#### Rotary Club Of Ku-ring-gai Inc Chartered 6th February 1959



Reach Within to Embrace Humanit

# In this issue

- Club Calendar
- Rosters
- This Week
- Last Week
- Club Calendar
- Chris Hoch—Red Shield
- Michael Tyler Membership
- Peter Kipps BHCC
- Laurie Facer Bo Hospital
- Wishbone Day
- Intensive Community Fundraising
- Restaurant Night
- Beecroft Rotary Blanket
  Day
- TURRAMURRA ROTA-RY
- Rotary D9680 Changeover
- BHCC Photos
- Retirement Options

#### **Back Pages**

- Guest speakers
- Market roster
- Door team
- Happy days

#### **Meeting Apology**

Please use the club website **before 3 pm** on meeting day to apologise or add a guest, or you will be required to reimburse the club for your meal cost. http://

www.kuringgairotary.org.au

# KOONGGA



1112 Volume 54 No. 40

30th April 2012

www.kuringgairotary.org.au The club meets every Monday 6.30pm at West Pymble Bowling Club

#### **This Week**

# Chris Hoch—Red Shield

Red Shield appeal 19 May, Chris needs 9 volunteer drivers

# Last Week

Robin Millar, Financial Information Service, Centrelink Topic: Retirement Options

# **Membership Michael Tyler**

New week is Rotary awareness night, we have 22 guests coming Vital – they are our guests, the aim is to initiate relationships with the business

community

Please invite your partners

Very important – please call guests and confirm they are coming AND book them in If you are a host please be here by 6.15 all other members be here by 6.30

# **Peter Kipps BHCC**

A survey has gone to volunteers

Peter is considering setting up a Facebook site for our Rotary Club

# **Up-coming Functions**

Sat 26 May - Dinner for 8 (host or attend)

# Laurie Facer Bo Hospital

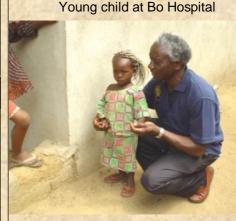
Laurie is here to thank us for the excellent job done in the Bicycle Classic and also for a quick update on progress with the Bo with the hospital

The building is complete and the cost was \$300,000.00 stages 2 and 3 are to be completed. There are now able to operate as an official hospital in Sierra Leone.

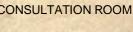


**Completed Bo Hospital** 





11 BEDS	cc
1 SURGERY	W
1 OPERATING THEATRE	OF



WAITING ROOM

OFFICE

# **Wishbone Day**

Here is an invite for Rotarians (everywhere) to join us for wishbone day on Sunday 6th May.

It's the grassy area opposite the darling quarter playground. 12 -3pm

#### All welcome

Please invite others and share the wishbone day website www.wishboneday.com

Cheers

Jo jo.ragen@sydney.edu.au



# Wishbone Day 2012 Sydney gathering



When: Sunday, 6<sup>th</sup> May, 2012 Time: 12pm – 3pm Where: Grassy area, Darling Quarter Darling Harbour. Sydney

#### BYO PICNIC, FAMILY, FRIENDS and lots of YELLOW!!!!!!

# **Intensive Community Fundraising**

Community Development and Training Workshop - Intensive Community Fundraising

Please find attached a letter and flyer regarding a Community Training and Development Workshop to be held on 4 May 2012 at Council Chambers.

To avoid disappointment, please reserve your place as soon as possible by contacting Robin Hall at rhall@kmc.nsw.gov.au or ph: 9424 0896.

# **Restaurant Night**

On Monday 14<sup>th</sup> of May we will be holding our Monday night meeting upstairs at the Greengate Hotel Killara, starting at the normal time of 6.30pm. There is underground parking available, the access being from Pacific Highway <u>only</u> heading South, turning into the Greengate lane next to the hotel and driving down to the parking area under the apartment block next to the hotel. The menu will be alternate courses at the normal price of \$30. Drinks will be available at the bar upstairs.

