

# 2021-09-30 OC ZOOM CHAT

00:02:20 Trevor & Caryn: Date  
00:02:31 Trevor & Caryn: Time Meeting Scheduled  
00:02:43 Trevor & Caryn: Time Meeting Started  
00:02:59 Trevor & Caryn: Item  
00:03:22 Trevor & Caryn: 1. Acknowledgement to Country  
00:03:45 Trevor & Caryn: 2. Meting Started  
00:04:01 Trevor & Caryn: 3.Meeting Co-ordinators  
00:04:05 Trevor & Caryn: Chair  
00:04:12 Trevor & Caryn: Minute Keeper  
00:04:23 Trevor & Caryn: Host  
00:05:06 Trevor & Caryn: 4. Attendance and Role Call  
00:06:51 Trevor & Caryn: Confirmation of Previous Minutes  
00:07:25 Trevor & Caryn: Moved / Seconded  
00:07:53 Trevor & Caryn: 6. Matters Arising from Previous Minutes  
00:08:04 Trevor & Caryn: &. Correspondence  
00:08:12 Trevor & Caryn: 8. Action Tasks  
00:08:22 Trevor & Caryn: 9. Agenda Items  
00:08:41 Trevor & Caryn: Carried Resolutions  
00:09:01 Trevor & Caryn: Next Meeting Date and Confirmation  
00:09:16 Trevor & Caryn: Date  
00:09:19 Trevor & Caryn: Time  
00:09:30 Trevor & Caryn: Meeting Ended  
00:12:07 TaniaM1820<3: I have a document when im chairing  
00:13:38 TaniaM1820<3: I'm happy to chair tonight  
00:14:16 Mark Suzie: Hi everyone, thanks Tania♡  
00:15:55 TaniaM1820<3: ♡  
00:19:38 Peter Tippett: Hi allPlease register your attendance here[https://data.dte.org.au/meeting/current\\_meeting/portal.php](https://data.dte.org.au/meeting/current_meeting/portal.php)  
00:21:11 david cruise: meeting open 7.36  
00:22:13 Peter Tippett: still got 23 minutes  
00:22:36 Peter Tippett: Thanks Caryn  
00:22:48 John Magor: Thank you Caryn (and Tania).  
00:22:59 Mark & Suzie: Thanks Caryn, sorry we are on phone♡  
00:23:07 david cruise: chair Tania Minuter Caryn  
00:24:30 DeBFI&Darren: <https://paytherent.net.au/>  
00:24:32 Peter Tippett: Number of registered attendess: 24Tonights OC Meeting Attendance List.Andrew Wilkinson, Caryn Kettle , Darrell Reid, Darren Geraghty, David Cruise, Deb Moerkerken, Elisa Brock, Gary Lasky, Ian Hales, John Magor, John Reid, Kathy Ernst, Kevin Taylor, Lance Nash, Lindy Hunt, Malcolm Matthews, Mark Helson, Marte Kinder, Peter Tippett, Ray Higgins, Suzie Helson, Tania Morsman, Trevor Pitt, Vanessa Ernst,  
00:24:58 Peter Tippett: I received an email and I think Graham is an apology for tonight.  
00:25:07 Peter Tippett: [https://data.dte.org.au/meeting/current\\_meeting/portal.php](https://data.dte.org.au/meeting/current_meeting/portal.php)  
00:25:14 John Magor: This land was never, ever ceded - stolen.

00:25:21 DeBFI&Darren: <https://paytherent.net.au/>

00:25:42 Peter Tippett: 5?

00:26:27 John Magor: Can someone please advise me of the time allowed for talking in an OC meeting?

