**MIXED BOWLS REPORT**

Thanks to everyone who helped provide the Australia Day luncheon. The Mixed Fours Championship starts the season off on Sunday 1st February, card call 12.45p.m.

Also remember that Friday bowls is open for everyone to enjoy a relaxing time on the green. Afternoon tea is another delight from Dorothy McDermott. Card call on Fridays is 2.45p.m.

WP.

**PRESIDENT’S MESSAGE LADIES CLUB**

Rain, rain, rain the ladies return to bowls has been very sad only one day of social bowls in January. Lucky for us we got to play on Australia Day bowls before we got washed out. (see photo on bottom of page 7)

**WELFARE**

We have had a number of our lady members on our ‘Get well’ list. We wish them all a speedy recovery and look forward to seeing them back on a Tuesday to join us.

The major singles is underway and it was great to see a good number of members enter, it is a great opportunity to play a game of bowls using all 4 bowls. I hope our members will continue to enter our club competitions as it is “just another game” and another opportunity to play and practise bowls.

**COMPETITIONS**

We have some teams entered in the new North Shore District Senior and Open Fours Competition which begins on Monday 2nd February, I wish them all good bowling on their quest to rise through the competition to the next level.

**HOSTESS ROSTER**

We are all busy but our Hostess Roster only works when we all put aside one or two Tuesdays a year to come along and help set tables and help with morning tea. I urge all the TWBC members to check the roster and come along and share the friendship of the club and share a cup of coffee.

**EMAILS**

We want to create a data base of email addresses, there is a register that you can add your email address to on a Tuesday with our Secretary.

Looking forward to seeing you all on the green.  

*Sue Hamilton - TWBC President*
**HAMO’S TeeBeeCee REPORT**

**FINANCIAL**
- P&L covering the first nine months of our 2014/15 financial year shows a loss of $14,451 which is $8,824 better than for the same period last year (i.e. loss of $23,274).
- YTD Profit before allowing for depreciation is $47,310.
- Total current assets of $280,025 ($259,888: 2013) includes cash assets $240,312 ($226,164: 2013) providing us with a sound financial base.

**HOUSE**
- Gaming Machine Net Clearances are up by $11,993 (8%) with turnover increasing by $112,894 over the same period last year. Return to player YTD is 89.24%.

**BOWLS & MEMBERSHIP (TB&MC)**
Position as @ 9/1/15 = Voting Membership 247, Social Membership 395: Total = 642. Welcome to Mick Ryan (from Gordon BC) plus our eight (8) new social members.

**MEN’S BOWLING CLUB (TMBC)**
- After much deliberation by the Zone and State Match Committee’s, Turramurra will be contesting Grades 3, 5, 6 & 7 in the 2015 Pennant Competition. The new Metropolitan Grade 1 Pennant is now under the control of the State MC with grades 2 through to 7 still controlled by the respective Zones. Good luck and good bowling to all those representing Turramurra this year.
- Please ensure that bowling gear is in good order ready for the upcoming challenges.
- Entry forms for the Zone Veterans & Senior Veterans are now on the notice board. Those attending over the years have enjoyed the day: Date is Monday 16th March @ Harbord BC who always arrange the day professionally.

**BOWLS ATTIRE**
**CLUB ATTIRE**
Please see me in the Office or Sandy White if you prefer, to obtain new shirts, vests etc. Bowls Cloths, Hatbands and Caps are available from the Bar.

**PRE LOVED BOWLS ATTIRE**
Please see me in the Office if you are interested in purchasing any items from our stock (Blazers, Shirts and Trousers / bowls measures etc) – you will help by reducing the stock with all proceeds going towards Charities!

- **OTHER GEAR** – Bowls polish, hatbands etc may be purchased from the Bar with all bowls equipment available from Ken Wallis’ TurraMurra Bowls Shop @ 1/1390 Pacific Highway, Turramurra.
- **BOWLS for SALE**
  We have some second hand bowls (and bags) for sale: Please see me if you are interested.
- **NAME BADGES** – please give me a note if you require a new name badge.

