

Rotary Club of St Peters



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Weekly Meetings - The Rotary Club of St Peters meets on Tuesdays at 6:00 PM
at the Kensington Hotel, 23 Regent St., Kensington, S.A. 5068. Visitors are welcome.

Coming Events

Tuesday 18th August – Guest Speaker Peter Christopher - Preserving the historic 1864 Clipper Ship the City of Adelaide - **Board Meeting**

Report of meeting 3144 held on Tuesday 11th August at the Kensington Hotel.

Opening

Sergeant Shirley Manser brought the meeting to order on time at 6.15 David Strange was called upon for the Invocation and Loyal Toast.

Shirley then introduced Acting President Arthur who did a very brief welcome which included the announcement to the club of the sad passing of Geraldine Payne. Husband Keith Payne is to advise the club on funeral arrangements.

Guest Speaker

Arthur then called upon Chairperson Brian to introduce our guest speaker Bob Budreika. Bob has been a Financial Planner for 30+ years and proceeded to enlighten the club on the retirement income option of a reverse mortgage. He went on to say that the reverse mortgage option had a bad reputation which in his opinion was undeserved as it provided an instant income stream to retirees in financial stress.

Bob informed us that the reverse mortgage option had only been around for about 16 years and that 3 of the big banks had started it off, St George/Westpac/Bank SA being the first. Now all 3 had stopped the practice as there is only a small demand for the product, approximately 3000 per annum Australia wide.

He informed us that approximately 25% of retirees go into retirement in debt so the reverse mortgage allows them to clear this debt. The loan does not have to be repaid as a normal mortgage does. When the property is sold the reverse mortgage is paid out (including interest of course). Amounts available depend on the age of the applicant and the value of the property to be mortgaged.

Loans can be taken as a lump sum, as a regular income payment (tax free) or as required and may be used for any purpose. Interest rates on a reverse mortgage are currently between 5 and 5.9% Lenders also allow up to 12 months to repay the loan after the last surviving applicant passes to allow a reasonable time to realise on the asset.

Chris Dawson offered the vote of thanks, thanking Bob for enlightening us on this subject. Many have heard of it but not many knew how it worked.



Acting President Arthur spoke of Sir Tom Moore from the UK, the WW2 veteran that raised money for the NHS by doing laps of his yard. He was awarded a Paul Harris Fellow with 3 Sapphire Pin for his efforts by his local Rotary Club. Well done Sir Tom.

Members Minutes:

Brian Kretschmer spoke on future plans to bring back Rotary Information Spots once a month with Committee Chairs to select committee members to provide the information.

David Heilbronn spoke of the shed takings for the previous week and informed the club that the sorting area heaters had been left on so are now on timer switches.

Shed this week

Entry Check.	Sue Bardy
Front Counter.	Barbie Birkedale / Joan Shaw
General Help.	Carmel O'Reilly
Goods In.	David Heilbronn
BBQ chef.	Peter Shaw
Coffee.	Angela Williams

David Heilbronn will be the Team Leader and will look after the purchases for the Café.

General Help: It's important to check that tables and chairs are wiped down between customers. There is metho, paper towel and gloves to do this. It is important to rotate with the person on Entry Check so that they get a break.

Café Outside the Square - Pam Vaughton

As recommended by Mike Francis - Guest Speaker from the Hutt Street Centre 21 July Your Admin Team held its planning meeting today, 10 August at the above.

A little history from Manager Paul

- This café has been open for 3 years
- It is open 7 days a week and caters for Functions for up to 200 patrons
- It shares its kitchen with Vinnies and caters meals for their clients...
- also clients from other NFP organisations helping those in need



- There is a full time manager (Paul) and one part-time staff member assisted by a pool of volunteers
- They run a training program for clients to support job opportunities

During the COVID shut down, the café provided 200-400 litres of soup funded by donations which is still ongoing

How can we help? By

- patronising the café
 - paying forward an extra \$5
 - donating on line
- organising a meeting or function at the premises

For more information please see <https://www.cafeoutsidethesquare.org.au>

We then watched the latest video from All Kids Cambodia which let us know how they are surviving the Covid19 problem and how they were forging ahead regardless. An interesting short video and great work by Paul Otto and the team at All Kids Cambodia.



Almoner Keith had nothing to report aside from remarking on the sad passing of Geraldine Payne.

A gentle reminder came from Acting President Arthur regarding Rotary subs being now due as were the contributions to the Rotary Foundation (Centurion)

Next up was Sergeant Shirley and wasn't she in fine form, extracting considerable funds from us all.

We even got stung for using our heaters yesterday, not being environmentally conscious apparently.

Acting President Arthur closed the meeting on time at 7.30pm.

Report of this meeting thanks to David Strange.

Thank you to Members and Partners for your condolences – Keith Payne

Apologies – Bruce Ballantyne, John Bested, George Dimitriadis, John George, Keith Payne, Ann Price, Phil Smith.

Members Birthdays – Wayne Holton 81 on 13-Aug - Dennis Henschke 88 on 14-Aug-

President Bill closed the meeting with the theme from
Rotary International President – Holger Knaack
'Rotary Opens Opportunities'

ROTARY - MAKE A DIFFERENCE

- *if YOU want to make positive lasting change*
- *promote peace and work with other leaders*
- *within an ethical framework*
- *Rotary gives you the opportunity to make a difference*

Rotary   Rotary Opens Opportunities

1. Is it the TRUTH?	The Four Way Test
2. Is it FAIR to all concerned?	
3. Will it build GOODWILL and BETTER FRIENDSHIPS?	
4. Will it be BENEFICIAL to all concerned?	

The Bulletin – Thanks to all the contributors to the bulletin whilst the editor is unable to attend meetings. I apologise for any errors and omissions that may occur from time to time. All items for the bulletin need to be submitted to the editor electronically by each Wednesday night.

Editor: *Keith Payne* gkpaynerotary@gmail.com

Subscriptions 2020-21 - Subs are due and can be paid in full or six-monthly. The subscription of \$200 can be paid in cash, cheque or by payment into the Rotary Club of St Peters General Account

BSB – 065 129

Account number

00901697

Please indicate your name.

Rosters

Day	Tuesday	Tuesday
Date	18 Aug 2020	25 Aug 2020
Meeting	3145	3146
Venue	KENSINGTON HOTEL	KENSINGTON HOTEL
Topic - Guest Speaker	Peter Christopher City of Adelaide restoration	Caitlin Cottnam Adelaide East Education Centre
Chairperson	Romaine Dawson	Shirley Manser
Vote of Thanks	Greg Rogers	Dennis Henschke
Miscellaneous		
Reception	John Dubberley	Sue Bardy
Cashier 1	Chris Dawson	Peter Hewitt
Cashier 2	Angela Williams	John Seeliger
Steward	Marlene Balacco	John Bested
Invocation	Pauline Yates	Sue Bardy
Note taker	Pauline Yates	Chris Dawson
Sergeant	Phil Smith	Romaine Dawson
Special Events	Board Meeting	
Day	Saturday	Saturday
Date	15 Aug 2020	22 Aug 2020
SHED		
Entry Check	Sue Bardy	Angela Williams
Counter Sales	Barbie Birkdale	Romaine Dawson
Counter Sales	Joan Shaw	Chris Dawson
General Help	David Heilbronn	David Heilbronn
BBQ	Peter Shaw	George Dimitriadis
Coffee	Angela Williams	Jen Carey