



October Newsletter

A monthly publication of the Probus Club of Seaforth

Probus Club of Seaforth

Founded in 1990, Inc 1996

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President's Message

October 2022

Walking Group

This month the Probus walkers undertook, with me trailing behind, a flat walk from Stocklands at Balgowlah to the Andrew Boy Charlton Aquatic Centre and back. A distance I was told of about 5 kilometres. Let me tell you, I just made it. Sue has put me on a strict diet which I'm trying to follow. Staying fit equates to staying healthy which equates to living longer.

Join Ray, Hazel and the walking group next month, you will enjoy the company and the coffee after.

Melbourne Cup

In the afternoon of the first Tuesday of November, most of Australia stops and watches a horse race. We Seaforth Probians are invited to join members and guests of Seaforth Bowling Club, in what can only be described as a gourmet luncheon and to participate in a best hat for ladies and best dressed man competition, buy sweep tickets and watch the race on the big TV screen. Judith Doig will reserve a seat at a table for you. Don't be disappointed afterwards, see Judith at our meeting.

Theatre Parties

Pamela Reese is looking into arranging group bookings at the Ensemble Theatre at Kirribilli. It is committed to performing new Aussie and international plays as well as classics. The problem is getting there. It is in Kirribilli where parking is difficult but Pamela believes she has a solution. Let's hope she can do this.

Lunches

Our after meeting lunch group enjoys a bargain lunch costing not more than \$15 prepared solely for us. It is a great way of meeting and socialising with other Probians and I recommend it to you. If you wish to join in, ring Sue on 0417 7767 97.

Don't forget all the other activities we offer our members, including social bowling, technology group, luncheons with trivia and of course our day trips and tours. These are all first class and you should take advantage of the opportunity to participate in them.

And now ...

WILLS — Common Mistakes to Avoid

I was asked a few weeks ago by a friend how he should approach his two elderly spinster sisters as to whether they had Wills and if so where were they located in the event of their death. I had no ready answer to this other than to chat about a friend's nightmare experience about locating a Will and casually asking "where is yours?"

I'm sure that you can come up with better suggestions and I look forward to hearing them.

What about putting off making your Will. A surprisingly large percentage of Australians die without having made a Will. My advice to anyone without a Will is simply "make one".

Not informing your family where your Will can be located in the event of your death is one of many common mistakes. It may be so well hidden that it is never found and your estate will be distributed in accordance with the law as to intestacy, by a Court distributing your assets, in a way not envisaged by you.

Specify your funeral preferences, particularly if you have in place an arrangement with a funeral director.

Update your Will. If a loved beneficiary or executor dies before you, your Will may need updating.

Next Meeting

Tues, Nov 25, 2022

Seaforth Bowling Club

Meeting Agenda

9.30 Registration, morning tea and fellowship.

10.00 Guest Speaker: Ray Rees —
Sydney Heritage Fleet.

10.50 Business.

If not attending, please inform: *John*

Higson 0416 142 768

jhig1062@bigpond.net.au.

**Following meeting: Tuesday,
November 22**

I preferred the appointment of at least two executors even if the appointment of one was contingent on the other for some reason not being able to act.

If you purposely wish to exclude a close family member, consult a lawyer as to the best way to do this.

Young surviving children need a guardian if no parent has survived.

Make sure when signing your Will that it is also signed properly and witnessed by two adults both present at the time of signing who are not beneficiaries named in the Will.

Do not attempt to change any provision in your Will after it is made by writing or inserting new or altered provisions. This can only be done by making a new Will or signing again in the presence of two adult witnesses a Codicil.

Choose your executor carefully. A family member who is also a beneficiary is usual but it can be a trusted friend, your accountant, solicitor, The Public Trustee or one of the many trustee companies. Remember that the executor can claim commission on a sliding scale of up to 4.4%. Relatives can claim commission, but usually do not.

Although the Supreme Court has a fixed scale of fees that a solicitor retained to obtain Probate should charge, there is no scale for legal services required to distribute the asset, pay debts and finalise the estate. These can vary tremendously. If you have a long and trusted relationship with a solicitor you can request your executor to retain him or her.

Remember debts. It is not unusual for your Will to give the executor in its first paragraph a direction to pay your debts and from what source. This gives you the opportunity to ensure that an asset is not distributed with that debt still attached. Sometimes failure to specify how a debt is to be paid results in an uneven distribution of assets to beneficiaries.

Don't forget Capital Gains Tax. If at the time of your death you have an asset which if sold would result in CGT being paid, it may be possible to pass that asset to a beneficiary so that CGT is not paid till the beneficiary decides to dispose of it. You should consult your accountant if concerned with this.

Don't forget there are some things you cannot dispose by Will, for example jointly owned property or assets, superannuation benefits, the proceeds of life insurance where a beneficiary has already been nominated as well as assets held in a trust or trust account.

Finally, if any of the above matters raises a concern, you should not rely on my comments, but instead should consult with a currently practising solicitor.

Grahame Goldberg

Coming Events, Registrations and Payments 2022

Dec 12 (Mon) – Annual Christmas Lunch – Wakehurst Golf Club – Cost \$50 pp due now.

2023

Mar 6 (Mon) – Annual Picnic – Clontarf Reserve – Cost \$5, nil if you have already paid.

Mar 16-24 (9 days, Thurs-Fri) – Fly/Drive Tour Tasmanian East Coast – Cost \$3450 pp, Single supplement \$680, Deposit \$600 pp, balance Jan meeting.