The guest speaker will be our fellow Rotary member, Ivan Cribb, who has been involved with many organisations and agencies working to improve services for people with disabilities. He has particularly contributed to the work of the Royal Blind Society. Ivan was made a member of the Order of Australia in 1994 in recognition of his service to the community and vision impaired people.

All members and partners are invited to attend this night.

#### **Beecroft Rotary Blanket Day**

# BLANKETS FOR MISSIONBEAT AND THE SYDNEY HOMELESS

Can you imagine what it would be like living on the streets of Sydney? Sleeping rough every night with your only belongings in a plastic bag?

In November The Rotary Club of Beecroft organised a collection of BackPacks for MissionBeat. About 90 backpacks were handed over and these have now all been distributed.

#### So we at Beecroft Rotary have a new quest!

We are now in desperate search for blankets, quilts and sleeping bags! Perhaps you don't go camping anymore, so the sleeping bags are surplus and just taking up room in the garage.

Please look through your cupboards and storage for spare blankets and quilts.

Blankets and sleeping bags can be brought to The Beecroft Pharmacy and placed in the storage container near the door.

We must finish collecting by Saturday 2<sup>nd</sup> June



Mission Australia's homeless outreach service, patrols inner Sydney streets seeking out those in distress and offering them support.

The iconic vans transport homeless men, women, children, families and intoxicated or drug affected men and women to services to meet their immediate needs, including safe accommodation, medical care or food and clothing.





# **TURRAMURRA ROTARY**

Don Murray is the guest speaker at an upcoming Turramurra Rotary meeting on a topic that some of your members may find very interesting.

He is a personal friend of mine and has a most interesting business background - indeed I am very pleased that he has agreed to speak on a topic that is relevant in today's world. It's an avenue of progress that is happening, but it doesn't seem to attract the media attention it should.

#### The topic is:

SUSTAINABLE ENERGY ALTERNATIVES is Integrated food and energy products in least developed countries.

Don is not a scientist so the subject matter won't be highly technical but I'm sure with his presentation abilities it will be worthwhile coming along.

Could you circulate this information within you club your members would be very welcome indeed.

DATE: Tuesday 8 May 2012 - 6.30pm for 7.00pm

VENUE: Warrawee Bowling Club, 1479 Pacific Highway, Warrawee (near intersection with Fox Valley Rd)

COST: \$28 + drinks.

Please advise me if you are attending for catering purposes by Tuesday 9am at the very latest.

Thanks and regards Roger Norman

# **Rotary D9680 Changeover**

You are invited to Soar into History and join DG David Rands and DGE John Dodd at the Final Rotary D9680 Changeover. It will be a wonderful night of fellowship as we celebrate the 2011/12 Rotary Year and look ahead to 2012/13.

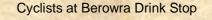
Friday 29th June 2012 6.30pm for 7.00pm at Hornsby RSL.

\$50 per person incl. 2 course dinner, welcome drinks and wine on the table.

Register Here today : Rotary District 9680 Changeover Registration. All registrations need to be made by Friday 15th June.

Jade Catherall 2012 Rotary District 9680 Changeover Rotary Club of Roseville Chase changeoverregistrations@rotarydistrict9680.org

# **BHCC Photos**







Road Repair at Bobbin Head Ross Egan, Frank White Peter Kipps



# **BHCC Photos**

Early Morning Unload Ross Egan and David Forsythe



# **Retirement Options**

**Financial Information Service** 





When you go on a big holiday, whether it's a roadtrip or overseas travel:

•You save for the holiday

•You plan your budget

How does that plan look?

You think about what will happen

•What activities you would like to get into

Where each stop will be

•Where you can get cash and something to eat

If you put this sort of effort into planning your retirement then you will be on your way!

Hi, I'm Mick -I'm 56 years old and my partner ('The Boss'), Jen is 55 (I think). Our big holiday might be around 5 years away at the moment. We need to prepare for our holiday by doing a budget and starting a savings plan now.

Our budget will help us determine where we can go and what we can do.

# **Retirement Options**

# How will we save for this holiday?

Let's check:

•where we are financially,

•where we need to be,

•and how we're going to get there.

