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The NSW election result was more or less as expected – a return of the Coalition but with a substantial swing back to the ALP compared to the 2011 annihilation.

Locally, seven of the nine Hunter seats are now in the ALP fold due to the general swing back, as well as factors such as the ICAC hangover and the retirement of Robyn Parker.

With the election out of the way, it is hoped that we can move forward on a number of issues.

The partial privatisation of the poles and wires will provide a much needed boost to the infrastructure across the state, including several significant projects in the Hunter.

For the Newcastle CBD it is now time to put politics aside and march ahead with revitalising this great city to help it reach its potential as a modern, thriving centre.

In the end, no plan is going to satisfy everyone completely, but the funds are available from the Government for a major renewal of the City that will provide massive benefits in terms of work opportunities, amenities and prosperity for the whole region.

It is time to now pull together and make Newcastle a city we can all be proud of.

* * *

The March 30 release by the Federal Government of a 200 page discussion paper on tax reform is a positive step in making Australia more internationally competitive.

Put simply, the tax system in Australia is too complicated and inefficient, both in terms of its collection and compliance. There are a number of taxes that should be removed and the over-reliance on personal and company tax needs to be considered.

We need sensible, informed debate on this vital subject quickly followed by action.

Reform is rarely easy but this is an area that is long overdue for action, so it is hoped that there is enough political will to make the changes that will benefit the nation for many years to come.

Garry Hardie
Publisher & Editor

GARRY HARDIE PUBLISHER & EDITOR



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Hunter Culinary Association: first lunch of the season

With over 100 years of culinary experience between them and each chef having their own unique tie to this event, Robert Molines from Bistro Molines, Andrew Wright from The Cellar Restaurant, George Francisco from Circa 1876 and Mark Hosie from Rustica came together recently to celebrate Hunter region talent, food, produce and wine at the first Hunter Culinary Association (HCA) seasonal lunch for 2015.

The sell-out event was fittingly based at The Cellar Restaurant owned by Andy Wright, and originally opened by Robert Molines. Guests were spoilt with 4 amazing dishes, each chef showcased their individual talents serving up a course each that was partnered with wines from local vineyards Brokenwood, McGuigan, Tulloch, and Tempus Two.

Chairman for HCA Ben Neil said "The Hunter Region places a strong focus on nurturing our young talent to build and grow into very successful industry professionals, this event highlights how successful we are in achieving this and the continuation of this focus into the future."

HCA is committed to grow and establish new opportunities for its members; it fosters talent through initiatives including

the Brett Graham Scholarship, First Creek Front of House Scholarship, Hunter Culinary Association Apprentice Scholarship, Encouragement Awards, FOH Workshops and produce tours.

Set to bring its members a fantastic year of culinary events and workshops, the next being the Annual Hunter Culinary Association Food Fight, to be held at the Crowne Plaza Hunter Valley on Tuesday 2 June. This year the action packed event will be a showdown between some of the best chefs from the Hunter region battling it out against those from the Southern Highlands. With the Southern Highlands team already confirmed as James Viles from the 2 Hatted Biota Dining, Ben Willis from the 2 Hatted Aubergine and Sean McConnell from Monster it will be an event not to be missed.

Hunter Culinary Association is a not-for-profit association formed by a group of Hunter industry professionals who have a drive and passion to promote the Hunter Regions culinary excellence, outstanding produce and talent to highlight the regions strength as a premier dining destination.

For more information please visit www.hunterculinary.com.au



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New board leaders announced for RDA Hunter

Boosting the economic capability and performance of the Hunter is a primary focus for Regional Development Australia (RDA) Hunter as it commences its next three year phase led by new Chairman, Mr Michael Slater and Deputy Chair Mr John Turner.

Deputy Prime Minister and Minister for Infrastructure and Regional Development, The Hon. Warren Truss MP and Deputy Premier and Minister for Trade and Investment and Minister for Regional Infrastructure and Services, The Hon. Troy Grant MP recently confirmed the new appointments. Mr Truss said the three-year appointments will provide leadership to RDA committees to drive economic growth and make the most of the potential capability of their region.

Mr Michael Slater has been appointed Chair of RDA Hunter for a period of three years. With a strong background in regional economic development, finance and infrastructure industries, Mr Slater brings 26 years of experience serving as a director of N.I.B. Health Insurance Ltd., the Hunter Economic Development Corporation, the Hunter Regional Development Board and various NSW Infrastructure industry and NSW Treasury working groups.

"Forging a path for the Hunter that maximises our comparative advantages and strengthens our capabilities as a region is of vital importance for our future. Together with John and the other RDA Hunter Directors and staff, I look forward to working with the Australian and NSW governments to build the Hunter's profile as a smart location in which to invest, live and work." said Mr Slater.

Mr John Turner, the former NSW Member for Myall Lakes has been appointed Deputy Chair. Mr Turner is a lawyer and has held several Shadow Ministry positions.

RDA Hunter facilitates policies, programmes and projects designed to strengthen human capital, productivity, infrastructure, access to markets, regional comparative advantage and business competitiveness, leading to increased economic activity and the creation of new jobs.



Michael Slater



John Turner

"Forging a path for the Hunter that maximises our comparative advantages and strengthens our capabilities as a region is of vital importance for our future. Together with John and the other RDA Hunter Directors and staff, I look forward to working with the Australian and NSW governments to build the Hunter's profile as a smart location in which to invest, live and work." Mr Michael Slater

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Newcastle researchers develop breast cancer early warning signal

A new magnetic resonance spectroscopy (MRS) technique developed by Newcastle researchers could have the potential to reduce or delay the need for preventive mastectomies among women at high risk of breast cancer.

The non-invasive scanning technology detected a series of changes in breast tissue which could provide early warning signs for women with BRCA gene abnormalities. Mutations with BRCA1 and BRCA2 bring a 50 per cent risk of developing breast cancer before the age of 50, and many carriers currently opt to have mastectomies to avoid getting cancer later in life.

Using a technique known as localised correlated spectroscopy, researchers identified chemical disparities associated with the pre-invasive cancer state – a very early stage of disease development.

"These changes appear to represent a series of early warning signs that may allow women to make informed decisions as to when and if they have a prophylactic mastectomy," said lead author Professor Carolyn Mountford, CEO and Director of Research at the Translational Research Institute (TRI) in Queensland and conjoint professor with the University of Newcastle.

Study co-author Dr David Clark, from the Breast and Endocrine Centre in Gateshead (NSW), believes the protocol may help guide treatment decisions and bring added reassurance for BRCA-positive women. "Approximately half the women who have BRCA mutations may not develop breast cancer at all, and certainly not before they turn 50, so we can advise a significant number of them that, yes, they may need a mastectomy one day ... but not yet."

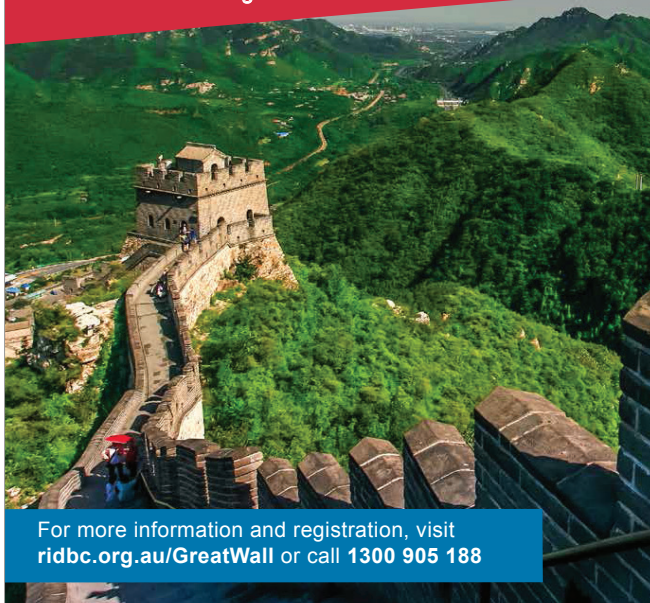
The researchers now aim to expand the trial and will continue to monitor women in the original study group to learn more about the biochemical changes and what they represent.



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DiG Festival unveils its new theme for 2015

Following two highly successful years interacting on a wide range of eclectic topics, the DiG Festival will be focussing on what has been identified as essential information for modern organisations when it returns to Newcastle City Hall on 12 & 13 October.

Following significant market research and liaison with attendees, industry groups as well as local, national and international businesses, 2015 will see DiG Festival roll out with a new theme and format - **Digital Disruption and Transformation. How To Survive and Thrive.**

The relentless cycle of innovation we are experiencing has led to an unprecedented era of change, where new technology and business models are emerging daily to threaten our once dominant and secure industries and organisations. Recent history has proven that disruption can be rapid and unforgiving. Apple, for instance, took only seven years to dominate the music industry only to find itself battling the shift from paid downloads to advertising-supported music streaming. Google Maps took just 18 months to destroy almost 85 per cent of the market capitalisation of the world's top GPS vendors.

James McQuivey of Forrester Research recently wrote, "Digital disruption is not only a possibility for your company's future but the only possibility". The problem for organisations is that they are not evolving their business models quite as rapidly as technology. Most are still in the relatively early stages of transitioning from industrially driven to digitally driven strategies and operational models.

A major study by Forrester Research called 'The Future of Business is Digital' found:

- In 17 industry sectors from insurance bracket [86%] to industrial products [60 %] executives agree that digital technologies will disrupt their business in the next 12 months.
- 76% of executives believe they have a digital strategy: but only 16% have the skills to execute the strategy.

The 2015 DiG Festival will highlight leaders in digital disruption and transformation and provide attendees with a framework to navigate change, not only to survive, but to thrive in the new economy.

A series of Presenters will detail their "war-stories", inspirational successes and cautionary failures, while structured workshops will introduce attendees to the tools, systems and knowledge, organisations need to survive and thrive.

DiG Festival 2015 has something for every business; no matter your size or scope. Co-creators Craig Wilson, Stephanie Hinds and Tracy McKelligott, continue to strive toward making the DiG Festival something very special for Newcastle and the Hunter.

DiG Festival Key Dates:

15 April - Presenter applications close

1 May - First round of Presenters announced

30 June - Workshops applications close

1 July - Earlybird tickets available

1 September - Standard tickets available

12 & 13 October - DiG Festival

For more information visit www.DiGfestival.com.au

Depot transformed for Jemena

The utility infrastructure company, Jemena, selected Kingston Building Australia to relocate their existing depot within the Cardiff industrial estate.

With a vision and design from EJE Architecture, an aging, vacant transport depot and shed were transformed into a modern, well equipped facility.

The brief to the designers and builder was simple. It has to have "a professional ambience representative of Jemena but also be functional providing an exceptional workplace for Jemena's staff". Kingston have a track record of delivering high quality work in very tight time frames and so completed the project ahead of schedule with no safety incidents.

Kingston demolished some of the existing structure, constructed new additions and completed fit out in less than 20 weeks. The project included building new offices and workstations as well as meeting rooms, a training room for around 30 staff, reception area, kitchen and dining area, compactus and storage area with modern staff amenities.

Kingston undertook a number of environmental sustainability initiatives with recycling of demolition materials that included concrete, bricks, timber, metal cladding which exceeded the company's goal of 65% site recycling. In order to save energy during daily operations energy saving inclusions were installed including LED fittings and street lighting, induction warehouse lighting, room sensors for lighting and skylights to training rooms and corridors. Air-conditioning and insulation were also included for NCC Section J compliance.

As a reminder of the importance of the role of providing gas services to the people of Newcastle a collage of the proud heritage of the gas supply facilities was included as a mural to the reception area and dining facility.



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Jemena Depot transformation

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Upper Hunter economic indicators

Although the Hunter Research Foundation's (HRF) latest Upper Hunter economic indicators record 2014 as the toughest year for the Upper Hunter economy for over a decade, HRF researchers say there may be light at the end of the tunnel.

HRF's Jenny Williams says Hunter Research's December surveys recorded lows in business performance in the Upper Hunter not seen since the survey began in 2001. The results were presented at HRF's Upper Hunter Economic Breakfast at Muswellbrook on 25 March.

"The once-in-a-generation mining boom effectively deferred the impact of the 2008-9 Global Financial Crisis on the Upper Hunter region to 2014. Forward orders remain at historic lows with subdued business expectations for the first quarter 2015."

While the national economy continues to re-balance from mining to non-mining investment, with growth to date dependent on residential construction, the Upper Hunter is lagging, with its housing market also weak following a mini-boom during the mining investment phase. The regional labour market is also weak, especially for young people, and may weaken further. "Short-term economic prospects are subdued but there may be light at the end of the tunnel," Jenny said. "Upper Hunter consumers, surveyed in December, expected their finances to improve even before the effects of lower petrol prices and a new record low in interest rates had been felt. The falling Australian dollar presents opportunities for the development of export markets, which would aid diversification in the Upper Hunter economy."

In keeping with the Foundation's mission to provide insights that move the Region forward Dr Alan Rai, HRF Principal Economist, continued the conversation on diversification in the Region at the breakfast. Alan revealed the results of new HRF research in the Upper Hunter on community desires for

a balanced economy. He also explored the opportunities for businesses from recently-signed free trade agreements between Australia and its major Asian trading partners.

The third breakfast speaker, Rio Tinto Coal's Managing Director, Chris Salisbury, presented the economic outlook for Australia's coal sector, as well as Coal & Allied's local operations.

The Upper Hunter Economic Indicators publication is available for download from www.hrf.com.au

Upper Hunter abattoir to remain open

The future of Primo near Scone has been safeguarded with the federal government approving its sale to JBS USA Holdings. Treasurer Joe Hockey signed off on the deal, which includes three conditions. JBS has agreed to maintain custom service killings of live-stock currently provided at the Hunter Valley meatworks. It will be required to continue the service in good faith, and in both a competitive and profitable manner, and to report on its compliance with the conditions every six months. According to Federal Agriculture Minister Barnaby Joyce says if JBS fails to keep Scone open and retain its capacity the Treasurer has the power to order the company to divest itself of the meatworks. Retaining the Scone plant is welcome news to producers and the Upper Hunter economy.

Hunter Water to sell Tillegra Dam land

Hunter Water has announced it is placing 100% of the Tillegra Dam land on the market with sales expected to occur by mid 2015. This news comes nine years since the former NSW Government declared Tillegra would become home to one of the largest dams in Australia.



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Partnership commits to education in the Upper Hunter

A partnership that will enhance the Upper Hunter's reputation as a regional centre for high quality tertiary education was formalised on Monday 23 March, 2015.

Muswellbrook Shire Council and Hunter TAFE signed a Memorandum of Understanding (MOU) at the Muswellbrook Industry & Education Day run as part of the Institute's Hunter Coal Festival activities.

