

Northern Rivers Veteran Golfers Association

Half Yearly General Meeting ... 21 June 2024 MINUTES

Venue ... Ballina Golf Club

Start Time ... 8.45am

Chair ... President, John Lowe (Lismore)

Attendance ...	Ballina ...	John Swan (Pres), Greg Cross (Capt) David Walker (Sec)
	Byron Bay ...	Denis Cody (V.Pres), Paul McCann (Pres)
	Casino ...	Laurie Bonner (Sec), Peter Brophy (Pres)
	Club Banora ...	David Harrod (Capt)
	Cool Tweed ...	Apology
	Coraki ...	Grant Tait (Pres)
	Grafton ...	Glenn Gardner (Capt), Ron Baker (Pres)
	Iluka ...	Jeoff Turner (Sec)
	Kyogle ...	Apology
	Lismore ...	John Lowe (Pres – NRVGA) , Dennis Thomson (V.Capt) Art Beavis (Treas),
	Maclean ...	Richard Crawford-Ross
	Mullumbimby ...	Neil Farquhar (Sec) John Fitzgerald (Pres)
	Murwillumbah ...	Ray Kent (Sec/Treas - NRVGA) , John Belshaw (Treas), Ian Yarroll (V.Capt)
	Ocean Shores ...	John Hart (Capt)
	Pottsville ...	John Needham (Pres)
	W'Burn Evans ...	Jim Perkins (Capt), Clint Young (Sec)
	Yamba ...	Apology
	Councillors NSWVGA	John Daley (Graf) (NSWVGA Pres)
		Peter Taylor (Mull)
	NRVGA ...	Rod Ellis (Coraki) (V.Pres South)
	Visitor ...	Jean Ellis (Coraki)

Apologies ... Doug Trigg (BBay), Paul McGavin (Potts - Sec), Joe Bula (CTH – Sec & **VPres Nth- NRVGA**), Peter Schipanski (Kyo), Grant Evans (CTH Pres) Stewart Wotton (CTH – Treas), Bob Harvey (Mac -Pres), Graeme Ireland (WEH – Pres), Bill Grainger (Yamba - Sec) Graeme Smith (Graf – Sec) Dave Wallis (Contact ClBan)

Minutes Silence ... (For members passed) ... Tony Roden (Lis), Pam Nardi (Bal) Lyle McKellar (Bal), Alex Demster (Mbah), Paul Walden (Mbah)

Minutes of Previous Meeting ... AGM - NRVGA Vets Friday 17 November 2023

This was posted on the NRVGA Website with all Delegates having access to it.
Minutes taken as “Read” Moved Ray Kent / Seconded Jim Perkins ... Carried

Business arising from Minutes ... ACTION: Treasurer will begin looking into Banking Institutions that would provide better returns for our everyday account and Term Deposit of \$6,000.00. This will be reported back to Delegates by a Half Yearly General Meeting in June 2024. This will be discussed in General Business. Moved Ray Kent / Seconded John Swan ... Carried

Correspondence OUTWARD ... Letter to Captain / Operations Manager NRDGA Peter Moyle, re – Sponsorship of \$2500.00

INWARD ... Letter from CTH, re- “Iluka not publishing a Draw for Vet Open Day”

- *As Coolangatta Delegates were an Apology for this Meeting, the Letter was read out by the Secretary. This was openly discussed and Jeff Turner (Secretary Iluka) said that he would take this back to Iluka to be actioned at the future Iluka Veteran Open Day in 2025 and beyond*

... Letter from Rod and Jean Ellis, re – Resignation from Maclean Vets

- *As Rod and Jean Ellis were present at the Meeting, Ray thanked both of them for the effort and work they both put in to the day to day running of Veteran Golf at Maclean. This was accompanied by a show of appreciation by the delegates*

... Letter from MurBah Vets, MOPTION “re – Individual Clubs having the right to set Vet Open Day Fees in 2025 and beyond”

