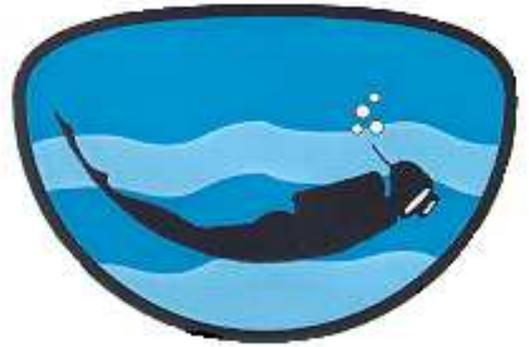


August 2012

Canterbury Underwater Club Inc. Newsletter



Canterbury Underwater Club

PO Box 2287

Christchurch 8140

www.canterburyunderwater.org.nz

Committee Members 2011 - 2012

Committee members are here to help if you have a question about the club or any of our facilities.

Position	Name	Contact Details
President	Wayne Lester (Harewood)	p: 03 342 4949 m: 021 436913 e: president@canterburyunderwater.org.nz
Vice President and Lodge Custodian	Grant Prebble (Aranui)	p: 03 388 8690 m: 027 2456089 e: grantprebble@canterburyunderwater.org.nz
Secretary	Ted Loughnan (Hornby)	p: 03 981 8908 m: 027 848 8018 e: secretary@canterburyunderwater.org.nz
Treasurer	Mark Buckland (Halswell)	p: 03 322 9335 m: 022 6254513 e: treasurer@canterburyunderwater.org.nz
Trips Co-ordinator	Russell Byfield (Hillsborough)	p: 03 331 6131 m: 0274361604 e: trips@canterburyunderwater.org.nz
Editor	Jo Mckay (Westmorland)	p: 03 338 8654 m: 027 296 1985 e: editor@canterburyunderwater.org.nz
Assistant Lodge Custodian	Ian Waitte (Ashburton)	p: 03 308 8866 m: 021 355 379 e: ianwaitte@canterburyunderwater.org.nz

Complaints Process

Any complaints must be put in writing (typed or handwritten) and must be signed.

If mailing in, please address to:

Canterbury Underwater Club Secretary

PO Box 2287

Christchurch 8140

If emailing, your email must be signed with your full name and sent to:

secretary@canterburyunderwater.org.nz

Club Meeting Information

Next Meeting

Tuesday the 14th of August. Cash bar opens from 7:30pm, meeting begins at 8pm.

Location – Christchurch Airport

As you drive to the airport, the first roundabout is the one where Memorial Ave and Russley Rd meet. The second roundabout inside the airport boundary is Orchard Rd, turn left there. The ‘Hangar’ is the building on the right about 200m along. Parking is usually on the verges on both sides of the road. Please park neatly and with consideration for others.

Help clearing up after the meeting is always needed and always appreciated!

Guest Speaker

Due to this month being the AGM there will be no guest speaker.

New Member Applications

No new applications received this month.

****Subscription Renewal****

Subscriptions are now due for renewal, the form and instructions for this can be found on page 12.

What do you want to see at club nights?

If there is anything you would like to recommend for club nights please let a member of the committee know. We would love to hear your ideas so we can keep things interesting.

Club Library

The CUC owns a large collection of books and videos about diving and marine subjects in general. They are always on display and available to borrow at the club meeting, or contact a committee member.

Contacting Members

If you need to contact other members, please email Ted for these details.

Annual General Meeting

NOTICE
OF
ANNUAL GENERAL MEETING
OF
THE CANTERBURY UNDERWATER CLUB INC
To be held on
Tuesday 14 August 2012

The CUC committee is calling for all notices of motions and nominations for office in respect of the officers and members of the committee to be forwarded in writing to the Club Secretary.

Notices of Motion must be received 28 days prior to the AGM. **(17 July)**

Nominations for Office must be received 14 days prior to the AGM **(31 July)** and be signed by the nominee, the proposer and the seconder all of whom must be financial members of the CUC.

This is the time of year that the Committee would like you to take the opportunity to consider your club’s future and being involved in the running of it in the year to come.

If you believe someone is ideally suited to be on the committee then please take some time to organise their nomination.

Also don’t be afraid to start things moving on your own behalf if you think you have something to contribute, get your proposer and seconder organised and submit your nomination.

