



# K O O N G G A

Bulletin of the Rotary Club Of Ku-ring-gai Inc - Chartered 6th February 1959

Volume 56 No. 35 7 April 2014

Rotary monthly theme: April: Magazine month

## This week



### Roger Cherry Who are those people? The plaques of Circular Quay

Set in the pavement around Circular Quay, from the Opera House to the International Passenger Terminal are 60 metal plaques which celebrate the lives and works of writers. It's the Sydney Writers Walk, which honours not only Australian writers (including Banjo Paterson, Colleen McCullough, Barry Humphries and Germaine Greer) but also foreigners who lived in, or visited, Australia, such as D H Lawrence, Rudyard Kipling and Mark Twain. Each plaque sums up the writer's thoughts on Australia - whether serious, poignant or funny.

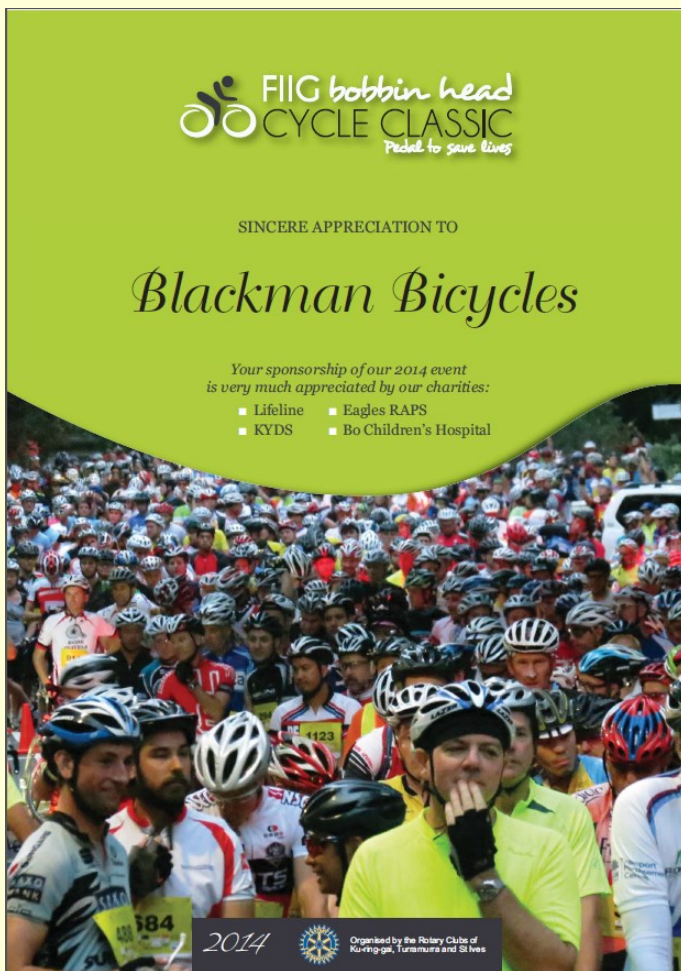
Come along and enjoy a 'guided tour' of the plaques.

## Last week: guests & announcements

President Tony:

- Welcomed guest speaker Gareth Hall of Lifestyle Financial Services Pty Limited, Joyce and Robert Enos, Eunice Price and Anne Maslen;
- Thanked Gareth Hall for his company's sponsorship of the Bobbin Head Cycle Classic;
- Congratulated Bob Elsworth on his excellent work in relation to organisation of the Bobbo and volunteered Bob to organise a club restaurant evening and 'Dinners for 8' - well done, Bob; and
- Foreshadowed visits to the club by another 4 cyclists who are potential Rotarians. (*If this goes on much longer, the club may have to put forward a motion to the next Rotary International Council on Legislation to change the Rotary logo to a bicycle wheel - Ed.*)

Peter Kipps said that the Bobbo committee is sending thank you letters to the major contributors to the event and displayed an appreciation certificate which will be sent to all bike shops and others involved in marketing, etc. (see example in the next column).