00:26:37 Peter Tippett: Tonights OC Meeting Attendance List. Andrew Wilkinson, Caryn Kettle, Darrell Reid, Darren Geraghty, Darrylle Ryan, David Cruise, Deb Moerkerken, Elisa Brock, Gary Lasky, Ian Hales, John Magor, John Reid, Kathy Ernst, Kevin Taylor, Lance Nash, Lindy Hunt, Malcolm Matthews, Mark Helson, Marte Kinder, Peter Tippett, Ray Higgins, Suzie Helson, Tania Morsman, Trevor Pitt, Vanessa Ernst,

00:27:00 John Magor: Can someone please advise me of the time allowed for talking in an OC meeting?

00:27:48 Lance Nash: Proposer 10 minutes and speakers 5.

00:29:10 Peter Tippett: Chris

00:29:22 Peter Tippett: Number of registered attendees: 27  
Tonights OC Meeting Attendance List. Andrew Wilkinson, Caryn Kettle, Chris Wilson, Darrell Reid, Darren Geraghty, Darrylle Ryan, David Cruise, Deb Moerkerken, Elisa Brock, Gary Lasky, Ian Hales, John Magor, John Reid, Kathy Ernst, Kevin Taylor, Lance Nash, Lindy Hunt, Malcolm Matthews, Mark Helson, Marte Kinder, Peter Tippett, Ray Higgins, Robin Macpherson, Suzie Helson, Tania Morsman, Trevor Pitt, Vanessa Ernst,

00:30:03 Peter Tippett: (1) Discussion on a motion is commenced by a mover of the motion who may talk for up to ten minutes and must show cause to the satisfaction of the chairperson for any extension of time. Thereafter discussion may take any of the forms in Clauses 1 (b) to 1 (i) below. (a) Subsequent speakers to the motion shall first demonstrate to the chairperson that they have information or wisdom that adds to the discussion. (b) The chairperson shall seek speakers with information on the motion. (c) The chairperson shall interrupt any speaker talking on matters irrelevant to the motion and request that the speaker show relevance or cease talking on irrelevant matters. (d) Subsequent speakers are allowed up to 5 minutes, and after all speakers have finished, the mover of the motion or a mover of an amendment to a motion has five minutes to reply and immediately after this the question must be put by the chair. The meeting may however, by simple majority, extend in a particular instance, the time permitted by this rule. (

00:30:45 Peter Tippett: <https://dte.org.au/minutes/2021-09-23%20OC%20.pdf>

00:31:05 TaniaM1820<3: 14. MINUTES TO BE RATIFIED• Who moves?• Who seconds?• Who objects?• Passed by....

00:31:30 Peter Tippett: <https://dte.org.au/minutes/2021-09-02%20OC%20Minutes.pdf><https://dte.org.au/minutes/2021-09-23%20OC%20.pdf>

00:32:29 Darrylle Ryan: Im not there

00:37:41 Peter Tippett: I Darrylle. FYI I added you to data.dte for the 23rd to represent the adjustment in the minutes and you are now qualified to vote for tonight.

00:39:55 david cruise: thank you caryn just in time

00:41:25 john: Coordination Group for Change of Auditors - to be progressed after AGM, ideally auditors and accountants who work in Xero - need to be interviewed – Ongoing

- DTE Attendance Criteria to be discussed after the AGM – Ongoing
- Malcolm Matthews to action Item 13108 – Ongoing
- Troy to contact Bendigo bank about paying off the EFTPOS machine – Ongoing
- John Reid to contact Origin Energy about the key for the lock which they use to read the meter – Ongoing
- Peter Tippett to update data.dte so that agenda items are automatically left on the agenda for the next OC meeting – Ongoing
- Richard to arrange repair and sale of the Black Territory – Ongoing
- Kathy Ernst to coordinate Item 13355 (storage of first aid equipment at Denise's garage) be carried out - Ongoing
- Gary Lasky to arrange for the White Ford Territory to be returned and prepared for sale (Item 13366) - Ongoing

00:42:00 john: Trevor to write to the board and CC ocmail to offer his assistance as nominated

00:42:08 john: That Gary Lasky be appointed to compile and arrange sending of the AGM Notice, with any assistance he may call on.