I propose
For the position of
Proposed by
Seconded by
Signed by the nominee

I propose
For the position of
Proposed by
Seconded by
Signed by the nominee

NOTE: The Canterbury Underwater Club Constitution, clause 17b, states that “Postal votes shall be accepted from entitled members provided they contain an original (not photocopied) signature and legible name.”

President's Report

This year has been nearly a mirror image of 2011. Numbers attending meetings are down, whether we can put the blame on EQ aftermath or, the very cold winter that we are experiencing (hard to leave a lovely warm home at night) The committed people still turn up, which is great for the heart of the club and is much appreciated by the committee. The Club is in good condition and continues to prosper in so many ways.

This year the committee completed the crayfish cooker and this was due to a lot of work from Ian Waite - Thank you Ian

Fund Raising;

Two Sausage Sizzles were held, organised by Larry and Mark with a number of club members turning up to lend a hand - a big thank you Larry, Mark and all those who helped.

Entertainment Books were purchased by a few but this all assists in the cash flow of the club.

The Club House;

Envy of many a club in New Zealand. The clubs appreciation must go to Grant Prebble and his team of workers for their time and effort they have put into maintaining the club house in so many ways.

We have purchased and installed Fire Extinguishers and a Flat Screen TV with free view for club members' safety and enjoyment. 9 new beds have also been purchased, with our thanks to Mark.

I pass on my gratitude to all those who have attended working bees at the club house – this is very much appreciated.

Also thanks to Ian and Sue Plummer (Norfolk Pine) who act as agents for the club house and Mark for his help overseeing this arrangement.

The committee has spent over \$13,500 on the club house this year for the overall benefit of the members.

Trips;

Have been varied - out of town and local and once again these trips come about because of the hard work by Russell and Grant - thank you. Trips certainly are a great social occasion for members and are always enjoyed by those who participate.

I would like to thank the committee and their families, for all their time and loyalty that they have given to the club. It is a big commitment, being part of the committee and sometimes not all that rewarding.

A big thank you to Jo who took over the editor's job from Anna. This is a job that can be very hard to fill on the committee and it is not a small one. Thank you both for your time and effort that was put into the monthly newsletter.

A special thank you to Ted as Secretary. A lot of the work is carried unseen but this position comes with a rather large work load.

I also would like to thank Mark as Treasure and Grant as the Custodian of the Club House they have done an amazing job in these areas for the club.

The dedication that has been given by these committee members is widely appreciated.

ATTENDANCE out of 12.

- Wayne 12
- Mark 12
- Ted 12
- Russell 10
- Ian 6
- Larry 6
- Anna 3
- Jo 3
- Michael 1

After being a member of this amazing club for the last 30 plus years and been on the committee for around 26 plus years, I feel it is time I stepped down and some fresh blood comes on board the committee. It is interesting, varied and challenging but very enjoyable so new fresh members think about joining the committee and having a hand in the direction of your club.

I wish the new committee and club all the best for the upcoming year.

Enjoyable and safe diving to you all. Take Care.

Wayne Lester

President

Treasurer's Reports

Independent Auditors Report

PETER CROWHEN

CHARTERED ACCOUNTANT

INDEPENDENT AUDITOR'S REPORT

To the Members of the Canterbury Underwater Club Incorporated

I have audited the financial statements on pages 1 to 3 of the attached report comprising the Statement of Financial Position as at 30 June 2012 and the Statement of Financial Performance for the year ended on that date and a summary of significant accounting policies and other explanatory information.

Committee's Responsibilities for the Financial Statements

The Committee is responsible for the preparation of financial statements in accordance with generally accepted accounting practice in New Zealand and that give a true and fair view of the matters to which they relate, and for such internal control as the Committee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with International Standards on Auditing (New Zealand). Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of financial statements that give a true and fair view of the matters to which they relate in order to design procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates, as well as evaluating the presentation of the financial statements.

I believe that the audit evidence that I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Other than in my capacity as auditor, I have no relationship with, or interests in, Canterbury Underwater Club Incorporated

Basis for qualified opinion on financial statements

- There was no system of control over income from fundraising and sundry income on which I could rely for the purpose of my audit, and there were no practical audit procedures that I could adopt to independently confirm that all income from fundraising and sundry income was properly recorded. The Club's recorded operating revenue includes income from donations, fundraising and sundry income of \$5,913.55 (2011 \$3,789).

