to the Testator in a personal capacity (and not a professional capacity), they are not entitled to any payment or financial benefit arising from their role as Executor.

My apologies for making this article a bit long, but it is an important topic. We are in the wrong age bracket not to have a will.

Do an internet search for “SPANISH FLU”.

You will come up with numerous answers, including:-

The Spanish flu pandemic of 1918, the deadliest in history, infected an estimated 500 million people worldwide—about one-third of the planet's population—and killed an estimated 20 million to 50 million victims, including an estimated 15,000 Australians. At the time, there were no effective drugs etc. Citizens were ordered to wear masks, schools, theatres and businesses were shuttered and bodies piled up in makeshift morgues before the virus ended its deadly global march.

While the first wave was generally mild, a second, highly contagious wave appeared with a vengeance in the autumn of that same year. Victims died within hours or days of developing symptoms, their skin turning blue and their lungs filling with fluid that caused them to suffocate. In just one year, 1918, the average life expectancy in America plummeted by a dozen years. (From about 60 down to 48).

More U.S. soldiers died from the 1918 flu than were killed in battle during the war.

Although the death toll attributed to the Spanish flu is often estimated at 20 million to 50 million victims worldwide, other estimates run as high as 100 million victims, around 3% of the world's population. The exact numbers are impossible to know due to a lack of medical record-keeping in many places.

Because Spanish news sources were the only ones initially reporting on the flu, many believed it originated there (the Spanish, meanwhile, believed the virus came from France and they called it the “French Flu.”)



Funeral Insurance

Editor—As a retired Financial Investment Adviser I have never recommended that anybody purchase Funeral Insurance. You are better off buying a Pre Paid Funeral Bond that is currently exempt from the Centrelink Asset Test.

The following question and comments were recently made by the Barefoot Investor, Scott Pape:-

QUESTION:-

My mother-in-law took out funeral insurance way back in 2004. Since then she has paid approximately \$29,000.00 (\$72.00 per fortnight) but if she were to die the payout would be \$17,700.00.

I cannot find a legal way to get them to stop taking more of her savings.

They will stop when she is 90 but sadly she is 70 and has Parkinson's.

ANSWER:-

You know what I dislike more than those mindless morning television shows? The ads that pay for them.

A big infomercial flogger is funeral insurance and they really press on your emotions to “not be a burden to your family”. The Royal Commission showed that the companies that sell this type of insurance are the worst.

Let me count the ways:-

First, you often end up paying more in premiums than the value of the cover.

Second, the premiums often rise as you get older, when you can least afford them.

Third, if you stop paying, in most cases, you won't get your money back.

Fourth, if your mother-in-law had invested \$72.00 a fortnight into a low-cost indexed fund for the past 16 years she'd have \$63,000.00 by now.

CURRENT FUNERAL INSURANCE:-

Editor—Let me say that a lot of current funeral insurance policies these days pay out the higher of the total amount of premiums paid (\$29,000.00 in the above case) or the value of the cover (\$17,700.00 in the above case), so \$29,000.00 would be paid out in this case.

However if you assume that the insurance company invests these funds, as they do, and as Scott Pape has suggested, then they would have \$63,000.00 to pay out \$17,700.00 (as per the above example) plus pay all of their internal costs. Still a large profit.

Home solar panels

Will solar panels power my home during a blackout?

Many people aren't aware that solar systems are automatically shut down when there's a power blackout on the grid, essentially to stop power flowing back into the grid and risking the safety of electrical workers fixing the problem. Some solar battery-storage systems can provide backup power but not all of them do. “It's important to check before you buy.”