The MOU will include and expand upon existing successful joint projects between Hunter TAFE and Muswellbrook Shire Council including the Mining Skills Centre and the recently opened Sam Adams' College, on campus student accommodation.

Hunter TAFE CEO, Christine Warrington said the partnership will build upon the strong relationship with the Council and facilitate further collaboration between education, government, industry and the community.

"Hunter TAFE is committed to ensuring that we can deliver high quality education and training that is relevant, practical and supports the skills needs of the Upper Hunter," said Ms Warrington.

"The MOU formalises our strong history of collaboration with Muswellbrook Shire Council in the development of education initiatives for the region."

The Acting Mayor of Muswellbrook Shire Councillor, Malcolm Ogg said the Council and the community is committed to Hunter TAFE and tangible evidence of this can be seen in the number of educational related projects either finished or currently under construction.

"The history of Muswellbrook Shire and our community's support for Hunter TAFE is historic and as strong today as it has been at any point in time," said Mr Ogg.

"Muswellbrook Shire Council is working to ensure a legacy of quality education facilities and teaching for future generations in our shire," he said.

The MOU signing was followed by a special mid-year presentation from Mining Skills Centre students demonstrating the job ready skills they have developed throughout their studies.

Hunter Manufacturing Awards nominations to open

The opening of the 2015 Hunter Manufacturing Awards Inc. (HMA) nomination period will be officially launched on 29 April 2015 on the premises of the 2014 Manufacturer of the Year, Austube Mills.

Downer has accepted the Major Sponsorship of the Awards for the eighth year and HMA is pleased to have Downer and their other sponsors, partners and supporters confirmed for the 2015 year.

Registrations for nominations will be open from 29 April to 30 June. Applications will be received from 29 April until 14 August 2015. Information and application forms will be available on the HMA website at www.hma.org.au.

HMA encourages manufacturers in the Region to make application into the various categories available for submission. Just by submitting an application finalists will have the opportunity to go into a 'draw' to win a holiday for 2 people, courtesy of HMA's Travel Partners, helloworld Newcastle.

Winners of the Manufacturer of the Year and the HMA Board Award will be awarded with an overseas trip to a destination of their choice to attend an event or trade fair that will assist their company.

The Awards' event will be held on 16 October 2015 at Newcastle Panthers.





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The Sister Marie Centre – the winner of the Overall Award for Excellence award at the 2015 Newcastle Architecture Awards won by Schreiber Hamilton Architecture

2015 Newcastle Architecture Awards

The Australian Institute of Architects announced the winners of its 2015 Newcastle Architecture Awards on Thursday 12 March, at Merewether Surfhouse.

The winning projects now have the opportunity to be presented to the NSW Architecture Awards' juries for consideration of state honours, to be announced mid-year.

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The winners, commendations and finalists were:

Commercial Architecture Winner: Riverside Park Office Tower, West Gosford (dwp|suters).

Finalist: PKF Lawler Offices, Newcastle West (Mark Lawler Architects)

Public Architecture Winner: Ettalong Cafe, Ettalong (CKDS Architecture).

Commendation: Raymond Terrace GP Super Clinic/HealthOne, Raymond Terrace (Kemp Consulting + Schreiber Hamilton Architecture).

Finalist: Fletcher Community Centre, Fletcher (EJE Architecture)

Educational Architecture:

Winner: Sister Marie Centre (St Pius), Adamstown (Schreiber Hamilton Architecture).

Finalists: Branxton Preschool, Branxton (Space DesignArchitecture) and Tilly's Play and Development Centre, Waratah (Sally Morgan Architect)

Residential Architecture – Houses (new):

Joint winners: Hunter Valley Farmhouse, Fullerton Cove (Schreiber Hamilton Architecture) and Ned's House, Shelly Beach (EDH Group - Architects)

Commendations: Coane Residence, Merewether (CKDS Architecture) and 35 Carrington Pde, New Lambton (Chris McBriarty, Architect)

Finalists: Brieve Residence, Merewether (Mondo Architects) and House at Salamander Bay, Salamander Bay (Murray Wood, Architect)

Residential Architecture – Houses (alterations & additions):

Winner: Hamilton Alterations & Additions, Hamilton (Husk architecture | interiors)

Commendation: Caves Beach Residence, Caves Beach (Mark Lawler Architects)

Finalists: Ridley Street Addition, Charlestown (Space Design Architecture) and The Valley House, Palm Grove (Slater Architects)

Interior Architecture:

Commendation: Interior Refurbishment Central Coast Radio Station Studios, Gosford (McKendry Hunt Architects)

Small Project Architecture:

Winner: EN House, Islington (Derive Architecture & Design)

Finalists: Branxton Preschool, Branxton (Space Design Architecture), Floraville Outdoor Living Space, Floraville (Space Design Architecture) and Speers Point Residence, Speers Point (Mark Lawler Architects)

Colorbond Steel Awards for Architecture:

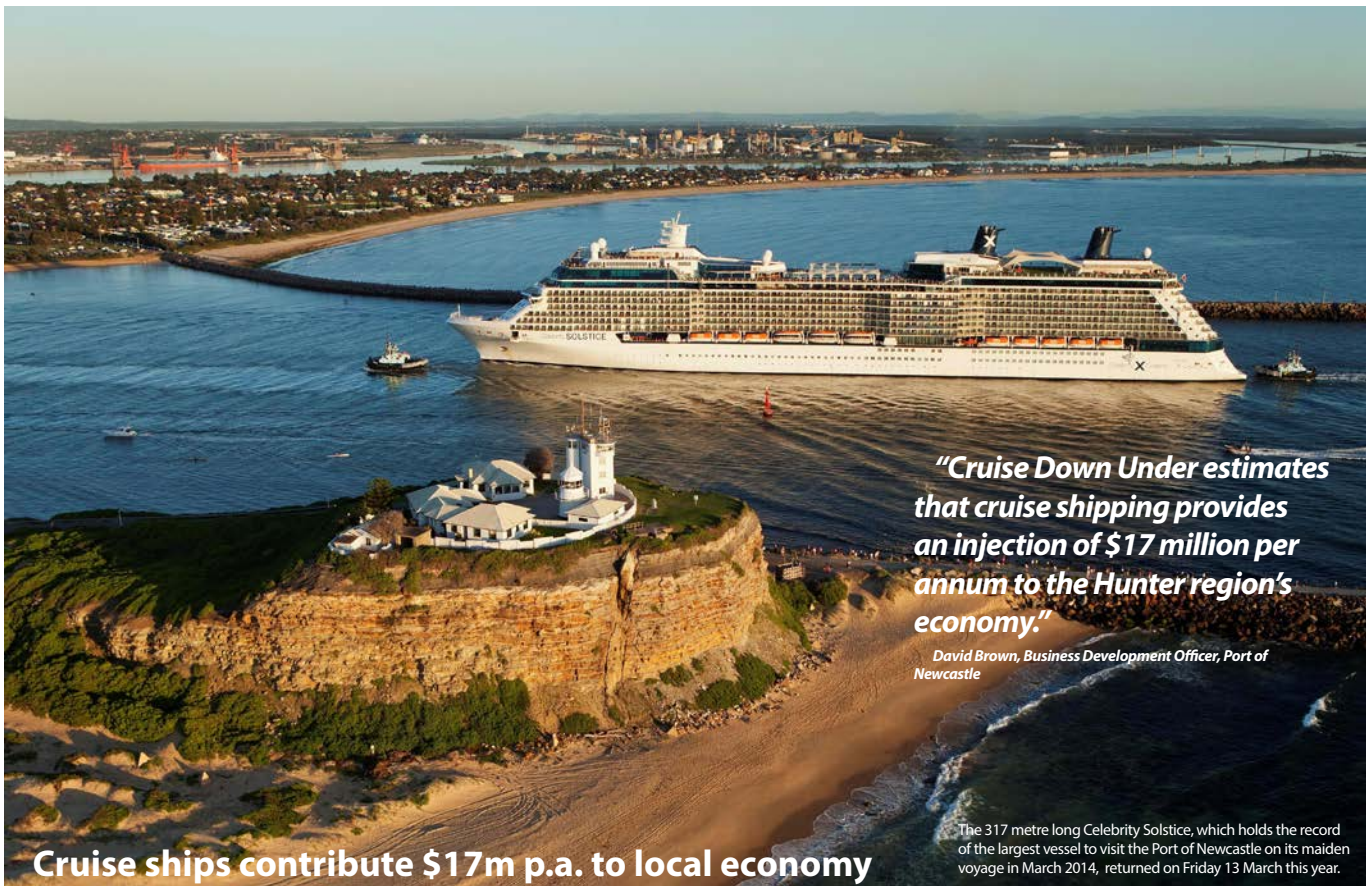
Winner: Hunter Valley Farmhouse, Schreiber Hamilton Architecture

Sustainable Architecture:

Winner: 35 Carrington Pde New Lambton, Chris McBriarty

Overall Award for Excellence:

Winner: Sister Marie Centre (Schreiber Hamilton Architecture)



"Cruise Down Under estimates that cruise shipping provides an injection of \$17 million per annum to the Hunter region's economy."

David Brown, Business Development Officer, Port of Newcastle

The 317 metre long Celebrity Solstice, which holds the record of the largest vessel to visit the Port of Newcastle on its maiden voyage in March 2014, returned on Friday 13 March this year.

Cruise ships contribute \$17m p.a. to local economy

By the end of March, Newcastle will have welcomed six cruise ships and more than 12,000 visitors to the region.

Each ship berths at the Channel Berth at Carrington, which has sweeping views of the city and provides deep water berthing. Shore excursions available for passengers include food and wine tours of the Hunter Valley, dolphin cruises at Port Stephens, sand-boarding at Stockton sand dunes, and Newcastle highlights. Port of Newcastle provides a free shuttle bus for passengers who wish to explore Newcastle's CBD. "Cruise Down Under estimates that cruise shipping provides an injection of \$17 million per annum to the Hunter region's economy." Said David Brown, Business Development Officer, Port of Newcastle

In addition to scheduled ships Rhapsody of the Seas arrived impromptu on the 9th of March, after cyclone conditions in the South Pacific led to an itinerary change. David commented that "It was great to witness the local cruise shipping industry, ranging from tourism attractions to transport operators to volunteers, demonstrate our enthusiasm and capabilities to host a cruise ship visit with only 24 hours notice."

Each cruise ship visiting Newcastle is farewelled with a three gun salute by Fort Scratchley, which is part of Port of Newcastle's strategy to provide a unique experience for visitors and encourage repeat cruise ship visits to Newcastle.

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Rock Solid Suicide Prevention Program

Australian workers in mining, oil and gas are being armed with information to help prevent suicide as part of a new partnership between Mining Family Matters and Wesley LifeForce Suicide Prevention Networks.

Mining Family Matters founder Alicia Ranford says the Rock Solid Suicide Prevention Program aims to build emotional resilience and help prevent suicide among workers in the male-dominated resources industry, while also resourcing families with practical strategies to survive the challenges of working away or shift work.

The launch of the program comes as the West Australian Parliament investigates the mental health impacts of FIFO work arrangements, and greater awareness nationally about Australia's alarming suicide statistics that show suicide is the leading cause of death for Australians between the ages of 15-44.

The CEO of Wesley Mission the Rev Dr Keith Garner says although there is no specific research about the rate of suicide among workers in mining and resources, experts agree that fly-in, fly-out and drive-in, drive-out (DIDO) workers have greater exposure to risk factors that can contribute to deaths by suicide.

Wesley LifeForce has trained more than 20,000 Australians in suicide prevention in workshops in urban, regional and remote communities.

Under the Rock Solid collaboration, Wesley LifeForce is offering a range of cost-effective workshops to mining and resources companies Australia-wide, to teach simple, effective interventions aimed at reducing the cost of workplace stress, saving lives and helping to eliminate the impact of losing a staff member to suicide.

These highly interactive workshops are delivered by skilled trainers with extensive experience in suicide prevention and mental health.

Key issues to be addressed include why people take their own life; risk and protective factors; commonly held beliefs about suicide; how to help someone going through a tough time; barriers to suicide intervention; how to build individual resilience; and implementing the See Ask Listen Tell (SALT) intervention strategy.

As part of the collaboration, Mining Family Matters has also released the second edition of its award-winning Survival Guide for Mining Families, featuring more comprehensive information on the emotional wellbeing of workers as well as

practical, professional strategies to keep relationships strong and happy.

Chapters include identifying stress and depression; overcoming stress, anxiety and sadness; building workplace resilience; knowing your mental health first aid; helping children to cope when you work away; simple ways to stay connected; and making your money work.

Open for business

On 25 March Mortel's Sheepskin Factory announced the opening of their much anticipated new store at 1 Weakleys Drive, Thornton. By the middle of April there will also be a café, museum and factory tours on offer to visitors of the Hunter born business.



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BUILDING BETTER PLACES FOR PEOPLE

The Hunter Development Corporation is a State Government agency working to create better places for people to live, work and enjoy.

The Corporation's role is to facilitate private sector investment on State-owned lands that would otherwise remain closed to the public.

It does this by removing constraints that prevent development and by encouraging development that creates public spaces for the community to enjoy. The Corporation's area of operation includes eleven local government areas in the Hunter Valley.

**For further information,
phone 4904 2750.**

www.hdc.nsw.gov.au



**Hunter
Development
Corporation**

RDA Hunter leads new initiative to leverage the benefits of high speed broadband

Hunter High Speed Broadband (HHSBB) is RDA Hunter's new initiative that brings together regional experts in industries including health, education and manufacturing, all levels of government and the business community. It will assist the Hunter region leverage the benefits of high speed broadband and help build a stronger digital economy.

RDA Hunter CEO, Todd Williams explained "through case studies and presentations by industry experts, HHSBB will inform and update the region on the high speed broadband infrastructure roll-out and provide strategies for businesses to utilise it for improved performance and growth."

The National Broadband Network (NBN) has the potential to fuel growth and drive improvements to local economies, businesses and homes, bringing new opportunities to the whole country.

"Recent NBN rollout announcements demonstrate the rollout of the NBN is continuing momentum in the Hunter – and with it comes many economic and social opportunities for local communities," said Tony Gibbs, NBNCo spokesman.

Telstra is creating Australia's largest Wi-Fi network as part of its strategy to increase connectivity in venues such as cafes, shops, sports grounds and transport hubs.

The program is currently being trialled in the Hunter before it is rolled out across Australia later in 2015.

According to Telstra Country Wide Area General Manager, Hunter and Central Coast, Chris Cusack, "This trial in Newcastle is the beginning of our ambition to switch on more than two million hotspots across the nation and give customers the best Wi-Fi experience in and out of the home."

Director of local finance company finalist at MFAA

The Hunter based mortgage broking firm CVG Finance has announced the nomination of its director in a national industry award.