Qualified Opinion on Financial Performance

In my opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above, the financial statements on pages 1 to 3:

- Comply with generally accepted accounting practice; and
- Give a true and fair view of the financial position of Canterbury Underwater Club Incorporated as at 30 June 2012 and of its financial performance for the year ended on that date.



Peter Crowhen CA
Christchurch
23 July 2012.

Peter Crowhen CA Unit 13, Newpark, 14 Broad Street, Christchurch	Telephone 03 3746216 Fax 03 9774926 Email peter@cwa.net.nz P O Box 33286, Barrington, Christchurch, 8244
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Notes to the Financial Statements for the Year ended 30th June 2012

Canterbury Underwater Club Inc. Notes to the Financial Statements For the Year ended 30th June 2012

1. STATEMENT OF ACCOUNTING POLICIES

The Financial Statements presented here are for the entity, Canterbury Underwater Club Inc. The accounting principles recognised as appropriate for the measurement of reporting of earnings and financial position on an historical cost basis have been used, with the exception of certain items for which specific accounting policies have been adopted.

(a) Changes in Accounting Policies

There have been no changes in accounting policies. All policies have been applied on bases consistent with those used in previous years.

(b) Fixed Assets & Depreciation

All Fixed assets are initially recorded at cost with depreciation being deducted on all tangible fixed assets, in accordance with rates set out in the Income Tax Act 1994. Land & Buildings have been re-valued to Government valuation as at 1st September 2006. A separate Property Revaluation Reserve is included in Accumulated Funds.

(c) Goods & Services Tax

These financial statements have been prepared inclusive of GST as the Canterbury Underwater Club Inc is not registered for GST.

(d) Inventories

Inventories are recorded at the lower of cost, determined on a first in, first out basis, and net realisable value.

(e) Receivables

Receivables are stated at their expected realisable value. Bad debts are written off in the year in which they are identified.

2. AUDIT

These financial statements have been subject to audit. Reference should be made to the attached audit report.



Asset and Depreciation Schedule for the year ended 30 June 2012

CANTERBURY UNDERWATER CLUB INC

Asset and Depreciation Schedule for year ended 30 June 2012

	Opening book value 01/07/11	Changes this Year	Depreciat on Rates	Depreciat on this Year	Profit/(Los s) on Disposal	Closing Book Value 30/6/12
Land & Building						
Land	180,000.00					180,000.00
Buildings - Lodge	294,693.75		2.5%	7,367.34		287,326.41
Lodge Upgrade	11,622.34		2.5%	290.56		11,331.78
Sub-total	486,316.09			7,657.90		478,658.19
Clubhouse Chattels						
Freeview	159.74		20.00%	31.95		127.79
Freeview		174.43	20.00%	23.28		151.17
Freeview	150.00		20.00%	2.50		147.50
Compressor No 3	22.73	-(22.73)	0.00%	0.00	2,767.27	0.00
Fridge No 1	6.17		20.0%	1.23		4.94
Fridge No 2	20.90		20.0%	4.18		16.72
Fridge No 3	24.74		20.0%	4.95		19.79
Freezer	921.60		20.0%	184.32		737.28
Microwave	2.60		26.0%	0.88		1.92
Bedroom Heaters	20.14		22.0%	4.43		15.71
Bar Stools	18.38		18.0%	3.31		15.07
Lounge Chairs	18.86		18.0%	3.39		15.47
Kitchen Chairs	18.80		18.0%	3.38		15.42
Kitchen Table	21.11		18.0%	3.80		17.31
Beds	0.17		50.0%	0.09		0.09
Lawn Mower	0.69		40.0%	0.28		0.41
Coffee Tables	44.92		18.0%	8.09		36.83
Vacuum Cleaner	0.01		60.0%	0.01		0.00
Vacuum Cleaner		299.00	60.0%	104.65		194.35
Vacuum Cleaner		315.95	60.0%	47.39		268.56
Washing Machine	234.48		31.2%	73.16		161.32
Aluminium Ladder	16.82		26.4%	4.44		12.38
Cabinet - Library	53.35		14.4%	7.68		45.67
Stove	262.15		20.0%	52.43		209.72
Fire Extinguishers		526.67	14.4%	75.84		450.83
Gray Cooker		304.48	25.0%	69.78		234.70
LCD TV		750.00	60.0%	37.50		712.50
Sub-total	1,868.36	2,497.80		752.70		3,613.46
Annex Chattels & Fittings						
Vacuum Cleaner	15.11		60.0%	9.07		6.04
Carpet & Vinyl	36.57		39.6%	14.48		22.09
Mirrors x 7	0.10		60.0%	0.06		0.04
Beds	0.42		60.0%	0.25		0.17
Mattresses	0.10		60.0%	0.06		0.04
Curtains & Tracks	17.74		39.6%	7.03		10.71
Single Mattresses x 1	0.33		60.0%	0.20		0.13
Heaters Oil Fin x 6	0.80		60.0%	0.48		0.32
Cabinets Bedrooms	212.63		14.4%	30.62		182.01
Queen Matt & Base x	32.00		60.0%	19.20		12.80
9 x Mattresses & Bases		4,516.66	60.0%	2,710.00		1,806.66
Manchester		336.00	60.0%	201.60		134.40
Sub-total	315.80	4,852.66		2,993.04		2,175.42
Totals	488,500.25	7,350.46		11,403.64		484,447.07