00:43:11 john: That John Reid be nominated to send out the preAGM notice advising the proposed AGM date, notice of directors positions and call for motions, and director nominations.

16.2 : That five dollars (\$5) is transferred to account 633000 162212476 to avoid account being automatically closed.

16.3 That Peter Cruise be reimbursed direct to his bank account \$1349.96 as per the receipts he provided.

16.4 That Tania Morsman be given 'Read Only' access to Xero.

16.5 That Malcolm Matthews be given Read Only access to Xero.

00:47:34 John Magor: Pretty damn fine communications between participants, the Chair and the minute taker tonight I reckon. Bloody fine work peoples.

00:51:34 John Magor: I support Peter's points around this issue as were raised - and given the circumstances as they stand - not at all surprised by his reaction.

00:59:41 Peter Tippett: Skye has joined us.

01:00:01 Peter Tippett: Who moved and 2nd the first set of minutes passed?

01:01:33 John Magor: So - can any Directors present please confirm whether it's correct that; that no correspondence has been presented to the Board from the Secretary since 05 August?

01:02:17 Peter Tippett: I can check the minutes John

01:03:00 John Magor: Thanks Pete.

01:03:37 Peter Tippett: No it is not true.

01:03:55 DeBFI&Darren: PT: moved John Magor seconded Deb Moerkerken

01:04:22 John Magor: Ta.

01:04:26 Mark & Suzie: PT ist set minute moved John Major seconded Deb♡

01:05:47 Peter Tippett: Aug 26 2021, Aug 09 2021,

01:06:23 Peter Tippett: Think I was wrong..try Sep 23 2021, Sep 02 2021

01:07:03 Peter Tippett: Graham is an apology for tonight.

01:07:16 Peter Tippett: Aaron has joined us

01:08:07 Jessica Townsend: I also joined

01:09:15 Peter Tippett: Agenda can be found here [https://data.dte.org.au/meeting/current\\_meeting/portal.php](https://data.dte.org.au/meeting/current_meeting/portal.php)

01:14:46 Peter Tippett: Old ID: ID: 13270 Date: 2021-05-27 20:08:02 Meeting: OCAgenda item: Emails from DTE Providers Agenda details: Bills from Origin Red Energy and Country Waste Services are still received by [fincom@dte.coop](mailto:fincom@dte.coop). It was previously agreed that these and other OC related invoices should go directly to [accounts@dte.org.au](mailto:accounts@dte.org.au) Motion: Request Origin, Red Energy and CWS be notified to change DTE Invoice Email to [accounts@dte.org.au](mailto:accounts@dte.org.au) Item by: Skye 1659 for FCM

01:15:58 Skye: Thank you John Reid 🙏

01:17:58 Peter Tippett: This one?

01:17:59 Peter Tippett: Agenda item ID: 13484 Date: 2021-09-29 17:01:54 Meeting: OCAgenda item: CMV Insurance Invoice Agenda details: Motion: That the OC pays Arcuri Commercial Motor Vehicle Insurance Invoice number 00367627 for \$1560 Item by: Kathy

Ernst <https://data.dte.org.au/files/CMV%20Renewal%20Invoice-Down%20To%20Earth%20VIC%20CoOperative%20Society%20Ltd-141A556518MVA-367627.pdf>