Director Paul Lambess was a finalist in the highly-regarded Finance Credit Adviser of the Year category of the prestigious 2015 Mortgage & Finance Association of Australia National Excellence Awards.

According to Mr Lambess the nomination reflects the unique approach CVG Finance has taken since its inception in 2009, embracing innovation in client communication via online video to create personal relationships while at the same time remaining at the forefront of finance brokering across the spectrum of businesses large and small.

CVG Finance have also recently appointed two new specialists, Ian Bourne and Glen Walker. Mr Bourne, has had 25 years' experience in private banking and business banking and Mr Walker's 39 years in commercial lending, as well as business banking, will flesh out CVG's seven-strong team, and add another dimension to the services it offers clients.

Mr Lambess said the CVG team aimed to give clients a memorable experience by thinking outside the box and getting inventive, especially in the provision of guidance and solving financial issues.

Remediation of gasworks site begins

Clean up work has begun at the former gasworks site in Clyde street, Hamilton North. Jemena has commenced the first stage of the process which includes clearing of vegetation, some excavation, and removal of non-heritage structures. Stage two of remediation is due to begin late 2015. Jemena is currently compiling an environmental impact statement (EIS) for the work.

The gas works functioned for 70 years, until 1985 and in 2011 was declared 'significantly contaminated' by the Environment Protection Authority (EPA), because of chemicals including benzene, petroleum hydrocarbons, arsenic and lead. There has been no announcement on what the future holds for the historic gas works building.

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2015 Steel Magnolia Award Finalists

For the past 11 years Lifeline Newcastle and Hunter has hosted the Annual Steel Magnolia Award.

This year they are privileged to recognise another four deserving women who put so much time and passion into helping others in our community, despite the challenges they have each faced.

The 2015 finalists are Kathie Bowtell, Morpeth; Janine Epere, Clarence Town; Moira McCabe (Berriman), Hamilton and Emma Thomson, Merewether. Congratulations to these amazing women, a nomination in itself is something to be very proud of.

The award night held on 27th March at Wests Proud Lambton was open to all community members with funds raised on the night going to support the important work of Lifeline Newcastle & Hunter.



Hunter Defence Conference

To be held at Fort Scratchley function centre complex on 20-21 May, the 2015 Hunter Defence Conference is supported by NSW Trade & Investment, HunterNet, Hunter Business Chamber and Regional Development Australia. The conference dinner will be held on 20 May.

The 2015 theme is "A networked future – Integrated communications and systems for Defence."

The conference provides an excellent opportunity for the defence industry, and in particular SMEs, to hear updates on key aerospace, land and maritime projects, other regional activities, defence opportunities, innovation and business improvement workshops.

As in previous years the event will involve carefully selected input from public sector, private sector, tertiary and higher education sector and industry to provide attendees current information to help them break in and/or sustain their business in the defence sector.

As in previous years Legacy and Soldier On will be supported by the conference.

For further information visit www.hunterdefence.com.au

Larger premises for Fitness Junction

After 15 years in the same location Fitness Junction has moved to larger premises just around the corner at 224 Union Street, Merewether.

The move was undertaken to expand the range of services provided by the gym and increase the variety of health and fitness options in the one place.

Fitness Junction has always been a gym for everyday people and has an eclectic group of clients from 15 to 86 years old which share the goals of longevity, weight management and general health & fitness. Many founding members have remained with the gym.

Fitness Junction is not a body building gym. Clients are not competing with each other, only comparing themselves against their former selves. Goal oriented members can have private discussions with the trainers and often sharing their journeys with their gym buddies.

New services and facilities at Fitness Junction include:

- High intensity circuit training, which offers something different for a fun, fast, metabolism boosting session. Interval training a couple of times per week is proven to burn fat and improve fitness without doing hours of exercise.
- Stretch classes, which are based on yoga poses in a relaxed atmosphere. Small group numbers means help clients who feel too intimidated to attend traditional yoga due to injuries/ lack of flexibility or experience.
- Pilates in the mezzanine is suitable for all fitness levels and requires no previous experience. Participants work at their own pace with expert guidance and support.

Fitness Junction will be holding a special open night on Friday 24 April at 6:30 pm and is inviting readers to attend to view the new facilities or ask questions of the knowledgeable staff in attendance.



CONFERENCE 2015

A networked future – Integrated communications and systems for Defence

20 & 21 MAY 2015, 8:30-16:30 FUNCTION CENTRE, FORT SCRATCHLEY, NEWCASTLE

Tickets Available <https://www.stickytickets.com.au/24851>

The **2015 HUNTER DEFENCE CONFERENCE** is an excellent opportunity for Defence industry, and in particular SMEs, to hear updates on key Aerospace, Land and Maritime Projects, other regional activities, Defence opportunities, innovation and business improvement workshops.

As in previous years the event will involve carefully selected input from public sector, private sector, tertiary & higher education sector and industry to provide attendees current information to help you break in and/or sustain your business in the Defence sector.

Don't miss this fantastic opportunity to network amongst key influencers in our region.

Conference dinner is on 20 May.

See www.hunterdefence.com.au for conference details.



Trade & Investment



Local fundraiser named NSW Regional Woman of the Year

Hunter resident Barbara Cowley was announced as the winner of Rex Airline's Regional Woman of the Year Award on March 4. Barbara helps young women in the Hunter develop their own personal worth, strength and purpose through a group mentoring and personal development program called SHINE.

SHINE aims to help young women realise their potential and prevent problems such as drug and alcohol abuse. Barbara became a volunteer with the program in 2013 and, realising its far reaching potential, a dedicated fundraiser shortly after. In 2014, in lieu of regular birthday celebrations, Barbara created a new fundraising event called ShineWALK180.

Over seven days she walked 180 kms from Cessnock to a suburb in Sydney's north. The distance represented the 180-degree turnaround that she saw in the lives of women and girls who attended the program. The \$27,000 she raised has helped expand the program throughout the Hunter region. From an initial goal of 10 Hunter girls she has raised enough funding for 385 girls and women to shine. She will repeat the walk in June this year.

Four outstanding women in regional NSW have been selected as finalists for the 2015 Rex Regional Woman of the Year. This award shines the spotlight on women who have had a significant impact on areas which are important to rural communities. Other finalists are Catherine Daley, Kate O'Callaghan, and Christine O'Mahony.



NSW Minister for Women Pru Goward, NSW Regional Woman of the Year - Barbara Cowley, NSW Premier Mike Baird, Director Regional Express Holdings Limited - Mr Ron Bartsch

Glencore to close West Wallsend mine

Glencore has announced that mining at its West Wallsend underground coal operation will finish next year.

The decision is consistent with West Wallsend's life of mine planning. Consideration had been given to a number of options to extend the mine's life but a combination of factors, especially coal market and economic conditions, do not support continued operations.

The closure will also occur some months earlier than originally scheduled, following Glencore's decision not to mine an approved longwall block (Longwall 47) beneath cliff lines, terraces and steeper sections of the Sugarloaf State Conservation Area (SSCA).

Putting Lake Macquarie Airport on the map

In March this year the Geographical Names Board announced that the former Belmont Airport, Pelican, has been officially gazetted as Lake Macquarie Airport. This announcement has been welcomed by the owners of the airport, and Lake Macquarie City Council.

Located on the Pacific Highway at Marks Point, the airport is on a 15-hectare site adjacent to Lake Macquarie. In mid 2014 the airport was bought by a consortium of local business people including Hunter-based freestyle racing pilot Matt Hall of Matt Hall Racing, Newcastle Helicopters, Skydive the Beach, Airborne, and a private investor. Since then the airport has undergone a facelift and Airport Chairman and Director of Airborne, Rob Hibberd has said business is building and the name change will go well to assist this growth.

Mayor of Lake Macquarie, Cr Jodie Harrison, said the renaming will now readily identify the major regional infrastructure asset with the City. "The capital being invested by the Lake Macquarie Airport owners is a reflection of, and belief in, the vibrant and dynamic nature of the local economy," she said "The tourism-related aspects of the Airport's planned development and services offering are expected to be a major boost for the tourism industry, creating direct and indirect jobs growth in Lake Macquarie City."

Meanwhile, the recent announcement of Lake Macquarie Airport as the successful tenderer to house NSW Health's new helicopter emergency medical services for the region will require significant new infrastructure to be built on the airport and 24-hour employment of medical and flight staff based on site.

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WHO
let's talk print...

Jayco continues recovery

It has been a big first year at the new Jayco Newcastle dealership. After suffering a fire in 2013 that saw the loss of 19 caravans, computers, offices and all of their Spare Parts & Accessories Department, Jayco Newcastle moved into their newly built premises at Camfield Drive Heatherbrae in November 2013.

The Grand Opening of the Jayco Newcastle site took place on 1 March 2014 with Jayco Founder & Chairman Gerry Ryan as the special guest. More than 200 customers, staff and suppliers attended the event.

Since opening at their new premises, Jayco Newcastle have gone from strength to strength. They have won several awards including the Hunter Business Award for Excellence in Business in 2014, The Jayco National Country Dealer of the Year award for 2014, Jayco Outstanding Achievement and were also nominated as a State finalist in the Motor Trade Authority Awards.

In 2014 due to the move to the large new premises, Jayco Newcastle were able to host their inaugural Caravan, Camping & Boating Expo with more than 20 difference exhibitors showcasing their new and innovative products and services covering caravan and camping, spearfishing and boating, electronics, holiday parks, 4WD and Off Road, RV spares and accessories, cycling, cookware, watersports and more. It was a hugely successful event with an estimated more than 7000 people attending over the three days. A customer appreciation night was also held on the Saturday night of the event with more than 200 customers & staff enjoying a spit roast dinner, entertainment, drinks and lucky door prizes.

Jayco Newcastle has also hosted several customer appreciation weekends and evenings since the move to the new dealership. During these weekends away, Jayco Newcastle cover the site cost at a caravan park as well as putting on BBQ's and providing entertainment.



BUSINESS ANNIVERSARIES

HUNTER VALLEY PRIVATE HOSPITAL

At a low key lunch time BBQ on March 5 staff and patients quietly celebrated 30 years since the establishment of Hunter Valley Private Hospital and 50 years of providing hospital services from the Shortland site.

Nurse and Shortland resident Dee Gerler has worked for HVPH since it was established, to mark the occasion she and HVPH chairman Dr William (Bill) Straughan unveiled a permanent 1.8m high sculpture by Newcastle artist Peter Tilley titled In Search of the Sea on the front lawn of the hospital.

Dr Straughan said the hospital has grown over the years from a cottage hospital to a modern centre of excellence in healthcare. HVPH was the first hospital in NSW to use a surgical guidance system to enable real time eye tracking during cataract surgery and the first in Australia to successfully complete a new procedure to help reduce vision loss in glaucoma patients.

HVPH is the region's only locally owned and independent private hospital. Its team of more than 100 doctors and 300 staff provide range of surgery and rehabilitation services to more than 14,000 people each year.

30 YEARS

Does your business have a major anniversary coming up?

Contact HBR on (02) 4925 7760 or email garry@HBRmag.com.au for information on covering your business.



The partners at Baker Love Lawyers

BAKER LOVE LAWYERS

On this 27 March 1875, William Henry Baker opened his first legal office in Market Street, Newcastle. 140 years later, it has matured into the modern firm of Baker Love Lawyers, the oldest law practice in Newcastle.

"He founded a business that has provided reliable legal advice to generations of families and organisations throughout the region. I believe WH Baker would be proud of the longevity of the business he started", says senior partner Bruce Hurrell. Mr Hurrell has been with the firm since 1971 when he was employed as an articled law clerk at age 17. By the age of 25 he was a partner of the firm.

Mr Baker was appointed the Newcastle City Council's solicitor in the early 1900s, which appointment he retained until his death in 1931.

Following Mr Baker's death, the practice was carried on by his son Fred, who went on to form a partnership with solicitor and former WW2 military intelligence officer, John Milton Wallace Love.

Terry Morgan first joined the firm in 1985 before leaving to join another well respected Wallsend law firm (which became Rutter Morgan), with which Baker Love merged in 2006.

Over the years the firm has been graced with many outstanding lawyers such as Stuart Austin who is now a Judge of the Family Court of Australia, Donald McKinnon Geddes, and other prominent local practitioners such as Hura Herman and Robert Foggo.

More recently, the partnership expanded to include Andrew Knight (in 2010), Dean Frith (in 2011) and Immigration Law specialist Richard Hardy (in 2014). Alongside Mr Hurrell, Ms Stibbard and Mr Morgan, they lead a talented team of legal professionals, practicing in the key areas of commercial law, property and conveyancing, wills and estates, family law, criminal law and immigration.

140 YEARS

LET'S TALK WITH.....

What is your current role?

I am the Orthodontist & the owner of Live Life Smiling Orthodontist

What job have you enjoyed most?

The most rewarding work is seeing how we can change the lives of patients who believe their teeth and smile cannot be fixed, or those that have not been able to afford treatment elsewhere. I take a lot of satisfaction from getting great results from the patients others consider too difficult or have been turned away.

When you are not at work, where can we find you?

Swimming, running or cycling. I participate in Ironman triathlons, having completed 92 Ironman triathlons worldwide. Only 3 other triathletes in the world have completed more. I also mountain bike with my wife and spend time in our extensive garden.

Where do you get your inspiration?

I grew up in a country town, where everyone cared for and helped each other. That community spirit is very strong in me.

What is the best bit of advice you have been given?

Treat every patient as if they are your own child.



Dr Peter Vaughan

How would you like to see our region develop over the next decade?

As an area of expertise in medical research, plus one of the best tourist destinations in Australia.

Tell us something that most people wouldn't know about you?

At present I am funding two research projects through HMRI, as well as sponsoring a number of sporting clubs. I am contributing \$60,000 to support two research projects on Depression through HMRI, the first project looks at establishing a primary care-integrated service model for young people with an emerging mental illness; the second explores genetic and environmental determinants of depressive symptoms.

The local sporting clubs I sponsor are the Newcastle Triathlon Club and the Adamstown Rosebuds Football Club. I am also a significant contributor to the charities of The University of Newcastle's University Foundation, the John Maclean Foundation (for children in wheelchairs), Smith-Magenis Syndrome Foundation, the School of Performing Arts Integrity Awards, and the Australian Outward Bound Foundation to which I have sponsored local youth and this has brought about major changes & improvements in their lives.

Are you reading anything at the moment?

Choice Theory by William Glasser. An incredible book to help us lead better lives.

Do you have a favourite line from a film?

Yoda in Star Wars "There is no try, only do"

A fish rots from the head !!!!

Paul Siderovski
SiDCOR Chartered Accountants

Are you the owner of your business or the leader of the business? How are you showing up to your team?

The role of a leader is to keep your staff SAFE!!! You want to get your staff to give an arm for you then create an environment that is safe for them.....I'm not talking about safe from a hazard point of view. I am referring to giving them job security, caring for what is going on for them and taking the punches that all small to medium business owners go through without them really knowing or being subject to it. WHY? well you're the owner and the leader.

If your staff feel safe then they will thrive and give you more...this is the outcome not why you do it. You do it to be a leader in your business.

This will also start the ball rolling for creating a culture of TRUST...just the ball rolling...

As a leader if you run your business with the context of creating TRUST and you live and breathe it, then the outcomes you will get as a business owner will be less staff turnover, increased effort and MORE PROFIT!!!!

Ponder for a minute how do you instil trust into your team and are you conscious of it and have you made the choice to actually want to create a business where you trust your staff and they trust you

For further information contact SiDCOR on 1300 743 267, email paul@sidcor.com.au or visit www.sidcor.com.au



Paul Siderovski, the founder and Managing Director of SiDCOR Chartered Accountants, has 19 years experience since starting as a chartered accountant with PricewaterhouseCoopers in 1995. Paul started Newcastle-based SiDCOR in 2002. Paul has a Bachelor of Commerce from the University of Newcastle and is a Member of the Institute of Chartered Accountants and the Taxation Institute of Australia as well as the National Tax and Accountants Association.



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Toyne Business Consultants and Bartercard - the smart way to grow profits

When it comes to keeping your finances in shape, is your accountant stacking up? Newcastle-based Toyne Business Consultants provides tax, accounting and a suite of financial advice to clients a little differently than most.

They also use Bartercard in their business to improve cash flow, attract new clients and grow their profits.

Toyne's focus on an all-encompassing business consultancy has been setting them apart from other accountancy firms for more than 15 years. CEO Craig Toyne, who has almost 30 years of experience in accounting and financial services, said he started the business when he saw a gap in the market.

"I spent many years working in large-practice accountancy firms and the feedback from clients was that they weren't getting everything they needed from their accountant – they wanted more care and more contact," he said.

"So we not only offer tax and accounting services, but provide business advice and consulting to clients on all levels of their business."

The Newcastle company encourages clients to meet regularly throughout the year to work on improving their profits, meeting their financial goals and helping them solve any challenges from staffing to ensuring they have the right space and resources.

Craig said he joined Bartercard almost 14 years ago and has been using the cashless network to grow his business and offset cash across a number of expenses since.

"Bartercard saves me around \$100,000 on business costs each year which frees up cash flow and lets me keep more profits in the bank," he said.

"We use trade dollars instead of cash to cover the cost of essential services, such as outsourcing auditors to clients' self-managed super funds (SMSFs), which we provide to both Bartercard and cash paying clients.

"We also use Bartercard across a number of other business expenses including office furnishings, interior fit outs, entertainment, dining, accommodation and advertising.

Back to basics

Craig said that in the current economy where many businesses are feeling the pinch, he advises his clients to get back to basics.

"Keeping in touch with customers, chasing up outstanding invoices and having a well-tracked budget all make a difference," he said.

"Around 90 per cent of new clients we see don't have a budget or a business plan when they come to see us, so part of the service we provide is educating the market and showing business owners how to put these in place."

He also said outsourcing is important.

"Being an expert in your field allows you to offer a higher level of service to your customers, but you don't need to be an expert in every aspect of your business – such

as accounting, legal and PR all in one. Hire expertise where you are not, so that you can focus on what you truly do best.

"Bartercard is a great tool to do this with, and their network has members across almost every type of industry to outsource without spending cash."

Bartercard abolishes joining fees

In a drive to boost membership, Bartercard recently announced it has abolished upfront joining fees for the first time in 24 years.

Bartercard Newcastle Manager Rod Burgess said the campaign is targeted at bolstering start-ups.

"We see it across many industries – upfront membership fees can be an obstacle, so we've removed them to make it easier for businesses. We are so confident that Bartercard will add value to a business that we are offering a 100% money back sales guarantee and no lock in contract to remove any perceived risk for business owners who join."

For more information on how Bartercard can help you reduce your cash expenses, grow your profits and attract new customers call Bartercard Newcastle on 02 4040 9705 or 0458 300 676; or visit our blog at bartercard.com.au for more business articles.



Bartercard's parent company BPS Technology listed on the ASX last September 2014, making its debut as a public listed company. Pictured: CEO of Bartercard Australia Clive van Deventer.

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Deal or no deal? Omitting work and terminating for convenience

Joel Sturgeon
Moray & Agnew Lawyers

As the economic worm turns and principals become increasingly nervous about entering into long term and high value contracts, many are insisting upon the inclusion of clauses that permit them to omit work and have it performed by others and/or terminate contracts for their convenience. It is therefore crucial that parties inform themselves of their legal rights and obligations in these areas as taking action absent such knowledge can have dire consequences – particularly for principals.

General law position

As general rule, a contractor is entitled to perform the whole of the work under a contract. As such, except where there is clear contractual drafting to the contrary:

- where an omission is sufficiently large to constitute a virtual cancellation of a contract, it will represent a fundamental breach rather than a variation of that contract;
- no matter how large or small the omission, a principal is not entitled to omit work and have some or all of the omitted work performed by another; and
- there is no general right to terminate a contract for convenience.

Advice for principals

Given that the default legal position in these areas favours contractors, it is imperative that principals include clear and direct contractual drafting wherever they require a right to omit work, omit work and have it performed by others and/or terminate a contract for their convenience. With this in mind, principals should ensure that, where these rights are needed:

- the variation clause specifically states that:
- work can be omitted;
- some or all of the omitted work can be performed by or on behalf of the principal; and
- any such omission will not constitute a wrongful termination of the contract;
- any right to terminate for convenience clearly states that it can be executed

in the principal's absolute discretion, at any time and without giving reasons; and

- where the contract is terminated for the principal's convenience, the contract clearly:
- prescribes the components of damage and loss payable to the contractor (eg, the value of all work performed to the termination date and the contractor's reasonable demobilisation costs);
- imposes an absolute cap on the principal's liability; and
- requires the contractor to mitigate its damages and loss.

Advice for contractors

The starting point for contractors in negotiating any contract should be to exclude provisions that permit a principal to omit work and/or terminate the contract for its convenience as any such rights have the potential to undermine the original bargain. Having said this, where this is not possible, contractors should attempt to:

- limit any right to omit work to pure omissions rather than allowing the principal to perform omitted work itself or have it performed on its behalf;
- limit the circumstances in which the principal is entitled to terminate the contract for its convenience (eg, extend the notice period as far as possible and forbid the principal from having some or all of the contract works performed by a third party);
- maximise the compensation payable to them where a contract is terminated by the principal for its convenience (eg, the value of all work performed to the termination date, amounts payable for ordered materials, demobilisation costs and a percentage on account of profit foregone); and
- require the principal to act in good faith when exercising its right to terminate the contract for its convenience.

Conclusion

In a perfect world, a contractor should be entitled to perform all works under a contract and the principal should be obliged to pay the agreed price for the performance of those works. However, we do not live in a perfect world and commercial imperatives are increasingly dictating that principals require a heightened degree of flexibility. It is therefore more important than ever for principals and contractors to understand their rights and obligations in relation to the omission of contracted works and the principal's right to terminate a contract for its convenience.

For further information, contact Joel Sturgeon at Moray & Agnew on (02) 4911 5474 or jsturgeon@moray.com.au



Joel Sturgeon recently joined Moray & Agnew in Newcastle following 12 years at a global law firm working on construction, transport and energy projects in Australia, Asia and the Middle East.



How to increase the value of your business before you sell

Michael Kinniard
Lambourne Partners

The goal of every business owner is to maximise the value of their business so that they can achieve the highest possible price on sale. Depending on the nature and size of your business the method of valuation can vary.

Business Type	Turnover (\$m)	Valuation Method	Explanation
Micro	< 1	Rule of Thumb or Capitalisation of Future Maintainable Earnings (CFME)	<ul style="list-style-type: none"> • Large number of industry participants • The sale of these businesses occur frequently • The sale price is known to the broader public
Small	1 - 10	CFME	<ul style="list-style-type: none"> • Applies to mature, profitable businesses
	10 - 50	Discount Cash Flow (DCF) or CFME	<ul style="list-style-type: none"> • The business is more likely to prepare reliable forecasts
Large	50 +	DCF	<ul style="list-style-type: none"> • Forecasts are readily available • Shares are liquid and can be publically traded

As can be seen from the above table businesses in the small to medium range are most commonly valued using the CFME method. This method of valuation applies a capitalisation multiple to the adjusted earnings of the business before interest and tax (EBIT).

When speaking with business owners there is a common misconception that their business is worth 3 times EBIT. While this might be true for some businesses, it is not uncommon for businesses operating in this market to achieve capitalisation multiples ranging between 1 to 5.

So what strategies can be applied by the business owners now to help maximise the capitalisation multiple and sale price?

Reliance on the owner

The roles and relationships which are typically taken on by the owners need to be transitioned to the employees so that they remain with the business when it is sold.

Guaranteed Income Stream

A guaranteed income stream will increase the value of the business, whether this is achieved through securing long term contracts with customers or restructuring your revenue so that it is of a recurring nature.

Quality and mix of Customers, Products and Suppliers

Reliance on a limited number of customers, products or suppliers can be a considerable risk for a purchaser to take on. Business owners need to work on diversifying all these areas within their business.

Innovation

A business is more attractive to potential purchaser if the product or service they offer is unique and their brand stands out from their competition.

Business Systems and Procedures

Ensuring that your business systems and procedures are streamlined, cost effective and well documented will also improve value.

If you are planning on selling your business in the coming years it is important that you review the above areas and implement any possible changes now, and not at the time you sell your business.



For further information
contact Michael Kinniard at
Lambourne Partners on (02) 4969 6600,
email michael.kinniard@lambourne.com.au or
visit www.lambourne.com.au

Michael Kinniard is an Associate Partner at Lambourne Partners, a Newcastle based firm with a history dating back more than 25 years. Michael has over 15 years experience working with business owners to achieve their goals. Michael has Masters in Applied Taxation and is also a business valuation specialist.



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PURSER CORPORATE COMMS.

Melinda Smith has joined Purser and brings a wealth of experience in corporate affairs and strategic community welfare partnerships. An accomplished journalist and a former news reader at NBN News, she managed Corporate Affairs/Communications for Hunter Valley Training Company for the past five years. Melinda has a Master of Business and is also a professional master of ceremonies, conference facilitator and non-executive director of The Maitland Mutual Building Society.



RONALD MCDONALD HOUSE

Darren Parmenter has been appointed as Community Engagement & Events Coordinator for Ronald McDonald House Northern NSW. Darren will be looking after major events, including the Ride for Sick Kids, the Annual Charity Ball, golf day and race day. The major fundraising event also falls under Darren's banner. Previously Marketing & Business Development Manager at Newcastle Jockey Club, Darren will also manage Ronald McDonald House's Work Place Giving Programme.



GHD

Simon Danielsen joined GHD in 2006 as a botanist and vegetation management specialist, and has just moved to Newcastle to take up the position of Principal Ecologist. His strengths include vegetation community survey and mapping, and he has experience in conducting ecological and botanical surveys. He has also managed EIS projects and a number of referrals to the Commonwealth government under the Environment Protection and Biodiversity Conservation Act 1999.



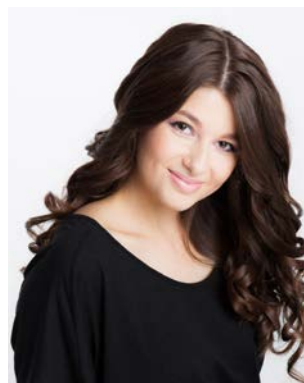
ADVISORY GROUP

Kate Catzeddu has been appointed General Manager of Advisory Group joining in 2012 as Planner Performance Manager. Kate has a Bachelor of Commerce and 20 years experience in Financial Services. She has worked with major superannuation funds and with AMP Head Office for 10 years and now with Advisory Group, an AMP Financial Planning practice. As General Manager she is responsible for the management of six offices (Newcastle, Maitland, Taree, Port Macquarie, Tamworth and Dubbo).



PURSER CORPORATE COMMS.

Darrell Croker, a highly experienced journalist and communication specialist, has joined Purser. His move into corporate communication followed a near-30-year journalism career that began with a graduate cadetship at the news agency AAP Reuters. He has strong networks across media, the corporate sector, industry and government. Darrell has a BA Honours and MA in Australian literature from the University of Sydney where he also had a successful rugby playing and coaching career.



JAMIE ABBOTT COMMS.

Bridget Andersen knew finding a job in Public Relations would be a challenge when she graduated from UoN with a degree in Communications, which is why she offered to work alongside Jaimie Abbott free of charge as an intern, to prove she had what it takes. Three months on, she's done just that, and has been appointed as PR Consultant. Bridget has experience working in magazines, event planning, design and fashion industries and is currently completing a Master of Marketing.



GHD

Howard Bridgeman has recently joined GHD as Senior Environmental Engineer. He has considerable smelter demolition and remediation experience. Other expertise includes the operation of industrial wastewater treatment plants, assessment and remediation of petroleum service stations and depots, sampling and assessing lead in soil, and compliance reporting and sampling as part of EPA licensed sites.



HUNTER UNITED

Hunter United has appointed **Don Magin** as a Director. Currently, Don is the Chair of the Hunter Appeal Committee for the Salvation Army and holds directorships at the Hunter Medical Research Institute, the Hunter Research Foundation and the Heal for Life Foundation. Mr Magin has experience on a broad spectrum of Board subcommittees and was the Chair of the Customer Owned Banking Association (COBA) for three years.



HUNTER MAN. AWARDS

The Hunter Manufacturing Awards Inc. (HMA) has appointed **Kari Armitage** to their board. Kari's career began at Parson Brinckerhoff where she designed and supervised the construction of a range of infrastructure projects. Kari broke new ground for women through high profile developments including the Hunter Economic Zone and PB's first 'design and construct' of an underground mine in NSW, Mandalong Mine. In 2006 Kari took up the leadership role as the sole director of Quarry Mining.



HUNTER MAN. AWARDS

Rob Martin has joined the board of Hunter Manufacturing Awards Inc. He has held a broad range of roles, including General Manager at Steel River Manufacturing, Austrol Technology Group and Sankey Australia. Rob commenced with DSI in September 2012, as Chief Operating Officer – Asia Pacific to the DSI. Since that time his team has significantly restructured operations throughout Asia Pacific.



JSA GROUP

Steve May has joined JSA Group as a Financial Adviser. Steve has been involved in the banking and finance industry for nearly 30 years. Over the past 16 years he has been providing financial planning advice to the people of the Hunter. Having founded and operated his own financial planning business until recently, he is mindful of the intricacies of operating a business and can relate well to business owners across many industries



HUNTER BUSINESS CHAMBER

CEO of Hunter Valley Training Company and local businessperson **Sharon Smith** recently joined the board of Hunter Business Chamber. Sharon has a wealth of knowledge about local business issues. Her senior roles at Hunter Water and HVTC have given her insights into the challenges faced by large and small businesses throughout the regions.



RANKIN ELLISON LAWYERS

Brooke Dyson has been appointed as Chairperson of Rankin Ellison Lawyers (previously Rankin Nathan). Brooke grew up in Arcadia Vale and went to High School at Morisset before going on to Bachelors of Law and Commerce at Newcastle University. Although her work is principally in the field of insurance, Brooke says that being a Director and now Chairperson at Rankin Ellison gives her significant exposure to all of the aspects of the work performed at this general legal practice.



NEWCASTLE AIRPORT

Cam McPhee has been appointed as Acting Chief Executive Officer of Newcastle Airport, replacing Paul Hughes. Cam brings extensive aviation, transport, and aerospace experience to the role. He recently has consulted to the aviation, tourism, and engineering sectors; prior to this, he held the role of General Manager Aviation Business Development at Brisbane Airport for more than a decade.

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Redevelopment of Ocean Baths pavilions

The City of Newcastle is moving forward with tenders for the redevelopment and use of the pavilions at Newcastle and Merewether Ocean Baths.

This follows an Expressions of Interest process that resulted in innovative proposals from commercial parties for mixed community and commercial developments at the pavilion sites.

At its March Ordinary Council meeting, Council authorised a Request for Tender (RFT) process to be sought from the preferred EOI proponents for the lease and development for the pavilion sites. Council considered the item in closed session due to the commercial confidentiality of the proposals.

"Council was quite impressed with the proposals for mixed use community and commercial developments at the Ocean Baths pavilions," said Lord Mayor Cr Nuatali Nelmes. "I believe the community will be very receptive to these ideas for the pavilions once we have selected a preferred tenderer and are able to share the plans."

"As we move through the tender process, we remain mindful that the final preferred tenderer must ensure that their proposal's character and scale are in keeping with the surrounding amenities and is reflective of what the community told us they would like to see in the Ocean Baths pavilions during our community engagement."

In October 2014 Newcastle City Council and Crown Lands invited EOIs for the redevelopment and use of Newcastle Ocean Bath Pavilion site and Merewether Ocean Bath Pavilion site. An EOI assessment panel assessed, scored and ranked the original submissions received. The preferred site concepts included both shared community space as well as a range of possible commercial enterprises that will be accessible to the entire community.

"The RFT process will require the tenderers to address a number of specific items to ensure the end result is of an appropriate character and is consistent with what the community wants," said the Lord Mayor.

Cubbyhole Newcastle under construction

Cubbyhole Newcastle is the first fully customisable workspace estate, encompassing 55 light industrial units sized 20 to 45 sqm (Cubbyholes).

Each cubbyhole is accessed via a roller door coded with an element of the periodic table, and comes with power, lighting and internet – making them ready to go.

"This is a workspace estate like nothing else seen before," says John Ryba, founder of Cubbyhole Developments. "We have sold 40 units off the plan to architects, financial planners, tradesman, micro businesses, online businesses, high profile investors, hobbyists, creatives and many others. The Cubbyhole community is evolving and will be unique."

The estate offers allocated parking to most units, as well as first class communal amenities with showers and change rooms, high level security and 24/7 access.

Cubbyhole also features a spacious ceiling height that allows owners to build a mezzanine level at minimal cost, immediately doubling the space and adding value to their unit.

"The ability to extend the space to twice the capacity is a huge draw card," says Simon Boyle of Robinson Property. "The pricing is ideal for everyone, providing an opportunity to own rather than rent, whilst investors will obtain an estimated 9% return with minimal outlay and low maintenance cost."

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ph: 49100 111

Plans to make Glendale a major regional centre

Lake Macquarie City Council is seeking feedback on the draft Glendale Regional Centre Area Plan.

Council's Manager Integrated Planning, Sharon Pope, said the draft Area Plan provides development controls to guide further expansion of what is an important emerging regional centre, including more employment, retail, entertainment and sporting opportunities.

"The draft Area Plan proposes new road, pedestrian and bicycle links through the centre, the establishment of an environmental corridor around Winding Creek and additional public open space," Ms Pope said.

"The draft Area Plan also supports construction of the Lake Macquarie Transport Interchange, providing a railway station, new bus station and park-and-ride facility, making it an important transit interchange to meet the future transport needs of the Lower Hunter region."

"Public exhibition is an essential step in the preparation of the document, allowing the community to comment on the Area Plan's content."

The community is invited to submit feedback until 21 April. For more information visit www.haveyoursaylakemac.com.au/glendale.

Property Council releases 2015-17 strategy

The Property Council's Strategy for 2015-2017 has been released. The organisation's mission is to champion a strong property industry with a vision of a thriving industry creating prosperity, jobs and strong communities.

The new Property Council strategy is all about a strong voice and delivering more for members. It includes an outwards-facing vision and mission for the organisation, as well as a new public tagline. It also details new three year goals and strategies relating to leadership, advocacy, member services and organisational renewal.

A central pillar of the strategy is telling the proud story of the property industry's economic and social contribution to the nation and tackling perception issues head on.

The strategy is available from www.propertyoz.com.au

Newcastle real estate office named one of Australia's best

A Newcastle business has been recognised as one of Australia's leading real estate sales offices in a national list of top performing agencies.

Robinson Property secured second position in the 2015 Real Estate Business Top 50 Sales Offices benchmark report, which ranks real estate sales offices across Australia according to a range of 2013/2014 financial year business metrics, including sales volumes, efficiencies and conversion ratio.

"The REB Top 50 Sales Offices ranking provides insight into what the top performing offices do to stay ahead of their competition," said Tom Sullivan, REB publisher.

"The results are testimony to the hard work and leadership shown by principals, many of which operate in incredibly tough and competitive markets.

"This report highlights some of the most effective and productive sales offices in Australia, and incorporates an array of businesses from various parts of the country, including regional areas," he continued.

"The goal of this benchmark ranking is to look beyond just sales figures and provide a clearer insight into how these successful businesses operate."

Guy Robinson, Managing Director of Robinson Property said "it was fantastic for a local business to be named the number 2 office in Australia and the number 1 office in New South Wales. We have such a great team that is always putting our clients' needs first and to be recognised for that is very humbling. We are proudly local and have been operating in the Newcastle, Lake Macquarie, Port Stephens and the Hunter over the last 40 years and our growth and success has shown that the community has continually supported us amidst formidable competition in the market".

Data collected for the Top 50 Sales Offices ranking included sales numbers, sales volumes, staff numbers and listing numbers, among other information, with research partner APM Pricerfinder independently verifying the sales data provided by every office.



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Tenancy 1	AVAILABLE
Tenancy 2	AVAILABLE
Tenancy 3	U/CONTRACT
Tenancy 4	LEASED
Tenancy 5	LEASED
Tenancy 6	LEASED
Tenancy 7	LEASED
Tenancy 8	U/CONTRACT
Tenancy 9	U/CONTRACT
Tenancy 10	LEASED
Tenancy 11	AVAILABLE
Tenancy 12	AVAILABLE
Tenancy 13	AVAILABLE

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- * Meeting Room
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- * Two street access on a double block
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Tony Cant Commercial
Phone: 4933 6299

Rutherford workshop/warehouse sold

Tony Cant Commercial Sales and Leasing Agent Michael Maffey recently negotiated the sale of a property originally listed for lease by matching a buyers needs to a property.

The local purchaser contacted Michael during his search for a property that provided amenities including overhead crane and hardstand for heavy vehicle. Michael successfully negotiated the successful sale for the owner of 10 Shipley Drive, Rutherford, who did not expect a sale due to the current economic conditions and had only recently decided to lease the property through Tony Cant Commercial.

The facility included many features, comprising of:

- 400 amps power into the site
- two container height roller doors (1 powered)
- 8 m eave height
- 3 tonne crane
- two offices + open plan office space + reception area (A/C)
- concrete car parking / hardstand
- compacted gravel hardstand
- full workshop amenities
- fully fenced / secure site



Cardiff property fetches over \$1.4 million

The Cardiff headquarters of Regency Shower Screens and Wardrobes has been sold by Alan Tonks of Raine & Horne Commercial.

Mr Tonks said Regency was part of the Australian division of Jeld-Wen which includes such well-known names as Stegbar, Airlight Windows and Corinthian Doors.

Jeld-Wen has operations in the US, Asia and Australia, with more than 20,000 employees world-wide.

Mr Tonks said 73 Munibung Road was subject to a three-year lease and sold to a local investor for \$1,428,500

which is an 8.7%.

The building has a wide frontage the Munibung Road and comprises a showroom, warehouse, mezzanine and storage.



Investment property sold for \$1.8 million

An industrial investment property at 12 Alhambra Avenue, Cardiff which has been leased to Couriers Please Pty Ltd on a 5 + 5 year lease has sold for \$1.8 million.

The property was recently sold by Colliers International Industrial Director Byrne Tran for \$1.8 million to a local investor in an off market transaction. The sale reflects a yield rate of approximately 8.33% which is reflective of the quality of the tenant, building and location. The building with an architecturally designed office facade is positioned in the Cardiff Industrial area. With a total building area of 2185 sqm, the property offers a professional showroom, administration area, five offices and a manager's office with balcony, boardroom and amenities.



Grain Store building changes hands

The Grain Store building including a restaurant and separate large first floor three bedroom plus mezzanine apartment has been sold at auction for \$2.15 million. The property has commercial tenancy on a strong lease for eight more years plus option. The residential suite was vacant to

facilitate the auction process.

The property was well located in Newcastle's East End, close to Newcastle Beach, the CBD and Newcastle Harbour. The marketing campaign generated over 100 potential buyers inspecting the property.

Walkom's sales team of Graeme Brownlow, Nick Christensen and Scott Walkom facilitated the sale.



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Newcastle A and B grade office space in short supply

The March 2015 Month in Review publication from Heron Todd White has again highlighted the problems with the A and B grade Newcastle office markets, with continued low vacancy rates and a lack of any new stock of significant size in the pipeline.

The development market has responded to this need for new stock and as at January 2015 there is a total of 20,800 sqm of new CBD office property in the construction pipeline. Of this space, 3,700 sqm is currently under construction on the corner of Parry Street and Stewart Avenue in Newcastle West, with completion due in late 2015.

The remaining office property to be constructed is situated at the Doma Group owned Edition mixed use development in Honeysuckle as well as four stories of office property to be constructed over Civic West Carpark. Neither of these developments will be completed until after 2017 and we can expect tight vacancy rates in the upper end of the local office market to continue until this time.

Focus required on affordable homes

A new focus on the provision of smaller, more affordable properties is urgently required to meet the needs of thousands on lower incomes across the Lower Hunter, Maitland and Newcastle according to regional community housing provider, Pacific Link Housing.

"Last year a study by the Samaritans Foundation found less than 1% of rentals properties in the Lower Hunter and Newcastle were affordable for a single person on the minimum wage," said David Bacon, Chairman of Pacific Link Housing.

"If nothing changes families and others on low to moderate incomes will find it increasingly difficult to find an affordable rental they can call 'home.'"

"High value workers like child-care and aged care workers are amongst thousands on the minimum wage – including hospitality, retail and many other workers. And as rentals rise they're all competing for a shrinking number of affordable homes. Pacific Link CEO, Keith Gavin, believes the problem has its origins in traditional planning practices that favour the development of family homes and ignore the need for a wider range of more affordable housing options.

"In the past, it was left to government to sort out. But rising home values and rentals over recent years makes this an urgent problem that we all need to address.

"Not for profit providers like Pacific Link can play a major role,

but we need to work within a context where local councils, land owners, developers and organisations like ours take a real interest in planning for and building more affordable housing."

The organisation is keen to play a larger part in providing and managing affordable housing in the Hunter.

"We are working hard, along with the NSW Government and others to develop new housing initiatives and models for the future," he said, "but it's going to be difficult without responsible planning and wide consensus on the need for more flexible housing solutions.

"Affordable, community and public housing is already changing," he said.

"Where appropriate, some older public housing homes on quarter acre blocks have been redeveloped by Housing NSW to increase supply through the conversion of stand-alone homes into low-density unit blocks.

"In addition, Pacific Link now has a plan to add secondary dwellings or "granny flats" to existing single home housing properties. If approved by the NSW Government, the plan will help alleviate pent up demand for more affordable 1 and 2-bedroom homes", he said.

Last year Pacific Link also formed a joint venture with Western Sydney-based provider, Evolve Housing to work on joint projects across their regions, starting with a NSW Government contract to build and manage three small sets of studio apartments planned for Western Sydney, the Central Coast and Lower Hunter.

The joint venture is now working with local authorities in these regions to determine areas of greatest need for the new studio apartments, with between 20 and 30 apartments planned for each of the three regions.

Entries open for 2015 Excellence in Building Awards

Entries are now open for the 2015 Newcastle Master Builders Association Excellence in Building Awards. Entries close on 8 May.

The Excellence in Building Awards was first held in 1995 and has grown in stature to become a major acknowledgement of the achievements of the local building and construction industry.

The awards are open to all of the industry, not just members. Numerous winning entrants have gone on to successfully compete and win at the Annual Master Builders National Awards.

The winners will be announced at a gala ceremony to be held at Wests Leagues Club on 4 September.

The awards have a broad range of categories, covering both housing and commercial. Entry forms are available from www.newcastle-mba.com.au



Winners at the 2014 Master Builders Excellence in Building Awards

Employers - your new super contribution obligations

Ian Morante
NSF Super

While planning has been underway for quite some time, there are now some looming deadlines with regards to making sure your business will continue to meet its superannuation contribution obligations under the government's SuperStream reforms.

With an aim to improve efficiency within the super system, SuperStream is introducing mandatory changes to the way contributions and payment data are paid and supplied.

For businesses with 20 or more employees, the ATO has given until 30 June 2015 to meet the new requirements. For smaller businesses, the obligations apply from 1 July 2015, but you will have until 30 June 2016 to comply.

What is changing?

There are two key changes for you to consider under the reforms, being the information you must supply for employees, and the way in which you pay contributions.

With regards to employee information, it will be mandatory to supply the following information (on the basis that the employee has supplied this information to you):

- **Name**
- **Date of birth**
- **Gender**
- **Tax File Number (TFN)**
- **Residential address**
- **Contact phone number**

This information will need to be supplied in a compliant electronic format – either to each fund separately, or via an authorised payment facility (eg. a clearing house).

The relevant contribution must be paid on the same day the information is uploaded or sent, and via an approved electronic payment facility – Direct Debit, EFT or BPAY. You will no longer be able to pay contributions by cheque.

You may face compliance action from the ATO if you fail to meet these new obligations.

For further information call NSF Super on 1800 025 241 or email enquiries@nsfsuper.com.au

This article contains general information only and has been prepared without taking into account your financial objectives, situation or needs. It may, therefore, not be right for you. Before you make any investment decision, we suggest you seek licensed financial advice. NSF Nominees Pty Limited ABN 29 053 228 667 AFSL 253129, Trustee of Nationwide Superannuation Fund ABN 15 201 768 813

Ian Morante is CEO of NSF Super. He has a wealth of superannuation experience, including roles with Hunter Water and State Super Financial Services. He began at NSF in 2005, holding the positions of Company Secretary and Fund Secretary before assuming the role of CEO in early 2015.



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Gear up for a super future!

John Manuel
Prosperity Advisers Group

Superannuation is an attractive investment tool for retirement. Significant tax incentives within the superannuation environment mean investors can accumulate wealth more effectively within super than they could by investing in an identical property outside of super.

Tax advantages of Super

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- 100% tax reduction at your full marginal tax rate on concessional contributions to super (via salary sacrifice).
- Where investment is in property, tax deductions are available in the super fund for interest and property holding costs which may reduce the 15% superannuation contribution tax to nil.

More tax effective than 'negative gearing'

Up until now the tax effective use of gearing strategy has been based on the benefit of tax deductible interest payments, and other related costs outweighing income in the short term, with the expectation of a future capital gain taxed at a concessional rate.

This is the underlying basis of the traditional 'negatively geared' rental property.

In a negative gearing scenario, the tax benefit is only derived from the tax deduction of interest and other related costs, whereas any payments directed towards the actual purchase price of the investment do not contribute towards an immediate tax benefit.

With a Super Gearing strategy, a personal tax reduction (via a salary sacrifice) will be triggered upon the contribution of funds into super, effectively providing a deduction for payments towards the purchase price of your investment with the related interest and holding costs acting to offset any contributions tax payable by the super fund.

Limited recourse borrowing arrangements – the structure

In order to comply with the strict borrowing regulations set out in the Superannuation Industry (Supervision) Act 1993 (SIS Act), a particular legal structure is required to be established (structure to be delivered in a simple and practical form). A complete outline of the required structure is set in figure 1.

This structure utilises an exception to the borrowing restrictions set out in section 67(4A) of the SIS Act, which state that a superannuation fund trustee may borrow to acquire a beneficial interest in an asset which is held in trust for it.

Upon purchase of a geared investment, the Security Trustee is the legal owner of the asset, however the beneficial interest is held by the superannuation fund which will make instalment payments to acquire the asset over time.

A critical requirement of the structure is that the loan facility is limited to recourse over the asset (ie single investment property) of the Bare Trust, and therefore other super fund assets are not utilised as security. Whilst an overall legal arrangement exists, the practical application and use of the structure remains simple.

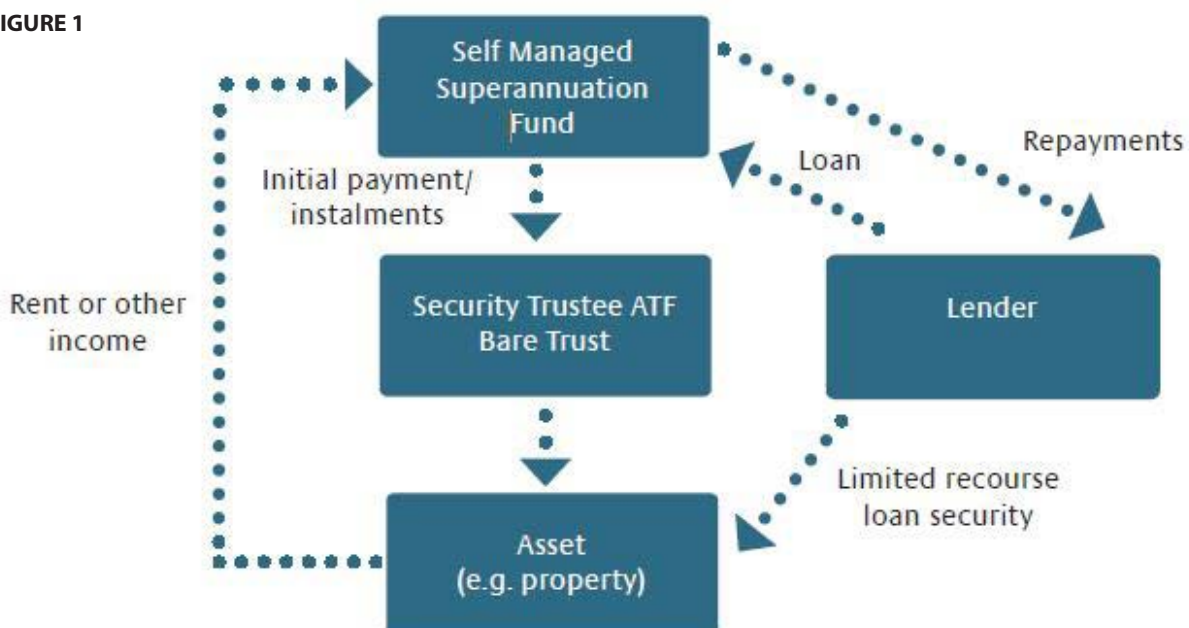
There is much speculation that the May Federal Budget could put an end to Super Gearing in the future. Accordingly there may be limited time to act.

For further information contact Prosperity Advisers Group on (02) 4907 7222, email mail@prosperityadvisers.com.au or visit www.prosperityadvisers.com.au

John Manuel is Director, Financial Services at Prosperity Advisers Group. John joined the firm in 1998 as a Senior Accountant and became a Prosperity Director in January 2004. John is both a Chartered Accountant and Financial Planner with the Institute of Chartered Accountants recognising him with a Financial Planning Specialist designation.



FIGURE 1



Newcastle financial businesses

Hunter accounting firm, Urdarov Accountants, has joined forces with an experienced stockbroker and a prominent financial advisor to provide a full service agency to clients around Australia.

Larry Urdarov of Urdarov Accountants, Stockbroker Keith Hewish and Financial Advisor Gavin Murray, have united to offer clients the full suite of financial and business services.

Hub Wealth Solutions specialises in superannuation and self-managed super funds, investment and insurance whilst Hub Broking Services focuses on assisting individuals and private companies to invest in the share market.

The idea was realised by Urdarov Accountants in response to client needs and a gap in the market.

"Our clients with small to medium businesses often ask us how they should plan for the future or how to invest in the stock market. It came quite naturally the idea to expand the business," said Mr Urdarov.

"We are quite a unique team, the three of us, with different personalities, ages and experience, we pride ourselves on delivering the highest quality of customer service."

Keith Hewish said he was delighted to partner with such a dynamic group of professionals.

"I have been involved in the Securities Industry for over 40 years and I look forward to working with our new and continuing clients under this new venture."

Gavin Murray added he was excited to be part of a strong business group bringing a new idea to the region.

"I have been working in the Financial Advice Industry in Australia since 2002 and am delighted to be able to offer this full range of services in my own back yard."



Gavin Murray



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Tax planning - are you ready?

The end of financial year is only a matter of weeks away and as it nears many business owners are not as prepared as they should be. Too often business owners end up suffering because they have procrastinated and not made a positive decision to do something. If you leave your tax planning until early June, quite frankly there may not be enough time to do anything significant to legally reduce your tax. Don't delay, it is imperative to get prepared. Not being prepared can literally cost you thousands.

Five key things that all business owners must consider right now to be financially prepared

1. Avoid the traps of Fringe Benefits Tax (learn how to save \$\$).

Not only can we help you identify the types of expenses that attract FBT but can explain strategies that can be implemented now to minimise your exposure to Fringe Benefits Tax.

2. Action your general tax planning strategies

The concept behind tax planning is to try to legally minimise your Taxable position, this is often achieved when income is reduced or tax deductions are increased. We recommend strategies be actioned before 30 June to ensure the tax benefits can be utilised in the current financial year.

3. Fix your Tax Distribution Resolutions now

Distribution resolutions are required to be completed before year end (30 June) as it will determine who is to be assessed on the trusts taxable income. If your trust deed requires an earlier resolution then you should comply with the requirements (the date specified) in the deed.

4. Prepay interest for your investment loans or a capital protected share portfolio for big tax refunds

By prepaying interest before 30 June you will be entitled to claim a tax deduction for the interest in the current financial year.

5. Establish a Self-Managed Super Fund (SMSF) & make it your family wealth vault

A SMSF is a super fund that you fully control and you are responsible for making all the investment choices in accordance with an Investment Strategy. Effective planning could mean that upon reaching 60 years of age, you could receive a pension from your SMSF and pay no tax on the pension income or on any capital gains made in the fund.

For further information contact Acumon Accountants and Business Advisors on (02) 4931 1100 or email mail@acumon.net.au



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Taking your super for a test drive?

When it comes to buying a new car, most of us like to shop around and take our time to find the right one. We'll do our research, compare models, and most likely take them out for a test drive to see which one really suits us.

Factors like good performance and reliability are important to look for, but just as important can be things like safety and deciding which options you need (and those you don't). But above all, you'll want to know how much your new car is going to cost you, both upfront and over time.

So when you really stop and think about it, shouldn't these be exactly the same factors you look for with your super fund?

Whilst there are many funds out there, for many people the choice will come down to an industry super fund or a retail super fund, and it's definitely worth a test drive to see which one suits you best.

Industry super funds were created by employee and employer groups to provide superannuation arrangements for workers in specific industries or states. Nowadays, most industry super funds are public offer, which means anyone can join.

Industry super funds are run only to benefit members and have low fees and strong long-term performance.

Retail super funds are typically owned and operated by banks that have shareholders to please, not just their members. Their products are often promoted through financial adviser networks who may receive sales incentives for referrals.

It's important to look at performance after fees to see the real benefit of a fund.

When taking into account both fees and performance, AustSafe Super, the industry super fund for rural and regional Australia has outperformed the average retail super fund by more than \$18,000 over the last ten years*.

When considering changing funds, you should also check to see if there are any entry or exit fees or switching fees.

Super is a long term investment and can become one of your most important assets when nearing retirement. A little planning now can get you on track for a better retirement.

Surely that's worth a quick test drive now?

**Comparisons modelled by SuperRatings Pty Ltd ABN 95 100 192 283, commissioned by ISA Pty Ltd ABN 72 158 563 270 Corporate Authorised Representative No. 426006 of Industry Fund Services Ltd ABN 54 007 016 195 AFSL 232514. Modelled outcome assumes a starting balance of \$50,000 and initial salary of \$50,000 and shows 10 year average difference in net benefit of the main balanced options of AustSafe Super (MySuper) Balanced Option and the 79 retail funds tracked by SuperRatings, with a 10 year performance history, taking into account historical earnings and fees – excluding voluntary contributions, entry, exit and additional adviser fees – of main balanced options. Outcomes vary between individual funds. Modelling as at 30 June 2014.*

Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a fund.

This article does not take into account your personal financial situation, needs or objectives. It is important to consider these matters and read the AustSafe Super Product Disclosure Statement (PDS) available at austsafe.com.au before you make a decision about this product. Austsafe Pty Ltd ABN 96 010 528 597, AF SL 314183 is the Trustee of AustSafe Super ABN 92 398 191 503.

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Paul Meredith
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Boosting your superannuation

Matt Williams
JSA Group

For most Australians, superannuation represents their largest single investment after buying their own home. The more you know about your super and the more control you have over it, the greater your chance of living your retirement income goals. Here are some of our simple tips to boost your super and build wealth in preparation for retirement.

Get to know the benefits of superannuation:

Taking more interest in your superannuation is important given that 9.5% of your salary (increasing to 12%pa over time) is contributed into your superannuation via compulsory employer superannuation guarantee (SGC) payments each year.

Understanding how superannuation works will help you to make better decisions on how best to manage, invest and contribute to your superannuation in order to maximise wealth in preparation for your retirement. Superannuation is taxed at a concessional rate to reward you for locking away your savings and to encourage you to save more for the future. There can be advantages to the way your superannuation contributions are taxed and the income earned in the superannuation fund can also be favourably treated for tax purposes. There are some significant tax advantages too when it comes time to take money out of the fund.

Focus on what matters:

When it comes to your superannuation there three key factors that will impact your final balance.

1. The first factor is how your superannuation is invested. Typically it will be invested in accordance with your risk profile which determines the amount of income producing

assets (cash and fixed interest) and growth assets (shares and property) to invest in within the portfolio. The higher the allocation to income assets, typically the more defensive or conservative the portfolio. The higher the allocation to growth assets, typically the more risk required to generate the return. Understanding which mix is right for you will depend on your attitudes to risk and return, investment time frame and objectives.

2. The second is the long-term investment earnings (after taxes and fees), also referred to as the performance of your superannuation fund. Your superannuation balance will be accumulating and compounding over a long time frame and it's important that you keep track over how it is performing over time. Whilst you shouldn't be watching the balance daily, it is important that you and your financial adviser review the performance of the fund on a regular basis. Fees and taxes are important. Every superannuation fund deducts administration fees for running the fund and investment fees for investing the assets of the fund.
3. The third factor is how much and how regularly you contribute. If you're employed then your employer is obligated to invest 9.5% of your salary into your superannuation each year. This required contribution amount will slowly be increasing to 12% pa over time but in reality even this amount isn't likely to be enough for most retirees. Many people will need to put some extra money into superannuation in order to top up the balance and afford a more comfortable retirement. There are many ways you can contribute to superannuation and even a little amount contributed often will help to boost your retirement capital over time.

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Check for lost super and consolidate multiple accounts:

If you've changed jobs or regularly moved house, you may have multiple superannuation or even lost superannuation accounts. Our checklist outlines the process for finding your lost super.

If you have multiple superannuation accounts then you can often benefit from putting all your superannuation into a single

account. This will help to save costs by paying only one set of fees, reduce paperwork and make it easier to keep track of all your money. Before consolidating superannuation it pays to check whether termination fees apply and whether any insurance cover or other benefits will be lost. You should seek advice.



For further information contact JSA Group on (02) 4908 0999, email mattw@jsagroup.com.au or visit www.jsagroup.com.au

Matt Williams is an Adviser with JSA Group specialising in financial planning advice on personal life insurance, business insurance and succession planning, superannuation, investment, and cash flow advice. He has a Bachelor of Commerce and an Advanced Diploma in Financial Services (Financial Planning). He is a Director of the Hunter Young Professionals (formerly Newcastle & Hunter Junior Chamber).



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Beat the clock at tax time

Every year around this time, a window of opportunity opens to help maximise your end of financial year tax strategies. And if you leave it too late, the chance to improve your financial position could go begging. Here are 4 ways you may be able to make the most of tax time.

1. Manage your contributions caps

There are limits on how much you can contribute to super tax-effectively each financial year. These limits (referred to as 'caps') are important for two reasons:

- If you've already commenced a super contribution strategy, you need to monitor your contribution levels to help maximise your opportunities without unintended penalties.
- If you're not using your caps, there's an opportunity to increase your super contributions.

The following table shows the two types of super contributions, what limits apply and penalties relevant to each.

	Concessional (before-tax) contributions cap	Non-concessional (after-tax) contributions cap
Types of contributions included:	<ul style="list-style-type: none"> • Superannuation Guarantee (SG) • Salary sacrifice (see strategy 2) • Personal deductible (if self-employed) 	<ul style="list-style-type: none"> • Personal super contributions you've made from your after-tax income (see strategy 3)
Maximum allowed (2014-15)	\$30,000 if under age 50 \$35,000 if over age 50	\$180,000 (up to \$540,000 under the 3 year bring forward rule)
Tax on amounts over the cap	Marginal Tax Rate (NB: Any concessional contributions in excess of the cap will also count towards your non-concessional contributions cap)	49%

If you have room under your caps, the next two strategies explore how you may be able to use that room to your advantage.

2. Start a salary sacrifice arrangement (using before-tax contributions)

You may be able to enter into a salary sacrifice arrangement with your employer, provided you have room in your concessional contributions cap. This may allow you to contribute some of your before-tax salary directly into your super account.

The benefit of this strategy is that your before-tax super contributions are taxed at 15% – compared to your marginal tax rate of up to 46.5% (including Medicare Levy) if you took this money as cash.

An added benefit is that these potential savings are going towards your super balance, so they can compound over time and make a significant difference to your retirement savings.

Salary sacrifice arrangements differ depending on your place of work, and you may need to check what rules are in place for you. It's a good idea to have this conversation with your employer well before 30 June as you can't salary sacrifice income (including year-end bonuses and commission payments) to which you are already entitled – it must relate to employment income that you will earn in the future.

Remember, if you have a salary sacrifice arrangement in place, it's important to review the strategy annually to ensure it remains appropriate for your circumstances or any changes in legislation.



3. Move assets into super (using after-tax contributions)

When you hold investments like shares or managed funds outside super, you pay tax on these investments at your marginal tax rate – which could be as high as 46.5% (including Medicare levy).

However, if you held these assets inside super, those same investments would be taxed at 15% or less. Assuming your marginal tax rate is higher than 15%, these tax savings could help your investments grow faster inside super than outside super.

This strategy is best suited to investments you're putting aside for retirement, as you won't be able to access them until you reach your preservation age (currently age 55 but increasing) and you are permanently retired from the workforce.

4. Could protecting your family also save you tax?

Income protection is a popular type of insurance that replaces a percentage of your income (usually up to 75%) if you can't work because of sickness or injury. This insurance may be an effective way to protect your family's lifestyle as it can give you the money you need to keep up with your financial commitments – such as your household bills and mortgage repayments – while you focus on your recovery.

Another benefit of income protection is that premiums are generally tax-deductible. And if you pay your premium in advance before 30 June, you may be able to bring forward the tax-deduction to this financial year.

Know where you stand before 30 June

The best year-end tax strategies for you depend on your personal circumstances and goals – which may change from year to year. Likewise, the strategies can vary over time with changes to rules and regulations. To make sure you know where you stand before 30 June, speak with your tax and financial advisers as soon as possible.

For further information contact Crosbie Wealth Management on 02 4923 4000 or visit www.crosbiewealth.com.au

Joshua Drake is a Partner at Crosbie Wealth Management and specialises in strategies to accumulate and preserve wealth using tax intelligent investing and personal risk management. Josh has been providing private client advice to successful business owners and professionals for over 10 years, and is an authorised representative of Securit Financial Group Ltd.



Meaningful tax reform for small business at last?

Michael Minter
Pitcher Partners

The Federal Government's discussion paper released at the end of March is the first step towards a review of the Australian tax system and has prompted speculation as to whether it will in fact be a meaningful review.

The paper acknowledges "compliance costs associated with regulation are felt most by small business" and a chapter dedicated to small businesses presents a number of options for taxation reform.

Amongst some of the suggestions, Treasury said in the paper "it may be possible to introduce a lower or zero tax rate on small companies". This means that any reduction in the corporate tax rate would translate into an increase in working capital in those companies and allow them to expand and grow their business which can only be good for the Australian economy.

But eliminating tax for small business would come at a trade-off such as forgoing "specific, small business concessions" including industry specific tax breaks and broader concessions such as those reducing Capital Gains Tax.

Another option raised by the discussion paper relates to businesses that operate through trusts. Trusts are just one option for structuring small enterprises and each type of business structure is treated differently under tax law, making the choice of structure a costly and confusing exercise. The paper raised the consideration of adopting the "S-Corporation" model that operates in the US. This is a single tax structure that can pass corporate income, losses, deductions and credit through to shareholders for tax purposes. The company itself is not taxed with all taxation done at the individual income level.

The tax discussion paper also highlights the pressure that could be placed on the complex Division 7A tax regulations, as any reduction in the corporate tax rate would exacerbate the gap between company and individual tax rates.

The anti-avoidance regulations of Division 7A are designed to discourage businesses from distributing loans to shareholders or their associates for personal use and enjoyment. The provision over time has become increasingly complex and now captures all sorts of transactions, adding to compliance costs for business.

The options for small business taxation contained in the discussion paper will depend on how the government chooses to define small business. It needs to be simple as we don't want small businesses to get bogged down in compliance and at the same time it has to be fair.

Pitcher Partners will be monitoring this keenly.

For further information contact Pitcher Partners on (02) 4911 2000, email michael.minter@pitcher.com.au or visit www.pitcher.com.au

The Pitcher Partners State Tax Review 2014/15 is now available. It compares the State taxes payable by small to medium sized companies during the 2014/15 financial year.

The review focuses on the State taxes payable by two different sized hypothetical start-up companies in the five largest states (NSW, VIC, QLD, SA and WA). The size of companies is relevant due to the application of progressive thresholds on certain duties and taxes.

The review also determines the total annual cost of Workers' Compensation Insurance ("WorkCover") premiums, payroll tax, transfer of land duties and land tax for each company in each State.

To obtain a copy email kate.burls@pitcher.com.au



Michael Minter is a partner at Pitcher Partners. He specialises in tax consulting and compliance, corporate tax and trust taxation, employment taxes, employee benefits planning and tax consolidation. He also leads the Superannuation Division and is a Fellow of Chartered Accountants in Australia and New Zealand and a Fellow of Taxation Institute of Australia.



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The good business of strategic partnerships with your local charity

Grace McClean
NFP Connect

I remember once going to a networking event, introducing myself as a fundraiser and as I was explaining the organisation's name, the person I was talking to literally about turned on me in mid conversation and walked away. It wasn't the first or last time, but probably the most brutal. I understood though, in their mind I had nothing to offer, they assumed I wanted to 'take' their money.

It would also happen when I would call people to thank them for their donation, "Hello, this is Grace from such and such organisation" and before I could say "thank you for your donation", they would cut me off with "oh I already have my charities that I give to". I would politely interrupt and say "wait, wait, I'm just calling to say thank you because we are one of those charities". It was then they would surprisingly accept a personalised thank you very much call and here's what it's done for our organisation.

What has happened that we're cutting each other off to say thank you?

Why is there a perception that charities just take and have nothing to offer?

To answer those questions I might give an insight into the life of a fundraiser/not for profit worker in a regional area.

When I was working as a fundraiser I was one person that had 5 different roles at the one time - Donor Management, Event Management, Corporate Relationships, PR & Marketing and even a construction manager on various office builds. I recently interviewed over 30 individuals working for local charities in our community and on average they have up to 7 different roles, with a job description that literally says 'must be open to work overtime and weekends'. A lot of them faced an incredible feeling of isolation and struggle to get anything done well, and, if they succeeded they get a bigger target with the same or less budget.

Charities have so much to offer organisations and organisations have so much to offer charities but it's seems to be in the all too hard basket. Some charities don't know how to offer things to organisations, basically because they've never had to, we've stuck together in regional areas, but all that has changed.

There is a huge shift that's come with the way charities are having to run and our local charities are getting drowned out by larger national organisations simply because they know how to do better business. Larger organisations with no local relationships are getting into services where they've never been before because it's good business. Our local charities are

struggling to keep up, but that can all change with a little advice and support.

When an organisation aligns itself with a charity and when that charity has a good partnership, both organisations and their staff benefit. Good relationships are key to good business. A good partnership can boost your company's sales, reputation and staff morale, and that feeds into the charities they support. You just have to look at great ongoing multifaceted partnerships like Peoplefusion with Camp Quality, DFK Crosbie with Hunter Children's Hospital, Hunter Water with Leukaemia Foundation and Sparke Helmore with HMRI.

Local strategic partnerships are beneficial to the success of regional business for both parties. They help build sales, morale, and assist a local organisation do better business. I know the partnerships that I had whilst working for a charity helped both my organisation and the companies grow from strength to strength. It was the reason I started NFP Connect.

Not all local not for profits or organisations have the ability to build those relationships and I believe that by helping to build mutually beneficial bridges between an organisation and local charity, we keep local services local for those who need it most..... you and me.

If you would like to discuss how your organisation can set up strategic partnerships with local charities that align with your staff and organisation's values please don't hesitate to contact me.

For further information contact Grace on 0406 494 424, email grace@nfpconnect.com.au or visit www.facebook.com/nfpconnect

Grace McLean is the founder of NFP Connect, a support network for people working for regional not for profits. NFP Connect aims to bridge the gap between not for profits and their local community. Grace was named Lake Macquarie Citizen of the Year 2015 and BGC Young Person of the Year 2014. She has worked in the Not for Profit industry for over 10 years in the Hunter, where she established the regional fundraising offices for the Leukaemia Foundation and The Royal Institute for Deaf and Blind Children in Newcastle.



Anzac Memorial Walkway beautified through local collaboration

Trees in Newcastle (TIN) a community-based organisation formed in 1989 by a small group of locals and run mostly by volunteers recently worked in partnership with Daracon, to propagate, nurture, and supply the plants used on Anzac Memorial Walkway.

This project was a win for the environment by regenerating coastal heath along the track, a win for Daracon's commitment to the local community, and another win for the TIN propagation team.

TIN's business model utilises income generated through bush regeneration services, nursery sales and grant funding to support a volunteer program that contributes to enhancing biodiversity across the region. Seeds collected (under licence) from local bushland is propagated and nurtured for sale to members, the community and businesses.

They are currently planning the 10th year of vegetation work in King Edward Park including a planting on National Tree Day - July 26. This year TIN hope to plant 5000 native species, and are calling on local business groups to sponsor the plants required, offering them the opportunity to not only assist the local community but also create a lasting legacy. Contributions are tax deductible when deposited through TIN's Public Fund Account.

For further information visit www.treesinnewcastle.org.au





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At Port Waratah, it's who we are to support our local economy, our workers and the communities we operate in.

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To find out more on community partnerships with Port Waratah, visit pwcs.com.au

Partnering to see communities prosper – *It's Who We Are*



PORT WARATAH
COAL SERVICES

Pioneering Through Partnership

Record \$924,500 of Newcastle Permanent Charitable Foundation grants

A range of not-for-profit groups from throughout regional NSW met in Newcastle on 1 April for the announcement that they will share in \$924,500 of new grants from the Newcastle Permanent Charitable Foundation.

"This is an exciting event, because we get to meet with the real life heroes who work in the community every day making a difference

in the lives of those in need," said Newcastle Permanent Charitable Foundation Chairman Michael Slater.

"The Charitable Foundation exists to enable local community organisations to improve the health and wellbeing of vulnerable and disadvantaged members of our community and improve training, education and development opportunities for our young people.

The 21 groups includes:

- Books in Homes Australia
- Camp Quality
- Canteen
- Central Coast ARAFMI
- Central Coast Surf Life Saving
- Challenge Community Services
- Dungog Palliative Care Volunteers Inc.
- Headstart Acquired Brain Injury Service
- HeartKids NSW
- Hunter Connect Families Incorporated
- Jenny's Place Incorporated
- KIDS Foundation
- Lake Macquarie Care Services
- Lifestyle Solutions
- Little Wings Incorporated
- PCYC NSW
- Riding for the Disabled (Ballina)
- Spinal Cord Injuries Australia
- St Vincent de Paul
- Stroke and Disability Information Incorporated
- Upper Hunter Community Services

Australia wide charity still calls Newcastle home

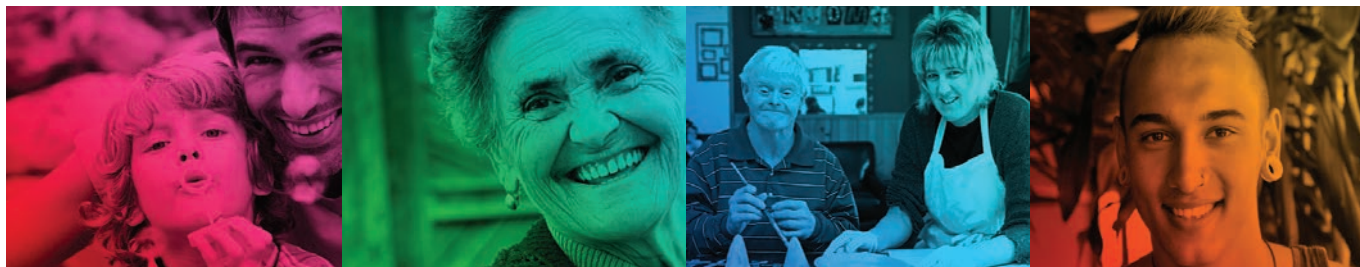
The Hunter born charity, Life Without Barriers, has emerged as a home-grown success story over the last twenty years. Formed in 1994 by a group of Newcastle community members motivated by a desire to support people with disability to live meaningful lives as part of the community, LWB is now one of the largest not for profit organisations in Australia.

Starting out LWB supported a handful of people in the Hunter. Twenty years on and there are over 8000 people in 250 communities across Australia including children, families, young people, people with disability, older people, refugees, and asylum seekers who access the services they offer.

Operating across the country, LWB has nurtured its roots by maintaining its National head office in Newcastle. "We are a National organisation, but our home town has always been Newcastle. It was the Hunter community who started our organisation and supported us to become what we are today, and we're proud to be an example of the extraordinary things that this community can achieve" says Claire Robbs, Chief Executive.

