

**FROM THE ADMIN DESK**

**MISSION**

Our mission is to facilitate the exchange of goods and services in an environment of fair and equitable trading to create a feeling of well being over and above the member's expectation

**OUR VALUES**

**INTEGRITY**

Walking our talk, standing in our own truth

**COMMUNITY**

Helping and giving back to our community

**EDUCATION**

Continually educating ourselves enabling healthy growth

**KNOWLEDGE**

Acquiring knowledge and addressing the needs of our customers and the greater community

**RESPECT**

Respecting each other, our valued customers, and the underprivileged

**COMMUNICATION**

Encouraging open and continual communication; building trust

**OUR GUIDING PRINCIPLES**

- Our prosperity parallels that of our community, locally, nationally and internationally



*Have a Very Blessed  
Christmas & A Wonderfully  
Prosperous New Year  
From Our Family here at  
E Banc Trade - Brisbane North  
To Yours*

**Dear Fellow Traders**

We have all seen some exciting things happen in the property market with the residential sector slowing considerably in the mid to high price range and the industrial sector now booming. This has a dramatic impact on the trade industry as well. As you can imagine, when things were booming and sellers were putting there properties on the market and achieving their asking price very quickly, there was very little room for trade. Now, the market has changed considerably and sellers are not in the position they were 12 months ago. It is taking a lot longer to sell the average home these days, which renders sellers open to options. One of those options is trade.

*Achieving a trade component in a property, which is valued at the selling price or higher means an instant conversion of trade dollars into property-equity*

Hard working people tend to strike it lucky more often than others. You all know where I am coming from with this statement. There are numerous trade opportunities out there right now. Both sellers and real estate agents are open to discussing your trade offers with you. Some will reject you because they don't understand and some will say no because they are geared too heavily, but some will say yes!! And there are more sellers out there right now that will say yes to a trade deal than ever before.

So I encourage you to become very active in asking the question. We are always contactable to discuss contract procedures or the trade concept as well. More information can always be found at [www.ebanctrade.com](http://www.ebanctrade.com). If you find that you don't have enough trade for a property purchase then please call our office and speak to one of our advisors and discuss this.

Regards  
Matthew Darragh

## MEMBERS MARKET



Holidays Club Offers its Members Great Savings and Excellent Value on Short Breaks, Holidays and Travel Experiences

Stay & Save ..... Free nights and other special offers. Holidays Club has hotels/resorts from budget to 5 star.

Special dollar saving rate offers for hundreds of hotels and resorts across Australia and internationally, last minute rates for accommodation and cruises, as well fantastic unusual events and experiences you will not normally find in a travel age

Membership Cards can be purchased at **E Banc Trade** - Brisbane North for **\$100 on 50% Trade**

Please contact Liliana or Mal on 3356 8811

For more information on Holidays Club Please visit our website [www.holidaysclub.com.au](http://www.holidaysclub.com.au)



If You wish to Purchase Electrical Goods on Trade

**Step 1:** Head to your nearest electrical or whitegoods retailer and obtain a quote on the product or products that you want.

**Step 2:** Call, fax or email through the details to Trade Force Electrical. Include brand, model no's, price quoted, quantity etc. We will return to you within 48hrs with a matched price that will include between 2-50% Trade. It's that easy

P. (07) 3356 8811 - F. (07) 3356 8022  
email. [tradeforce@sit.com.au](mailto:tradeforce@sit.com.au)

## Greg McLoughlin

Qualified Carpenter

BSA Licence No 104 3673

MBA Member

**Friendly Reliable Service**

- 1<sup>st</sup> & 2<sup>nd</sup> Fix Carpentry
- Kitchens
- Renovations
- Building Maintenance

**Trade Negotiable**

Contact Greg on P. 07 3325 1147 or  
Mb. 0400 466 440



Quality Window Furnishings  
Classic Designs at Affordable Prices

Verticals; Venetians; Hollands; Romans; Cedar  
Venetians and Shutters  
Personally Installed to Your Complete  
Satisfaction

**This Month's Special on Vertical  
Blinds 50% Trade**

Phone Rex on 0417 798630

## Northside Screens

- › Security Doors
- › Security Grills
- › Insect Doors & Screens

Free Measure & Quote

**60% Cash 40% Trade**

Contact Daniel Hill  
P. 07 3325 4346 - Mb. 0404 017 257

# tierradentro

Energy, soul and rhythm are a few of the words that describe this new band in the Queensland scene.

*Tierradentro* (Earth's essence) plays some own compositions plus Latin hits with a bit of inspiration and improvisation typical of the Latin jazz and Afro-Cuban Music. Amongst talented local musicians, as a special characteristic, the lead singer and the pianist are both from Colombia, with an extensive history of Latin music appreciation and learning.

Enjoy 100% live music from the heart of this two to five piece band who just *love* to play and communicate in the universal language of Music.

