

Beaumaris **Community Bank**[®] Branch

Community News

Summer
2016

It's a wrap!

I hope your 2016 has been full and rewarding.

My first year as Branch Manager closes in a satisfying whirlwind and I can proudly say that I'm privileged to work with a dedicated team. Staff at the branch sincerely enjoy a special relationship with our customers and are happy to go the extra mile when needed. Thank you to the team, and thank you to our loyal customers.



Lew Rimington,
Branch Manager

At Bendigo Bank we continue to heartily support community organisations and volunteering, and extend our appreciation to those who help make Bayside such a great place to live. We profile just a few in this newsletter: from the crew behind the Beaumaris Community Carols, to individuals like Simone Brick running to raise \$10,000 to support those with eating disorders, to our local Life Savers, and the SES for their commitment to emergency rescue.

To help connect individuals to the information, activities and support available locally, Beaumaris **Community Bank**[®] Branch is now hosting a **Community Connect** marquee on a regular basis at the Beaumaris Rotary Farmers' Market. This is a great opportunity for community groups to reach more people and we encourage everyone to come by and say hello at the next market on 10 December.

In the meantime, we hope that during Christmas and the holiday season you are also able to connect with those who mean the most to you. I firmly believe that at the end of the day, quality relationships are one of the cornerstones of happiness.

Enjoy this time and we wish you all the best for 2017.

Warmest regards,

Lew Rimington
Branch Manager



**BUSINESS BANK
OF THE YEAR**
2011, 2012, 2013, 2014



Southern Area Concert Band performing at the Beaumaris Community Carols

40 years for Beaumaris Community Carols.

Beaumaris Community Carols turns 40! This event continues to be a local favourite with hundreds of families regularly enjoying a traditional Christmas Eve of carols and friendship, topped off with a visit by Santa.

St Martin's Uniting Church in Beaumaris has been supporting the Carols since it started, with Bayside Council and Beaumaris **Community Bank**[®] Branch providing financial support.

Acknowledgement also goes to Mordialloc Light Opera Company (MLOC), who, accompanied by the Southern Area Concert Band, give generously of their time each year to make this a magical night.

Beaumaris Community Carols

7.30pm 24 December 2016

Rear Beaumaris Community Centre, Reserve Road

Beaumaris Community Financial Services Limited | 32 East Concourse, Beaumaris Vic 3193 | **ABN** 25 100 506 643

Directors: Christopher Shaw (Chairman), Peter Demura, Janina Puttick, Terry Michael, Paul Widdis, David Wilson, David Stewart.

New! Community Connect marquee.

The Beaumaris **Community Bank**[®] Branch **Community Connect** marquee will now be a regular sight at the Beaumaris Rotary Farmers' Market.

Local clubs and non-profit organisations are invited to use the marquee to promote their activities.

The Beaumaris Rotary Farmers' Market has approximately 1,400 people attend each market day and is an excellent opportunity to spread the word about local organisations.

Bring any brochures into the branch that we can display on the day.

Our next appearance will be on Saturday 10 December.



Chris Shaw with Board Associate Lyn Laister at the Beaumaris Rotary Farmers' Market.

Dive into Life Saving.

Life Saving volunteers have provided beach and water safety at Black Rock and Beaumaris since 1928.

The junior nippers program, for children 5 to 13 years, offers activities based around fun and fitness.

The cadet program, for students aged 13 to 17 years, increases skill levels and offers the opportunity for children to become qualified Life Savers from the age of 13, if they choose.



Happy Nippers at Black Rock Life Saving Club

Opportunities to join in are available at any age regardless of experience and fitness. Come along and learn water safety, be active and enjoy the Club social scene.

Black Rock Life Saving Club
www.brlsc.org.au | admin@brlsc.org.au

Beaumaris Life Saving Club
www.beaumarislifesavingclub.org | blscsecretary@gmail.com

Local Legend.

This edition we honor Local Legend Roger Wilson OAM.

Roger has many significant credits to his name. A leader in the franchising industry, unfailing supporter of the local community and small business, journalist, rowing commentator and - luckily for Bayside - a driving force behind the Beaumaris Community Carols since it commenced 40 years ago this December.



