



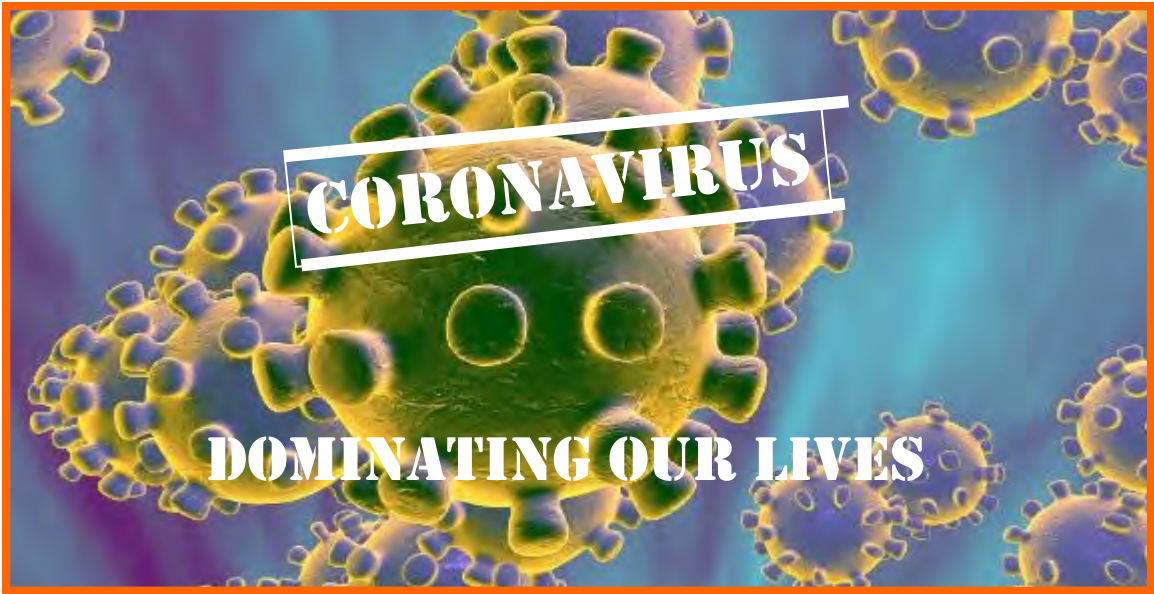
# Killara Bowls News

APRIL  
2020

Killara Bowling Club  
Limited

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Est.1916 104rd year  
EDITION #67



**THIS SOMBRE EDITION REPORTS ON THE LAST (NORMAL) QUARTER OF BOWLING AT KBC AND THE NEW CIRCUMSTANCES IMPOSED ON US BY COVID-19 : AT A CRITICAL TIME IN THE ANNALS OF OUR CLUB.**

## VALE



Alison Calder Page 3



Art Humphrey Page 4



Ross Tout Page 2

## BOARD PROPOSES AMALGAMATION WITH LINDFIELD ROLLERS

Chairman *Dale McBean* and his Executive team had expended countless hours in seeking a the best course for the future of our club and were poised for the important meeting when the Coronavirus exploded into our lives.

*Summary on page 10*



## GOVERNMENT AND BOWLS AUSTRALIA HAVE ORDERED CLOSURE OF CLUB AND CESSATION OF PLAY.

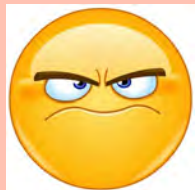
However there are now suggestions that Golf and Bowling clubs may resume play but not operate the clubhouse.

*See Chairman's report page 2.*



## MAY AUTUMN CARNIVAL HAS BEEN CANCELLED.

KBC Bowls Secretary, *Tony Gale*, advises this traditional and much anticipated event has been abandoned and refunds are now being issued.



## BUT AMID ALL OF THIS GLOOM IS GOOD NEWS . .

Proudly on display in our (locked up) clubhouse is this magnificent trophy awarded to the 2020 North Shore District Champions, *Ngoc Hau* and *Louise Amos*.

