

Monalisa and Baboo; Bank charges.

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Hello everyone. Last day of spring today; first of summer tomorrow. News from Muzaffarpur that I don't think I've told you yet. Jyoti has a few extra worries right now. Monalisa had an operation on her foot and luckily it was not serious. She has to rest it for a week or two. Little Baboo has measles, making it harder still for Jyoti to get away to do her chores at the bank and post office.

Hopefully we've got a much better payment system set up for Jyoti and she will not need to go through the awful stress of the past month. Westpac has been charging us \$20 to send Jyoti's money to her online. And then, Westpac has charged us \$30 to bring the last 3 transfers back from India. Angela was never notified that Westpac had changed the International Services Bank in India and the new bank required more information about Jyoti. Until the first transfer returned 2 weeks later, we had no idea. By this stage we'd sent off 2 further sums. When the money did get to Jyoti it took 9 days, which is too long when you have 8 children to feed and 2 are not well. Even here in Australia we would have problems if our payments did not turn up for 9 days beyond the expected date.

We are now sending the money through Western Union - which operates on a much better exchange rate, giving us more INR for our AUD, with the added bonus that it costs less than Westpac over the counter service. Right now 3 transfers would eventually have cost us \$20 to send online; \$30 for Westpac to track it down (where is it?); \$30 to return to our account ; \$20 to send again. For EACH of 3 transfers! Angela is applying to Westpac for a large refund and hopefully that will happen. At these charges we are supplying more money to fund Westpac's bungalows than to feeding and educating our Indian children.

This way, the money will be available to Jyoti within minutes of sending it - available when she needs it most - immediately! None of us have been impressed by the delay - and then the high fee returns when Angela was not notified of Westpac's changed procedures. Angela has been sending money to India almost every month since early 2003. And it has often been very stressful. Here's hoping the stress is now gone and we can do this without ridiculous fees and charges, at the proper exchange rate, and within minutes. Yes!

Love and thanks to all of our sponsors and donors. We really do insist upon getting every cent that you've donated, across to Jyoti and the children without unnecessary costs or delays. Wendy