**Tierradentro Offers You Up to 50% Trade**



Please Contact Ricardo on  
P. 3210 1243 or  
Mb. 0431 124 143



**Fair Dinkum Finance**

Specialising in loans for:

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- Leasing heavy equipment
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Contact Jeffrey  
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Full range of Residential Mortgage Loans available to Ebanco members at .25% below the standard variable rate of the major banks.

- Principle Residence Loans
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- Land & Construction Loans
- Owner Builder Loans
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- Debt Consolidation Loans

Cooperative Membership and Loan Application Fees accepted in Trade. Member and Broker enquiries welcome.

Contact – Bill Hay  
The BIG Australian Cooperative Limited  
Lvl 2, King George Tower  
71-89 Adelaide Street  
Brisbane Qld 4000  
[www.bigcooperative.com.au](http://www.bigcooperative.com.au)  
Ph: (07) 3229 6046 Fax: (07) 3210 6657

Attention Real Estate Agents, property owners, property developers

*Add thousands of dollars value to your property with an Aussie Powerwashing "super makeover".*

We are big enough to handle the biggest jobs, with the machinery and equipment, manpower and expertise to totally transform your tired looking buildings at very affordable prices with a substantial trade component.

*(we are also small enough to care and take great pride in our work).*

Other services provided include: insulation and reflective coatings available for all roof types and a variety of decorative coatings available.

Give me a call on 1300 136 929 Mb. 0411 158 422.  
Walter Tweedie – Managing Director

P.S. We have awesome before and after photos to show you and numerous first class references

## LUXURY TAXI SERVICE

24 hrs – 7 days a week

Available for all occasions. Brisbane City & Areas by appointment. Bookings essential



**100% Trade**  
Contact Maurice or Lynne **0414 412 469**

## For A Fun Weekend You'll Never Forget



Bay Island Rental Scooters – Russell Island are offering adventure tours around the islands on 2 and 3 person kayaks.

Ideal for families, the young and the young at heart.

You supply the sunscreen and sleeping bags,

We supply all equipment and the safety gear, overnight tents, food, drinks, yacht and tender boat.



Nature supplies the dolphins, turtles, fish, birds and the magnificent scenery

Bookings now available for January and beyond

Give Barry or Jill a call on 07 3409 2324 or Mb. 0407 737 085



## Gilchrist Bookkeeping

Amanda is offering bookkeeping services for small business owners at a very attractive hourly rate, trade negotiable.

For prompt, efficient and friendly service give Amanda a call on P. 07 3359 0265 or Mb. 0431 906 630

(Not Great with a cricket bat but will hit your bookkeeping problems for six)

Also small removals, office moves, pick ups and deliveries available late afternoons and weekends.

One ton flat top ute with cage and reliable driver available for Northern suburbs of Brisbane.

Trade Negotiable – Give Steve a call on P. 07 3359 0265 or Mb. 0412 534 713

## COMING UP



## You are Invited to Our Christmas Party

From 7pm Wednesday 22<sup>nd</sup> Of December at

**Ebony & Ivory Licensed Restaurant**

79 Redcliffe Road, Redcliffe

Fabulous Setting on the Ocean Front looking out to Moreton Island

Finger Food Supplied – Drinks on Sale (for cash)



Don't Forget to Bring your Business Cards & Brochures for Networking on the Night  
These functions offer you an ideal opportunity to promote your business to other E Banc Members.  
(people love to do business with people they know)



Door Prizes – Novelty Prizes

R.S.V.P to Liliانا or Maj (07) 3356 8811 by Monday 20<sup>th</sup> December 4pm



## FOR SALE

XEROX VIVACE 400 PHOTOCOPIER WITH STAPLER AND SORTER, GOOD CONDITION ,  
\$1,000 FULL TRADE / ONO

Contact Shayne Locke on P. 07 3852 6055 MB. 0403 575 284

## NEW MEMBERS

*Welcome to Our  
New E - Banc  
Members*

### Gilchrist Bookkeeping

Bookkeepers / Transport & Removals

Bookkeeping & secretarial services & general trade. Small removal specialists. One tonne flat top ute with cage & driver. Fast, courteous service for your small jobs.

Contact Amanda Gilchrist  
P. 07 3359 0265

### Italsea Pty Ltd

Groceries - Wholesale / Alcohol - Supplies  
Import, export, wholesale. Food & wine.

Contact Edward Morales  
P. 07 3289 1191

### Eurotrading

Bench Top Manufacturer

Manufacturers & wholesalers of marble & granite

Contact Edward Morales  
P. 07 3289 1191

### *Quote of The Week*

"It will be useful also to quit his work often, and take some relaxation, that his judgement may be clearer at his return; for too great application and sitting still is sometimes the cause of many gross errors".

*Leonardo da Vinci*

*Happy Trading!*