*Story page 5*



## WHILE THERE IS LITTLE ACTIVITY AT THE CLUB, KBC GOES ON . . .

Your Editor has decided to issue monthly bulletins by email and our website, with topical information and perhaps a gag or two.

*More page 2*

**CHAIRMAN'S REPORT****Dale McBean**

It was very disappointing that the Member's Information night presentation regarding the future of our wonderful club had to be cancelled for health reasons. We are facing a terrible virus and we must all behave very responsibly so that

we don't cause harm to others. I am very concerned that so many of the younger generations seem to be oblivious to the damage they could cause to the elderly if they don't follow the health warnings that are being promulgated.

The Board was also very disappointed that it was necessary to suspend all bowling activities on our greens but it was the responsible action we had to take from the advice we had received. Unfortunately, *even as I am writing this report we are receiving further conflicting advice from the Health Department and ClubsNSW about whether we may be able to play.* All we can do is to continue to update you with the information we receive and hope for the best.

The information I was to present at the information meeting has been distributed and I am very pleased that we have had such positive feedback. We have also received a considerable number of questions and a lot of very pleasant compliments for what the Board has achieved so far. Thank you!

We will continue to accept comments and questions until Easter. We will then consolidate the questions, many of which are similar in nature, have the Board meet and provide answers that we will deliver to all members as a Q & A document.

We have discussed our situation with *Darren Hargreaves* and his team and they have agreed to continue and maintain our greens and grounds in excellent condition so that they will be ready and waiting for us when we are allowed to return to play.

Finally, I thank my fellow Directors for the manner in which they have reacted to the pressure I have put on them for the last few weeks, it has been a very difficult time as things have moved so quickly and they have all responded extremely well.

I hope you and your families remain fit and healthy in the coming months, I fear we could be in for at least a six month bowling holiday, and that we can get together on the green sooner than expected.

Best wishes *Dale*

**YOUNG AT HEART**  
Slightly older  
in other places.

**MISSED : ROSS TOUT 1947– 2020**

Ross joined us with much enthusiasm in 2017 and became a frequent bowler. He always enjoyed a chat. When the onset of his illness slowed him down he carried out duties as **Bowls Secretary** and later **Delegate**.

He leaves behind wife *Pru* and daughters *Clare* (two children) and *Edwina*.



With out bowls for the foreseeable future, this editor has decided to issue a monthly bulletin, via our website and email, to convey bowls news and information.

Inevitably there will be some jokes and stories. Your contributions will be most welcome. *Don't say you are too busy!!*



**KWBC PRESIDENT  
Louise Amos**



"My mama always said, 'Life was like a box of chocolates. You never know what you're gonna get.'" I am pretty sure this is what Tom Hanks and most of us are feeling right now! 2020 started out with a busy bowling

calendar ahead of us and some exciting expectations. Killara women Pennant practice sessions started in mid-January with all of us looking forward to competing in Grade 2 Pennant. Followed by a busy February with district events and carnivals; **Belrose Progressive Pairs** (3 consecutive Sundays), **Dee Why Black Swan Carnival, Harbord Carnival, District Pairs** and **District Fours**. I am pleased to report some positive results for some of these events. **Anne Rands, Julie Dunn, Ngoc Hau** and **Louise Amos** came second in the Dee Why Carnival. **Susie Meares, Julie Dunn, Louise Amos** and **Ngoc Hau** claimed the top prize at Harbord. Killara entered two teams in the District Open Pairs competition; **Anne Rands** teamed up with **Julie Dunn** and **Ngoc Hau** teamed up with **Louise Amos**. Both teams made it to the semi-final round but unfortunately had to play against each other. Ngoc and Louise made it through to the final and narrowly won the match by one point! The trophy is now being proudly displayed at the club. ( See feature page 5 ed.)The first mixed Pennant match took place on Saturday 29 February with Louise Amos, Julie Dunn, Ngoc Hau and Anne Rands selected to play alongside Killara men in Grades 5 and 7. Up to now, 2 rounds have been completed. Women's Pennant started on Tuesday 3 March and so far 5 rounds have been completed. This is when 'the box of chocolate' came in! With the growing concerns in relation to the spreading of COVID-19, Women's Bowls NSW and Bowls NSW jointly called for an all-stop on bowling activities. This means that all club, district, state competitions, tournaments and social bowls will be suspended until further notice. This is indeed a shock to all bowlers. However, it is no doubt the right thing to do to slow down the spread of this virus for the sake of our fellow bowling members and our families.