Cheque payable to the Probus Club of Seaforth Inc

Current Membership 100

Guest Speaker

Ray Rees — Sydney Heritage Fleet

Our speaker will be Ray Rees from the Sydney Heritage Fleet. The Fleet acquires, restores and operates a number of historic vessels including the barque James Craig and SS John Oxley. It is a museum and collection of 10 historic vessels and 55 smaller boats offering on-board tours and cruises.

Ray joined the RAN as an apprentice and spent over 30 years in the navy. His last position at sea was as the Chief Engineer in the guided missile destroyer, HMAS Brisbane, and is now an active volunteer in the SHF, currently serving on the board of directors.

Susan Stead



September guest speaker Jill Bruce.

TREASURERS REPORT

Our corrected bank balance at September 30 is \$8463.25. Our members funds at the end of September are \$8208.25. Finances are all good.

We have paid a deposit for our Xmas function. Subsidy to follow for Xmas function. Make sure you attend to "get your share".

Stuart Sercombe, 9451 2369

Welfare Report

Looking on the positive side of 2022, we are nearly entering the Christmas time which means we have completed another year, despite the highs and lows of everything, we appear to be doing well. At the last meeting Anne Eastes was able to

join us again, unfortunately Helen Smith, Elaine Daly and Neville Clearly are still overcoming some health problems, we wish them a quick return to good health and are able to join us especially for our upcoming Christmas party.

Hope to see you at the next meeting.

Judith Doig

OCTOBER BIRTHDAYS

John Warren, Oct 4; Tony Gosling, Oct 7; Elaine Daly, Oct 8; Susan Stead, Oct 10; Don Elliott, Oct 11; Ruth Calloway, Oct 14; Warren Ogborne, Oct 18; Ella Doutreband, Oct 19; Joan Higgins, Oct 20; Jackie Rodwell, Oct 23; Max Cooper, Janette Stenstrom, Oct 25; Ian Stevenson, Oct 26.

Activities

Bowls Report

Seems a bit like last month. It's taken us 12 weeks to rollup eight times. How many more to get the last couple of rounds?

With the two rounds to go, that talented bowler Ross Buckton still holds a slim lead of half a point over Pamela Reese, and John Grant (who is back to bowls after his eye problems). Interesting couple of rollups on the way.



Birthday celebrations for bowler Don Elliott, 95 years young.

Isn't it a blessing to have a couple of sunny days, hope they keep coming. We should have a victor by next month ... who will it be? Tune in for my next thrilling instalment.

Lee Murrell, organiser and handicapper

After Meeting Lunch

The menu available for our after-meeting lunch next Tuesday is baked salmon and salad \$15, or lasagna and salad \$15. Drinks will be available at the bar.

Please advise Sue Goldberg by text or phone on 0417 776 797 with your choice no later than 5pm next Sunday.

Walking Group

Dobroyd Head to Nth Harbour Reserve

Monday, November 1

Walk Details — We will meet at 9:45 for 10 near the café in Lower Beach St, Balgowlah. Then we will all be driven to Dobroyd Head in 3 or 4 cars where we start our walk back to the café at North Head reserve. The walk winds along the cliff tops with stunning views of our harbour. We will enjoy our traditional coffee at the café and hopefully remember to drive back to Dobroyd Head to pick up the other cars.



October's walking group after considering their options.

Walk time — About one hour including car shuffle.

Grade — Rocky with many steps but downhill nearly all the way.

Facilities — There are facilities and many seats with harbour views along the way.

Parking — Free parking.

Enquiries — Ray Isaacs, 0412 578 104; Hazel Sellin, 0422 524 021.

Special notice to members

Members are reminded they are required to attend 50% of meetings.

Failure to do so could see your membership being forfeited.

Melbourne Cup

If attending SBC Melbourne Cup Luncheon, Seaforth Probus members are requested to wear their membership badges.

PROBUS CHRISTMAS LUNCH

A special date for your diary

Probus Christmas Lunch to be held on Monday, December 12, 2022, 11.30 am for noon lunch Wakehurst Golf Club.

\$55 — 3-course Banquet

Payment can be made at the October/November meeting or direct debit Westpac BSB 032294 a/c no: 690735.

Coming Events

**Tasmania East Coast
9 Day Fly/Drive Tour
March 16-24 2023**

This year our extended tour will be with OnCourse Tours.

A 2023 flyer is attached and lists the tour highlights. The full itinerary will be available shortly. I understand it is the same as the 2022 itinerary with an accommodation change at Bicheno.



OnCourse offers home pickup for our travellers who reside in the Northern Beaches pickup zone.

I consider the standout highlights of this tour are:

- Mona Gallery Museum in Hobart. *Modern art, see it and you be the judge.*
- Bruny Island and a coastal cruise. *Amazing cruise and foodies stops.*
- Salamanca markets in Hobart. *Foodies forget breakfast.*
- Freycinet and Wine Glass Bay. *Simply beautiful.*
- Tamar Valley and the wineries. *Follow the river and the many wineries.*

Cost per person twin share is \$3450 inclusive of air fare to Hobart return. Single supplement \$680. Deposit \$600 per person. Balance six weeks prior to the tour.

The tour numbers are almost full.

Register your interest with Clive Sergent, email sergentcr@tpg.com.au



LEFT: Pamela Rose, Michael Calloway and Gail Gosling. ABOVE RIGHT: President Grahame and Lee Murrel. Grahame wanted to be blessed by an angel — close!!