Now, how about some investment options that might help put fuel in the car.

# **Investment Options**

Superannuation

Salary Sacrifice

•Transition to retirement income stream

Non-super investment

•Borrowing to invest

#### Superannuation

Is your asset allocation still right?

•Really boost your Super?

Should I have T2R?

•Non-super funds?

**Borrowing to Invest** 

Are there other options that help build our savings?

•Gearing into property?

•Margin Lending?

So, how does the retirement roadtrip work?

We save for our holiday.

•At the start we do a lot of things and go a lot of places.

•Then it costs a bit more

So, how does the retirement roadtrip work?

•So how much will we need and where does the cash come from?

# **Retirement Options**

# Consider this...

ASFA/Westpac Retirement Standard

•Single "modest" lifestyle \$19,959 pa

•Couple "modest" lifestyle \$27,984 pa

•Single "comfortable" lifestyle \$38,611 pa

•Couple "comfortable" lifestyle \$51,727 pa

#### Mick and Jen...

Let's revisit Mick and Jen now they are 61 and 60 and retired. They have combined supers of \$300,000 and have both ceased work to commence the adventure. They take advice and decide to have an account based pension each for income. They also retained \$25,000 each in their super funds to use for lump sum needs. Mick and Jen...

Income with interest from supers included

Acct. Based Pensions \$250,000\$30,000

Super and Cash \$70,000 \$5,000

Other Assets \$40,000 Nil

Total \$35,000 pa

\$1,346 pf

What are the differences if Mick and Jen had worked on till 66 and 65 respectively?

•They retired with combined supers of \$450,000.

•Again they choose to retain \$50,000 in super and have \$200,000 each in account based pension.

Income with interest from super included Acct. Based Pensions\$400,000 \$28,000

Super and cash \$70,000Nil

Other Assets \$20,000Nil

Age Pension\$18,434

Total\$46,434 pa

\$1,786 pf

#### **Future Changes**

The risk of change is negligible when compared to the risk we take by doing nothing

# **Retirement Options**

If we are self sufficient in retirement it won't matter if the Age Pension rules change

We have the chance to plan and act now -at age 64 or 65 it will be too late

**Financial Information Service Seminars** 

FIS presents seminars which may interest you

Topics include:

Creating Wealth

Superannuation

Reducing your Mortgage

•Investing with Safety For further information, check out: centrelink.gov.au/fis then click on 'Seminars'

#### **Robbie Millar CentreLink**



# Remainder of 2011-2012 Calendar

COMPANY OF A COMPANY OF A COMPANY	
DATE	Speaker (BM = Board meeting)
Monday 30 April	Patrick Haynes: "Huskies in the Antarctic in the 60's"
Monday 7 May	Ross lambert Social Media BM
Monday 14 May	Restaurant night at the Greengate Hotel: Ivan Cribb to speak
Monday 19 May	Red Shield collection
Monday 21 May	May Hat day; Graeme Davies & De Bono's six thinking hats
Saturday 26 May	Dinners-for-eight
Monday 28 May	John (Kenny) Aitken—some interesting new moulding equipment
Monday 4 June	June Lower North Shore Rotoracters BM
Monday 11 June	Queen's birthday – no meeting
Saturday 16 June	Trivia night
Monday 18 June	3 x 10-on-me
Monday 25 June	Changeover



Members are booked in to attend every regular meeting of the Club, if you cannot attend a meeting or wish to book in a guest / partner please access the WEB at <a href="http://www.kuringgairotary.org.au">http://www.kuringgairotary.org.au</a> before 3.00 pm on the day of the meeting. An apology for future meetings may also be entered. If you do not apologise for non-attendance the Club must pay for your meal and you will be asked to reimburse the Club.

# Rotary Foundation Thought of the week

40) Recognition for British PM.

Rotary International has recognised David Cameron, Prime Minister of the United Kingdom, with its Polio Eradication Champion Award for his leadership and dedication to a polio-free world.

RI President Kalyan Banerjee presented the award to International Development Secretary Andrew Mitchell, who received it on the PMs behalf at a reception at the House of Commons on 14 March.