**JACK** is a newsletter from the BowlsNSW Development team designed for Administrators and Volunteers. Should you wish to receive the occasional Enews update, simply email michael@rnswba.org.au and request to be added to the mailing list.
Homesafe Wealth Release – Accessing equity in your home to do the things that you want to do
Have you ever considered freeing up some of the equity you have built up in your home so that you can use it, now, on whatever you want to spend it on? It might be a new car or an overseas holiday, home renovations or perhaps spending it on your loved ones. Homesafe Wealth Release® is an innovative product that allows you to do just that. Homesafe is not a reverse mortgage. With Homesafe, you are selling a percentage of the future sale proceeds of your home (to a maximum of 50%) in return for an immediate lump sum cash payment. You still retain full ownership of your home and live in it as you do now. Because there is no debt to grow, Homesafe provides a certain outcome and peace of mind along the way. To find out more, please give Warren Dwyer and his team at Turramurra Community Bank® Branch of Bendigo Bank a call on 9488 9496 or email turramurra@bendigobank.com.au

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<table>
<thead>
<tr>
<th>Day</th>
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<tr>
<td>Mon</td>
<td>2 FEB</td>
<td>District Pairs all week</td>
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<td>Tue</td>
<td>3 FEB</td>
<td>Social bowls</td>
<td>TOM’S CELLARS</td>
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<tr>
<td>Tue</td>
<td>10 FEB</td>
<td>Social Bowls RPO Pairs</td>
<td>iTALK TRAVEL</td>
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<td>Thu</td>
<td>12 FEB</td>
<td>Alt RPO</td>
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<td>Wed</td>
<td>16 FEB</td>
<td>Belrose Friendship Day</td>
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<tr>
<td>Tue</td>
<td>17 FEB</td>
<td>Social bowls – General meeting</td>
<td>McCARROLL’S AUTOMOTIVE GROUP</td>
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<tr>
<td>Mon</td>
<td>19 FEB</td>
<td>Major Singles R4</td>
<td>CENTURY 21 CORDEAU MARSHALL</td>
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<tr>
<td>Tue</td>
<td>24 FEB</td>
<td>Social bowls Final Major Singles</td>
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<td>Sun</td>
<td>1 MAR</td>
<td>Tapner Carnival St Ives</td>
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<td>Tue</td>
<td>3 MAR</td>
<td>Social bowls Pennants Rd 1</td>
<td>M &amp; G AUSTRALIA WIDE REMOVALS</td>
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<td>Wed</td>
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<td>St Ives Tapner - womens</td>
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<td>5 MAR</td>
<td>Pennants Rd 2</td>
<td>Pinnacle Hearing</td>
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<td>Pennants Rd 4</td>
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<td>Tue</td>
<td>17 MAR</td>
<td>Pennants Rd 5 Social bowls Committee meeting</td>
<td>CENTURY 21 CORDEAU MARSHALL</td>
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This is a presentation made to Denice Kelly on her last visit to a Men’s Bowling Day as a Sponsor of the Turramurra Bowling Club.

Denice has been promoted to the position of Regional Manager Central Coast and Northern NSW for Bendigo Bank, effective 2nd February 2015, after 11 and a half years as Manager of the Turramurra Community Bank. Denice has been a major contributor to building this Branch into one of the most successful Community Banks in Australia.

Denice began as a Sponsor of our Club in 2003 when Alan Wilson started the relationship with the Bank through a $500 Sponsorship commitment.

This amount has grown considerable over the years and the Community Bank’s support has been reciprocated through business provided by the Bowling Club and its Members.

We take this opportunity to thank Denice for her support over of all these years and wish her and her family all the best in her new adventure. We will stay in touch and look forward to continuing our long mutually beneficial relationship with the new manager Warren Dwyer.
The Flag of Australia

I am the Flag of

I am the flag of Australia.  
My name is "Southern Cross."  
I fly atop tallest buildings.  
I stand watch in Australia's halls of justice.  
I fly majestically over institutions of learning.  
I stand guard with power in the world.  
Look up and see me.  
I stand for peace, honour, truth and justice.  
I stand for freedom.  
I am confident.  
I am arrogant.  
I am proud.  
When I am flown with my fellow banners,  
My head is a little higher,  
My colours a little truer.  
I bow to no one!  
I am recognized all over the world.  
I am worshipped - I am saluted.  
I am loved - I am revered.  
I am respected - and I am feared.  
I have fought in every war for 100 years. I was there at Gallipoli, the trenches of Turkey,  
World War 2, Korea and Vietnam know me.  
I'm presently in the mountains of Afghanistan and the hot and dusty deserts of Iraq  
and wherever freedom is needed.  
I led my troops, I was dirty, battle worn and tired,  
But my soldiers cheered me and I was proud.  
I have been burned, torn and trampled on the streets of countries I have helped set free.  
It does not hurt for I am invincible.  
I have been soiled upon, burned, torn and trampled in the streets of my country.  
And when it's done by those Whom I've served in battle - it hurts.  
But I shall overcome - for I am strong.  
I have borne silent witness to all of Australia's finest hours.  
But my finest hours are yet to come.  
When I am torn into strips and used as bandages for my wounded comrades on the battlefield,  
When I am flown at half-mast to honour my soldier,  
Or when I lie in the trembling arms of a grieving parent at the grave of their fallen son or daughter, I am proud.
**Phil McCarron Toyota**

