

Choose to reuse

In 1974, long before sustainability was a buzz-word, a group of switched-on teachers recognised that the offcuts discarded by local industries could be valuable resources in their classrooms – saving them money and saving the environment.

From this simple idea came one of Australia's leaders in creative reuse.

Reverse Garbage's vision is to inspire people to make reuse their first choice. This goes beyond the trendy choices of reusable shopping bags, coffee cups, drink bottles and straws – although a very good start. It's about changing perceptions on new versus used. For most items we use in our day to day lives, 'new to you' will do just fine. Reusing resources isn't about 'making do', it's about making a difference.

Educating the community about the vital role reuse plays in preserving our planet is still the major focus 45 years on. Reverse Garbage's education program covers workshops in early learning centres, schools, TAFES, and universities, a professional development program for teachers, as well as workshops at festivals, shopping centres and corporate events.

While most people are familiar with the concept of 'refuse, reduce, reuse, recycle' there's still room for improvement on understanding the impact of each. Reuse and recycle are often lumped together, yet they are very different processes offering very different benefits.

A simple definition:

Reuse - use it again, again and again, and when you can no longer use it, find someone else who can... or find a new purpose for it. The energy required to create the item is retained and valued again and again. Reuse not only keeps items out of landfill, it reduces the market for manufacturing new items.



Reverse Garbage's warehouse in Marrickville, NSW.

Recycle - a process that breaks down recyclable materials like glass, paper and metals, into their base form so they can be remanufactured into a new product. Not only is the embodied energy in an object lost when we recycle, more energy is used to create the recycled object.

In addition to the environmental benefits provided by choosing to reuse, there are also economic benefits – reuse operations have an employment intensity 21 times greater than that of recycling – and social benefits.

Reverse Garbage also provides opportunities for community members involved in programs through NSW Department of Justice and the Australian Department of Human Services, as well as volunteers with a passion for sustainability and creative reuse. The training and support they receive here gives them purpose, builds confidence and skills that they often apply to access more long-term employment opportunities.

Check out Reverse Garbage in person at Hut 8, 142 Addison Road, Marrickville, NSW or online at reversegarbage.org.au.

A message from the CEO

Welcome to the spring issue of *gatepost*.

In this issue we are excited to feature Reverse Garbage on the front page. Reverse Garbage is a not-for-profit charity, established by a group of teachers and community workers. Every year, they rescue over 260 tonnes of industrial and commercial discards which otherwise would have gone to landfill, by giving them new life with educators, artists, upcyclers, DIY enthusiasts, tinkerers, set builders, window dressers, community organisations, festivals, charities, and others.

In this issue of *gatepost*, they talk more about the history of Reverse Garbage and the important part they play in the local community.

We loved hearing from you over the last few months on how you live thrifty. Our original competition closed on 23 September, but we still want you to keep those ideas coming on your activities that are good for both the pocket and the planet. In particular, examples of where you have repurposed an item rather than throwing it away. What great bartering and sharing schemes are you a part of or do you use? For example, street libraries or swapping vegetables for a coffee at a local café.

There are another three \$50 gift cards up for grabs. Email us your thrifty activities at gatepost@gatewaybank.com.au or tag our new Instagram account in a post [@gatewaybankaust](https://www.instagram.com/gatewaybankaust).

It is important for us to hear your feedback. Be sure to complete our short Annual Member Survey which opens on 1 October, to let us know how you think we are doing. Not only do you get your opinions heard but four lucky Members could win a \$200 gift card each. Find out how to enter below.



And finally, we hope to see you at Gateway's Annual General Meeting (AGM) in November, further information to follow in this issue. During the AGM, we will report to Members on our achievements for the financial year ended 30 June 2019. In addition, full details of our financial performance will be contained in our annual report available online from mid-October.

Thank you for your continuing support of Gateway.

A handwritten signature in black ink, appearing to be 'Lexi'.

Lexi

Complete Gateway's Annual Member Survey for your chance to win

We pride ourselves on being a customer-centric organisation and are always looking for ways to improve our services.