01:20:31 john: OCM20210831DM\_PCruiseReceipts.pdf

OCM20210903RW\_RoadRepairs.pdf  
OCM20210908fincom\_CWS.pdf  
OCM20210910KE\_auditor.pdf  
OCM20210915Arcuri\_Fire\_AAPLVER01072021.pdf  
OCM20210915Arcuri\_Fire\_QM8166-0820 QBE Steadfast Client Trading Platform Business Package Insurance\_web\_2.pdf  
OCM20210915Arcuri\_FireTruck.pdf  
OCM20210915\_StorageKing\_Invoice-1014894.pdf  
OCM20210915\_StorageKing.pdf  
OCM20210916Arcuri\_vehicle\_AAPLVER01072021.pdf  
OCM20210916Arcuri\_vehicle\_Farm Motor.pdf  
OCM20210916Arcuri\_vehicle.pdf  
OCM20210916Arcuri\_vehicle\_Renewal Invoice-Down To Earth VIC CoOpera-24B2634273-367759.pdf  
OCM20210921Arcuri\_property\_3264355840906.pdf  
OCM20210921Arcuri\_property\_AAPLVER01072021.pdf  
OCM20210921Arcuri\_property\_Business pack insurance policy\_web.pdf  
OCM20210921Arcuri\_property\_New Business Invoice-Down To Earth VIC-141U824416BPK-368472.pdf  
OCM20210921Arcuri\_property.pdf

01:20:32 Gaz: one of the great walls is no longer operational so we should not be paying for it

01:20:52 Peter Tippett: Agenda item ID: 13484Date: 2021-09-29 17:01:54Meeting: OCAgenda item: CMV Insurance InvoiceAgenda

details:Motion: That the OC pays Arcuri Commercial Motor Vehicle Insurance Invoice number 00367627 for \$1560Item by: Kathy

Ernst<https://data.dte.org.au/files/CMV%20Renewal%20Invoice-Down%20To%20Earth%20VIC%20CoOperative%20Society%20Ltd-141A556518MVA-367627.pdf>

01:21:52 Trevor & Caryn: Moved KathySeconded JM

01:34:23 david cruise: Third Party Liability \$ 32500000

01:38:12 david cruise: COMMERCIAL MOTOR VEHICLE RISK No. : 001 Cover Type : Comprehensive Vehicle Description :

FIRE TRUCK Class of Vehicle : FIRE BRIGADE Year of Manufacture : 1990 Registration Number : IAX4TJ Engine Number :

JHDGTI75MXX10462 Model Number : HINO Vehicle Modified : No Postcode Garaged : 2733 No Claim Bonus : 60% Windscreen cover  
: N Finance Type : Fully Owned Sum Insured \$ 46000 (or MARKET VALUE, whichever is the lesser) Third Party Liability  
\$ 32500000

01:38:25 Lindy Hunt: and passed at that meeting.

Amended Motion:

Motion: That all future budget requests that exceed \$500 and are below

\$5000 need to

be submitted in writing and put online in multiple places that are

easily accessible to

all members, containing a detailed itemized expenditure application form or

spreadsheet. At least 48 hours before the beginning of the meeting they

are to be

discussed at and the membership to be notified of the budget with at

least 48 notice

also. That all future budget requests amounts \$5,000 or above need to be

submitted in

writing and put online in multiple places that are easily accessible to all members, containing a detailed itemized expenditure application form or spreadsheet. At least 5 days before the beginning of the meeting they are to be discussed at and the membership to be notified of the budget with at least 5 days notice also. This includes but is not limited to all budget requests for all committees and sub-committee, working groups, directors, infrastructure projects, asset ac

01:40:19 John Magor: Is there a substantive difference between the term "budget" -vs- the paying of a bill (as is the case here)?

01:41:04 Peter Tippett: 4 Agenda Item ID: 8556 Future Budget Applications 9:51 pm Mon: That all future budget requests that exceed \$500 and are below \$4999 need to be submitted in writing and put online in multiple places that are easily accessible to all members, containing a detailed itemized expenditure application form or spreadsheet. At least 48 hours before the beginning of the meeting they are to be discussed at and the membership to be notified of the budget with at least 48 notice also. That all future budget requests amounts \$5,000 or above need to be submitted in writing and put online in multiple places that are easily accessible to all members, containing a detailed itemized expenditure application form or spreadsheet. ... motion continued over page PBC

01:41:24 John Magor: That's why I made the comment Kathy - I'm hoping that, as a bill, this one might not need to be classified as a 'budget'.