Upcoming Trips and Events

Okiwi Bay Dive Trip –15th to 19th November – FULLY BOOKED

This trip is fully booked and all deposits have been paid. Thanks to all that showed interest!

Pegasus Bay Lake –16th September

Russell will be organising another fun day at Pegasus Bay Lake for those who need to get their gills wet after a winter break. A BBQ lunch is also on the agenda for the day's activities.

Russell will provide free air, and will also offer 'try dives', so if you have any family or friends that would like to have a go then bring them along.

There will also be a range of gear to try – such as a weight integrated BCD, Slit Fins, and Low Volume Purge Masks.

Challenge!! To add to the intrigue there is a small wreck in the lake somewhere at about 6 metres depth – will you be able to find it?? The first person to locate it and tie a marker buoy to it will receive 5 free air fills from Russell at Divewerks!

Please note that the parent/guardian of children aged under 16 will need to provide written permission to Russell *before* the day if that parent/guardian is not able to attend on the day. Contact Russell by phone if you require more information about this aspect.

We will include a map in the newsletter giving directions to the meeting point at Pegasus.

Midwinter Dinner – 18th August



The midwinter dinner will be held at the Valley Inn Tavern, corner of Marsden and Flavell Streets in the Heathcote Valley.

Numbers are limited to 35 people so make sure you phone Wayne ASAP if you wish to attend as seats will be allocated on a first come, first served basis.