## Women's shelter benefit night

Congratulations everyone on your magnificent organisation of the Bobbin Head Cycle Classic.

As discussed briefly on the day, the Lions Club of Hornsby is holding a dinner to raise funds to establish and run a Women's Shelter in the Hornsby/Ku-ring-gai area.

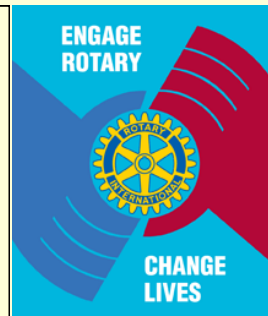
We would appreciate you circulating the email below (see next page - Ed.) to your members and encouraging them to come along.

David Kerr (St John Ambulance)

## In this issue

- This week: Roger Cherry - Who are those people? The plaques of Circular Quay
- Last week's guests and announcements
- Women's shelter benefit night
- Last week: Gareth Hall - Is a self-managed superannuation fund right for me?
- Traveller's tales
- Rotary International Convention
- Next week: Steve Wyatt - Oldest Australian man to climb Mount Everest
- And much more . . .

The club meets every Monday 6.30pm at West Pymble Bicentennial Club, 2 Prince of Wales Drive, West Pymble. Visitors welcome. [www.kuringgairotary.org.au](http://www.kuringgairotary.org.au)



Rotary International  
Theme 2013-2014

# Invitation

## Hornsby/Ku-ring-gai Women's Shelter benefit night

To provide crisis accommodation for women escaping domestic violence.



**Fact:** Every night in Australia, half the women who seek crisis accommodation are turned away.

**Our Local Community Challenge**  
To establish a Women's Shelter within the Hornsby/Ku-ring-gai area in 2014.

**6:30pm for 7pm Friday, 16th May at Asquith Leagues Club**  
11 Alexandria Parade, Waitara

**FOR ONLY \$40**

- \* A delicious two course meal
- \* Music – Golden Guitar winner Steve Passfield (pictured at right) & The Funsters playing the best music of the sixties and seventies.
- \* PLUS The Hornsby Bugs...
- \* Dancing – A night of great music and dancing...
- \* Games, raffles and silent auction and fabulous prizes.



### ORDER YOUR TICKET NOW

via website [www.hkws.com.au](http://www.hkws.com.au)  
or ring Keith Murray 0400 745 644

### More Information:

John Lockyer (Lions Club of Hornsby)  
Ph: 0407 044 422



Homelessness and domestic violence have been all too often featured in the media of late and it is a community issue that needs to be addressed.

Police in the Hornsby/Ku-ring-gai Local Area Command attend a domestic violence incident almost every day.

A steering committee has been formed locally that involves a diverse range of well-credentialed local community groups. It is supported by both Hornsby and Ku-ring-gai Councils.

This committee is working to establish a Women's Shelter in the Hornsby/Ku-ring-gai area for women who are the victims of domestic violence.

The Lions Club of Hornsby has as its major project this year to raise funds for the shelter. To this purpose, they are holding a fundraising dinner on Friday, 16 May at Asquith Leagues Club.

Details are on the attached flyer with further information and ticketing available on the Shelter Web Site [www.hkws.com.au](http://www.hkws.com.au) under upcoming events.

## Last week's speaker



### Gareth Hall Is a Self-Managed Super Fund (SMSF) right for me?

Gareth opened his talk by emphasising that everything he said would be general information only and not advice. Following are his speaker's notes.

There are lots of misconceptions about the pros and cons of SMSF's, and there is some concern that they are not always being used appropriately. There is also increasing scrutiny from the Tax Office and APRA.

### Why would I consider an SMSF, and what are the alternatives to an SMSF?

A concern is that many people choose to run a SMSF for the wrong reasons. Some of these reasons may be:

- BBQ conversations (social 'pressure')
- The Australian DIY fixation
- Fear of getting advice or mistrust of advisers

Alternatives to SMSF's are:

- "Retail" funds, which covers a multitude of offerings,
- Wrap accounts which provide almost as much flexibility
- Industry funds - REST offer some access to direct shares.

