



September Newsletter

A monthly publication of the Probus Club of Seaforth

Probus Club of Seaforth

Founded in 1990, Inc 1996

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Life Member: Barry Ryan

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Next Meeting

Tuesday, September 27, 2022
Seaforth Bowling Club

Meeting Agenda

9.30 Registration, morning tea and fellowship.

10.00 Guest Speaker: Jill Bruce.

10.50 Business.

If not attending, please inform: *John*

Higson 0416 142 768

jhig1062@bigpond.net.au

Following meeting: Tuesday, October 25

President's Message

September 2022

This month I will give you an example of how things can go very wrong with your personal estate planning.

"After 40 years of happy marriage John and Mary Doe had two adult children, Hansel and Gretel and the following assets:

1. A family home in North Balgowlah valued at \$3,000,000. On the advice of their solicitor they had purchased this as joint tenants. He told them that this would ensure it would be inherited by the survivor of them.
2. Cash in term deposits and investments in public companies amounting to \$500,000, also for the same reason held jointly.
3. John had a credit of \$1,000,000 in a Self-Managed Super Fund. He had signed a nomination in favour of the beneficiary of his Will.

They had no debt but sadly John suddenly died.

John and Mary had after the birth of their children, signed Wills naming each other as sole beneficiary and in the event of their prior death the estate was to be divided equally between their children, Hansel and Gretel.

So far, apart from the untimely death of John, all was going to plan. All of the assets jointly held passed to Mary and she received John's credit in the SMSF, she was reasonably comfortable, now owning her own home and liquid assets of \$1,000,000.

But Mary was terribly lonely and she soon met, fell in love and married a handsome but insolvent Mick. Mick suggested Mary sign a new Will making provision for him. Mary was just a little suspicious of this suggestion, looked at a copy of her Will and happily saw that it said that in the event of John dying before her, all of her own assets and those recently inherited from John, would be inherited by Hansel and Gretel. She was satisfied with this, declined the suggestion and did not seek verification of its legality.

Mary recently contracted Covid 19 and died. Mick started to look for alternate accommodation!

Mary's estate had a value of \$4,400,000 having spent \$5,000 on John's funeral and \$95,000 on her recent marriage and honeymoon.

Hansel and Gretel found Mary's Will and thought that they would soon be able to sell their small house in a nearby forest and live happily (and comfortably) ever after on the \$4,900,000 left to them in their mother's estate.

As we all know from my previous ramblings a marriage revokes a previously made Will, unless made in anticipation of that marriage, so Mary died for all purposes, intestate (without a Will).

The Succession Act 2006 provides that Mary's estate should be divided as follows:

To Mick as surviving spouse, receives all of Mary's personal physical effects and a statutory legacy of \$490,000, plus half of the balance of the estate \$2,205,000 therefor about \$2,700,000.

Hansel and Gretel as children from a previous marriage receive only \$1,100,000 each instead of the whole of Mary's estate as described in her revoked Will."

The above is a figment of my imagination but the division of the suggested assets is as prescribed by law.

Hansel and Gretel could of course seek a greater proportion of their mother's estate but the Supreme Court is usually reluctant to alter statutory benefits.

As always, if any of the above has application to your own circumstance, you should not rely my comments and instead seek advice from a practising solicitor.

Grahame Goldberg, President

Current Membership 100

Coming Events, Registrations and Payments 2022

Oct 10 (Mon) – Annual Picnic Day – Clontarf Reserve – Cost \$5 pp (nothing if you have already paid).

Dec 12 (Mon) – Annual Christmas Lunch – Details and costs to be announced.

Cheque payable to the Probus Club of Seaforth Inc

SEPTEMBER BIRTHDAYS

Janice Chalkley, Sept 2; Stuart Sercombe, Sept 3; Pam Ockerby, Sept 4; Pax Lambert, Sept 10; Susan Goldberg, Sept 19.

Guest Speaker:

Jill Bruce — From childhood poverty to author of over 100 non-fiction books about Australia

Jill is a Macquarie University trained teacher librarian and author who graduated when she was 38. She has written over 100 published books and retired from Beacon Hill Public School in 2009 after 27 years as teacher librarian. Jill won the Whitley Award in 1994 given by the Zoological Society for best children's book, *Austranimals*, plus two Wilderness Society Environment awards. Her other works include *Australian History*, *Australia's seashore and native fauna and flora*. In 2014 Jill was

Activities

Bowls Report

It's that time in our comp that gets interesting. Three weeks to go, and we have a few contenders. Out in front is Pamela Reese with 7 points, closely followed by Ross Buckton on 6^{1/2}, and Jenny Grant and Warren Osborne on 6. So some great stouches ahead of us!

We have a hard core of 15-16 bowlers who roll up every week for our "rollups", that's great, but I would love to get back up to around the 20 mark.

presented with the Lady Cutler Award for distinguished service to children's literature.

Dianne Swan

Welfare Report

The month of September hopefully brings to mind coming out of hibernation with a new season — spring — trees sprouting new leaves, flowers opening up — plus the weeds starting to grow again, and our Probus members being able to get out and about again.

Life member Barry Ryan is being looked after by his niece. Anne Eastes is resting at home after her stay in hospital. Pam Jordan has had a short stay in NBH. If there are other members who have been under the weather, trust you are now feeling better and stronger.

Hope to see you at our next meeting.

Judith Doig

TREASURERS REPORT

Our adjusted bank balance (after allowing for unrepresented cheques) is \$11,305.15. Our members funds at the end of August are \$8130.15.

The difference is activities. We are okay with our funding.

Stuart Sercombe, 9451 2369

Hard to please, eh? So if you would enjoy a weekly Probus activity, give it a go, love to welcome you.

Lee Murrell, Organiser and Handicapper.

Walking Group

Clontarf Reserve to Spit Bridge

Monday, October 10

Walk Details — Meet around 11 am in the Clontarf parking area. Then we will walk along part of the Manly to Spit Bridge walking track to

the Spit Bridge and back to Clontarf in time for the club's picnic and sausage sizzle.

Walk time — Three-quarters of an hour.

Grade — Some steps, mostly level but with good harbour views.

Parking — Free for Northern Beaches residents.

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



This month's intrepid walkers at Manly Dam — Hazel Sellin is behind the camera

Tech Group

The next Tech Group meeting is to be at the Totem Club at 11 am, Tuesday, Oct 11.

Interested members coming along may need to enrol to join the Totem Club, if you haven't already done so, for a nominal fee.

Any member wishing to join, contact Gavin at ghmkerr@icloud.com or phone 0404 073 76.



Tech Group Organiser, Gavin and wife Helen.

Save this date ...

Monday, October 10

It's our famous

ANNUAL PICNIC

Clontarf Beach Reserve, 12 noon

Barbecued sausages, onion sams, salads, dessert (tira masu and ice cream).

Bring your own cutlery and crockery.

BYO grog too.

If you paid for the March picnic which was cancelled, no need to pay anything.

Otherwise it's only \$5 pp.

Enquiries to David Foster 9948 1790

or dmfost@bigpond.net.au

Lunch on Tuesday

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.



President Grahame with newly inducted member Joan Higgins.

PICTON TRIP HIGHLIGHTS



Picton Railway Station.



Railway viaduct over Stonequarry Creek, Picton.



Stonequarry Creek.



Thirlmere Railway Station.



Tollgate Lodge, Picton.



Couridah Railway Station.