



Issue No. 348

October 2019

Next Meeting: 10 am Tuesday October 15 Beaumaris Sports Club

**Keynote Speaker: John Hewison
Former Chair, Financial Planning Standards Board**

★ **Topic: Hidden Truths about the Financial Services Industry**

10-Minute Talk: Garry Sebo AM Early Years in the Public Service

What You Don't Know about Financial Planning in Australia

What went wrong and why is the system flawed?

The brutal facts about regulation and standards in financial planning in Australia including the abuses that have taken place and the failure of government and the regulators.

The structure of financial planning in Australia and the weaknesses in the system including the regulatory change that has already taken place and the fixes that have yet to take place.

Finally, the massive fallout that will result from the Hayne Royal Commission and other likely regulatory changes.

PROBUS CLUB OF BEAUMARIS Inc.

*** Office Bearers 2019**

* President: Keith Ross	9589 3580
* Past President: Roger Wilson	0418395946
* Treasurer: Geoff Carlson	9589 4884
* Functions: Ken Beadle	9589 6120
* Meetings: Geoff Wade	9588 2593
* Webmaster: Geoff Bransbury	9589 1507
* Newsletter: Peter McGregor	0418 322 987
* Welfare: Alan Stevens	0418 336 354
Sommelier: Bill Green	9596 1548
Audio Visual: Paul Crompton	9583 1310
Archive: John Howe	598 2429

*** Committee Members**

* Vice-President: Simon Appel	9585 6956
* Secretary: John Smyth	0438619189
Auditor: Don Lobb	9598 3589
Assistant Functions: Graham Ball	9598 4125
Assistant Meetings: Barrie Gibson	9589 3902
Assistant Meetings: Graeme Keys	9585 7297
* Membership: Peter Flude	9585 5550
President's Table: Garry Sebo	9583 2582
Recorder: Alan Stevens	0418 336 354
Projectionist: Philip Stewart	9589 3309
Photographer: Ian Maskiell	9592 3380

*** Interest Groups**

Bike Riding: Duncan Gibson	9585 3547
Ken Beadle	9589 6120
Discussion: Barry Amond	9515 0725
PRISMS: Bill Davis	9592 5982
Wine Appreciation: Roger Wilson	0418395946
Golf: John Pound	9521 8252
Travel: Simon Appel	9585 6956

Bowls: Ted Montfort	9589 5949
Digital Technology: Geoff Wade	9588 2593
Music/Opera: Barry Amond	9515 0725
Tastes: Geoff Bransbury	9589 1507
Bridge: Alan Farmer	9598 2791
Wine Discovery: Grant Sabin	9598 4768
Theatre:	

FROM THE PRESIDENT

Keith Ross



As I draft this note, our time in Queensland is fast drawing to a close. We will be sorry to leave but we are looking forward to going home – and without facing the usual challenge of overseas travel, jet lag; although we may need to prepare ourselves for the significant time shift factor. In our time up here, we have settled into the 'Queensland way' - get up early (sunrise is about 5.30 am and at the other end of the day, sunset is before 6 pm), early dinners, then home. By the time we arrive in Melbourne, daylight saving time will have started, exacerbating the vast difference in lifestyle. (I trust the weather will have picked up by then.)

As we now know, the Grand Final was a bit of a blowout but with some good footy fare and a drink or two, Carol and I spent the afternoon glued to the television. There is no doubt that it is a world class sporting event; and by the end of the day I started to have some sympathy for GWS and even Toby Green. I must be going soft.

Our speaker this month is John Hewison who will provide us with his take on the financial services sector and the general economic situation. Then a change of tack in November with a presentation by the principal of the Beaumaris Secondary College, a vastly different establishment to that which many of us attended. I look forward to both speakers.



Above: Acting President, Simon Appel, in the chair as Peter Harford thanks our Keynote Speaker, Nicole Livingstone, at the General Meeting in September

Below: Simon Appel and Nicole Livingstone



Below: Long-time friend, Peter Harford, chats with Nicole

At right: Nicole Livingstone delivering her address on women's football



NOTICEBOARD

Pub Lunch

Our last Pub Lunch this year is on October 11 at Doyle's Hotel Café, Mordialloc. Everybody welcome. Please come and join us. [CLICK HERE](#) to register.

Roger Wilson

Bike Group

Ken Beadle



L to R: Jim Duggan, Geoff Carlson, Ken Beadle and Duncan Gibson

On the Main Yarra Trail after crossing the pipeline/pedestrian/bike bridge at Fairfield on Grand Final Eve. The rain didn't spoil our parade until the final leg from Sandringham station to home. [NOTE: For more bike information see p5]

Wine Appreciation

Our next meeting will be at Kevin McDonnell's home in Sandringham on Tuesday October 29 when we will be tasting Victorian-only red wines. Our final event for the year is our usual lunch at The Lobster Cave, Beaumaris, on Thursday December 12 at 12 noon where we will taste a variety of white and red wines.

Roger Wilson

Probus Bridge

Alan Farmer



Our group now has 28 members. We meet every Tuesday morning, except Probus Meeting Days, from 9 am until 12 noon; then have lunch together. Duplicate Bridge is played on two of the Tuesdays per month. The next mixed pairs event will be on Sunday October 27 at Victoria Golf Club. The fourth anniversary luncheon is on Tuesday November 12.