### Ask yourself - Am I an investment guru or should I outsource?

We do not know what we do not know. So, are you making the best investment decisions you could be, and would you be better off if you actually paid for some advice. The benefits may well and truly outweigh the cost!

- Access to assets not available to small investors, such as infrastructure
- Access to global assets
- Access to internally geared funds
- Reduction of risk due to greater diversification

### What assets are suitable inside a SMSF?

There can be no benefit to the member prior to retirement – i.e. no holiday homes, artworks on display, wine collections that are "used".

The 'sole purpose' test (to provide income during retirement) must be met.

### The pro's and cons of property in SMSFs

Cannot invest in the family home, holiday home, or overseas property.

5% limit for business real property.

Cannot buy or transfer a property from a member or "associate".

Cannot rent a property to a member or "associate".

Property can be a good asset as it is long term, as is super, but is it overpriced?

### What is the cost?

This varies greatly and depends a lot on the assets held in the SMSF.

### Estate planning issues

Can be a very good estate planning tool. Can maintain assets in the super environment upon death. Can minimise tax benefits if structured correctly, but you have to know what you are doing and get advice.

Important to note that it is not legally possible to bind the trustee of a super fund with a direction contained in a will. The trustee can overrule a will as in a recent case where a husband as trustee overrode the wife's will by making a trustee decision to pay the benefit to himself as opposed to the estate (will). Similarly, one sibling took over as the trustee of an SMSF and refused to give

any benefits to other siblings even though it was in the will.

Family law vs super law, making lawyers very rich. More and more court cases.

### Personal or corporate trustee structure?

Personal is cheaper (no setup and annual ASIC fees).

Corporate is generally recommended.

- Provides protection for the member (limited liability).
- Allows members to come and go more readily. Changes in trustees and members can be a costly exercise as, when the trustees change, it is necessary to prepare a deed of appointment and retirement to officially retire the outgoing and appoint the incoming trustees. The trustees must also notify all relevant share registries and banks of a change in trustee to reflect the new ownership in assets on behalf of the fund which can be a time-consuming process. In contrast, where a new member joins a fund with a corporate trustee, it simply requires the appointment of that member as a director of the trustee company. Where a member leaves the fund, it is simply necessary for them to resign as director.
- Some lenders insist on corporate trustees.

### What happens as I get older?

If you lose your mental agility do you still want the responsibility?

Super is complicated!

Managing investments is complicated

It may be the husband's passion – but what about the wife if he dies?

Income deeming rules set to apply from 2015.

## Traveller's tales



Where was Rob Hall and why was he there? In how many other places in the world could he do the same?

## Rotary International Convention

### It's Human Nature

Human Nature will be the featured performer during the opening session of the Rotary International Convention in Sydney, 1-4 June. Australia's number one male vocal group, Human Nature will perform a Motown-inspired set. Celebrating 25 years together this year, Human Nature has released 10 albums, 5 of which reached No. 1 on the charts, and has received 24 platinum awards.



- [Visit Human Nature's website](#)
- [Explore the lineup of speakers, entertainment](#)
- [Register for the convention](#)



### Sydney 2014 HOC Event Great Aussie BBQ – Assistance Required

Rotarians,

A key event for the Sydney RI Convention in 2014 will be the Great Aussie BBQ on Sunday 1st June. Up to 10,000 free snag rolls will be given away over the period 12 noon to 3 pm. Anticipate bumping in at about 9 am and out by 5 pm. You do not have to be registered for the Convention to assist at the BBQ.

Thank you very much to those clubs that have already offered assistance – if you did not get a confirmation email from me on 31 March, please contact me.

We are calling for additional help:

15 self-contained catering trailers or vans with double 3 or 4 burner BBQs to cook the hot food – we have 11 so far NEED 4 MORE

51 trestle tables – we have 8 so far NEED 43 MORE

21 marquee tents we have 9 so far NEED 12 MORE (preferably folding)

We are seeking teams of 6 per each BBQ setup (3 cooks, 3 servers) and about two extras per team. So 8 per team.