01:41:29 Peter Tippett: There is more to it..... <https://www.dte.org.au/minutes/2020-07-09%20SGM%20part%20three%20Minutes.pdf>

01:42:47 Peter Tippett: Amended Motion: Motion: That all future budget requests that exceed \$500 and are below \$5000 need to be submitted in writing and put online in multiple places that are easily accessible to all members, containing a detailed itemized expenditure application form or spreadsheet. At least 48 hours before the beginning of the meeting they are to be discussed at and the membership to be notified of the budget with at least 48 notice also. That all future budget requests amounts \$5,000 or above need to be submitted in writing and put online in multiple places that are easily accessible to all members, containing a detailed itemized expenditure application form or spreadsheet. At least 5 days before the beginning of the meeting they are to be discussed at and the membership to be notified of the budget with at least 5 days notice also. This includes but is not limited to all budget requests for all committees and sub-committee, working groups, directors, infrastructure projects, asset acquisitions, working bees, administration expenditure and any other area of DTE or Confest that requires a budget. Where budget requests appear to have been broken down into multiple applications to avoid these provisions, then only one of those budgets can be heard and passed at that meeting.

01:43:54 Peter Tippett: Hands?

01:44:20 John Magor: Kathy - before you withdraw your motion, may I please raise a point that might be a workable compromise?

01:46:04 Peter Tippett: Yes, I also have a couple of ideas in mind.

01:47:18 John Magor: Kathy - given the work (and time) you've put in, please wait to consider another option that might achieve your time's not been wasted (or frustrated)?

01:48:42 Peter Tippett: Hands?

01:51:37 John: Before Board meeting next week?

01:51:53 Malcolm Matthews: and I will have the budgets done

01:53:24 Trevor & Caryn: Postponed until budget application submitted?

01:55:33 Peter Tippett: [https://data.dte.org.au/files/DTE\\_Funding\\_Application\\_13-09-18.pdf](https://data.dte.org.au/files/DTE_Funding_Application_13-09-18.pdf)

01:59:36 Trevor & Caryn: There is a substantial difference between paying an invoice for services already received and entering into a contract for future services.

02:00:38 Peter Tippett: Yup. Logic is it is like applying for a loan each month to make a repayment.

02:03:15 Lindy Hunt: what about next tues or wed ?

02:03:20 Skye: Agreed Peter - short OC meeting is not a good use of members time and energy

02:03:57 Peter Tippett: Yes. Huge thank you to Kathy!

02:05:36 Peter Tippett: No motion required. Someone just needs to throw it up and let people know <https://data.dte.org.au/schedule/>

02:06:28 Skye: Here Here. Well Done Kathy. So much work done Thanks

02:08:23 Peter Tippett: What about direct debits?

02:10:37 Peter Tippett: We may as well vote, by the time we pass this it will be 48 hours. Meanwhile there are items related to the agm and this is the last meeting scheduled at the moment for the agm.

02:13:34 Trevor & Caryn: Where does Fincom send their budget applications.

02:13:38 Peter Tippett: Agenda item ID: 13480 Date: 2021-09-28 07:22:17 Meeting: OCAgenda item: FMV Insurance Invoice 13464 Agenda details: Motion: That the OC pays Arcuri Farm Motor Vehicle Insurance Invoice number 00367759 for \$3300. Item by: Kathy Ernst [data.dte.org.au/files/FMV%20Renewal%20Invoice-Down%20To%20Earth%20VIC%20CoOpera-24B2634273-367759.pdf](https://data.dte.org.au/files/FMV%20Renewal%20Invoice-Down%20To%20Earth%20VIC%20CoOpera-24B2634273-367759.pdf)

02:14:37 Peter Tippett: oh sorry

02:14:56 Peter Tippett: Agenda item ID: 13484 Date: 2021-09-29 17:01:54 Meeting: OCAgenda item: CMV Insurance Invoice Agenda details: Motion: That the OC pays Arcuri Commercial Motor Vehicle Insurance Invoice number 00367627 for \$1560 Item by: Kathy Ernst <https://data.dte.org.au/files/CMV%20Renewal%20Invoice-Down%20To%20Earth%20VIC%20CoOperative%20Society%20Ltd-141A556518MVA-367627.pdf>

02:15:18 Peter Tippett: Not true Lindy.