Dive Trip Ideas

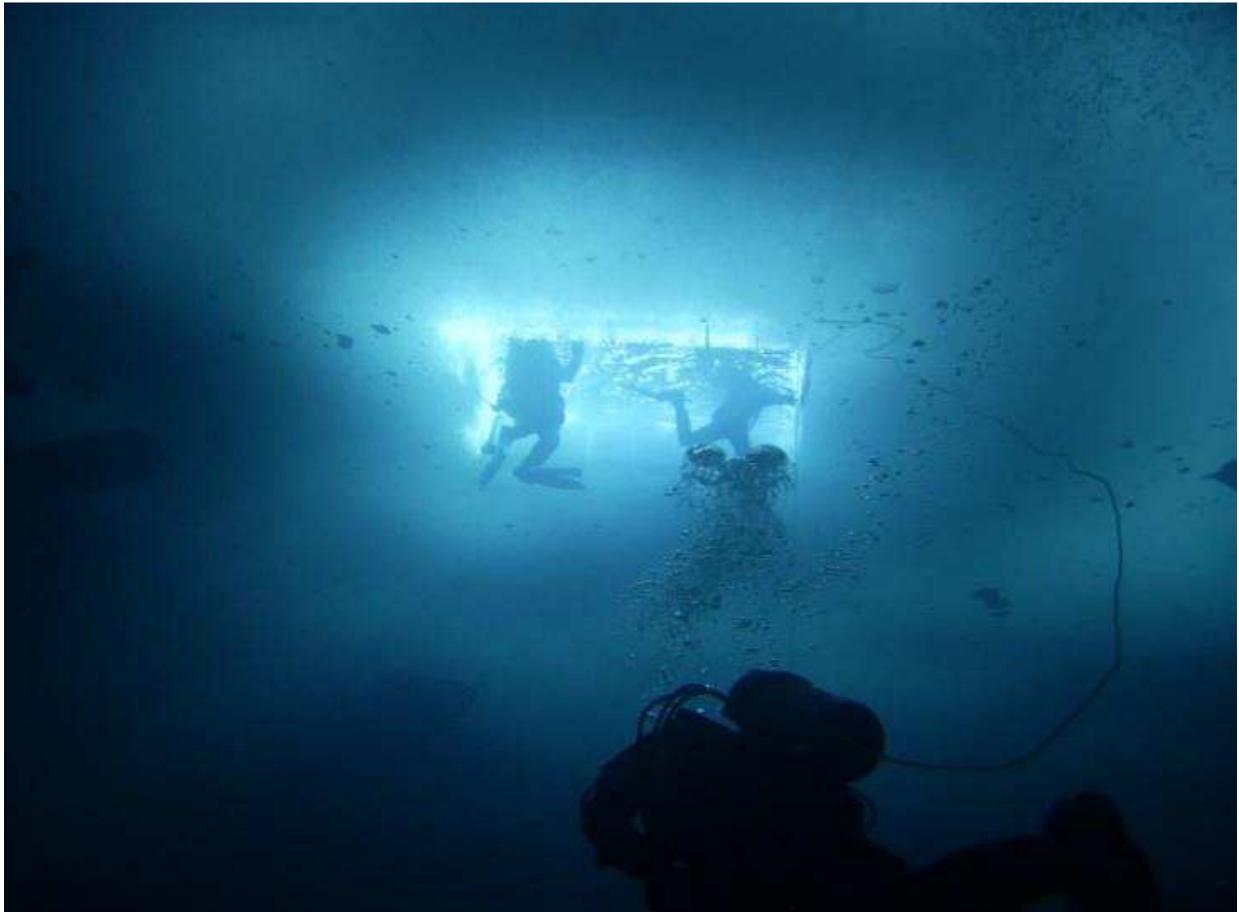
Please let Russell (Trips Co-ordinator) or any committee member know if you have any ideas for dive trips that you or others in the club might be interested in doing – where do you want to go?

We might be able to make it happen!

Cromwell Underwater Club Annual Ice Dive & Historic Bridge Dives

Now in its 25th year, this is a must for all those keen adventurous divers who want a fresh water challenge!

Ice Dive: 6000ft at Lake Alta, Remarkables Mountains, Queenstown – Saturday 1st September



Meeting Place: At the base of the ‘Magic Carpet’ lift (learners slope), Remarkables Ski Field.

Meeting Time: 8:20am sharp!! (The groomer will *not* wait)

Groomer and lift rides to the top of the ski field, then groomer ride up to Lake Alta. Ice can be up to 600mm thick, with up to 100m vis!! A changing tent will be beside the ice entrance hole, and tea, coffee, soup, lollies, BCD’s, special regulators and air are all supplied. The hot tub will be there again thanks to Steve August tub designer.

Bring your own: Wet/dry suit, mask, gloves, weights, fins etc plus good boots for standing in the snow and adequate clothes eg. Ski trousers, jackets, hats, gloves etc.

“It’s a cold place even on a good day”

A BBQ will be held after the dive and when everyone is off the hill, down at the Groomer Maintenance workshop below the ski buildings.

There will be a briefing before any diving is done on the “Do’s and Don’ts” of the dive. The organisers will run through the regulators that you will use and the safety measures they have in place.

A dive liability release and assumption of risk form is to be signed by **all** divers before diving.

This is not a training dive and all divers dive at their own risk.

Cost: \$150 per head that travel up to Lake Alta. This covers the Groomer ride, lift rides, food at Lake Alta and the BBQ afterwards.

The diving and air at Lake Alta is free courtesy of the Cromwell Underwater Club.

Bridge Dives: Lake Dunstan, Cromwell – Sunday 2nd September



Meeting Place: Lake Dunstan Boat Club Mc’Nulty Inlet, Cromwell.

Meeting Time: 9:30am

Bring **all** your own diving gear for this dive. A briefing will be held before heading to the dive sites.

Cromwell Underwater Club will have boats at the dive sites to take divers out to the bridges.

A dive liability release and assumption of risk form is to be signed by **all** divers before diving.

Cost: \$45 per head, this covers the fuel and the BBQ afterwards.

These are not training dives and all divers dive at their own risk.