Wine Discovery

Our next get-together is Tuesday October 22 when we will feature a range of rosés – from France, the Yarra Valley, the Barossa Valley and Otago, NZ.

Grant Sabin

Mississauga

For those who value our links to the Probus Club of Mississauga in Canada, you will be interested to know that they are planning a visit to Australia—which includes two nights in Melbourne late in 2020. Will keep you posted.

Peter McGregor

[CLICK HERE](#) for the link to their website.

Growing Your Club

We are always on the lookout for new members to add to the strength and diversity of our Club. Look around your community and try to identify people who would benefit from joining us – and who could make a contribution to the life of our Club. Ask them to join us, even if only for a sneak preview.

Music Group

Barry Amond

At our final evening for 2019, which will be on Wednesday November 6 at 7 pm at the Beaumaris Library, there will be something for everyone on the big screen. Some great extracts from *An American in Paris* with Gene Kelly, the outdoor Prom concert celebrating the Queen's Golden Anniversary, some jazz, marvellous singing in concert by two of the world's greatest singers, Anna Netrebko and Elīna Garanča and a surprise or two.

Discussion Groups

Barry Amond

At their meetings on November 8 and 12, members of the groups will show their wisdom by discussing 'Are Democracy and Capitalism in trouble?' If you are interested in joining one of the groups, please contact me.

PRISMS

Our last event for the year will be held at 2 pm Tuesday November 26 at Alan Nash's Place.

Golf: Victoria Cup

John Pound

This year's event will be held on Friday November 8 at the Patterson River Golf Club, as advertised. The competition for the day will be 4 BBB Stableford (a pairs event) and is open to all Beaumaris Probus members who hold a Golf Australia handicap. Please register by contacting John Pound (jaysound@hotmail.com) or [CLICK HERE](#).

Royal Thai Tastes

Hurry..Hurry..Hurry

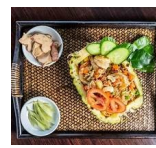
Tastes at Madoljai

Special Royal Thai Banquet

Don't leave it too late to book. We only have room for 50 at this sumptuous restaurant. Book now.

Thursday November 21 6.30 pm Cost:\$45

[CLICK HERE](#) to register.



Birthday Boys – October

Duncan Gibson 1/10

Garry Larkin 5/10

Gus Bravo 6/10

John Beaty 8/10

Roger Leeming 11/10

Ron Hunter 16/10

Ian Johnson 18/10

Peter McGregor 21/10

Alan Kermond 23/10

John Brimage 23/10

FUNCTIONS & ACTIVITIES

Ken Beadle



Beaumaris Probus Annual Bowls Evening and Dinner
Wednesday November 13 at Sandringham Bowls Club, Tulip Street
4.30 to 9.00 pm. [CLICK HERE](#) to register

Come and join in the fun - always a great evening. All welcome including non-players - coaching will be provided. Either play or just come along and enjoy the company, food and wine. If you play, there is a unique competition which will be run by our members John Ragas, Stan Bernhard and Ron Hunter. Cost: \$35 with drinks at club bar prices. Register early for catering purposes and pay no later than November 6.

VERY SPECIAL EVENT
President's Christmas Lunch
Victoria Golf Club
Friday December 6
12 noon for 12.30 pm.



Our last social event of 2019 and a major event of our Probus year, after several years the venue returns to the Victoria Golf Club. Cost : \$70 pp (includes two main courses and two deserts served alternately plus tea/coffee and drinks to a generous limit). Also the annual visit of Santa, our resident Tall Tales Teller and a return visit to the club of bush balladeer Don McQueen. Please make a big effort to attend . Register now. Payment required by November 29 at the latest. Please advise Ken Beadle of any dietary requirements and table seating requests no later than November 22.

[CLICK HERE](#) to register immediately



*From left to right:
Travel Group co-ordinator, Simon Appel,
with Wendy Wu representative Hannah
Taylor; and Stuart Ingram, Destination
HQ Beaumaris, at Da Giacomo Caffe
Our own Barry Amond checking out the
travel possibilities with Hannah Taylor
[Photos: Alan Stevens]*

AFLW: Coming of Age

September's Keynote Speaker, Nicole Livingstone OAM, started her talk with a few highlights of her swimming career, competing in three Olympics, winning both individual and team medals. But she also won in the World Championships, Pan Pacific Games and Commonwealth Games thanks to a training regimen of hundreds of kilometres a week, 48 weeks a year over 10 years for a race lasting two minutes. "Everyone deserves a moment in life with hard work and executing to a plan," she said. It was swimming that gave her this opportunity, thanks in part to the pioneering efforts of women such as Fanny Durack as far back as 1912.

However, a career change was offered to Nicole when she was appointed to head the AFL Women's competition in 2017. To the surprise of many, she noted that a women's football team first played in 1915; and at a match in Adelaide in 1941 over 40,000 people were in attendance. In 2015 the sport was officially sanctioned and 24,000 watched the first match at Princes Park. The growth since then has been huge with a much wider demographic spread of spectators. There are now over 500,000 girls/women playing from juniors to AFLW. She challenged the perception that it's ok for the blokes to get hurt on the field but not women, noting that many women specifically like the sport because of its physicality. However, additional work is being done with universities for knee/neck strengthening. With annual growth of 32% in South Australia and 17% in Victoria, the next challenge is finding/building enough ovals and club rooms to match this growth.

With her work ethic and the determination shown in her swimming past, the AFL has an excellent leader in Nicole for the future expansion of the women's competition.

Alan Stevens

Bike Adventures

This is our annual extended two-day bike ride on the Bellarine Peninsula, Thursday and Friday, October 24 & 25. We will commence our outing by train to Geelong and then ride to Queenscliff on the rail trail, staying overnight at one of the hostels. On the second day, we will ride north through the Bellarine Peninsula countryside to St Leonards and Port Arlington for lunch at a nearby winery before catching the luxurious ferry back to Docklands. Full details will be advised later to all registered riders.

Ken Beadle

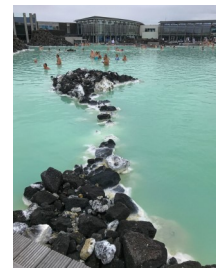


The Portarlington ferry

Inspirational Iceland



There's probably only one place in the world where visitors can experience a plethora of geysers, mud pools, towering volcanic structures, glaciers, lava plains, humpback whales, roaring waterfalls and soaking spray; remarkably, all within close proximity of each other. Of course, it has to be Iceland. Alan Stevens' journey started and finished in Reykjavik, Iceland's largest city and the world's northernmost capital of a sovereign state, adorned with classic sculptures and eye-catching street art. His scenic route took him along black sand beaches, past houses of stacked peat, through boiling pools and beside rivers of boiling water—but he was always careful to watch his footing and avoid rogue waves. Alan's 10-minute travelogue of his and Patricia's Nordic excursion was beautifully illustrated by many superb photos of diverse landscapes like no other on Earth. However, what some of us will remember most about this brilliant illustrated talk was Alan ingesting fermented shark in Schnapps and trying not to throw up - and maybe not the local delicacy of lamb soup at \$26 a bowl.



*Above left: Icebergs washed up on the beach
Above right: Jökulsárlón Glacier Lagoon*

*Below left: Turf houses north Iceland
Below right: Blue Lagoon thermal baths, near Reykjavik*

Then, what better way to finish the trip than with a dip in the 40-degrees Blue Lagoon and experience the joys of a mud pack?

Peter McGregor

Wise Advice

Not everybody reads Phillip Adams, I know. But I thought the following was worth quoting. In the western suburbs of Melbourne, Adams saw a trainer washing an elephant.... Ed.

"The trainer clambered from beneath the beast and, without formal greeting, went straight to the all-important advice. "Never, NEVER touch an elephant's vagina," he said solemnly. "It drives them crazy."

And, dear reader, I never have. It was wise advice and I urge you to follow it."

The Australian, August 24-25, 2019

Probus Club of Beaumaris 2019 Events Calendar

Friday October 4	Archibald Exhibition	Tarrawarra Gallery
Tuesday October 8	9.30 am Bridge	Victoria Golf Club
Friday October 11	12 Noon Pub Lunch	Doyle's Hotel Café
Tuesday October 15	10 am GENERAL MEETING	Beaumaris Sports Club
Tuesday October 22	9.30 am Bridge	Victoria Golf Club
Tuesday October 22	2 pm Wine Discovery	John Smyth's Place
Thursday & Friday October 24 & 25	Overnight Bike Ride 	Bellarine Peninsula
Sunday October 27	12 noon Mixed Pairs Bridge	Victoria Golf Club
Tuesday October 29	2 pm Wine Appreciation	Kevin McDonnell's Place
Tuesday November 4	12 noon Bridge Anniversary Lunch	Victoria Golf Club
Wednesday November 6	7 pm Music Group	Beaumaris Library
Friday November 8	Victoria Cup Golf	Patterson Lakes GC
Friday November 8	10 am Discussion Group	1 John Street Beaumaris
Tuesday November 12	2 pm Discussion Group	1 John Street Beaumaris
Wednesday November 13	4.30 pm–9 pm Annual Bowls Evening	Sandringham Bowls Club
Tuesday November 19	10 am GENERAL MEETING	Beaumaris Sports Club
Wednesday November 20	8 pm Brighton Theatre Group	<i>Dinner with Friends</i>
Thursday November 21	6.30 pm Tastes	Madoljai, Concourse, Beaumaris
Tuesday November 26	2 pm PRISMS	Alan Nash's Place
Friday December 6	12 noon for 12.30 pm President's Christmas Lunch	Victoria Golf Club
Thursday December 12	12 noon Wine Appreciation Lunch	Lobster Cave

Left to right: Visiting President, Tom Morris, and Roger Wilson; Jeff Sturrock, Ken White and Paul Stephens; 30-year member, Alan Nash, and John Wallace; and Paul Crompton with Barry Donaldson
[Photos: Ian Maskiell]