**USED CAR SALE!**

$7,490!
Ford Fiesta 2009, Red, 73582km
IDEAL 1st CAR!
S/N # 41182

$9,990!
Toyota Yaris YR 2005, Orange, Low kms
SAVE $3,000!!
REGO # AH45WT

**PRE-OWNED CLEARANCE STOCK!**

**QUALITY PRE-OWNED VEHICLES**

Ford Fiesta 2009, Red, 73582km, S/N # 41182
 NOW^  $7,490  SAVE*  $2,500!
Suzuki Grand Vitara 2007, Grey, 90865km, S/N # 41193
 NOW^  $8,990  SAVE*  $2,000!
Toyota Yaris YR 2005, Orange, Low kms, Rego # AH45WT
 NOW^  $9,990  SAVE*  $3,000!
Renault Koleos 2009, White, 89001km, S/N # 41175
 NOW^  $13,990  SAVE*  $2,000!
Mazda 3 2010, Grey, 57087km, S/N # 41133
 NOW^  $17,990  SAVE*  $2,000!
Honda Accord 2010, Grey, 71162km, S/N # 40893
 NOW^  $23,990  SAVE*  $3,000!
Nissan 370Z 2010, Burgundy, 60512km, S/N # 41156
 NOW^  $35,990  SAVE*  $3,000!
Mercedes C350 2011, Black, 92387km, S/N # 41018
 NOW^  $44,888  SAVE*  $7,102!
Lexus IS 250C 2011, Sports Luxury, Black, 49990km, S/N # 41091
 NOW^  $46,990  SAVE*  $4,000!
BMW X5 2009, Grey, 79221km, S/N # 40997
 NOW^  $51,990  SAVE*  $8,000!
Lexus ISF 2011, Silver, 36550km, S/N # 40981
 NOW^  $73,990  SAVE*  $6,000!

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Dick Snelling’s Phone Number

Dick wishes to advise that his home phone number is

9988 3813

The number shown in the current booklet is incorrect.
My favourite joke...
There I was sitting at the bar staring at my drink when a large trouble-making biker steps up next to me, grabs my drink and gulps it down in one swig. “Well, whatcha’ gonna do about it?” he says menacingly, as I burst into tears.

“Come on, man” the biker says, “I didn’t think you’d CRY. I can’t stand to see a man crying.”

“This is the worst day of my life,” I say. “I’m a complete failure. I was late to a meeting and my boss fired me. When I went to the parking lot, I found my car had been stolen and I don’t have any insurance. I left my wallet in the cab I took home. I found my wife with another man and then my dog bit me.”

So I came to this bar to work up the courage to put an end to it all, I buy a drink, I drop a capsule in and sit here watching the poison dissolve: then you show up and drink the whole thing!

But enough about me, how’s your day going?”

A Kindergarten teacher was observing her classroom of children while they were drawing. She would occasionally walk around to see each child’s work. As she got to one little girl who was working diligently, she asked what the drawing was. The girl replied. “I’m drawing God.”
The teacher paused and said “But no one knows what God looks like.”
Without missing a beat, or looking up from her drawing, the girl replied. “They will in a minute.”

Thanks to David Walcot for these cute photos.

HAPPY AUSTRALIA DAY EVERYONE
2014 was an exciting year for the property industry. The market was incredibly strong – many agent’s most successful year yet!

We saw continued low interest rates, strong value appreciation and there was a huge shift towards vendors auctioning their homes.

Continued confidence is expected in early 2015, yet auction clearance rates are widely predicted to return to more ‘normal’ figures.

Price growth will start softening, hot markets will moderate, but we will see continued growth as we continue to have low interest rates.

Additional stock is expected in 2015, which will be welcome news to those buyers who missed out in 2014. With an increase in supply we will expect to see a softening of prices across the board.

There are some early starters in Ku-ring-gai, with 37 properties selling this month so far. As more and more people recover from the holiday period and start making their 2015 financial plans, we will see the market regain momentum.

If you would like to find out what your home might be worth, call the team at Century 21 Cordeau Marshall today for your complimentary market appraisal.