

Rotary Club of Cooma Inc

Meeting - 16 April 2014

Ian McGuffick - Rural Financial Counselling Service
Combined meeting with Tuggeranong at Bredbo



Ian opened by thanking District 9710 for enabling him in 2000 to take part in the GSE to Hawaii. It was a 6 week tour during which they met the Governor in Honolulu this was only topped by a trip on the Admirals barge on Pearl Harbour.

Ian is the Executive Officer of the Rural Financial Counselling Service (RFCS) for the NSW Southern Region. The RFCS provides free, confidential, professional services to primary producers, fishers & small rural businesses. There are 12 regional officers from the Victorian border up to Lake Cargelligo and from Balranald through to the east coast. There is no cost for using the RFCS services, they are supported by the Commonwealth and NSW governments.

The point of the RFCS is to help producers work towards a brighter future by working with them to look at their current situation. This information is then used to help determine the various options available so that informed conscious decisions can be made for the future. Councillors can provide assistance with accessing government assistance as they are up-to-date with the latest government packages and schemes and they understand the eligibility criteria, application processes and requirements. They can also help with understanding a financial position, the cash flows, budgeting and forecasting. They can assist with developing bank relationships and with reviewing current loans. Comparing different financial options may make significant savings. If need by the can advise on refinancing current debt or if things are really bad they can advise and support during farm debt mediation.

They help families make decisions by ensuring access to the most relevant and accurate information. Having the right financial analysis, budgets and forecasts means everyone is informed and often this makes decision making easier. They provide guidance with the development of a succession plan, which is a complex matter. They can assist through the initial steps; consider and gather required detail for preparation, assist with family discussions and liaise with selected professions. This is because a well prepared succession plan can give you peace of mind in retirement and help get the desired outcomes.

The RFCS can also act as a referral service as they have an extensive network of contacts. They know who to put people in touch with and who is best placed to provide assistance for particular situations. The RFCS can be trusted because the councillors are professional and independent. They have been operating for about 20 years and have earned a reputation for being discreet so confidentiality is assured, even after Councillors leave the RFCS.



Rotary Theme of the Month: Magazine Month

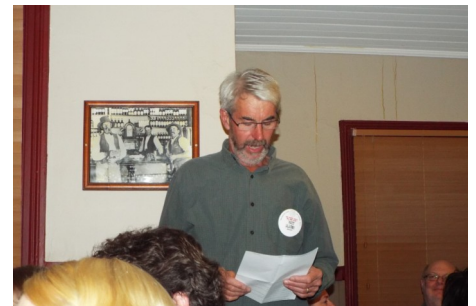
This week Tony S shared with us some facts about Norfolk Island. It is located half way between the top of New Zealand and New Caledonia and is 2 ½ hours from flight time from Sydney. It is formed from volcanic basalt, covers a distance of 8 x 5 km with a total coastline of 32 km. It boasts the second most southern coral reef. The time zone is 1½ hours ahead of Eastern Standard Time and has a population of approximately 1800 people. It is a sub-tropical environment where the temperature rarely drops below 10°C or gets above 26°C. The rainy season is from April to August. To travel around you need to hire a car due to the hilly environment. The regular speed limit is 50 km/h but in Kingston, the heritage area, you are only allowed to travel at 30 km/h and you can go 40 km/h in Burnt Pine.

Archaeological evidence indicates the Island was inhabited from approximately 1150 to 1450 by Polynesians and for a unexplained reason left. When Captain Cook arrived in 1774 it was completely uninhabited. Therefore he named the island in honour of his current patron the Duchess of Norfolk.

Following the arrival of the First Fleet at Sydney Cove in 1788, Governor King sent settlers over to the Island to farm the fertile land to provide food for those in Sydney, this went on for about 25 years. Following this incarnation the Island became a penal colony for secondary punishment, this was for the inmates were not able to be reformed, this lasted for about 31 years.

Finally Queen Victoria gifted the Island to the descendants of the Bounty who were then living on Pitcairn Island, in 1865 the whole community migrated. After some time 2 families returned to Pitcairn Island whose population is now 55.

A unique fact about the Island is that in the phone book people are known by their nicknames this is due to being descendants of the Bounty the names like Christian, Adams and Quintal are quite common along with a common first name like John.



Thought of the Week

For those of you who watch what you eat; here's the final word on nutrition and health. It's a relief to know the truth after all those conflicting nutritional studies.

1. The Japanese eat very little fat & suffer fewer heart attacks than Americans.
2. The Mexican eat a lot of fat & suffer fewer heart attacks than Americans.
3. The Chinese drink very little red wine & suffer fewer heart attacks than Americans.
4. The Italians drink a lot of red wine & suffer fewer heart attacks than Americans.
5. The Germans drink a lot of beer & eat lots of sausages & suffer fewer heart attacks than Americans.

CONCLUSION: Eat & drink what you like. Speaking English is apparently what kills you!

Projects being supported by Cooma Rotary include:

- End Polio Now
- ROMAC
- Shelter Box
- Monaro Early Intervention Service (MEIS)
- New public seating in Cooma
- More trees at Rotary Oval
- Outdoor workout equipment



April Rosters	
Attendance	Richard L
	Tracey A
Property	Wolfgang
	Patrick K
Fellowship	Margaret E
	Claire N
Market	John K - Co-ord
	Alyson - PA
	Marco (BBQ trailer)
	Elaine S
	Robb S
	Tony S
	Les S
	Darrell G
3 Minute Talk	
23 April	Les S
Thought of the week	
23 April	Geoff B
Introduction	
23 April	Graham F
Thank you	
23 April	Mark C

Upcoming Speakers
23rd April - Gary Nairn Life after Politics
30th April - Jim Brindle My Life in Theatre
7th May - Club Assembly
14th May - Judy Ford District Membership Committee

MEMBER HAPPENINGS April

BIRTHDAYS

Des T - 15 April

Geoff B - 17 April

JOINING DATE

None recorded

ANNIVERSARIES

Dave & Trish Libauer - 20 April

This Weeks Attendance: 50%

Visiting Rotarians: Julia & Michael Pedler

Guests: Ian McGuffick, Rebecca (Club), Jan Sutcliff (Les S), Fiona Cooper (Mark C),
Hannah Strobl, Webber (Michael Pedler)

Apologies: Tom B, Peter D, Kevin D, Elaine M, Brenda CB, Ashley C, Elaine S.

Leave: Joe V, John V

Make-ups:

We Also Missed:

**The contact for making apologies and for notifications of guests for dinner meetings is
Les Sutcliffe on 6452 7442 during business hours or e-mail leecooma@bigpond.com**