In relation to women's Pennant, I would like to thank everyone for their enthusiasm and the efforts made to make themselves available to play for the team. Special thanks go to **Tina Hunter, Yvonne Taylor** and **Julie Dunn**. With a miracle, we may be able to complete the season! Lastly, I would like to remember **Alison Calder** who sadly left us in February. I sincerely hope that this pandemic storm will blow over and we will see each other again on the green very soon. In the meantime, stay happy, stay healthy and keep smiling.

*Louise.*



**GOODBYE LOVELY LADY  
Alison Calder 1932 : 2020**

Alison and Ian did everything together; they played golf and tennis together and they both joined KBC in 2004, and both were active in the club on the green, socially and contributed administratively.

Alison loved her bowls and she played skilfully with Don Reade and the writer on Thursdays for many years. Deepest condolences to Ian and his Family.

**A police recruit was asked during an exam, "What would you do if you had to arrest your own mother?" The reply, " Call for backup".**



**PRESIDENT'S MESSAGE**

*Owen Holden*

**THIS REPORT RECEIVED BEFORE THE PANDEMIC.**



This is a hectic time of the year for keen bowlers as we have a packed program of inter-club and internal competitions. The situation has not been helped by the weather which has recently gone from being very hot to very wet! Hard work for our greenkeepers but they are doing a great job in maintaining the greens. The Pennants season is well underway. We are fielding mixed teams in both Grades 5 and 7. The ladies have been welcomed into the teams and are performing well.

It was great to see **Louise Amos** and **Ngoc Hau** win the Northern District Pairs Championship. Congratulation to both .

As you know, sadly we lost our Bowls Secretary, **Ross Tout** who recently passed away in hospital after a long illness .

We are fortunate that **Tony Gale** has stepped up to fill the role and is doing an admirable job which is not easy this year because of widespread changes in the registration and reporting of Pennants teams and matches.

Thanks also to **Grahame South** who has volunteered to take on the role of Roll-up Room roster organiser in addition to his roles as Zone 9 Delegate and Flag Orderly.

**John Lockard** has agreed to a request that he take over from **Peter Baume** as KBC Chairman of Umpires .

On the subject of care of our greens. I would like to remind everyone of a few things which we should all be doing to help keep our greens' surfaces as smooth as possible:

Wear proper bowls shoes. They have special soles designed to avoid scuffing of the surface which you won't find in other shoes

On arrival at the green, after removing a bowl from your bag, place it on the green. Dropping a bowl or tossing it onto the green causes indentations in the surface.

When bowling, try to release the bowl close to the ground and close to your front foot. This will avoid indentations caused by dropping or throwing the bowl.

We have our Autumn Carnival coming up on May 18 . This differs from the date shown in our diary. Keep the day free and enter a team

Good Bowling OWEN

**FRANK LANG REMEMBERS A FRIEND**



**ATHUR HUMPHREY**

Sad duty to tell of another loss of one of our members and close friend of mine. Art Humphrey died several weeks ago, on Dec 6, aged 89, after a sudden and massive heart attack.

He grew up in Rhodesia when Ian Smith was Prime Minister, and studied Law at Oxford University where he gained a Blue for Boxing. A good sportsman he also played tennis, golf and more latterly bowls.



He was a partner in a large law firm in Rhodesia and also enjoyed working on his farm. He had a favourite horse named Whisky.

In 1977, some years after Mugabe came to power in what is now Zimbabwe, and the native population took over his farm and he lost other assets under that regime. He and his family consequently migrated to Australia.

With his wife, Jan, they have two daughters and two sons and nine grand children. Art and his family lived in Roseville for many years, and latterly at Lourdes. He practiced Law in Sydney as a partner in a large law firm where he was a good and well respected lawyer .

He and Jan were members of the Five Ways Uniting Church in Killara. Good bye old friend.



**YOU NEVER APPRECIATE WHAT YOU HAVE UNTIL IT'S GONE . . . TOILET PAPER IS A GOOD EXAMPLE.**



## OUR CHAMPIONS! 2020 NORTH SHORE DISTRICT OPEN PAIRS Ngoc Hau and Louise Amos

Killara Women's Bowling Club entered 2 teams in the 2020 North Shore District Open Pairs competition. One team was *Anne Rands* and *Julie Dunn* and the other team was Ngoc Hau and Louise Amos. The first and second rounds were played on Saturday 15 February at West Pymble Bowling Club on a rather humid day. Anne and Julie played two impressive games against two experienced and good teams from Mosman and Belrose, one of which was last year's champions. Anne and Julie have certainly made their presence felt in the North Shore District and have earned their place in the semi-final round. Ngoc and Louise had two comfortable wins over Belrose and Lindfield Rollers and advanced to the semi-final round as well. Lindfield Rollers Bowling Club was kind enough to host the semi-final and final matches on Sunday 16 February. As it happened, the two Killara teams had to play against each other in the semi-final! It was a competitive, friendly and enjoyable game but unfortunately only one team can go through to the final. Ngoc and Louise won the match by 24-11 and would play against Maggie Jay and Midori Matsuoka from Neutral Bay who were victorious over another Neutral Bay team in the other semi-final. The final was a hard-fought match. Neutral Bay was leading by three shots after two ends. Killara started to catch up by winning the next five ends, leading by 9-3 on the 7<sup>th</sup> end. It was neck to neck for the next 7 ends until the 15<sup>th</sup> end when the match was levelled at 14-14. The tension was visible amongst the players as they were aware that the next three ends would be crucial. On the 17<sup>th</sup> end, the score was 15-16 (Killara-Neutral Bay). Killara was holding a match lie with two shots near the jack on the 18<sup>th</sup> end. Midori tried twice to take the jack but was unsuccessful. Killara won the match by one shot; 17-16! CONGRATULATIONS FROM ALL AT KBC!

## FEBRUARY TWILIGHT JACK ATTACK



**BOWLS SECRETARY**  
*Tony Gale*

Following the successful Jack Attack series in March and November 2019 that resulted in more than 200 players participating, twilight bowls returned to KBC on Friday 21st and 28 February with again pleasing numbers and much enjoyment being expressed by all. Unfortunately, the 1st match planned for Friday 14th had to be cancelled due to wet weather, however this was offset by over 40 players joining us on 28th, including a party of 13 local resident non-bowlers who were attracted by the Jack Attack signage we used. Further events are intended later in the year...When is up to Covid-19!





# Sponsor News



**MATTHEW JOHNSON MAKES BIG MOVE!**

Our major sponsor and principal supporters, **Matthew and Noelene Johnson**, have announced the rebranding of their St.Ives operations to the First National Network. Matthew's comments on the change are in his market report on the back page of this newsletter.

We have learned that Matthew is an astute operator and we can be sure this move will strengthen his business. So remember - For Real Estate it is now **First National Johnson!**



**WE WELCOME A NEW SPONSOR**

Susie Meares has introduced a new sponsor. CCZ Statton is a leading Australian wealth management and stock broking firm providing wealth generation and financial advice services. Spanning 50 years, CCZ Statton has helped a select group of families, individuals and institutional investors build their assets. The firm is managed and owned by a team of experienced investment professionals.

We are in very uncertain times and it is important in these situations that investors do not react with emotion but rather pursue a well thought out strategy. CCZ Statton is offering Killara Bowling Club members a free individual 60-minute financial strategy session where you'll meet with our personal financial adviser, **Stuart Gray**, to identify your goals, review your current financial plan and assess your opportunities. This comes at no cost to KBC members and with no obligation. We encourage KBC members to take advantage of this generous offer. Once the Club reopens, our contact Stuart Gray will visit to introduce himself. Please make him welcome.