- *John Belshaw from Murwillumbah spoke to the contents of the letter, explaining that ‘set’ \$35.00 for the Vet Open Day was completely exhausted once Green Fees (\$20.00) for Visitors and the cost of the Luncheon (\$15.00) was applied.*
- *President John reiterated what he had mentioned at the AGM 2023 – Veteran Clubs could apply for a Grant from Clubs NSW for assistance.*
- *The contents of the letter regarding the set Fee was discussed and debated and the Motion was put and was unresolved – 12 FOR, 12 AGAINST and 2 ABSTAIN*
- *John Lowe used his CASTING VOTE and said ... This will be reassessed at the end of the year’s Program and a decision made then*

... Letter from Peter Moyle NRDGA confirming Sponsorship of NRVGA as per request

- *A shield has been purchased as the Trophy for the Travelling Vets Open Day Competition. Ray showed everyone the Shield and a name for it was sought.*

- *The Shirts from the Veteran Masters Championship has been sent through to the embroiderer at Lismore.*

All Correspondence was moved and CARRIED ... Jim Perkins, seconded Peter Brophy

REPORTS ...

President Report ... John Lowe presented his report (this has been uploaded to the Website)

- Weather affected opening to our 2024 Veteran Open Day Program
- Unfortunately, Yamba and Pottsville have withdrawn in 2024. Hopefully they will be able to be in our 2025 Program
- NSWVGA Sponsorship of a Club Event in the form of \$25.00 Vouchers in 2024
- NRVGA Travelling Club Competition in 2024. Ray to expand on this in his Report
- Congratulations to the Winners and Runners-Up in the Veteran Master Championship, and, a big Thank You to Sacred Earth Funerals for their on-going support of this Event.

Moved John Lowe / Seconded John Daley ... CARRIED

Secretary Report ... Ray Kent presented his Report (this has been uploaded to the Website)

- Ray "Thanked" all the Volunteer Executives from each Club for the work they do in promoting Veteran Golf at the Club Level
- 'Thank You' also to those Vets from each Club who travel to the veteran Open Days. These days promote Camaraderie and build Friendships
- The Veteran Masters at WEH on Tuesday 18 June ... Results ...
 - Overall Winner – Bruce Keorn (Lismore) 44pts
 - Runner-Up ... Clint Young (WEH) 41pts
 - Both these participants were from the 70-74 Age Category
 - 75 – 79 years Age Category ... 1st Rick Wagner (Lis) 40pts
 - 2nd Gary Ablett (Lis) 38pts
 - 80 years and Older Category ... 1st Bodie Collyer (Cor) 38pts
 - 2nd Robert Farmer (Lis) 36pts
- **NEXT YEAR** ... Masters will be held back at Coraki. Date confirmed at AGM
- NRDGA Travelling Veteran Club Challenge ... This is outlined in my report on the Website and, also in Veteran Open Days
- NSWVGA \$25.00 Gift Vouchers handed out on Club Number basis (see Report on Website)
- See General Business for update on Changing Financial Institutions for Better Interest Rate and No Fee on Statements.
- Generic Email (VeteranClub@gmail.com) so that ALL Executive can have access to emails coming in from other Veteran Clubs eg Vet Open Days
- Please help keep Website up-to-date by sending any CHANGES to Executive to Ray Kent (rken4251@bigpond.net.au)
- Remember that we have a **THREE AWAY GAMES for Veteran Open Days for ELIGIBILITY for ALL Championships**. Please ensure your Members know this **Eligible Criteria**
- There are 2087 veterans in Group 14 (with 229 Ladies)

- Current Balance of our Bank Account is \$19,504.59 (inc \$6000.03 Term Deposit which was closed and moved into our Working Account). (see General Business on Financial Situation)
- **NOTE** ... Maclean's Veteran Open Day has been rescheduled for 21 October 2024.
Moved Ray Kent, Seconded Ron Baker ... CARRIED
- **After our General Meeting finished and whilst printing these minutes, President John did some work behind the scenes and was able to get Jim Hurley and Peter Imeson, both from Kyogle, to resurrect the Kyogle Veterans Open Day, which we had advised would probably not go ahead -**
- **YES, Tuesday 6th August 2024 ... two Shotgun Starts ... GREAT NEWS VVV**

