



Rotary Gold Coast



December 17 2015 #166 We meet 5:45pm for 6:15pm the 1st & 3rd Thursday of the month at The Southport Golf Club. You're welcome to join us - if possible advise Chawki on m 0410 002 403 e mango@winshop.com.au **DECEMBER ROSTER.** If you're unable to attend please arrange a replacement before the meeting. Welcome guests: **Kathy Hogan.** Meeting chair: **Mark Urquhart.** Front desk: **John Lander.** Intern'l toast: **Peter Laurens.** Sergeant: **Andrew Csabi.**

 goldcoastrotary.org.au District 9640 RI #17910



President's report

The friendly welcome from President Lynda who was held up at the hospital in theatre was missing, but we still had a wonderfully positive club forum.

District Governor Nominee Darrell Brown requested and immediately received club support to help him run his District Conference in March 2018 at Sea World.

Phil Rosenberg updated the club about the ROMAC Trivia Challenge to be held in May 2016 and sought the club's support to stage a 'Pride of Workmanship' event in March 2016. Chairman David reminded the club about our major fund raiser, the Charity Ball, which is likely to be held in June in conjunction with the 'Give me 5 for Kids' campaign run by Radio Station Gold FM 92.5.

Then came my presentation about a potential signature event for Gold Coast Rotary – 'The Gold Coast Ramble'. This event run and refined over 5 years in Perth by the Rotary Club of Mill Point has the potential to become a major fun community event and fundraiser.

I went to Perth and competed in this year's Perth Ramble and was given a comprehensive debrief by the organisers, who are willing to share their experience and technology in the form of a well proven app, website and logos. Members strongly supported the proposal that the club, with support of other local clubs, stage an inaugural event in 2017.

December 17th is our AGM at our annual Botanic Gardens Breakfast. Please consider nominating for a position on the Board and don't forget Christmas Party on 13th December. **David Baguley**



Club President
Lynda Hynes PHF
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and by the beach. So very Gold Coast!

Relax, enjoy friendship and a BBQ.

* \$25pp * BYO * 4-9pm Sunday 13 December.

* Pratten Park, Old Burleigh Rd,
(opposite Albert Avenue) Broadbeach.

* RSVP Chawki
Chawki@akgaz.net

ANNUAL GENERAL MEETING 8:00am Thursday 17 December

You should attend this AGM with a casual breakfast in the Botanical Gardens.

Nominations are open for board positions where you can help us build an even better club.

Cost \$25. Confirm to Chawki. Details to be circulated to all members.

DECEMBER

MEETING ROSTER See front page

1 Joan Baguley (23yrs), Chawki (19yrs),

Joan McDermott (7 yrs) Andi von

Zeppelin (24 yrs)

3 Club meeting,

9 Nancy & Hugh Smith (43yrs)

9 Dean Castell & Lindy Campbell

10 Richard & Narelle Flanagan (31yrs)

9 Justin Schaffer (9yrs)

10 Board meeting

12 John D'Anna

13 Xmas in the Park BBQ 4-9pm

17 ANNUAL GENERAL MEETING

8:00AM Breakfast at Botanical
Gardens \$25 incl great coffee

18 Andrew & Esther Chan (38yrs)

25 Chawki & Ann (39yrs)

21 David Wood

22 Beverly Daw

JANUARY

MEETING ROSTER

Welcome guests - Viv Mallinson

Front desk - Lyn McArthur

Meeting chair - Greg Bowler

International toast - Sue Fosskett

Sergeant - Brian Kidd

1 Joe Kertesz (14yrs)

7 NO CLUB MEETING

14 Board meeting

19 Brian Kidd

11 Ian & Beverly Daw

21 Club meeting

22 Anne Maria von Zeppelin

23 David and Kerry Wood (14yrs)

26 Geoff Prentice & Kerrie

Urquhart

28 Phil & Tini Rosenberg (42 yrs)

Helen & John Watter (47 yrs)

30 Phil & Tini Rosenberg (42 yrs)

FEBRUARY

MEETING ROSTER

Welcome guests - Dean Castell

Front desk - Joe Kertesz

Meeting chair - Chawki Gazal

International toast - Phil Rosenberg

Sergeant - Andrew Csabi

1 Nan Baldwin (15yrs) , Bryan Dower
(35 yrs), Don Stalker (20 yrs)

7 Tony Ward

7 Club meeting,

10 Bryan Dower

11 Richard Flanagan

12 Eric Lughart (Kate)

16 Anni Fong

17 Viv Mallinson

21 Club meeting

27 Lexie Kidd

28 Brian & Caroline Dower (50 yrs)

Meetings/events Birthdays Wedding Anniversaries Member's Club Anniversaries



Now in its 14th year, Money magazine's annual Best of the Best awards has narrowed down Australia's best financial products, services and investments for 2016.

