



Turramurra Bowling Club



GAZETTE - MARCH 2015

IMPORTANT DATES FOR MARCH

MAR 3	TUE	LADIES	1st Round Pennants
MAR 8	SUN	ALL	1st Round Mixed Triples C'ships
MAR 15	SUN	MEN	1st Round Major Singles C'Chip

MIXED BOWLS REPORT

The Mixed Fours is in full swing with the semi-finals having been played on the last Sunday of February. Results were : **P.Bedwell, C.Montgomery(sub), L Simunovic, R.Hawtree** winning over last years winners **J.Jenkins, J,Staniland, C.Bergman,and C.Lewis**.

Also:

J.Stamp, A.Fuller, H.Fuller, D.Blackwell winning over **J.Martin, P.Abdallah, P.Low, and S.Hamilton**. The Final should be a cracking game.

Again all bowlers are invited to play on Friday afternoons when **Dorothy McDermott** will be putting on an afternoon tea to remember (perhaps scones). Card call at 12.45p.m.

The Mixed Triples is the next Championship event. First round on Sunday 9th March card call 12.45p.m. The entry form is on the board.

WP.

MAHJONG AND CARD DAY

The March card day will be Monday 16th March, 2015. The first Mahjong afternoon will be Monday March 2nd. Do come and join us, all are welcome. Same price, same place, see you there. For further enquiries please ring Jeanette Staniland Ph; 9489 5616.

PRESIDENT'S MESSAGE LADIES CLUB

The club singles this week; with the final being played between **Jeanette Staniland and myself**. I managed to hold in a great game.

It is lovely to welcome our overseas visitors again, Catherine, Eileen and Liz on their extended holidays.

Val is recovering from a hip replacement we wish her well.

Good bowling to all those ladies who will start playing pennants next week. It is a great experience, just relax and enjoy.

Don't forget donations for the trading table are always welcome especially with pennants coming up we will have visiting bowlers to our club ready to spend their money.

Good Bowling

Sue Hamilton President

HAMO'S *TeeBeeCee* REPORT

FINANCIAL

- ◆ P&L covering the first ten months of our 2014/15 financial year shows a loss of \$30,732 which is an increase of \$6,979 for the same period last year (i.e. loss of \$23,753). The bad weather certainly has an adverse effect on our Income.
- ◆ YTD Profit before allowing for depreciation is \$38,033.
- ◆ Total current assets of \$275,999 (\$267,815: 2014) includes cash assets \$240,410 (\$235,938: 2014) providing us with a sound financial base.

HOUSE

- ◆ Gaming Machine Net Clearances are up by \$8,022 (5%) with turnover increasing by \$79,211 over the same period last year. Return to player YTD is 89.50%.

BOWLS & MEMBERSHIP (TB&MC)

- ◆ Position as @ 9/1/15 = Voting Membership 248, Social Membership 402: Total = 650.
Welcome to Catherine Reidy (transfer from Social) plus our eight (8) new social members.
- ◆ BowlsNSW now has its own app for installation on your smartphone or tablet. If you wish to download the app to follow all the latest information go to www.rnswba.org.au under the latest news tab or phone 9283 4555 for assistance.

MEN'S BOWLING CLUB (TMBC)

- ◆ Congratulations to Herbie, Hamo (belated call up) and Ken Wallis on being selected to represent Zone 9 Seniors: six teams to play against Zones 2, 6 & 15 at Hamilton North BC on Monday 2nd March. Peter Low is also now travelling as the side reserve making the most number of TBC reps for a single Zone event in memory. Play well boys!
- ◆ 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.
- ◆ The first semi final of the Club Pairs is between Bob Southam / Bill Parry against George Lee / Ken Wallis. A deferment has been approved for David Skelly / Wayne Galloway to play Bill McMurdy / Harvey Fuller on 8th March: the winners to play Peter Low / Geoff Hamilton in the second semi final as soon as it can be mutually arranged.

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.

MEN'S BOWLS PROGRAMME FOR MARCH AND HALF APRIL 2015

SUN	1	MAR	All	1st Sunday Century 21 Handicap Pairs		CENTURY 21 Cordeau Marshall
SUN	1	MAR	All	Mixed Fours Championship	MF3	CENTURY 21 Cordeau Marshall
WED	4	MAR	M	Sponsored Day		CENTURY 21 Cordeau Marshall
SAT	7	MAR	M	Zone Pennants	Rd 2	Zone 9
SUN	8	MAR	M	Club Pairs Championships	P4	CENTURY 21 Cordeau Marshall
SUN	8	MAR	All	Mixed Triples ChampionshipsMT 1		CENTURY 21 Cordeau Marshall
SUN	8	MAR	All	2nd Sunday Jackpot Mixed Pairs		CENTURY 21 Cordeau Marshall
WED	11	MAR	M	Sponsored Day		Turramurra COMMUNITY BANK
SAT	14	MAR	M	Zone Pennants	Rd 3	Zone 9
SUN	15	MAR	M	Major Singles Championships	C1	CENTURY 21 Cordeau Marshall
SUN	15	MAR	All	3rd Sunday Mufti		CENTURY 21 Cordeau Marshall
MON	16	MAR	M	Veterans / Super Veterans Day	Zone 9	Venue TBA
WED	18	MAR	M	Sponsored Day		GUARDIAN FUNERALS
SAT	21	MAR	M	Zone Pennants	Rd 4	Zone 9
SUN	22	MAR	All	4th Sunday & Mixed Triples Championship	MT 2	CENTURY 21 Cordeau Marshall
WED	25	MAR	M	Sponsored Day		PINNACLE HEARING PYMBLE
SAT	28	MAR	M	Zone Pennants	Rd 5	Zone 9
SUN	29	MAR	All	5th Sunday Special Day	Double	
					S	CENTURY 21 Cordeau Marshall
SUN	29	MAR	M	Zone Pennants (Catch Up Day Rds 1-5)	RES	Zone 9
WED	1	APR	M	Sponsored Day		CENTURY 21 Cordeau Marshall
FRI	3	APR	~	GOOD FRIDAY / CLUB CLOSED		
SAT	4	APR	All	EASTER BOWLS	Triple	
					S	MULTIPLE SPONSORS
SUN	5	APR	All	1st Sunday Century 21 Handicap Pairs		CENTURY 21 Cordeau Marshall
MON	6	APR	All	EASTER BOWLS	Triple	
					S	MULTIPLE SPONSORS
						McCARROLL'S AUTO GROUP
WED	8	APR	M	Sponsored Day		
SAT	11	APR	M	Zone Pennants	Rd 6	Zone 9
SUN	12	APR	M	Major Singles Championships	C2	Zone 9
SUN	12	APR	All	2nd Sunday Jackpot Mixed Pairs	Triple	
					S	CENTURY 21 Cordeau Marshall



LADIES' BOWLS PROGRAMME FOR MARCH AND HALF APRIL 2015

Sun	1	MAR	Tapner Carnival St Ives	
Tue	3	MAR	Social bowls Pennants Rd 1	M & G AUSTRALIA WIDE REMOVALS
Wed	4	MAR	St Ives Tapner - womens	
Thu	5	MAR	Pennants Rd 2	
Tue	10		Social bowls Pennants Rd 3	PINNACLE HEARING
Thu	12	MAR	Pennants Rd 4	
Tue	17	MAR	Pennants Rd 5 Social bowls Committee meeting	CENTURY 21 CORDEAU MARSHALL
Thu	19	MAR	Pennants Rd 6	
Fri	20	MAR	E/C Ind'r S Qual	
Tue	24	MAR	Pennants Rd 7 Social bowls	MARIO'S CUCINA RESTAURANT
Thu	26	MAR	Pennants Rd 8	
Tue	31	MAR	Pennants 9	
Fri	3	APR	Good Friday	
Sun	5	APR	Easter Sunday	
Mon	6	APR	Easter Monday	MULTIPLE SPONSORS
Tue	7	APR	Social bowls	GUARDIAN FUNERALS
Thu	9	APR	Pennants Rd 10	
Tue	14	APR	Pennants Rd 11 if needed Social bowls	ASNU GROUP OF TRADES

Ten Things That Will Disappear In Our Lifetime

This is USA oriented, but Canada & the rest of the world will not be far behind. Whether these changes are good or bad depends in part on how we adapt to them. But, ready or not, here they come.

1. The Post Office

Get ready to imagine a world without the post office. They are so deeply in financial trouble that there is probably no way to sustain it long term. Email, Fed Ex, and UPS have just about wiped out the minimum revenue needed to keep the post office alive. Most of your mail every day is junk mail and bills.

2. The Cheque

Britain is already laying the groundwork to do away with cheques by 2018. It costs the financial system billions of dollars a year to process cheques. Plastic cards and online transactions will lead to the eventual demise of the cheque. This plays right into the death of the post office. If you never paid your bills by mail and never received them by mail, the post office would absolutely go out of business.

3. The Newspaper

The younger generation simply doesn't read the newspaper. They certainly don't subscribe to a daily delivered print edition. That may go the way of the iceman, milkman and the laundry man. As for reading the paper online, get ready to pay for it. The rise in mobile Internet devices and e-readers has caused all the newspaper and magazine publishers to form an alliance. They have met with Apple, Amazon, and the major mobile/cell phone companies to develop a model for paid subscription services.

4. The Book

You say you will never give up the physical book that you hold in your hand and turn the literal pages, I said the same thing about downloading music from iTunes. I wanted my hard copy CD. But I quickly changed my mind when I discovered that I could get albums for half the price without ever leaving home to get the latest music. The same thing will happen with books. You can browse a bookstore online and even read a preview chapter before you buy. And the price is less than half that of a real book. And think of the convenience! Once you start flicking your fingers on the screen instead of the book, you find that you

are lost in the story, can't wait to see what happens next, and you forget that you're holding a gadget instead of a book.

5. The Land Line Telephone

Unless you have a large family and make a lot of local calls, you don't need it anymore. Most people keep it simply because they've always had it. But you are paying double charges for that extra service. All the cell phone companies will let you call customers using the same cell provider for no charge against your minutes.

6. Music

This is one of the saddest parts of the change story. The music industry is dying a slow death. Not just because of illegal downloading. It's the lack of innovative new music being given a chance to get to the people who would like to hear it. Greed and corruption is the problem. The record labels and the radio conglomerates are simply self-destructing. Over 40% of the music purchased today is "catalogue items," meaning traditional music that the public is familiar with. Older established artists. This is also true on the live concert circuit. To explore this fascinating and disturbing topic further, check out the book, "Appetite for Self-Destruction" by Steve Knopper, and the video documentary, "Before the Music Dies."

7. Television Revenues

The TV networks are down dramatically. Not just because of the economy. People are watching TV and movies streamed from their computers. And they're playing games and doing lots of other things that take up the time that used to be spent watching TV. Prime time shows have degenerated down to lower than the lowest common denominator. Cable rates are rocketing and commercials run about every 4 minutes and 30 seconds. I say good riddance to most of it. It's time for the cable companies to be put out of our misery. Let the people choose what they want to watch online and through Netflix.

8. The "Things" That You Own

Many of the very possessions that we used to own are still in our lives, but we may not actually own them in the future. They may simply reside in "the cloud." Today your computer has a hard drive and you store your pictures, music, movies, and documents. Your software is on a CD or DVD, and you can always re-install it if need be. But all of that is changing. Apple, Microsoft, and Google are all finishing up their latest "cloud services." That means that when you turn on a computer, the Internet will be built into the operating system. So, Windows, Google, and the Mac OS will be tied straight into the Internet. If you click an icon, it will open something in the Internet cloud. If you save something, it will be saved to the cloud. And you may pay a monthly subscription fee to the cloud provider. In this virtual world, you can access your music or your books, or your whatever from any laptop or handheld device. That's the good news. But, will you actually own any of this "stuff" or will it all be able to disappear at any moment in a big "Poof?" Will most of the things in our lives be disposable and whimsical? It makes you want to run to the closet and pull out that photo album, grab a book from the shelf, or open up a CD case and pull out the insert.

9. Joined Handwriting (Cursive Writing)

Already gone in some schools who no longer teach "joined handwriting" because nearly everything is done now on computers or keyboards of some type (pun not intended)

10. Privacy

If there ever was a concept that we can look back on nostalgically, it would be privacy. That's gone. It's been gone for a long time anyway. There are cameras on the street, in most of the buildings, and even built into your computer and mobile phone.

But you can be sure that 24/7, "They" know who you are and where you are, right down to the GPS coordinates, and the Google Street View. If you buy something, your habit is put into a zillion profiles, and your ads will change to reflect those habits..

"They" will try to get you to buy something else. Again and again and again.

All we will have left that which can't be changed.....are our "Memories". And at the rate my mind is going, I don't know how that is going to work out.

(Something to think about - I have just spent hours "unsubscribing" all the stuff that automatically lands in my "inbox" after I have purchased something - anything. It's a relief to know that for a short time my inbox is clear. Eva)



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CHEER UP PAGE

An elderly man in the Atherton Tablelands had owned a large farm for several years.

He had a large pond in the back. It was properly shaped for swimming, so he fixed it up nice with picnic tables, horse-shoe courts, and some apple and peach trees.

One evening the old farmer decided to go down to the pond, as he hadn't been there for a while, and look it over. He grabbed a twenty litre bucket to bring back some fruit.

As he neared the pond, he heard voices shouting and laughing with glee. As he came closer, he saw it was a bunch of young women skinny-dipping in his pond. He made the women aware of his presence and they all went to the deep end.

One of the women shouted to him, 'we're not coming out until you leave!' The old man frowned, 'I didn't come down here to watch you ladies swim naked or make you get out of the pond naked.'

Holding the bucket up he said 'I'm here to feed the crocodile...'

Some old men can still think fast.

(Thanks Sandy White for this)

THE DUCK AND THE LAWYER

A big city lawyer went duck hunting in rural North Wairarapa. (nz) He shot and dropped a bird, but it fell into a farmer's field on the other side of a fence.

As the lawyer climbed over the fence, an elderly farmer drove up on his tractor and asked him what he was doing.

The litigator responded, "I shot a duck and it fell in this field, and now I'm going to retrieve it."

The old farmer replied, "This is my property, and you are not coming over here."

The indignant lawyer said, "I am one of the best trial attorneys in New Zealand and, if you don't let me get that duck, I'll sue you and take everything you own."

The old farmer smiled and said, "Apparently, you don't know how we settle disputes in North Wairarapa. We settle small disagreements like this with the "Three Kick Rule."

The lawyer asked, "What is the 'Three Kick Rule'?"

The Farmer replied, "Well, because the dispute occurs on my land, I get to go first. I kick you three times and then you kick me three times and so on back and forth until someone gives up."

The attorney quickly thought about the proposed contest and decided that he could easily take the old codger. He agreed to abide by the local custom.

The old farmer slowly climbed down from the tractor and walked up to the attorney. His first kick planted the toe of his heavy steel toed work boot into the lawyer's groin and dropped him to his knees!

His second kick to the midriff sent the lawyer's last meal gushing from his mouth. The lawyer was on all fours when the farmer's third kick to his rear end, sent him face-first into a fresh cow pie.

The lawyer summoned every bit of his will and remaining strength and very slowly managed to get to his feet. Wiping his face with the arm of his jacket, he said, "Okay, you old fart. Now it's my turn."

(I love this part) The old farmer smiled and said, "Nah, I give up. You can have the duck."

(Thanks David Walcot for this old gem)



CHOOSING THE RIGHT INVESTMENT SUBURB

So you've decided to invest in property.

It's an exciting and daunting time with many factors to consider including your current financial situation, your budget, borrowing capacity, how much return it needs to give, cash flow and capital growth, what you hope to achieve with the property and most importantly, selecting the right property.

Residex data has been used to reveal the suburbs that present the 'top investment opportunities for residential property buyers', as well as the streets with the 'best renovation potential'.

On top of the list was Moreyfield in Queensland, with a predicted five-year growth of 10 per cent and a median rental yield of 5.51 per cent.

New South Wales suburbs claimed five of the top-six positions, with Mount Annan, Sanctuary Point, Karabar, Berkeley and Kalbarra.

When it comes to choosing the investment suburb that's right for you, you will need to weigh up the good versus the bad.

Think of factors including the level of amenity in the area, the quality of schools and shops, upcoming plans and developments, the main demographic for tenants in the area, as well as the suburb's 'reputation'.

You can find out these things by speaking to either locals or agents in the area, or having a detailed look at suburb data and statistics.

Every suburb has pricing disparity so it's best to find the top 'pockets' of the suburb, which will also generally be where the rental demand is highest.

Obviously the rental yield is an important factor, so find out which properties are more desirable to renters in the particular area; not only currently but also in the future.

See what is already on offer for rent, as this will ultimately be your competition. Assess how quickly comparable properties are snapped up by tenants.

Most of all, remain unattached. Remember this is an investment so you need to remove all emotions when looking at particular suburbs. After all, it won't be you living there.

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.

Visit our office today, and speak to one of our professionally trained and experienced agents
Gordon 9498 2388 | Lindfield 9416 9393 | St Ives 9488 8588 | Turramurra 9449 8844 | Roseville 8008 8521