The award is the highest honor Rotary presents to heads of state, health agency leaders, and others who have made significant contributions to the global polio eradication effort.

"We have a once-in-a-generation opportunity to rid the world of the evil of polio," Cameron said in a statement about the recognition. "The commitment of Britain and the Global Polio Eradication Initiative, with the support of millions of Rotarians, has helped bring this crippling and often deadly disease to the brink of eradication."

"On behalf of Rotary's 1.2 million members worldwide, I am honored to recognise the commitment of Prime Minister Cameron for his outstanding support to eradicate polio," said Banerjee. "My country, India, has just surpassed a year without polio. We would not be so close to achieving a polio-free world without the longstanding support and continued leadership of the United Kingdom. We encourage other G8 countries to follow the UK's lead in continuing their support so that the world will be polio free."

The United Kingdom has been a strong supporter of the global polio eradication initiative with contributions and commitments totaling more than US\$960 million through 2012.

"It is an honour for the UK and the Prime Minister to be recognised," said Mitchell. "Britain is at the forefront of the fight against polio and in 2011, Britain helped immunise over 45 million children from the crippling disease. None of this would be possible without the public-private partnership of the Global Polio Eradication Initiative and the tireless leadership of Rotary International and its dedicated members. I urge all other countries and organisations to play their part now to achieve our ultimate goal of a world free from polio."

In receiving the award, Cameron joins a roster of distinguished leaders, including India's Prime Minister Manmohan Singh, Chancellor of Germany Angela Merkel, UN Secretary-General Ban Ki-moon, former UN Secretary-General Kofi Annan, and Pakistan President Asif Ali Zardari. Our gift to the world will be Polio Eradication

Andrew Mitchell, United Kingdom International Development secretary, accepts the Polio Champion Award on behalf of Prime Minister David Cameron from RI President Kalyan Banerjee. Photo by Maureen McLean

		Market roster
MARKET ROSTER	Sun 13 May	Sun 10 June
BANNERS	ENTRY & GRAD	
SIGNS	Timms, Graham	Timms, Graham
510110	Egan Ross	Hungerford Geoff
MORNING SET UP	atom and a second	
PR		THE SHALL
1ST SHIFT 8.00 to 10.30	Forbes, Wally	Ivey Bob
2ND SHIFT 10.30 to 1.00	Coenen, Lou	Desmarchelier, Roger
	Evans, Emyr	Tyler, Michael
3RD SHIFT 1.00 to 3.30	Bala Krishnan	Forsythe, David
SKD SHIFT 1.00 to 3.30	Tang, Peter	Kennedy, Irene

MARKET DUTIES: You must initiate changes & advise Geoff Hungerford. Third Shift returns signs & bins to St George Bank

Door team				
Duty	April	Мау	June	
Greeter	Roger Desmarchelier	Bala Krishnan	Bob Ivey	
Team	Malcolm Braid	Ross Egan	Chris Hoch	
Team	John Aitken	Ross lambert	Peter Tang	

NOTE: The door team is responsible for welcoming visitors and guests, recording payments and issuing copies of the record to the President, Secretary and Bulletin Editor. Please arrange your own replacement.

Birthdays			Autor March	Anniversaries			
Roger	Desmarchelier	5-Apr	Tom	Laurel	Jackson	6-	
Frank	White	5-Apr	Greg	Joy	Newling	29-	
Emyr	Evans	7-Apr					
Laurel	Jackson	8-Apr					
Judy	Timms	9-Apr					
Geoff	Hungerford	18-Apr					

30-Ap

From 1 July 2011 we have a new bank account at Westpac Turramurra.

Rotary Club of Ku ring gai Project account BSB 032089 Account 253333

Malcolm

Braid

Rotary Club of Ku ring gai General account BSB 032089 Account 253341

Claims must be presented with a completed remittance advice which you can download from the WEB.

All payments to you will be made electronically (I do not have a cheque book) so please include your BSB and account when you make a claim.

When you make a payment please ensure you include your name in the details