Accommodation: Is available for the Friday and Saturday nights in the Lake Dunstan Boat Club rooms. \$8 per person, per night. There is a kitchen, shower, toilets and lounge area with a log fire. You will need to bring your own mattress and sleeping bag.

Booking and Deposits: Bookings and deposit payments must be made by the 26th of August. Please make cheques payable to ‘Cromwell Underwater Club’.

Ice Dive deposit = \$40

Bridge Dive deposit = \$15

Please advise accommodation numbers as soon as possible, and post deposit cheques to:

Steve Bell
57 Achil Street
Cromwell

Ph/fax 03 445 1522 (evenings) or email steve.bell@paradise.net.nz

Marlborough Sounds – Special Accommodation Offer

Are you thinking to dive the Marlborough Sounds this winter? Scallop season has arrived!

The Beachside Sunnyvale Motel has a special offer to divers...

Situated in Waikawa Bay just 5km from central Picton, the launching ramps and jetties are just across the road (100m) from the motel.

Self-contained units with full cooking facilities, shower, toilet, wash basin, lounge etc. All linen provided. Other facilities include a guest laundry, BBQ on the deck available, and spacious car park for boat trailers and vehicles.

Special Offer: 2 adults \$95, \$15 per extra adult. Limited offer until the 30th of September 2012 for group bookings only (more than 4 people)

All enquiries to:

Colin and Tomoko Lowe

Ph: 03 573 6800

Email: beachsidesunnyvale@gmail.com

www.beachsidesunnyvalemotel.co.nz



Membership Renewal

Canterbury Underwater Club Inc
PO Box 2287
CHRISTCHURCH

Annual Subscription Invoice for the Period 1st July 2012 to 30th June 2013

Fees:

Senior \$75.00
Junior \$45.00 (up to 18th birthday)
Couple \$85.00
Veteran \$36.50 (60 years and over with five or more years of CUC membership)

*A rebate of \$5.00 is allowed if payment is received before 30th September 2012.

Members who fail to pay their subscription by the 30th November 2012 will have their names removed from the club list and will have to reapply for membership and pay the joining levy

Remittance may be sent to PO Box 2287, Christchurch, or paid to the Treasurer at monthly meetings, or remitted directly into our Bank Account online or via any branch:

Bank – BNZ Sydenham

Account: Canterbury Underwater Club Inc.

Account No: 020828 0162966 00

Please make sure you include your name and "CUC Subscription" as a reference.

PLEASE COMPLETE, DETACH AND PRESENT WITH PAYMENT

Type of Subscription: (Circle one) Senior / Junior / Couple / Veteran

Amount enclosed \$ _____

Members Name: _____

Name of Spouse / Partner: _____

Address: _____

Phone: Work: _____ Home: _____ Mobile: _____

Email Address: _____

I hereby give permission for the above details to be included in the club membership listing which is circulated to members of the Canterbury Underwater Club Inc from time to time.

YES NO Signed: _____

Canterbury Underwater Club Inc- Lodge Information

The Canterbury Underwater Club Lodge offers a fantastic facility to both members and non-members with dedicated boat parking, gear washing facilities, fish filleting station, crayfish cooker and a communal cooking and living area.

The lodge can sleep a maximum of 20 people in its' five rooms, specific rooms can be requested when booking but may change to accommodate the numbers of person in a party.

The Annex rooms (11 to 16) can sleep up to 16 people and will be reserved for members only unless the entire Lodge has being pre-booked for a Group.

This will not apply to holiday weekends and may be varied for either of the above if the lodge is only or likely to be partially occupied during your stay.

Member Rates and Cancellation Policy

Members and Partners \$10.00 per person per night

Child 5-17 years \$5.00 per child per night

Child Under 5 Free

Vouchers: 2 x vouchers per adult per night required if used.

Member Cancellation Policy:

Prior to mid-day on the day of arrival No Charge

Later than mid-day on the planned day of arrival 1 night charged

Cancellation of a Booking for a holiday weekend must be done 3 days prior to the planned day of arrival or a two night penalty charge will apply if the beds booked cannot be re-let. The booking agent will advise the Treasurer and Secretary in these events.

Non-Member Rates and Cancellation Policy

Adult \$26.00 per person per night

Child 5-17 years \$10.00 per child per night

Child Under 5 Free

Vouchers cannot be used for non- members.

Non-Member Cancellation Policy:

Cancellation of bookings and refund of deposits will be as per standard motel practice for Groups or Individuals.