*See page 13.*

**"Lexophile"** describes those that have a love for words, such as "you can tune a piano, but you can't tuna fish", and "To write with a broken pencil is pointless."

An annual competition is held by the New York Times to see who can create the best original lexophile.

**This year's submissions:**

- I changed my iPod's name to Titanic. It's syncing now.*
- Haunted French pancakes give me the crepes.*
- This girl today said she recognized me from the Vegetarians Club, but I'd swear I've never met herbivore.*
- I know a guy who's addicted to drinking brake fluid, but he says he can stop any time.*
- A thief who stole a calendar got twelve months.*
- I got some batteries that were given out free of charge.*
- A dentist and a manicurist married. They fought tooth and nail.*
- A will is a dead giveaway.*
- Police were summoned to a daycare center where a three-year-old was resisting a rest.*
- Did you hear about the fellow whose entire left side was cut off? He's all right now.*
- A bicycle can't stand alone; it's just two tired.*
- The guy who fell onto an upholstery machine last week is now fully recovered.*
- He had a photographic memory but it was never fully developed.*
- Acupuncture is a jab well done. That's the point of it.*
- I didn't like my beard at first. Then it grew on me.*
- Did you hear about the crossed-eyed teacher who lost her job because she couldn't control her pupils?*
- When you get a bladder infection, urine trouble.*
- When chemists die, they barium.*
- I stayed up all night to see where the sun went, and then it dawned on me.*
- When she saw her first strands of gray hair she thought she'd dye. I'm reading a book about anti-gravity. I just can't put it down.*



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## Malcolm's Musings

### WHERE ARE WE HEADING?

#### The new role of caps.

In old photographs of cricket and rugby matches in the days of Bradman and Trumper, spectators appear to be all men and all wearing

hats. Probably suits too. Hard to tell. The hat tradition is probably British. There were certainly virtues in the hat to keep the sun and rain out and probably the head warm. Nowadays the only men who wear hats seem to be bookies and Hassidic Jews.

They are less common among the gels as well. Mother always wore a hat to church, and for weddings and funerals. Nowadays a well dressed women in a hat is probably going to the members stand at the races.



Father always wore a hat when he went out. When I was a nipper, if I went with him, I had to wear my school cap. Both of us would lift our lids if we met a lady. It was good manners. We took our hats off if we went inside.

The school cap was compulsory. Failure to wear it outside the grounds meant punishment. It was therefore a useful item to throw from a train window or

into a puddle. Somebody else's cap of course. I am no troglodyte. What was polite twenty years ago may be neither polite nor politically correct today.

Standing up for a lady on the bus may get you a serve for being a chauvinist. It is a frightening sign of aging when young ladies stand up for me on the bus.

I am developing an aversion to baseball caps. Especially worn back to front.

Nobody tips them to ladies any more. That's equality. But people don't take them off inside. Only in bowling clubs. People sit,

eat and watch movies with their baseball hats on. It doesn't hurt anyone. It doesn't even obstruct the view.

It is just the insidious infiltration of US Culture. Hats off to them.



#### Mauvember

The regal sky  
Colour of Jacarandas  
That drop their purple blossoms like the  
rain

Rumbles to announce another storm

Now placid pools of purple petals  
Underneath each tree  
Remind me of a party dress  
Discarded till next season.