One of the most recent achievements LWB can be proud of is leading the implementation of the introduction of the National Disability Insurance Scheme. To date LWB has supported over 120 people in Newcastle to become part of the NDIS.

For further information visit www.lwb.org.au



WE'RE ALL ABOUT YOU

Life Without Barriers is now in 250 communities across Australia, providing foster care and programs for children and young people, adults with mental illness, homeless, and refugees – and people with disability.

We are committed to championing opportunity for all, and we are here to support you.

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WE
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Greater supports young adults with cerebral palsy

A mentoring, self-development and leadership program to help local young adults with cerebral palsy make the transition to further study and work got underway on March 18.

The Emerge Program saw nine young people from the Hunter and Central Coast paired with a mentor from the Greater Building Society. One of the mentees is 18 year old Lambton student, Josphe Popov. Josphe is profoundly deaf (has a cochlear implant) and has cerebral palsy. He is currently undertaking a Bachelor of Laws/Social Science at the University of Newcastle and wants to be a human rights lawyer or politician. He has been paired with Greater Building Society corporate solicitor Mark Davison, who after participating in the Ignition Program last year, also supported by the Greater, says he is now "hooked" on mentoring.

The Greater Building Society has supported the award mentoring programs since 2008 with the Greater Charitable Foundation assuming funding of the programs when it was established in 2011. The Foundation has provided Cerebral Palsy Alliance with an additional \$38,000 this year for the running of the Emerge Program and other support.



Josphe Popov and Greater Building Society corporate solicitor Mark Davison

Hunter United supports local breast cancer sufferers

Hunter United are celebrating their connection to and further promoting the important work done by the Hunter Breast Cancer Foundation (HBCF) through a new look credit card that displays their affiliation.

HBCF is a non-profit organisation which raises funds to provide information and support to women diagnosed with breast cancer and their families living in the Hunter. Steve Martinelli, Hunter United CEO, said that they were pleased to have the opportunity to support a great local charity. "Our affiliation is just another way we strive to make a real difference to the community".

The new look credit card featuring the HBCF logo is now available to customers and Hunter United have announced a special introductory offer of 0% pa for 6 months on balance transfers to eligible applicants.



Hunter Water and welfare groups in historic community partnership

Hunter Water and nine of the region's most prominent welfare groups have committed to a joint program supporting the Hunter's rapidly growing number of families trapped in financial hardship.

Under a Memorandum of Understanding signed by Hunter Water and welfare agencies including the Salvation Army, Lifeline, the Samaritans and St Vincent de Paul, Hunter Water will credit up to \$300 to the accounts of its customers unable to pay their bills because of genuine financial hardship.

Hunter Water's Payment Assistance Scheme will also provide customers with a referral to free financial counselling services to assist with ongoing budgeting and financial management. For qualifying customers, Hunter Water will suspend interest charges, protect them from actions such as debt collection and restriction of their water supply, and assist them enter into a payment plan to pay off their existing debt.

Hunter Water will also make available to customers in genuine financial hardship, advice on how to reduce their water consumption to make their bills more affordable, as well as provide access to emergency plumbing where leaks are increasing their debt.

Hunter Water Managing Director Kim Wood said unemployment in the Hunter has risen from 5.8 per cent to now 9 per cent. "Hunter Water has been a part of the Hunter region for 123 years. We have seen the boom times and experienced the bad. Right now our region is suffering, and it's our duty to lend a hand."

Scholarship in memory of a local industry great

Walkom Real Estate has partnered with Hunter TAFE Foundation to offer a scholarship that aims to create educational pathways for young people pursuing a career in real estate. The Sonia Walkom Memorial Scholarship has been established in memory of Sonia who passed away in May 2014. The scholarship is inspired by Sonia's enthusiasm for continuous learning in a career that provided her with much enjoyment. Hunter TAFE Foundation President, Neville Sawyer said the scholarship will provide much needed support and encouragement for a student pursuing a career in the local real estate industry. The inaugural Sonia Walkom Memorial Scholarship will be presented at Hunter TAFE Foundation's scholarship and awards presentation in June.

More than just a credit card

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Newcastle Lights Up in support of Seafarer's

It started with a simple idea of a lantern walk to raise funds for a local charity. It became a major celebration of Chinese New Year that engaged the community to light up Newcastle.

The Rotary Club of Newcastle's decision to assist the Newcastle Mission to Seafarers secure funding for a new mini-transport bus was the catalyst for the "Light up Newcastle Lantern Walk". Every year the Mission transports over 40,000 sailors visiting the port to the Seafarer's Centre at Wickham, providing them with a 'home away from home' and assisting them with health, social and spiritual support.

Any new event is a courageous undertaking, but the people of Newcastle demonstrated that charity does begin at home. Over 12,000 people were inspired to come out and participate in the lantern walks, enjoy the festivities at Honeysuckle and on the harbour, and buy a lantern.

The lantern walk would not have been possible without the generous support by Newcastle businesses. The Port of Newcastle was proud to be the major event sponsor, starting the fund raising campaign with a \$20,000 donation direct to the Mission for their new bus. The red glow around Newcastle when the lanterns turned on at dusk was the result of underwriting sponsorship of nearly \$40,000 from 11 local businesses: Confucius Institute, Clark Shipping, Gleeson Consulting Services, Greater Building Society, Hunter Water, Klostern BMW, Newcastle Chiropractic, Pacific Swallow, pwc, Port Waratah Coal Services, and Svitzer.

Several businesses also assisted by pre-purchasing lanterns in bulk (Hexham Bowling Club, Moonshadow Cruises, Singleton Diggers, Salt Lamnalco). In any charity event it is the in-kind support that is critical to success. Newcastle City Council and 30 local businesses assisted in this way. Of particular note were the water events that entertained the crowds organised by Newcastle Cruising Yacht Club, Fort Scratchly Historical Society, Svitzer tugs, Hunter River Dragons, and Foti International Fireworks supported by Johnson Marine Salvage.

Promotion was provided by John Church Advertising, Newcastle NOW, The Herald, The Star, Hunter Business Chamber and HunterNet.

The economic impact on the Honeysuckle restaurants and food outlets was significant and had flow on effects to The Brewery, Hunter St Mall and the Darby Street Precincts.

The event showcased Newcastle to China with direct telecasts by CCTV Beijing, who included footage in their documentary of celebrations of Chinese New Year in Australia.

Thanks to 276 volunteers from 16 Rotary Clubs, 340 entertainers, the businesses and people of Newcastle who bought a lantern, and the sponsorship from Destination NSW for the fireworks to truly light up Newcastle, the Mission to Seafarers is closer to having a new bus. The Port of Newcastle recognised the importance of this service to seafarers with a second donation of \$15,000 to assist with ongoing running costs.

Trek the Great Wall of China in support of RIDBC

Royal Institute for Deaf and Blind Children (RIDBC) is calling on you to help it take fundraising to new lengths – embarking on a charity challenge trip to the Great Wall of China with Inspired Adventures.

The challenge will help raise much needed funds for the adults and children with vision or hearing loss supported by RIDBC, including those living in the Hunter.

"We're excited to call on the community to join us for this 11 day adventure!" said RIDBC Community Fundraising Executive, Helen Roche. "Participants who sign up to the challenge will fundraise for RIDBC throughout the year, before embarking on the adventure in October."

Funds raised from the challenge will help RIDBC Teleschool deliver specialist services to people with vision or hearing loss living in regional and remote areas of Australia. People just like thirteen year old Valentine resident, Luke Andrews, who is blind.

"Luke was born without eyes," said his mother, Rosemarie Wills, who is also a teacher at RIDBC's centre in the Hunter. "My husband and I were classroom teachers at the time, so we knew how important additional support would be to Luke's success."

Skilled support from RIDBC is ensuring Luke can pursue his dreams.

With RIDBC Teleschool, RIDBC is ensuring that geographical distance is no impediment to receiving the quality education and therapy services children and adults with vision or hearing loss require. Since launching in 2007, RIDBC Teleschool has grown

dramatically and having the financial resources to keep up with demand is a big challenge.

To find out more about how you can support RIDBC and join the fundraising adventure of a lifetime, call RIDBC on 1300 905 188 or visit www.ridbc.org.au/greatwall



Luke and his mother, and teacher at RIDBC's centre in the Hunter, Rosemarie Wills



GALA BALL
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Here's your chance to win a Scenic Tours 13 day South of France River Cruise and support an important local organisation. Tickets are now on sale for The Mai-Wel Group's 5th Annual Gala Ball Raffle with all proceeds going to The Mai-Wel Group, who provide choice and opportunity to people with a disability.

Thanks to italktravel, one lucky winner and a friend will fly to Paris and embark on a luxury 13 day all-inclusive Scenic Tours South of France River Cruise in October 2015. The second prize is a luxury, three piece luggage set, courtesy of Kis Marketing, and the winner of the third prize will enjoy being pampered with a Grande Spa Treatment courtesy of Little Miss Gorgeous Beauty Therapy in East Maitland.

Winners will be drawn and announced on Saturday, 9th May 2015 at The Mai-Wel Group's Annual Gala Ball presented by Gecko Security.

Raffle tickets are \$5 each and can be purchased online at www.maiwel.com.au, or from any Newcastle Permanent branch throughout NSW, italktravel or your nearest Mai-Wel office.

Business support for NCAC strengthens local art scene

For the past 25 years, the Newcastle Community Arts Centre (NCAC) has been working closely with local artists, community groups and business organisations in the Hunter to promote the region's cultural development. The not-for-profit organisation has strong links with Hunter-based companies, and according to Dr Grant Keene, Chair of the NCAC Board it is the centre's links with both the community and business sectors that will be vital to the long-term vitality of NCAC.

The important role NCAC plays in fostering local community initiatives was evidenced at the recent Bounceback exhibition, hosted jointly with Hunter Arts in Recovery. Bounceback showcased over 250 works produced by local artists who have experienced mental illness. Exhibiting artist, Lynn Tucker said of the exhibition, "Arts in Recovery provides a non-judgemental refuge where participants can move beyond their identity as a sufferer of mental illness and learn to better express themselves through the visual arts... The exhibition itself is a tremendous recognition of the time and effort that has gone into the artworks, and a celebration of the journey many of the artists have gone through since joining the program."

Bounceback is the biggest exhibition of its kind in the Hunter, with the success of the program leading to the launch of a special Youth Arts in Recovery Program, targeting people under the age of 25 accessing both government and non-government mental health services.

Radio personality reveals Parkinson's disease battle

NEWFM breakfast personality and station manager Steve St John is publicly speaking out about his struggles with Parkinson's disease ahead of World Parkinson's day on April 11.

Steve was diagnosed with Parkinson's last year and until now has remained relatively silent about his diagnosis but has decided to share his story and experience publicly in the hopes that it will help and inspire others living with this disease. "I felt as a public figure I needed to come out and clear the air and let everyone know. If hearing me go through my battle helps our listeners to not feel alone in their challenges, then that's a good thing" he said.

During a twelve-month period where he found typing and operating radio equipment increasingly difficult, St John visited various doctors who dismissed his struggles as either repetitive strain or a stress related health issue. He eventually saw a physiotherapist who quickly said he needed to see a neurologist. Following a period of tests including a nerve conduction test and brain - MRI they diagnosed him with early onset Parkinson's disease..

At the time, St John struggled with a "fear of the unknown" of how quickly the disease could progress and prevent him from taking care of himself and doing what he loves most - his breakfast spot with Sarge and Kim on NEWFM. He eventually accepted his diagnosis and found ways to cope and continue in his busy role as a breakfast show personality and station manager.

His advice for anyone struggling with being diagnosed with the illness is to "try and stay positive and exercise" and "get behind initiatives like World Parkinson's day which helps drive awareness and funding to eventually cure or better treat the disease."

World Parkinson's Day is April 11. **There's more information about Parkinson's and this event at www.shakeitup.org.au**



The Mai-Wel Group is one of the largest disability service providers in the Hunter region, proudly providing opportunity and choice to people with a disability or disadvantage.

Mai-Wel offers a variety of solutions for individuals and businesses which provides employment opportunities for people with a disability in the Hunter.



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Two policemen call their sergeant on the phone.

"Hello, sergeant."

"Yes."

"This is constable Johnson. We have a case here. A woman shot her husband for stepping on a floor she just mopped."

"Have you arrested the woman?"

"No, sir. The floor is still wet."

Steve, Bob and Jeff are working on a very high scaffolding.

Suddenly, Steve falls off. He is killed instantaneously. After the ambulance leaves with Steve's body, Bob and Jeff realise they'll have to inform his wife.

Bob says he's good at this sort of sensitive stuff, so he volunteers to do the job.

After two hours he returns, carrying a six-pack of beer. "So did you tell her?" asks Jeff.

"Yep", replies Bob.

"Say, where did you get the six-pack?"

Bob informs Jeff. "She gave it to me."

"What??" exclaims Jeff, "you just told her her husband died and she gave you a six-pack??"

"Sure," Bob says.

"What?" asks Jeff.

"Well," Bob continues, "when she answered the door, I asked her, 'are you Steve's widow?' 'Widow?', she said, 'no, no, you're mistaken, I'm not a widow!' So I said: 'I'll bet you a six-pack you are!'"

A blonde woman was speeding down the road in her little red sports car and was pulled over by a woman police officer, who was also a blonde.

The cop asked to see the blonde's driver's license. She dug through her purse and was getting progressively more agitated.

"What does it look like?" she finally asked.

The policewoman replied, "It's square and it has your picture on it."

The driver finally found a square mirror, looked at it and handed it to the policewoman. "Here it is," she said.

The blonde officer looked at the mirror, then handed it back saying, "Okay, you can go. I didn't realise you were a cop."

The strong young man at the construction site was bragging that he could outdo anyone in a feat of strength. He made a special case of making fun of one of the older workmen.

After several minutes, the older worker had had enough.

"Why don't you put your money where your mouth is," he said.

"I will bet a week's wages that I can haul something in a wheelbarrow over to that outbuilding that you won't be able to wheel back."

"You're on, old man," the braggart replied. "Let's see what you got."

The old man reached out and grabbed the wheelbarrow by the handles. Then, nodding to the young man, he said, "All right. Get in."

A man was sitting quietly reading his paper one morning, when his wife sneaks up behind him and wacks him on the back of his head with a huge frying pan.

Man: "What was that for?"

Wife: "What was that piece of paper in your pants pocket with the name Marylou written on it?"

"Oh honey, remember two weeks ago when I went to the horse races?"

Marylou was the name of one of the horses I bet on."

The wife apologised profusely.

Three days later the man is again sitting in his chair reading and she hits him again with the frying pan with even more vigour than the first time.

Man: "What the hell was that for this time?"

Wife: "Your horse called."

QUOTE OF THE MONTH

"We contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle.."

- Winston S. Churchill

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