2016 financial 'recommendations' from the experts

With thousands of products from hundreds of different institutions, *Money* – with the assistance of our research partners – has identified over 110 gold-winning products. **Here's a little taste of *Money's* Best of the Best categories and winners for 2015:**

> Cheapest Car Insurance: Budget Direct.

Money says: Last year's winner in this category, Budget Direct, has taken gold again. Consecutive wins deserves congratulations, as it shows a commitment to being competitive.

> **Cheapest Home Loans: UBank (Bank); loans.com.au (Non-Bank).** Money says: An intensely competitive mortgage market is forcing down the cost of home loans, and as the winners in this category confirm it pays to look beyond your regular bank for a red-hot rate.

> **Best Innovative Banking Apps: CommBank, St George and Westpac.** Money says: Aside from the basics of mobile banking, this app turns your mobile into a wallet. It allows you to withdraw cash from an ATM directly from your phone and there's a "lock, block and limit" feature that puts security back in the palm of your hand.

> **Best innovative Banking Apps: St George.** Money says: Check and track your account balances before making a purchase and get directions to the nearest St George Group ATM/branch – all from your wrist watch and without the need to pick up your smartphone.

> **Best Innovative Online Banking Service: Westpac.** Money says: Gives you your complete banking picture on one website by enabling you to link non-Westpac bank accounts to the Westpac website. This external accounts functionality is available for 129 institutions across a variety of industries – not just banking. It's a first for an Australian bank to offer.

> **Cheapest Home Loan Packages: Suncorp (Bank); Gateway Credit Union (Non-Bank).** Money says: Suncorp has streaked ahead this year, rising from third place in 2014 with its Home Package Plus. Gateway Credit Union also packs plenty of extras into its Premium Package.

> **Best Savings Accounts: Delphi Bank (Bank); Newcastle Permanent (Non-Bank).** Money says: In this low-rate environment, getting a good return on your savings is more important than ever. Of all our contenders, the non-bank winner, Newcastle Permanent Online Savings Account, has the best average two-year return. The same account came up trumps in this category last year too.

> **Best Rewards Credit Cards: ANZ (Bank); Coles (Non-Bank).** Money says: The clear front runner in this category is the non-bank Coles Rewards MasterCard linked to Coles' flybuys scheme. This card may offer maximum benefit for consumers who regularly shop at participating Coles group outlets, which includes Kmart and Target.

> **Best Frequent Flyer Credit Cards: NAB (International); NAB (Domestic).** Money says: National Australia Bank has streaked ahead in this card category, nudging out American Express, which had dominated this award for several years.

> **Best-value Mobile Plans – High Usage: Jeenee Mobile.** Money says: For \$35 a month on its Large Sim Pack, you receive \$650 worth of standard national calls, 3GB data and unlimited texts. A standard national call for two minutes, including flagfall, costs \$2.15.

> **Best-value Broadband Bundled: Exetel,** Money says: Exetel, offers a 100GB plan bundled with ExeChat Plus for \$59.98 a month. With the ExeChat Plus option, local, national and Australian mobile calls are unlimited.

> **Lowest-Cost Balanced Super Funds: HOST-PLUS.** Money says: HOSTPLUS keeps costs down by using low-cost exchange traded funds (ETFs). In addition to an administration fee of \$1.50 a week, there is a low annual investment management charge.

> **Cheapest Home and Contents Insurance: AAMI.** Money says: This year's winning policy provides flood cover for home and contents, and if an insured event damages your home to the extent you can no longer live in it, AAMI will pay for up to 12 months of temporary accommodation while repairs take place.

> **Cheapest Personal Loans: Victoria Teachers Mutual Bank (Bank); Newcastle Permanent (Non-bank).** Money says: Newcastle Permanent's unsecured personal loan is surprisingly flexible with zero monthly fees whilst Victoria's Teachers Mutual punches above its weight in terms of features.



I was finishing a lecture at the Academia International College in Lalitpur, Kathmandu, Nepal, on 25 April when the ground began to shake with increasing violence and I had trouble standing on my own. Supporting myself on the side of a computer table, I noticed my students were very frightened. As I consoled them as best I could, I also worried about my mother, brother, sister, and wife and children. It wasn't until I got the text from them that all was OK that I could breathe a sigh of relief, but I was suffering from a terrible headache. The earthquake was 7.9 in magnitude.

After a few hours at the college compound, I decided to go see my family, and found my motorbike knocked over, with the mirror and clutch broken, but usable. My apartment and everyone in it were OK. I was also relieved to find my mother's old house still standing, but it had developed worse cracks and was not safe to live in. There were plenty of aftershocks, so we stayed out in the open for a few hours until my sister and brother-in-law arrived, and we went to stay with them in Kupondole.

I could not sleep that night, because I still had a bad headache and everyone was unnerved by the shaking every hour or two. On the second day, we were sitting around talking about what to do next when a huge aftershock hit. That's when my wife spoke up and said "We are Rotarians, we should start something to help the earthquake victims." I called our Rotary e-club members and set a meeting for the next day in Pulchowk in the district of Lalitpur. We decided to distribute basic necessities to help survivors in Bungamati.

Several of us collected money to purchase rice, *cheura* (beaten rice), dry foods, water, and basic medicines to rush to the area, which had been badly damaged by the quake. We also distributed relief supplies that same

Rebuilding smiles in earthquake-torn Nepal

day to locations in Harisidhi, Thaiba, Badegaun, and Lubhu in Lalitpur.

We continued our relief efforts in Thuladurlung, where we were supposed to start a library project at a local high school in the most remote area in the south of Lalitpur district. All of the houses were damaged and uninhabitable. We handed out

one-ton bags of rice, lentils, medicine, water, *cheura*, tents, and clothes.

A day later, almost all of our club gathered for another meeting, where we decided to continue our rebuilding effort and reach out to friends and connections locally and globally. We began building shelters for earthquake survivors in Ananta-Lingeswor in the ninth ward between 9 and 20 May and handed over 20 bamboo cottages on 13 June. We are very thankful for friends, family, and Rotary members in Germany, the United States, Australia, New Zealand, the United Kingdom, and many other countries, who supported our effort materially and in other ways.

We moved on to the Kavrepalanchowk district, building shelters in Kashikhanda, where almost all of the homes were badly damaged, leaving 33 families homeless. We called our project "Rebuilding Smiles."

We received financial support from the Rotary Club of Bukit Kiara Sunrise in District 3300, Malaysia, and added seven more shelters to bring the total to 40. Just this week, we handed over another stage of our project to the community, which included:

- building 40 more bamboo cottages in damaged areas
- painting the shelters and installing a water treatment plant for 800 families in the Dalsinge area.
- building a health clinic
- building a library and stocking it with books

- Roshan Maharjan,
Rotary E-Club of District 3292 Nepal



International Disability Day has local impact

On the International Day of People with Disability - 25 November - the Victorian Government has announced a \$10 million transition program which includes consultation with the Not for Profit sector about its readiness to deliver the National Disability Insurance Scheme.

Minister for Disability, Martin Foley, said the Government would begin a process to identify which organisations were best placed to deliver services that were currently provided by the State Government. "The Government will ask Not for Profits and private providers about their interest and readiness to deliver NDIS services to people with disability," Foley said.

He said the \$10 million transition package would provide practical and targeted information and resources and would help them to adapt to the new way the NDIS would work. "We are doing this to help ensure that when the NDIS comes to each new area, people with disabilities can expect that the range of services they need to live full and active lives will be ready," he said. "The Government is committed to ensuring staff are supported and treated fairly through this significant change. We also recognise the high level of care by

current providers and will work with them to get the right organisations delivering the services people want and need.

A spokesperson for the Department of Health and Human Services said the Victorian Government would undertake a confidential process in 2016 to better understand the sector's readiness to deliver Government managed services, and would consult with a range of providers and peak bodies.

"The Victorian Government is committed to keeping its stakeholders informed and engaged, and will regularly update them on the process," the spokesperson said. The Federal Labor Opposition also said if it won Government it would provide an additional \$2 million a year to peak disability advocacy organisations to ensure people with disability had a powerful voice in the issues that affect their lives.

On International Day of People with Disability, the Labor Party said it recognised the crucial role of advocacy services in the successful rollout of the National Disability Insurance Scheme.

"People with disability and their advocates spent decades fighting for a National Disability Insurance Scheme. Now, because of their hard work, the NDIS is real," Opposition Leader Bill Shorten said. "As the NDIS rolls out across the country, independent advocacy for people with disability becomes more important, not less. "Advocacy organisations help people with disability ensure their rights are protected, help them make decisions about their lives and make sure their voices are heard in matters that affect them."

Shorten said the additional funding that Labor would ensure disability advocacy peak bodies had secure funding into the future. "This funding will also support new and emerging organisations to advocate on behalf of people with diverse sets of disabilities," he said. On Christmas Eve 2014, the Liberal Government cut funding for peak disability advocacy organisations. "Organisations like the Australian Federation of Disability Organisations, Deaf Australia and Blind Citizens Australia had their future thrown into uncertainty. While a very small part of this funding has since been reinstated, this funding is inadequate and the future of these organisations remains in doubt after 1 July 2016," Shorten said.

The sector's peak body, Disability Australia, welcomed the Labor Party's advocacy commitment to re-fund disability organisations that represent over 200,000 people with disability across Australia. "We welcome today's announcement and call for bi-partisan support for long-term stability and funding for people with disability organisations that were critical in achieving the NDIS," CEO of the Australian Federation of Disability Organisations, and spokesperson for Disability Australia, Matthew Wright, said.

International Day of People with Disability is a United Nations sanctioned day that aims to promote an understanding of people with disability and encourage support for their dignity, rights and well-being.

- Lina Canev, Pro Bono Australia