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Art: Jan Matson

Anne Rands



**CHAMPIONS 2019**

EVENT	WINNER/S
MEN'S MAJOR SINGLES	JOZEF ZAZULAK
WOMEN'S MAJOR SINGLES	NGOC HAU
MEN'S MAJOR PAIRS	RICK EDWARDS TONY GALE
WOMEN'S PAIRS	NGOC HAU, LOUISE AMOS
MEN'S TRIPLES	CLEM JUST TONY GALE ROD HENRIKS
WOMEN'S TRIPLES	ANNE RANDS, SUSIE MEARES, JULIE DUNN
MEN'S FOURS	ADRIAN MEREDITH TONY GALE JOHN LOCKARD ROD HENRIKS
WOMEN'S FOURS	NOT PLAYED
GISSING CONSISTENCY	ROD HENRIKS
WOMEN'S CONSISTENCY	NGOC HAU
MEN'S MINOR SINGLES	TONY GALE
WOMEN'S MINOR SINGLES	NOT PLAYED
MEN'S MINOR PAIRS	ADRIAN MEREDITH JONO YORK
MEN'S CLUB PAIRS	KEN ASTRIDGE JOZEF ZAZULAK
MIXED PAIRS	TRISTAN LAU, LOUISE AMOS
MIXED TRIPLES	M MATSUOKA, S HASHIMOTO, R HENRIKS





Darren and Ben lasering Warwick Druce green



**FRED SALISBURY PAINTING RETURNS TO LINDFIELD**

Roller's *Bob Silverside* has a winner's grin as he takes a firm grip on this trophy painting to return it to their clubhouse wall. Sadly, we may not have the opportunity of wresting it back for quite sometime.



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The culmination of many months of meetings, discussion and negotiations was set to be placed before members at a special meeting on Friday 20th.

While that meeting did not happen, the “nub” of the materials subsequently distributed showed a clear, and concise analysis of KBC’s alternatives; and a logical recommendation by the Board to members . . .an amalgamation with **Lindfield Rollers**.

These slides extracted from the presentation materials focus on the reasons for this choice . . . .

## Lindfield Bowling Club

- Bowling is their core business
- Over 100 members
- 3 greens with ample parking
- They own their site with well-maintained Clubhouse
- On-site caretaker
- Good secondary income & profitable
- Low fees
- Close by
- Successful amalgamation history

## Lindfield Bowling Club

- | Pros  | Cons                               |
|---|------------------------------------|
| • We retain the value of our asset in the community | • We move to Lindfield             |
| • Short-term doubling of membership                 | • Continued reliance on volunteers |
| • Bowls operations similar to <u>Killara</u>        |                                    |
| • Bowling members run the Club                      |                                    |
| • Members stay together                             |                                    |
| • Similar culture to KBC                            |                                    |

## What do KBC members gain?

- Membership of a club with twice the total assets of KBC
- More bowling opportunities
- Better facilities including parking
- A club that is financially secure & with a positive cashflow
- Likely lower annual subscription and green fees
- Possible introduction of professional marketing for member recruitment
- Membership of a bowling club with a future
- Not having to transfer our assets to a non-bowling entity
- Ability to draw members from Lindfield, Roseville, Killara and surrounding suburbs

## The Amalgamated Club

- New entity would be a new club which will own the assets & membership of both Clubs
- Maintain KBC’s core business – lawn bowls
- Maintain control of both Clubs’ assets
- Keep our members together
- Opportunity to maintain our core values
- Best opportunity to increase membership
- Best outcome for our members

## Process as required by regulation

- ✓ Killara to call for Expressions of Interest in an amalgamation as required by the Registered Clubs Act
- ✓ Advise members of EOIs received
- ✓ Board to review the EOIs and make a recommendation to our members
4. With assistance of Clubs NSW, develop a Memorandum of Understanding and a Deed of Agreement
5. General meetings of KBC and LBC to be held to vote on the amalgamation

For over a century this club has been well and truly served by dedicated and competent volunteer executives. In recent times as we watched neighbouring clubs wither and close, any thoughtful person would have realised undertaking responsibility at KBC was akin to accepting the helm of a sinking ship. I think our Executive have a plan to bring us through the shoals to a safe harbour.

*They deserve our admiration and support.*



**Here is a challenge: Read this story, see if you can get the correct answer and then gauge the moral.**

Young King Arthur was ambushed and imprisoned by the monarch of a neighboring kingdom. The monarch could have killed him but was moved by Arthur's youth and ideals. So, the monarch offered him his freedom, as long as he could answer a very difficult question. Arthur would have a year to figure out the answer and, if, after a year, he still had no answer, he must return and would be put to death.

