



Reach Within to Embrace Humanity

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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>

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



Young child at Bo Hospital



11 BEDS	CONSULTATION ROOM
1 SURGERY	WAITING ROOM
1 OPERATING THEATRE	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



www.wishboneday.com
International awareness day for Osteogenesis Imperfecta (OI)

Wishbone Day 2012 Sydney gathering



When: Sunday, 6th 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 14th 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 only 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 2nd June



About MissionBeat

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 ie 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

Cyclists at Berowra Drink Stop



Volunteers at Berowra Drink Stop



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



Australian Government



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 \$70,000 Nil

Other Assets \$20,000 Nil

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

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 Rotoractors 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