02:15:27 Peter Tippett: .....Oh.

02:16:08 Peter Tippett: Attendees qualified to vote due to being registered 3 out of the last 5 meetings: Aaron Shipperlee, Andrew Wilkinson, Caryn Kettle, Darrell Reid, Darren Geraghty, Darrylle Ryan, David Cruise, Deb Moerkerken, Elisa Brock, Gary Lasky, Jack Wells, John Magor, Kathy Ernst, Kevin Taylor, Lance Nash, Lindy Hunt, Malcolm Matthews, Mark Helson, Marte Kinder, Peter Tippett, Robin Macpherson, Skye Fitzpatrick, Suzie Helson, Tania Morsman, Trevor Pitt, Vanessa Ernst,

02:17:20 Peter Tippett: Chris <https://data.dte.org.au/files/CMV%20Renewal%20Invoice-Down%20To%20Earth%20VIC%20CoOperative%20Society%20Ltd-141A556518MVA-367627.pdf>

02:19:32 Skye: Incorrect CTP Insurance is for personal injury to someone other than the driver NOT property damage

02:21:42 Peter Tippett: Y=21 A=1 N=1

02:21:53 john: 20 for, 2 abstain, n 1

02:22:04 Peter Tippett: That would be Aaron. I was not sure.

02:22:06 DeBFI&Darren: 1 n. 21 y. 2a

02:23:18 Brian fire team: good evening everyone

02:23:29 John Magor: Hi Brian.

02:24:02 john: 21:38 PBM

02:24:49 John Magor: More a discussion topic, as opposed to a motion?

02:25:46 Peter Tippett: Agenda item ID: 13474 Date: 2021-09-24 15:02:37 Meeting: OCAgenda item: Postpone AGMAgenda details: Are we ready for the AGM? It feels a little rushed. Should the OC consider postponing the AGM until November? Motion: Possible motion to come from discussion. Item by: Peter Tippett

02:26:36 Peter Tippett: Good night

02:29:12 John Magor: Having been a Chair - I agree Tania, it can be a really difficult job. - and want to acknowledge my gratitude for not only you doing it tonight, but also the way you're doing it.

02:30:38 Gaz: Agenda item: Letter of Demand to Troy Reid Agenda details: Numerous attempts have been made to contact Troy Reid to make reasonable arrangements to collect the White Territory. As Troy Reid has failed to reply to numerous emails, txt and phone calls a letter of Demand and

possible further action against Troy Reid be undertaken.Motion: That the OC writes a letter of demand to Troy Reid for the immediately return of the Ford Territory to DTE & to be collected by Gary Lasky asap. Failure to comply within 3 days of the demand will ensue further & more serious action to be taken.Item by: Gary Lasky

02:31:09 john: Tough gig - especially when there are multiple urgent or time constrained items.

02:33:24 Trevor & Caryn: Who moved and seconded this motion

02:33:54 TaniaM1820<3: Gary Moved and Deb moekerken seconded

02:34:49 Trevor & Caryn: Thanks T&C

02:40:22 Malcolm Matthews: Gary do you have the address of the garage

02:43:28 John Magor: Whatever the letter of demand states - I'd ask that it demands to know where the vehicle currently is, where the keys currently are, and how it can be collected as per a motion passed months ago.

02:45:13 Gaz: I have had no contact from Troy and no idea that the vehicle was at repairs. That it has been used for personal use.