The question?...*What do women really want?*

Such a question would perplex even the most knowledgeable man, and to young Arthur, it seemed an impossible query. But, since it was better than death, he accepted the monarch's proposition to have an answer by year's end. He returned to his kingdom and began to poll everyone: the princess, the priests, the wise men and even the court jester. He spoke with everyone, but no one could give him a satisfactory answer.

However, many people advised him to consult the old ugly woman, for only she would have the answer. But the price would be high; as the woman was famous throughout the kingdom for the exorbitant prices she charged.

The last day of the year arrived and Arthur had no choice but to talk to the old woman. She agreed to answer the question, but he would have to agree to her price first. She wanted to marry Sir Lancelot, the most noble of the Knights of the Round Table and Arthur's closest friend!

Young Arthur was horrified. She was hunchbacked and hideous, had only one tooth, smelled like sewage, made obscene noises, etc. He had never encountered such a repugnant creature in all his life.

He refused to force his friend to marry her and endure such a terrible burden; but Lancelot, learning of the proposal, spoke with Arthur.

He said nothing was too big of a sacrifice compared to Arthur's life and the preservation of the Round Table.

Hence, a wedding was proclaimed and the woman answered Arthur's question thus:

***What a woman really wants, she answered....is to be in charge of her own life.***

Everyone in the kingdom instantly knew that the woman had uttered a great truth and that Arthur's life would be spared.

And so it was, the neighboring monarch granted Arthur his freedom and Lancelot and the ugly woman were duly married. The honeymoon hour approached and Lancelot, steeling himself for a horrific experience, entered the bedroom. But, what a sight awaited him. The most beautiful woman he had ever seen lay before him on the bed. The astounded Lancelot asked what had happened.

The young beauty replied that since he had been so kind to her when she appeared ugly, she would henceforth, be her horrible deformed self only half the time and the beautiful maiden the other half.

Which would he prefer? Beautiful during the day....or night?

Lancelot pondered the predicament. During the day, a beautiful woman to show off to his friends, but at night, in the privacy of his castle, an old ugly woman? Or, would he prefer having a hideous woman during the day, but by night, a beautiful woman for him to enjoy wondrous intimate moments?

What would YOU do?

What Lancelot chose is on the following page . . BUT....make YOUR choice before you look. . . .



### A NUN AT HOOTERS

A nun, badly needing to use to the restroom, walked into a local Hooters.

The place was hopping with music and loud conversation and every once in a while 'the lights would turn off.' Each time the lights would go out, the place would erupt into cheers. However, when the revellers saw the nun, the room went dead silent. She walked up to the bartender, and asked, 'May I please use the restroom?'

The bartender replied, 'OK, but I should warn you that there is a statue

of a naked man in there wearing only a fig leaf.'

'Well, in that case, I'll just look the other way,' said the nun. So the bartender showed the nun to the back of the restaurant. After a few minutes, she came back out, and the whole place stopped just long enough to give the nun a loud round of applause.

She went to the bartender and said, 'Sir, I don't understand. Why did they applaud for me just because I went to the restroom?' 'Well, now they know you're one of us,' said the bartender, 'Would you like a drink?'

'No thank you, but, I still don't understand,' said the puzzled nun.

'You see,' laughed the bartender, 'every time someone lifts the fig leaf on that statue, the lights go out.'

Now, how about that drink?

# Something to look forward to ..



The challenge. Here is the answer . . .



Noble Lancelot said that he would allow HER to make the choice herself.  
Upon hearing this, she announced that she would be beautiful all the time because he had respected her enough to let her be in charge of her own life.  
Now....what is the moral to this story?  
The moral is....  
If you don't let a woman have her own way....  
*Things are going to get ugly...*



### Stuart Gray FINANCIAL ADVISER

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## WEALTH MANAGEMENT REPORT

CCZ Statton is pleased to become the latest sponsor of Killara Bowling Club. CCZ Statton is a leading Australian wealth management and stock broking firm providing wealth generation and financial advice services. Spanning 50 years, CCZ Statton has helped a select group of families, individuals and institutional investors build their assets. The firm is managed and owned by a team of experienced investment professionals. Just as importantly, CCZ Statton is only an adviser and not a fund manager- so you can be sure that when we recommend an investment it is only because we believe it to be in your best interest.

Late February and the first half on March have seen extreme volatility in equities markets with falls in the ASX200 exceeding 20% (at the time of writing). The market is often moving 5% from one daily close to the next as it grapples with the implications of COVID-19. This has led many clients to question whether equities are dramatically over-priced or under-priced.



It is important in markets such as these that investors do not react with emotion but rather pursue a well thought out strategy to take advantage of opportunities as they arise whilst limiting their exposure to the the current volatility. As a result, we are offering Killara Bowling Club members a free individual 60-minute financial strategy session where you'll meet with me to identify your goals, review your current financial plan and assess your opportunities. At the same time, we can discuss issues such as the outlook for equities markets, how to invest in a low interest rate environment, are you paying too much in fees and does your portfolio need rebalancing. Your initial strategy session comes at no cost to you, with no obligation to use our services.

I look forward to seeing you around the club over the coming months.

This note may contain general advice. Any general advice provided has been prepared without taking into account your objectives, financial situation or needs. Before acting on the advice, you should consider the appropriateness of the advice with regard to your objectives, financial situation and needs. Where the note relates to the purchase of a particular product, you should obtain a copy of the relevant product disclosure statement or offer document before making any decisions in relation to the product.





# UPPER NORTH SHORE MARKET REPORT



**Matthew Johnson**  
B.A., L.L.B., Dip. Bus  
Licensed Real Estate Agent

## WE MOVE UP TO FIRST NATIONAL NETWORK

After successfully operating for around 25 years on the Upper North Shore trading as LJ Hooker St Ives, we are excited to be joining First National Real Estate, one of Australia's leading real estate networks.

The First National Real Estate motto is '*we put you first*'. We will be continuing to offer you our professional real estate services on an enhanced level, whether you are looking to sell or lease your property.

The local property market has been fairly resilient in recent weeks, despite the widespread impact of Coronavirus. We are carefully following Government guidelines and practicing social distancing. Also we are providing hand sanitizer at our office and all of our inspections.

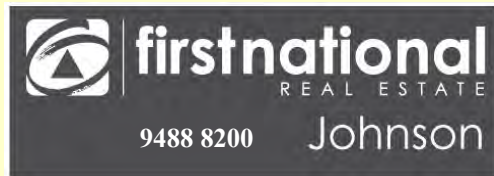
We recently had 2 on-site Auctions in March. The first was a large family residence with a grass tennis court in North Turrumurra. We had 9 registered bidders and it sold for \$315,000 over the reserve price!! Also we had another Auction at St Ives, which was for a spacious dual level home with superb views. We had a couple of bidders who were keen to purchase it and the under-bidder missed out by only \$2,000.

In March the Reserve Bank of Australia (RBA) lowered the cash rate by another 25 basis points to a new record low of only 0.25%. This is good news for those getting a mortgage to buy a property, though less positive for self-funded retirees.

We would like to offer our valued club members a very special deal. We will provide FREE marketing worth around \$5,000, when you Exclusively list and sell your property with **First National Real Estate Johnson**. Also 2 months FREE Management on all new business when leasing through First National Real Estate Johnson. Confidentiality assured.

*In these challenging times we wish you good health  
and to 'keep calm and carry on'.*

*Regards,  
Matthew and Noelene*



# BIG DAY TRIPLES

**Thursdays at Killara**

**WINNING RINK \$75.00 RUNNER'S UP \$45.00  
JACKPOT INCREMENTS BY \$50 PER DAY TO  
MAXIMUM \$500.**

*MATTHEW and NOELENE JOHNSON*  
Personal attention 0418 767 150  
*We put you first*