Lodge Booking Information

Bookings are handled by the Norfolk Pine Motel. To lessen the impact on them in the running of their own business, we kindly ask that you respect the following instructions:

1. E-mail is the preferred booking method.
2. Phone bookings should be made no later than 7pm.
3. Please do NOT use the motel's 0800 number; doing so will incur a \$4 charge.
4. Please let Ian or Sue know how many people in your group so they can allocate beds and also the member/non-member make up of your party.
5. Payment must be made upon collection of keys – Vouchers, Cash or Cheque only please.
6. Uplift keys before 8pm; please phone them if you are running late.



Norfolk Pine Motel - Ian and Sue Plummer

124 The Esplanade

Kaikoura

p: 03 319 5120

f: 03 319 6405

e: norfolkpine@clear.net.nz

General Lodge Rules and Obligations for ALL Users

- No Pets of any description to be taken onto or into any part of Club Lodge facilities.
- Any visiting guests may not over-night at the lodge unless booking and registration is completed at Norfolk Pine Motel prior to 8.00 pm and it does not interfere with any other persons booking.
- No smoking is permitted at the Club Lodge.
- Alcohol consumption is permitted in moderation.
- General noise to be kept to a minimum late in the evening to be respectful to others staying at the lodge.
- No undersize Fish/Crayfish/Shellfish or excess quota of any species to be kept at the club lodge.
- BBQ and Crayfish Cooker are only to be used outside.
- Clean up when you leave. There are no cleaners. We are totally reliant on club users.
- Keys must be returned to Norfolk Pine on the day of departure, lost keys will incur a \$25.00 fee.
- Please direct any complaints (other than minor booking issues), suggestions or issues with the lodge facilities to a committee member.

These conditions of use of the Lodge are authorized by the President, Treasurer, and Secretary of the Canterbury Underwater Club Inc. and take effect from 20-04-2010.

Signed on behalf of the executive of the committee:

Mark Buckland - Treasurer

Dated: 16-04-2010

Updated 20-05-2011

Member's Corner

Advertise your business here in exchange for a small donation to the club in the event of business generated from this newsletter.

Gym Membership

Stay fit for diving - join '**THE GYM**' at 300 Colombo St, Sydenham, mention the CUC when you join and you will receive a free 30 minute massage gift voucher and the club will get a \$20 donation.

The Gym

300 Colombo Street

Sydenham

p: 03 332 2604

Synthetic Oils

Richard Lowen is providing synthetic oils – very environmentally friendly – at substantially reduced prices to members.

p: 03 980 7695

m: 021 1064 319

Laundry and Cleaning Products

As divers we appreciate the clear blue waters we all have access to but our waterways are being destroyed by everything we flush down our drains.

Did you know that for the same price as regular laundry products you can replace them with completely natural products that work better than chemical brands, and they don't harm the environment?

Do you suffer from allergies? Eczema or flaky skin? This could be caused by the chemicals in your cleaners and laundry powders.

I now work to remove TOXINS from everyday life and promote wellness and health.

For every new customer CUC will receive \$25.

Contact Tony G

p: 03 942 5991

Insurance

KIWISAVER, Life, Health and Mortgage Protection Insurance - You probably already have one of these products but you should ring Mike Bennett at **ACORN INSURANCE & INVESTMENT** for a better price. Not only will you get access to the best priced and best value for money insurances, you will receive a BIG discount on your current premium AND the club will benefit too!

Mike Bennett

p: 9621000 (b) or 337 9743 (hm)

m: 027 438 1742

w: www.acorninsurance.co.nz

Continued next page...

Diving Needs

For all your diving requirements, we sell you stuff, train you, service your tanks and gear (Most brands).

We can take you diving or help you with advice on diving.

Mention this ad each time and get 5% discount for you and another 5% goes to the club.

(Offer does not apply to already discounted items or concession tank fill cards)

Underwater Sports

25 Coleridge St

p: 03 964 4444 (Paul)

Used Cars

Let us explain why you should buy a used vehicle from us.

Reliable, AA tested, 1 hour finance, just \$1 deposit, no repayments for 6 months for approved buyers. It's very easy to own a reliable new car, wagon or 4WD. Special personal orders obtained.

For each vehicle purchased through this advert, \$50 will be donated to CUC.

Alexander's Cars Direct

p: 03) 379 5729