02:45:28 Mark & Suzie: Thanks Gaz for all your efforts, the OC voted to collect the vehicle long ago,lets vote♥

02:48:06 Trevor & Caryn: Agenda item: Letter of Demand to Troy ReidAgenda details: Numerous attempts have been made to contact Troy Reid to make reasonable arrangements to collect the White Territory. As Troy Reid has failed to reply to numerous emails,txt and phone calls a letter of Demand and possible further action against Troy Reid be undertaken.Motion: That the OC writes a letter of demand to Troy Reid for the immediately return of the Ford Territory to DTE & to be collected by Gary Lasky asap. Failure to comply within 3 days of the demand will ensue further & more serious action to be taken.Item by: Gary Lasky

02:49:01 John Magor: Lance - if anything about this situation is "appalling", surely it is that this letter is necessary.Furthermore - that Troy can choose to communicate with Elisa - instead of replying to numerous requests to follow up on a motion that Troy knew about, as well as inform Elisa that he'd taken it to a mechanic (unauthorised, and unrequested) is what's appalling.What is the real reason behind this even being discussed Lance?

02:49:21 TaniaM1820<3: Attendees qualified to vote due to being registered 3 out of the last 5 meetings:Aaron Shipperlee, Andrew Wilkinson, Caryn Kettle , Darrell Reid, Darren Geraghty, Darrylle Ryan, David Cruise, Deb Moerkerken, Elisa Brock, Gary Lasky, Jack Wells, John Magor, Kathy Ernst, Kevin Taylor, Lance Nash, Lindy Hunt, Malcolm Matthews, Mark Helson, Marte Kinder, Peter Tippet, Robin Macpherson, Skye Fitzpatrick , Suzie Helson, Tania Morsman, Trevor Pitt, Vanessa Ernst,

02:52:32 david cruise: nyyyyyyyyyyyynyy

02:52:35 DeBFI&Darren: 16y. 3 n. 1 a

02:52:40 Trevor & Caryn: y17N3A1

02:52:40 john: 16 for, 2 nay, 1 a

02:53:07 john: PBM 22:08

02:53:14 John Magor: PBM 20:08

02:53:31 John Magor: whoops 22:08

03:02:04 Trevor & Caryn: Agenda item ID: 13486Date: 2021-09-29 17:21:01Meeting: OCAgenda item: Farm Property Insurance InvoiceAgenda details: I would like to talk about the Farm Property Insurance before we pay the invoiceMotion:Item by: Kathy Ernst<https://data.dte.org.au/files/Farm%20Property%20141U826803BPK-368875.pdf>

03:11:59 john: Nearing closing time.

03:12:31 john: Does that cover loan sharks?

03:17:28 Chris Wilson: Good night fabulous confesters! Take care.

03:17:43 TaniaM1820<3: g'night Chris <3

03:22:00 DeBFI&Darren: I have a friend in Deni who does evaluations

03:23:18 Trevor & Caryn: Market Value does not refer to Buildings.

03:23:43 John Magor: Does the insurance cover pickled onions?????

03:24:06 TaniaM1820<3: Sharks and Pickled onlions lol

03:24:23 Trevor & Caryn: Market value of agreed value for motor vehiclesReplacement value for buildings  
03:25:13 Trevor & Caryn: If the insurance value does not cover the replacement value the buildings are underinsured.  
03:26:22 Trevor & Caryn: You should be able choose to rebuild or collect the payout.  
03:26:39 david cruise: <https://data.dte.org.au/files/Farm%20Property%20141U826803BPK-368875.pdf>  
03:28:04 david cruise: 10.42 close meeting  
03:28:47 Mark & Suzie: Thanks Tania and Caryn♡  
03:29:27 John Magor: Yep, what Mark & Suzie said - big thanks Tania and Caryn.  
03:29:35 david cruise: Date: Thursday the 28th of OctoberTime: 07:30 PMMeeting type: OCMeeting details: