

MT GRAVATT NEWS

THE OFFICIAL NEWSLETTER OF THE MT GRAVATT BOWLS CLUB .inc
NOVEMBER–DECEMBER 2020



CHAIRMAN'S REPORT

Dear Members,

Following the Annual General Meeting the following members were elected to the Board:

Chairperson **Graham Chatten**
Business Manager / Deputy
Chairperson **Reg Walls**
Treasurer **Jim Brown**
Secretary **Trish Hassam**
Greens Director **Geoff Devencorn**
Bowls Director **Ian Svensson**

The Board is pleased to welcome Ian Svensson as our new Bowls Director. Ian has been involved with organising and running the very successful Tuesday night Corporate Bowls and so he should have little trouble managing the organisation of the barefoot bowls – provided he has a strong list of volunteers readily available to assist in running this very important and steadily increasing revenue stream for the Club. Please contact Ian if you are willing to go on the roster. Not only is it a lot of fun helping people to enjoy themselves, but you are also helping your Club.

On Thursday 5th of November 2020 at 5.00pm, the Board called a Special General Meeting to discuss and seek the approval of the members to expand the solar power system. A proposal document was prepared and distributed to the members both via email and in printed format that was available from the Selectors Office. Forty-two members attended the meeting with many questions being asked followed by considerable discussion as each of the

enquiries were explored and explained. In attendance was Mr Doug Wilkinson, from Associated Energy Partners, who answered the more technical questions.

Despite my personal best efforts to prepare the proposal document in what I thought was an easy to understand format, it was obvious, particularly to those members who do not have solar on their homes, the information was not that easy to understand. Also, a number of members were genuinely concerned regarding the financial implications but hopefully the Treasurer and I were able to allay some of those concerns. All in all, it was one of the most informative meetings I have chaired, and while I appeared to become somewhat frustrated at times, the discussions would have given everyone in attendance a good understanding in the end.

This was borne out when the motions were put to the vote. Although not unanimous, the motions were passed by the greater majority and we can now get on with the job of greatly reducing the cost of electricity and future proofing the Club against rising energy costs.

It was hoped to have the new expanded system installed in December but, as usual, the controlling authorities continue to request further information and tests and there is a likelihood the project will not commence until the New Year.

One issue that was raised at the Special General Meeting was the condition of the bottom green and why isn't money being directed there. The Board sought quotes to

re-do the base as far back as two years ago with a cost of around \$130K, not including new carpet. We have applied for grants to do this work and have so far been unsuccessful, due in part to the number of grants we have received over the past five years – well done Reg Walls. The Board will continue to explore our options with major infrastructure grants and hopefully we may be successful either in 2021 or 2022.

I would also like to make the point that the Board continues to investigate and look for ways to not only increase trading revenue from the functions and barefoot bowls, but to also reduce overheads such as electricity costs. We have a small number of members, including myself, Jeff McLennan, Jim Brown and Don Hart who are regularly rostered on to save wages, which is the biggest operating overhead, so it would be handy to have a few more members who would be prepared to give up some time to be properly trained and give a helping hand on a regular basis. If you are willing to help, please see Jeff McLennan or Julie.

As the year draws to a close and we enter the festive season, I wish all members a Merry Christmas and a Happy, Safe and Prosperous New Year.

Graham Chatten
Board Chairman





BUSINESS MANAGER'S REPORT

SPONSORS BOWLS CALENDAR 2021

2021 Bowls Calendar has been commenced. This is an ongoing process and hope to have it finalised by mid December. Website Calendar will be updated after all sponsors are locked in for the year.

GRANTS

Gambling Community Benefit Fund (GCBF)

A grant was applied for in February to relamp the lighting on the top green with LED lights.

This grant has been approved in an amount of \$18,863 which is 100% finance & includes GST.

I have also sought Council approval to perform the work. This has also been approved same day. Authority to enter through the adjacent Mt Gravatt Park has also been obtained.

An update from the contractor indicates lights should arrive early December with work completed mid December.

Active Restart Infrastructure Recovery Grant – Queensland Government Department of Housing and Public Works

We have applied for a grant of \$10,000 plus GST to partly cover the cost of painting our rusted roofing. Total cost is \$11,200.00 plus GST. Grant closed Friday 7th August with a decision known by 30th September. Grant has been approved. Contractor is busy with other work until end of October and has us listed to complete in early November.

RETIREMENT & LIFESTYLE VILLAGE BOWLS DAYS

The day in October had to be cancelled through lack of possible attendees. Some of the Villages stated they will be back in February, therefore to save going through the process again in November, I have advised all Villages that we will not be playing until 2nd Friday in February 2021. Hopefully by then players will have sufficient confidence to again venture out of their Villages

Reg Walls
Business Manager



MEN'S PRESIDENT'S REPORT

Hello bowls family! I am using this greeting as I feel that our club has the feel of a family unit. We collectively support each other and even though there is the occasional difference in opinion, it is resolved amicably. After visiting a number of other bowls clubs recently I became aware of how fortunate we are to have the input of exceptionally talented members on our board and committee. Your friendship and support has been instrumental in my decision to continue as president and proud to be a member of this great and progressive club. Happy bowling!

Roger Piasecki
President



MEN'S COUNCIL MEMBERS

President- Roger Piasecki; Senior Vice President- Henry Gauci; Junior Vice President- Barry Hyde; Secretary- Allan Gaskon; Chair of Selectors- Les Davis; Rep. Selectors- Malcolm Ferguson, Bill Dransfield;

Social Selector- Fred Preston; John Gamlin; G.D.B.A. Delegate/ Catering Officer- Henry Gauci; Members Rep./ Asst. Greens Director- David Devencon; Games Director (acting)- Jeff Young, John Gamlin.

Members are asked to always contact the Men's Council Secretary in the first instance about any and all matters.

SPECIAL EVENTS SUB COMMITTEE REPORT

Sub Committee members: Margaret Valentine, Kelly Perkins, Malcolm Ferguson and Reg Walls

We have recently seen some activity following reactivation following start up after COVID.

Melbourne Cup

This event is running on similar lines to last year. One difference is the number of people we can have as a result of COVID Safe restrictions. I am pleased to announce that the luncheon has booked out and thank members for their support of the event.

Many thanks to Henry for his efforts promoting and selling sweeps and to Margaret for all her efforts in putting the event together.

Jack Attach

A Jack Attach Plus program will run on Thursday nights from 19th November for 4 weeks.

A flyer with salient details is included in this newsletter. In summary:

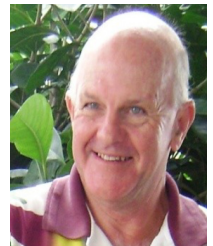
- Teams of three (3) people on the green during each end. Teams can consist of six (6) people to allow for subs and days when people cannot attend.

- Played as two bowl triples, in two sets of five ends with a tie breaker if sets are tied.
- Jack is placed, not rolled
- No skips required, all players stand at the delivery end.
- One power play each set per team, with double shots for that end.
- Cost \$10.00 per person per game with \$2.00 going to prizemoney.
- When Thursday nights from 19th November for 4 weeks starting at 6.15 pm.

We see this as a great way for members to introduce their family members and friends to the game and have a bit of fun. Possibly one bowler for guidance and others non bowlers in the team. With Jack Attack Plus the more teams we have, the more funds Bowls Australia will put into it towards an end of competition function.

Please give this some serious thought as we would like to make it a roaring success. Please feel free to contact me on 0438 193 551 if you have any questions and to register your team.

Reg Walls
Sub Committee Member



MANY HAPPY RETURNS!

Many Happy Returns to these members who celebrate their birthday in November and December 2020

November:

Graham Chattin, Ken Glasgow, Robin Yould, Gail Pratt, Les Young, Kevin Kunst, Ken Peters, Edwin Rooney, Bruce Black, Sid Wainwright, Lorna Cavanough, Greg Rose, Ann Sillence, Noel Horsburgh, Jeff Young, David Nobbs, Patricia Hassam.

December:

Bev Jonsen, Bob Austin, Noel Reilly, Brian Dutton, Albert Chan, Noel Eaton, Dianne Girvan, David Cunningham, Carmel Feeney, Eric Reardon, Nicholas Smith, Steve Floratos, Denis King, Bev Geldart, Brian Prescott, Brian Andrews, John Gamlin.





CLUB MANAGER'S REPORT

Spring already. As we move into September and the weather starts warming up, people are looking ahead to Christmas.

Whether you are planning an end of season celebration, a Christmas work party or a family get together, Mt Gravatt Bowls Club has something for everyone. We have two function rooms and two bowls greens, a fully licensed bar, a bistro and wonderful, friendly staff to help you plan your event.

There are limits on guests at this time, but it is not the quantity but the quality that counts that makes it special.

A reminder that our bistro is now open for lunch Tuesday to Sunday, dinners are served Wednesday, Friday, and Saturday nights so please come and join us for a delicious meal at very reasonable prices.

If you would like to make a reservation or get any ideas regarding a function, please give us a call on 3349 2367 or just pop in and check us out.

Julie Simkin
Club Manager



BISTRO HOURS

LUNCH:
Tuesday – Sunday
11am – 2pm

DINNER:
Wednesday, Thursday & Friday
5pm – 8pm

All-day barista available

BAREFOOT BOWLS

- \$10 per person
- Available for one player up to 50 players
- Tuesday to Sunday when rinks are available
- Two hours of play



The Club is commencing a Jack Attack program from Thursday 19th November. You as members are invited to ask friends or relatives (children, grand children) to be a part of this program. Ideally if one member could form a team with other non members to "show them the ropes" it would be great. This doesn't stop more than one member being in a team though.

I am attaching two flyers and a summation sheet containing the details.

I think this is a great initiative for our Club and is Bowls Australia (BA) promoted and backed. BA also provide a person to assist in the running of the program on the nights.

Please give this some serious consideration and contact me by either email or mobile 0438 193 551 if you have any questions. Please notify me by email of your team details. i.e. Players names, contact person in the team and your team name. Minimum of three, maximum of 6 players per team.

Play commences Thursday 19th November at 6.15 pm and runs for 4 Thursday nights only.

Lets make this a great success.

Reg Walls
Business Manager

COMING AT YOU FROM:

Mt Gravatt Bowls Club
1873 Logan Road
Upper Mt Gravatt 4122

DATE, TIME & DETAILS:

Thursday evening
commencing 19th November
concluding 10th December.



SPONSORS' SPECIALS

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Elliott & Harvey Lawyers are offering ten (10) free Wills for the first 10 members during the currency of this newsletter. In addition a discounted Enduring Power of Attorney for \$275.00. Please ensure you mention you are a member.

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RENAISSANCE RETIREMENT LIVING

36 Bunker Road
Victoria Point 4165
Visit www.rrl.net.au

Renaissance Retirement Living will be holding their last Information Session for 2020 on Monday 16th November starting at 10 am. We talk about the various retirement living options and give you the research tools you need to compare villages and make the right decisions for you. To register for this FREE event call 07 3820 7700.

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THANK YOU MANSFIELD!



I'm excited to return as the Member for Mansfield

The support my team has seen in our community is incredible. Locals believed in the Palaszczuk Government's plan for Jobs, Health and Education. We are already back at work and getting on with the job of delivering our economic recovery plan and making sure we keep Queenslanders safe.



Corrine **McMillan** MP
Member for Mansfield



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OPEN DAY

**Saturday
21st November
10am till 3pm**

**Register
to Attend**

Visit elementsliving.com.au/book

Please Note: This is a Covid safe event. Social distancing and additional measures will be implemented to ensure your safety, the safety of our residents and our team.

Tips to Keep You Out of the Ditch

Peter Donovan B.Bus Dip FP, JP(C,dec Q)
CERTIFIED FINANCIAL PLANNER



TELEPHONE
07 3421 3700
MOBILE
0414 347 287
EMAIL
peter@goldsworthyinv.com

Retirement - how much is enough?

The Coronavirus has made a lot of us think about our own mortality and how threatening life can be. But it should also have made us mindful about how much money we need to live on, as many of us weigh up working from home and not going to the office.

While many of us think about where we want to live our life, some workers are wondering if they can relocate to the country and work remote, maybe going to the office once or twice a week.

All these questions and the answers you come up with makes you confront something most Aussies choose to ignore — their super!

A recent article in the Daily Tele reminds us that “during the pandemic, almost three million people have withdrawn \$36 billion from super accounts under the government's early access scheme. Experts warn this depletion will severely reduce retirement incomes”.

This means many of these people as well as others who don't respect their super and work to get the most out of it, will end up on the pension. And there are 430 reasons to be conscious of your super because \$430 is the amount of the weekly pension!

Living on that in a big city is a challenge, especially if you're too old to move back home and rely on your parents.

The Association of Super Funds Australia (ASFA) has worked out that the average person, who retires at age 67, needs \$545,000 as a single or \$640,000 as a couple to generate a pre-tax income of around \$65,000 a year, which actually includes a part pension. A single person who owns their home can have up to \$583,000 of assessable assets, such as super and still receive a part pension. For a single non-homeowner, the threshold is \$797,500. For a couple who own their home, the threshold is \$876,500. So anyone with less than this in super can access a part-pension, which can be added to their super pension, explaining how \$640,000 in super for a couple delivers \$65,000 a year. For a non-homeowner couple, the threshold is \$1,091,000.

But the big question is: are you on track for ASFA's calculated comfortable retirement?

Here are the benchmarks for what you should have in super at various ages for a comfortable retirement:

- A 30-year-old should have a super balance of \$61,000.
- A 40-year-old should have a super balance of \$154,000.
- A 50-year-old should have a super balance of \$271,000.
- A 60-year old should have a super balance of \$430,000.
- A 67-year old should have a super balance of \$545,000 and \$640,000 for a couple.

All these numbers are based on you staying in super and remaining exposed to the stock market, so your fund can average a return of 6.7% a year. With help from a part-pension, you end up with around \$65,000. But what if you don't want to be beholden to the stock market? And what if you want more than \$65,000 a year to live on in retirement?

Many years ago, ASFA actually told us the formula for money happiness in retirement. The calculating types worked out a key equation for a blissful time after you leave work.

They said you'll want two-thirds of your final pay-packet when you retire. So if you're on \$100,000, you'll want around \$66,000, which is close to ASFA's \$65,000.

However, if you're on \$120,000, you might want \$80,000. And if you're now earning \$180,000, you might like \$120,000!

Let's take this \$80,000 figure and find out what you'll need to have in super to make it happen. With a million dollars in your nest egg at retirement age, you'll need to consistently get an 8% return. That might mean you'll need to be in the stock market to get those returns up.

Term deposits are around 1%, so to get 8%, our financial planning clients might have 60% of their assets in stocks (local and foreign) and then we try to get better returns in less risky bond funds and so on. But they're not risk free.

If you want a retirement life with less exposure to the stock market and with less risk, so you're only looking for, say, a 4% return each year, then you better get cracking and build up your super so you retire with \$2 million in super. And you might want some exposure to property as well. But make sure you don't buy a dud investment property, where not enough potential tenants want to live.

At the end of the day, you might need help to plan your financial future, linking your goals to your income now and in the future, and then keeping in mind your attitude to risk.

If you're not the type who likes to plan or work with a financial planner, then you should get into a good industry super fund that doesn't charge too much, be a balanced investor and try to buy and pay off a property before you retire, so you have a backstop in case things don't work out. Getting super and retirement interested might be a better way to go! Thanks to Peter Switzer for his contribution to this article.

As always, if you would like further information on any part of this article or if you have any financial planning questions please do not hesitate to contact me.

Peter Donovan

This information is of a general nature only and does not constitute advice or recommendations on any particular matter. Any advice expressed in this document is not based on your personal objectives, financial situation or needs. Accordingly you should consider how appropriate any advice is to those objectives, financial situation and needs before acting on the advice and, before buying any

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November newsletter



This year has really flown by.

The Christmas tree is going up this month for the start of our Christmas season.

What a crazy year we have had? We have all managed it (the best way we know how), and now we just have to get use to the “new norm” whatever that is...

I would like to take the time to thank everyone who has played bowls, bought drinks, ate food, celebrated, studied, worked, relaxed and supported the club over the past 10 months. The year isn't quite over so, however you finish off the year, do it with a smile and spread the love. If we have learnt anything from this year, don't take things for granted as anything can happen.

Look after yourself and those close to you and find the GOOD in things, there's plenty out there.

Cheers,

Julie Simkin

Club Manager

LADY PRESIDENTS' REPORT.

It is difficult to believe that this year is coming to an end. With Covid 19 everything has been different but I want to thank the ladies who have made the effort to keep the Ladies Section and ultimately the club operating in a viable manner. Not all has been lost as Pennants were played later than usual. Unfortunately for some only Division 1 was played but with an extreme effort from all we were successful in winning. The ladies who brought the Shield home for us were A.Belliveau, V.Chappel, A.D'Ámbrosio, A.Houghton, C.Lewis, H.Locke, D.Logan, P.Palmer, G.Pratt, M.Robertson, K.Smith and F.Woodward. Congratulations ladies on a wonderful effort. These ladies with the inclusion of M.Wells played Broadbeach in the Zone playoff. Although unsuccessful they played very well and made their opposition fight for every point.

The Club Selected Pairs is nearing an end and the thanks of all to our Games Director, Anne Houghton, for her effort in playing so many events in a disrupted year. Thanks to all the ladies who have participated in these events. Very soon the Club will be asking for nominations from those ladies wishing to play Q 7's and possibly Summer Shield. Please consider putting your name down as it is the one time we can represent the club in mixed teams.

Melbourne Cup day was very successful and my thanks to all who contributed to the running of the day. It is to be hoped that next year will see us resume more of our special events.

As this will be the last newsletter for 2020 I wish to thank all for the year that was and to wish everyone the very best for Christmas and the New Year. The ladies will have their Christmas Break-up on the 15th December and it is my wish that all will attend and end 2020 on a happy note.

On a personal note I would like to say thank you for your friendship and kindness and you will be forever in my thoughts.

Regards,

Bev Geldart

cenzo's

cafe + bar

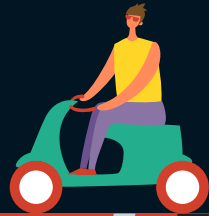


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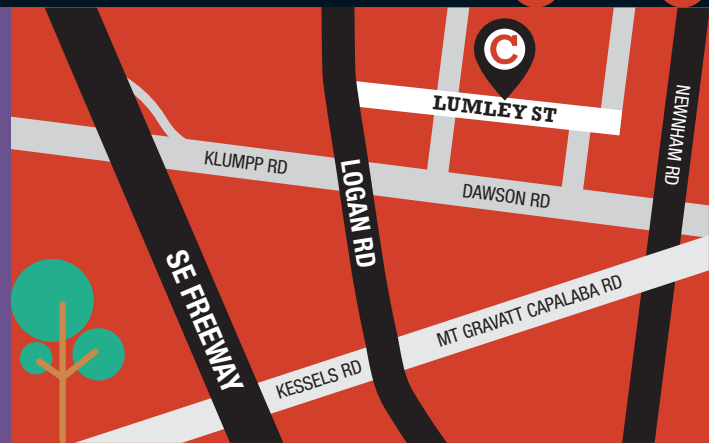
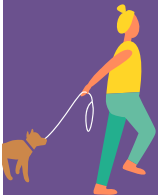
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TO SUPPORT THESE SPONSORS
AS THEY SUPPORT US**



BOWLS CALENDAR 2020

TELEPHONE: 07 3349 2367

November	Time	Event	Sponsor
Sunday 1	10:00am	Barefoot Bowls	
Tuesday 3	9:00am	Melbourne Cup Day	K M Smith Funeral Directors
Tuesday 3	6:15pm	Corporate Bowls	
Wednesday 4	8:30am	Mens Pairs	
Wednesday 4	12:30pm	Mens Pairs	Renaissance Retirement Living
Wednesday 4	6:30pm	Open Bowls	
Thursday 5	12:30pm	Mixed Triples	Mt Gravatt Plaza Shoe Repairs
Saturday 7	12:30pm	Saturday Bowls	Yeronga Village
Sunday 8	10:00am	Barefoot Bowls	
Tuesday 10	9:00am	Ladies Bowls	Elements Retirement Living
Tuesday 10	6:15pm	Corporate Bowls	
Wednesday 11	8:30am	Mens Pairs	
Wednesday 11	12:30pm	Mens Pairs	MyCare Physiotherapy
Wednesday 11	6:30pm	Open Bowls	
Thursday 12	12:30pm	Mixed Triples	CBW Plumbing
Saturday 14	12:30pm	Saturday Bowls	Alex Gow Funerals
Sunday 15	10:00am	Barefoot Bowls	
Tuesday 17	9:00am	Ladies Bowls	George Hartnett Metropolitan Funerals
Tuesday 17	6:15pm	Corporate Bowls	
Wednesday 18	8:30am	Mens Pairs	
Wednesday 18	12:30pm	Mens Pairs	Malouf Pharmacies
Wednesday 18	6:30pm	Open Bowls	
Thursday 19	12:30pm	Mixed Triples	Stellario Realty Group
Saturday 21	12:30pm	Saturday Bowls	Parque Vista on Seville
Sunday 22	10:00am	Barefoot Bowls	
Tuesday 24	9:00am	Ladies Bowls	Southside Toyota
Tuesday 24	6:15pm	Corporate Bowls	
Wednesday 25	8:30 am	Mens Pairs	
Wednesday 25	12:30 pm	Mens Pairs	Gauci Family Trust
Wednesday 25	6:30 pm	Open Bowls	
Thursday 26	12:30pm	Mixed Triples	Bestmark Insurance Brokers
Sunday 29	10:00am	Barefoot Bowls	



BOWLS CALENDAR 2020

December	Time	Event	Sponsor
Tuesday 1	9:00am	Ladies Bowls	Parque Vista on Seville
Tuesday 1	6:15pm	Corporate Bowls Season 4 Concludes	
Wednesday 2	8:30am	Mens Pairs	
Wednesday 2	12:30pm	Mens Pairs	Stellario Realty Group
Wednesday 2	6:30pm	Open Bowls	
Thursday 3	12:30pm	Mixed Triples	David Cunningham & Cenzo's Cafe
Sunday 6	9:00am	Mt Gravatt Bowls Club Christmas Triples	Club Southside Travelodge Garden City Southside Toyota Malouf Pharmacies Gauci Family Trust
Sunday 6	10:00am	Barefoot Bowls	
Tuesday 8	9.00 am	Ladies Bowls	
Wednesday 9	8:30am	Mens Pairs	
Wednesday 9	12:30pm	Mens Pairs	Gauci Family Trust
Wednesday 9	6:30pm	Open Bowls	
Thursday 10	12:30pm	Mixed Triples	APIA
Sunday 13	10:00am	Barefoot Bowls	
Tuesday 15	9:00am	Ladies Break Up Day	
Wednesday 16	8:30am	Mens Pairs	
Wednesday 16	12:30pm	Mens Pairs	Peter Donovan
Wednesday 16	6:30pm	Open Bowls	
Thursday 17	8:30am	Mixed Triples	David Cunningham & Cenzo's Cafe
Sunday 20	10:00am	Barefoot Bowls	
Wednesday 23	8:30am	Mens Pairs	
Wednesday 23	12:30pm	Mens Pairs	
Wednesday 23	6:30pm	Open Bowls	
Thursday 24	12:30pm	Mixed Triples	
Friday 25	ALL DAY	Christmas Day - Club Closed	
Saturday 26	ALL DAY	Boxing Day - Club Closed	
Sunday 27	10:00am	Barefoot Bowls	
Monday 28	ALL DAY	Boxing Day Holiday	
Wednesday 30	12:30pm	Mens Pairs	
Thursday 31	12.30pm	Mixed Triples	

Happy New Year

Please advise the Club Secretary if you wish to receive the newsletter online. As we are now printing the newsletter ourselves distribution by email will help save the Club printing costs. It is important for all members to ensure their personal details – phone numbers, email and personal addresses and most important—next of kin, are kept up to date in the Club Records.