Roger Wilson OAM

With other individuals, Roger formed the industry body responsible for forming codes of conduct in the franchising industry. He has been a journalist with the The Age, The Herald and Weekly Times, and is known as the 'voice of rowing' having been an ABC rowing commentator for nearly 50 years.

In recognition of his services to rowing, the community and business, Roger was awarded the Medal of the Order of Australia in the Queen's Birthday Honours. Today he continues to help others in his role as a small business mentor.

Roger plays a significant role in the Beaumaris Community Carols. He has been Convenor from day one and MC for 39 years of the last 40 years. Beaumaris **Community Bank**[®] Branch extend our appreciation and gratitude for Roger's contribution and for helping make Bayside a richer place to live.

5 stars for our Super - again.

We're proud to announce that for the fourth year running **Bendigo SmartStart Super**[®] has been awarded a 5-star rating by CANSTAR. The award was for 'Outstanding Value' in all five profile categories for a superannuation fund that anyone can join. The categories are:

- **Starter** (Low balance, starting out in the workforce)
- **Builder** (Reasonable balance with focus on long-term growth)
- **Established** (Larger balance, with focus on long-term growth)
- **Pre-Retiree** (Significant balance and focus on reaching retirement objectives)
- **Wealth Accumulator** (Substantial balance, with focus on investment growth)

CANSTAR is Australia and New Zealand's most comprehensive specialist research service and is used by over 325 financial institutions, government, media and finance professionals.

Visit the branch for more information, call us on 9589 5366 or go to: www.bendigobank.com.au/wealth/superannuation

Bendigo SmartStart Super[®]

Another super achievement.

Issued by Sandhurst Trustees



Bendigo SmartStart Super ABN 57 526 653 420 is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank. You should consider your situation and read the Product Disclosure Statement available at bendigobank.com.au/super before making an investment decision.



Left to right, Councillor Laurie Evans, Branch Manager Lew Rimington, Councillor Clarke Martin and Chairman Chris Shaw.

Meet our new councillors.

Congratulations to Clarke Martin and Laurence Evans on their election to Bayside City Council representing Southern Ward.

Laurie and Clarke are both passionate about their community. We're privileged to have our Southern Ward in such good hands.

Laurie Evans (levans@bayside.vic.gov.au)
Clarke Martin (cmartin@bayside.vic.gov.au)

The Butterfly Foundation.

We're proud to announce our support of the The Butterfly Foundation, a not-for-profit organisation dedicated to finding more effective prevention and treatment of eating disorders and poor body image. Eating disorders are on the rise in Australia and estimates are that there are over 2 million women and men affected.

Bayside local Simone Brick became extremely sick as a result of her eating disorder. Today she credits her survival and two year journey back to physical and mental health to the unique support she received from The Butterfly Foundation.

Simone is so grateful that she set a goal of raising \$10,000 for the Foundation which struggles to keep up with demand and survives on limited government funding.

Her advice? 'Love yourself, look after yourself and don't forget that every single human is a beautiful miracle.'



Butterfly

Foundation for Eating Disorders



Branch Manager Lew Rimington with Simone Brick.

Donations:

<http://give.everydayhero.com/au/running-towards-change>
The Butterfly Foundation National Support Line. 1800 ED HOPE (1800 33 4673)

Up to 80% of our profits go to the community through sponsorships, grants and initiatives.



Lew's Tips.

Bendigo Bank
 Bigger than a bank.

Let's talk today.

Superannuation.

Everyone wants enough money to enjoy their retirement. Here are Lew's Tips for making the most of your superannuation:

1. Be smart with super

Your employer is required to put 9.50% of your earnings into super (unless you're under 18 or earn less than \$450 per month). With such a sizable amount of money being invested on your behalf it pays to be interested in your returns, the investment mix and the fees.

2. Keep track of what you've got

Each superannuation account comes with fees. The more funds you have the higher the chance of losing track of your investments. Be proactive, choose a fund with competitive fees and a consistent performance record and consolidate all your money into one fund.

3. Boost your super

If you earn less than \$48,516 in eligible income such as wages, you could benefit from the government's co-contribution program. For example, if you earn less than \$33,516 the government will pay \$0.50 for every \$1 you contribute (after tax), up to a maximum of \$500.