We also need assistance from Rotarians with food safety supervisor qualifications so we have three or four available on the day (ensure and observe compliance)

And if anyone has a real coffee cart/van we would love to talk to you!

If your Club can help, please fill out the attached form and email back to me, Great Aussie BBQ Committee Chair – DGE D9685 Ian Scott – [ian@scottadr.com](mailto:ian@scottadr.com) - as soon as you can but by Monday 28 April at the latest.

### Expand your leadership skills

Tommy Spaulding, a world-renowned speaker who focuses on leadership, is on the program of inspiring speakers at the Rotary International Convention in Sydney, 1-4 June. President of the Spaulding Companies Corporation, he has spoken to hundreds of organizations around the globe and is author of the book *It's Not Just Who You Know*. Other confirmed speakers include Ade Adepitan, a television broadcaster



and polio survivor; Dr. Bruce Aylward, assistant director-general for Polio, Emergencies, and Country Collaboration at the World Health Organization; and Gemma Sisia, founder of the School of St. Jude in Tanzania.

- [Get the latest information on convention speakers](#)



### Home hosting Youth Exchange students

We are expecting a large number of Rotary Youth Exchange Students from around Australia to attend the International Convention in Sydney and many will require housing. We are in need of

a large number of host families to host these students between Saturday 31 May and Thursday 5 June. Can you host an Exchange Student for this period? You will find it a most rewarding experience!

If you are interested or would like further information, please contact Paul Wynn via email at [rotaryyouthexchangechair@rotarydistrict9685.org.au](mailto:rotaryyouthexchangechair@rotarydistrict9685.org.au)

Jade Catherall

Youth Director - Rotary District 9685

**CHARITY FUNDRAISER CASINO NIGHT**

ROULETTE  
BLACKJACK  
POKER

WELCOME TO Fabulous LAS VEGAS

ROTARY CLUB OF HORNSBY

COCKTAIL FOOD  
DANCING  
FUN!  
CHARITIES ARE THE GUARANTEED WINNERS

EARLY BIRD TICKET: \$50

SATURDAY 3 MAY 2014 7 PM

HUGE RAFFLE  
SILENT AUCTIONS

BOOKINGS ESSENTIAL BY 28 APRIL

DRESS TO WIN!  
ASQUITH GOLF CLUB

BOOK: [HORNSBYROTARY.ORG](http://HORNSBYROTARY.ORG)  
SUPPORTING AUSTRALIAN CHARITIES

### Congratulations Rotary!

Great work on the Bobbo, guys.

Inspirational stuff!

Regards from Marieken and me.

Doug Miller

(IPP Manly Sunrise Club; Fun Run Director, 2014)

**PLEASE NOTE NEW EMAIL ADDRESS**

[Douglasmiller09@bigpond.com](mailto:Douglasmiller09@bigpond.com)

### Rotary Leadership Institute

The program of the Rotary leadership institute both supplements and complements the district training program and builds up some new networks and knowledge.



### Course 17 is open for registrations

The dates for the three parts are Saturday 16 August, Saturday 30 August and Saturday 20 September at the district office 8.30 am to 4pm with lunch provided. Course 18 will follow for interested Rotarians who cannot be placed in Course 17 or for whom the dates are unsuitable.

**If you are an incoming Club Officer or if you simply want to learn more about Rotary, join this course** by emailing [rlj@rotarydistrict9685.org.au](mailto:rlj@rotarydistrict9685.org.au) or by contacting David Rands at [dbrands@bigpond.com](mailto:dbrands@bigpond.com) and/or Michael Schwarcz at [mschwarcz@gmail.com](mailto:mschwarcz@gmail.com) as soon as possible.

Our Rotary District is subsidising this course, so the cost to you or your club for this three part course is only \$55.