Four lucky Members who complete the survey will be randomly selected to each win a \$200 Eftpos Gift Card.

The survey opens Tuesday, 1 October 2019 and closes Friday, 25 October 2019 (5pm AEDT).

For terms and conditions and to complete the survey, visit gatewaybank.com.au/2019MemberSurvey.

Protecting your wealth from scams

With financial scams on the rise, how can you identify them and protect yourself? Bridges, our financial planning partner, explains how scams work.

Beware of banking scams

One of the most common methods for scammers is known as phishing and involves the scammer duping the unsuspecting victim into handing over personal account information. A typical example is receiving an email, text message, or phone call from someone claiming to be from your bank. They seek to lower your defences by saying there is a problem with your account and ask you to give them your account details or click on a link to remedy the situation. This information can then be used to steal money from your account.

Bank card skimming

This involves your credit or debit card being read by an electronic device, which can be handheld or covertly installed on an ATM. The skimmer reads the magnetic strip on your card and electronically captures information, which can then be used to access your account.

Investment scams

Investment scams often come in the form of a phone call, an email, or through social media. Telltale signs include the lure of high, quick returns, or tax-free benefits. They may also claim to have no risk with the option to sell at any time, get a refund, or swap one investment for another.

If it sounds too good to be true...

...it probably is. So, do your research and ask questions to gain some verifiable information. Find out the name of the company, the address, who owns it, and what their Australian Financial Services Licence (AFSL) number is. If they try to avoid answering these questions, it is probably a scam.

If you have any inkling of suspicion, do not engage with the person any further. Hang up the phone, ignore emails, and block them on social media. You can also report any suspicious activity on the ACCC Scamwatch website, scamwatch.gov.au.

AGM Notification

The Board of Directors of Gateway Bank Ltd have resolved to hold the 2019 Annual General Meeting (AGM) of the Bank on Tuesday, 19 November 2019 at The Grace Hotel, 77 York Street, Sydney, commencing at 5:30pm.

The Notice of Annual General Meeting containing details of the meeting Agenda and associated papers are available online at gatewaybank.com.au/2019AGM.



We've launched an Instagram page

Keep up to date with Gateway and its Members

[@gatewaybankaustralia](https://www.instagram.com/gatewaybankaustralia)



Christmas Club Accounts open next month

Christmas Club Accounts open next month from 1 November 2019 - 31 January 2020 for withdrawals.

If you need a little help saving for Christmas, our Christmas Club Account could be for you. Also known as a 'holiday account', a Christmas Club Account is a short-term savings account that helps

you to financially prepare for the festive season by allowing you to make regular deposits throughout the year. Access is restricted until it gets closer to prime Christmas shopping season.

To learn more, give us a call on **1300 302 474** (Mon – Fri, 8am – 6pm, AEST) or visit our website gatewaybank.com.au/ChristmasClub.

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Meet the team - Deon Calitz

Position: Lending Consultant, joined March 2019.

What does good customer service mean to you: Customer service for me is all about putting myself in the Members' shoes. Understanding their needs, as if I were in their position, enables me to do the utmost to ensure that every query is resolved or addressed in the best possible manner. Following up with Members and keeping them informed throughout their query or application is key to ensuring they are informed and aware of each stage of their request.

Favourite holiday destination: I would say New Zealand as it has to be one of the most beautiful countries I have been to. I spent a month travelling the North Island at the end of 2018.

Favourite past-time: I love photography and have even photographed a few weddings, but my passion is in landscape and wildlife photography. I'm a Rugby Union fan and support my home team – The Springboks. I also spent seven years playing rugby at club level and have even played with some of the South African rugby greats!

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Spot your Member number to win \$50*

If you find your own Gateway Member number printed in its entirety in this edition of *gatepost*, you are a winner. Call Alisha on **(02) 9307 4270** before 29 November 2019 and your Gateway account will be credited with \$50.

Note: Five different Member numbers have been randomly selected and printed in this edition of *gatepost*.

* Eligibility is limited to current Gateway Members aged 16 years and over.