4. Seek professional advice

We recommend you consult with a financial planner about your goals and how to achieve them safely and within your means.

A Bendigo Bank superannuation specialist can be contacted on 1300 236 344 or you may prefer to use your own. Either way, start early, be proactive and stay involved.

To find 'lost' super and read about the co-contribution payment, go to the Australian Tax Office website: www.ato.gov.au/super

And the winner is...

Congratulations to Brenda Speedie for winning a \$50 voucher at **Est Café** for the best Teenagers and Money Tip.

Her tip? 'Always make your money work for you and think before you spend.' Good advice at any age!



Sue Buckell presenting Brenda Speedie with her prize.

Seen in Bayside.

This fine fellow was seen at the Black Rock Primary School fete – on hand for any emergencies and flying the flag for the SES and volunteerism.

SES (State Emergency Service) is an organisation of dedicated and highly trained volunteers and professionals providing emergency assistance to the community 24/7. They are ready to come to the rescue whether it's flood, bushfire, storm or even earthquake or tsunami (touch wood!)... Who you gonna call?

Photo: Amanda Stokes Photography



Retired and active.

Are you retired or semi-retired, with a love of learning and being active?

The Bayside branch of University of the Third Age (U3A) has over 1,000 members attending classes as diverse as languages, yoga, history and computer skills. There are more than 100 courses to choose from and everyone is welcome to get involved and explore a subject they've always been interested in. Participation is the priority and there are no exams!



'Bayside' by Diane Hone, U3A student

To enroll, drop by Beaumaris Seniors Centre (behind the Beaumaris Library) or call 9589 3798. Cost: \$50.

Flexible equipment finance for your business.

Are you looking to purchase new vehicles, plant or equipment for your business? Bendigo Bank offers a finance solution that can help you preserve your capital and manage your cash flow more effectively.

Subject to the Bank's normal credit requirements, we can provide flexible options with terms up to five years and payments that can be structured to meet the cashflow needs of your business.

Our facilities are competitively priced. With interest rates at an historic low, this is a great time to expand or replace business assets.

Visit the branch for more information, or call us on 9589 5366

Beaumaris Community Bank® Branch

32 East Concourse, Beaumaris Vic 3193 | Phone: 9589 5366

Opening hours:

Monday to Friday 9.00am – 5.00pm and Saturday 9.00am – 12 noon

www.bendigobank.com.au/beaumaris

facebook.com/beaumariscommunitybankbranch

twitter.com/BendigoBank



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A Chorus Line.

The musical theatre classic **A Chorus Line** is coming to the stage of Beaumaris Theatre.

This popular musical provides a glimpse into the lives and personalities of dancers and a choreographer as they audition for a spot on a chorus line.

Beaumaris Theatre is non-profit and dedicated to bringing intellectual and cultural vitality to the community. Four plays are staged every year and drama classes are on offer for children and adults.

A Chorus Line, 3 – 18 March, 2017

Beaumaris Theatre www.beaumaristheatre.com.au



A Day on Oak Street is back.

A Day on Oak Street is now a regular February feature. This popular event raises funds for the Beaumaris Sports Club and is a fun-filled, community day with something for everyone.

This time rockers **Joe Camilleri and The Black Sorrows** are the feature act. The scene is set for another successful day!

Sunday 12 February, 2017
Banksia Reserve, Beaumaris
www.facebook.com.au/ADayOnOakStreet



Local events calendar.

2nd Sunday of
every month

Beaumaris Rotary Farmers' Market
Beaumaris North Primary School

24 December
7.30pm

40th Annual Beaumaris Community Carols
Rear Beaumaris Community Centre

4 February
2017

Beaumaris **Community Bank®** Branch
3193 Sailing Cup, Black Rock Yacht Club

12 February
2017

A Day on Oak Street
Banksia Reserve, Beaumaris

3 - 18 March
2017

A Chorus Line directed by Debbie Keyt
Beaumaris Theatre

From Left to Right:
Sharan Talbot, Sue Buckell,
Lew Rimington, Jonalyn Snell
and Rebecca Pettigrew.



bendigobank.com.au/beaumaris