### David Rands

56/10 Marian St, Killara, NSW 2071

Australia

Tel: +61 2 94985692

Mob: +61 408 255 015

Email: [dbrands@bigpond.com](mailto:dbrands@bigpond.com)

### Northbridge Rotary fireworks



Make sure you don't miss this years **Northbridge Rotary Club's 27th Annual Fireworks** event on Northbridge Oval, from 4 pm to 8 pm on **Saturday, 10 May**. (The fireworks are at 7 pm.)

This year the event will be even bigger and brighter, with more rides for the children and a greater variety of food, including the famous Rotary barbecues. The focus will always be on families and very good value for money.

Proceeds of the event will be going to local and overseas charities supported by the Rotary Club.

Come along to a great night of entertainment and support your local community!

### A Fire In the Belly

In Australia we take great pride in the accomplishments of our outstanding citizens, most of whom become household names. But sometimes, someone remarkable slips through the cracks. Such a person is Don Stein. This humble, down-to-earth, 'ordinary' man embodies all the characteristics of the quiet achiever.

Born in the middle of the Great Depression and raised on a poultry farm in the quaint bushland suburb of N.S.W, Don credits his parents for giving him the mantra of success – honesty, integrity, respect and trust ...



Typical of the man he was, Don started all over again and acknowledges that it was in large part thanks to the loyalty of friends and colleagues



that Don Stein Plant Hire became the triumph that it was ...

His is an incredible story ... Don simply had the 'fire in the belly' to make a difference. A truly inspirational life.

[Get your copy](#)

[Learn more](#)

## Next week's speaker



### *Early morning shadow of Mount Everest*

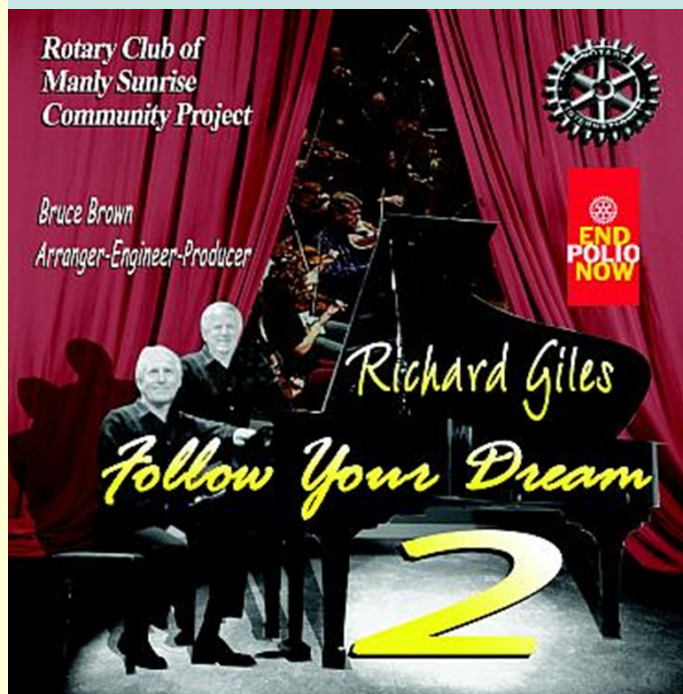
What do cyclists do in their spare time? Steve Wyatt is a member of Bob Elsworth's cycling group. In May 2013 he climbed Mount Everest as a member of a small international expedition, becoming the oldest Australian man to reach the summit.

In this talk, Steve will describe the challenge of climbing the world's highest mountain at an age almost double that of most people who attempt it. Come and be enthralled by his tale of one of the world's ultimate challenges - and bring your friends.



*Halfway up the Lhotse face*

## Follow Your Dream



Support a great Rotary project: The Rotary Foundation's End Polio Now Challenge and enjoy Lovely Tunes of Yesteryear by purchasing a copy of Richard Giles **Follow Your Dream 2** CD for only \$10.

Several years ago, Richard Giles - musician and Bruce Brown - producer/engineer produced **Follow Your Dream 2** as a Community Service project of the Rotary Club of Manly Sunrise (now Manly). Copies are still available.

Lovely tunes of yesteryear include:

- Fly my to the moon
- Always
- Autumn leaves
- Manhattan, Crazy
- You raise me up, and
- "I still call Australia home".

Absolutely wonderful. So inspiring, so up-lifting.

**Follow Your Dream 2** would make a lovely Mothers' Day, Fathers' Day or Christmas gift, but really it is an all year round gift for all occasions.

The net proceeds will be donated to The Rotary Foundation's End Polio Challenge via the Rotary Club of Manly

The eradication of polio is Rotary's pledge to the children of the world and by you purchasing a copy of **Follow Your Dream 2** just gives that extra stimulus for Rotary to achieve it's goal of no polio in the world. That would be marvelous.

To order **Follow Your Dream 2**, go to the D9685 Shop at [shop.rotarydistrict9685.org.au](http://shop.rotarydistrict9685.org.au)

If you wish to contact Richard to discuss the CD, his email address is: [richard@gilesonline.com](mailto:richard@gilesonline.com)



## Calendar of events

April	21	(Easter Monday) No meeting
	28	Alan Edenborough - Saving the James Craig
May	5	Club forum
	12	No meeting - postponed to 15 May (Thursday)
	15	(Thursday) Bobbin Head Cycle Classic presentation (at Rotary Club of St Ives)
	19	TBA
	26	Richard Field – Okavango: miracle in the desert
June	1 - 4	Rotary International Convention - venue: Olympic Park, Homebush
	3	Rotary International Convention Host Hospitality Night
	9	(Queen's birthday) No meeting
	23	Club Changeover

## Club officers and committee chairmen 2013-14

### Board of directors

<b>President</b>	Tony McClelland
<b>Vice President</b>	John Aitken
<b>President Elect</b>	Tony McClelland
<b>Secretary</b>	Geoff Hungerford
<b>Treasurer</b>	Graham Maslen
<b>Director - Membership</b>	Roger Desmarchelier
<b>Director - Public Relations</b>	Michael Midlam
<b>Director - Club Administration</b>	(Vacant)
<b>Director - Service Projects</b>	John Aitken
<b>Director - Rotary Foundation</b>	Graham Timms

### Service committee chairmen

<b>Club Service</b>	(Vacant)
<b>Vocational Service</b>	Michael Midlam
<b>Community Service</b>	Ross Lambert
<b>International Service</b>	Greg Newling
<b>Youth Service</b>	Joy Newling
<b>Bobbin Head Cycle Classic</b>	Peter Kipps
<b>Sergeant-at-Arms</b>	Greg Newling

## Club committees 2013-14

**Bobbin Head Cycle Classic:** John Aitken, Ross Egan, Peter Kipps, Tony McClelland, Michael Midlam, Adele Mitchell, Graham Timms

**Club History:** Malcolm Braid, Tom Jackson

**Club Service/Club Administration:** Geoff Hungerford, Graham Maslen, Michael Tyler (Koongga Editor)

**Community Service:** Lou Coenen, Gary Dawson, Roger Desmarchelier, Ross Egan (Daffodil Day), Bob Elsworth, Rob Hall, Chris Hoch (Red Shield Appeal), Geoff Hungerford (Markets) Caroline Jones, Nick Kenyon, Ross Lambert, Loïc Lacombe, Jack McCartney, Michael Midlam (Bowel Scan), Frank White (Markets)

**International Service:** David Forsythe, Graham Maslen, Adele Mitchell, Greg Newling, Peter Tang

**Membership:** Roger Desmarchelier, Dilys Geddes, Linda Lam-Rohlf's

**Public Relations:** Michael Midlam

**Program:** Rob Hall, Ross Egan

**Rotary Foundation:** Graham Timms

**Vocational Service:** Michael Midlam

**Youth Service:** Malcolm Braid, Emyr Evans, Greg Goodman, Bob Ivey, Tom Jackson, Linda Lam-Rohlf's, Joy Newling, Ted Price