NSWVGA Councillors Report ... John Daley read his Report on behalf of Peter Taylor and Himself. The Report has been posted on the NRVGA Website. John elaborated on the

- NSWVGA has as its Mantra ... *Foster Veterans Golf in NSW*
- GRASS ROOTS SCHEME ... \$25.00 Vouchers based on the numbers taken from the new Members Register
- NSWVGA Website ... is divided into two sections
 - Public Website ... www.nswvga.com.au
 - Members Register – site for Group Administrators ... this is being looked at to address some shortcomings
- NSWVGA Weeks of Golf Program ... 2025 Program has been put on Website. 2026 is presently being worked on.
- **Group 14** has led the way with a very full program of events for their Veteran Golfers. President John and Secretary Ray are to be congratulated, and, we as Veterans should try and support their efforts

General Business ...

- The following item has been carried over for discussion and future direction from Business Arising from the last General Meeting – AGM 17 November 2023

- **Motion for Change of Banking Institutions from ANZ**

At our AGM in 2023, Treasurer Ray Kent outlined the current situation with our banking institution at ANZ and the need to be reassess it in regard, to, Interest and Charges being made from November 2023 to our Working Account.

A motion was put ... ***“NRVGA withdraw our finances from ANZ and look for another Banking Institution which will pay a more reasonable Interest Rate and has reduced Fees”***

Moved Doug Trigg (Byron Bay / Seconded Rod Ellis (Maclean)

The Motion was put and Delegates voted ... Motion CARRIED (Unanimously)

ACTION to be taken ... Treasurer, Ray Kent will begin looking into Banking Institutions that would provide better returns for our everyday account and Term Deposit of \$6,000.00. This will be reported back to Delegates at the Half Yearly general Meeting in June 2024

Treasurer's Financial Report moved by Ray / Seconded John Swan (Ballina)

CARRIED by all Delegates

- **Report to Delegates by Treasurer**

Ray stated that he had researched a number of Banking and Investment Institutions to determine which one(s) would provide NRVGA with a better product in regard to Interest and Fees than our current provider.

Ray also stated that he had not rolled over our current \$6,000.00 Term Deposit with ANZ as this matured on 18 June 2024 (before our Meeting Date) and had closed the Term Deposit with no Exit Fee. The funds had been deposited into our ANZ Working Account.

Ray researched Commonwealth Bank, Southern Cross Credit Union, WestPac, LaTrobe Australian Credit Fund and Bendigo Bank.

These were discussed and the following Motions were voted upon ...

MOTION 1 ... That the original amount of \$6,000.00 be invested with Latrobe Australian Credit Fund for 12 months at 6.75%p.a. in the name of Northern Rivers Veteran Golfers Association and known as NRVGA

Moved Ray Kent, / Seconded Rod Ellis ... *CARRIED*

MOTION 2 ... That NRVGA open a Transaction Account and a Sandhurst Cash Common Fund Account (net of all fees and costs) having a Rate of Return at 3.85%p.a. with Bendigo Bank, Tugun in the name of Northern Rivers Veteran Golfers Association and known as NRVGA

Moved Ray Kent, / Seconded John Swan ... *CARRIED Unanimously*

ACTION #1: Secretary Ray Kent and President John Lowe together attend Bendigo Bank, Tugun, on a date to be fixed, to **Open an Account** with **Bendigo Bank** *in the name of Northern Rivers Veteran Golfers Association* and known as NRVGA. Both Executives to be signatures on the Account with either 'one to sign'.

Once this is established, all funds from ANZ are to be transferred into this Account and the Banking Details of which are to be broadcast to all Secretaries and/or Treasurers for their updating of Banking Details presently held

ACTION #2: Once this working account is set up, \$6,000 will be withdrawn to be invested with the **Investment Fund set up** with **Latrobe Australian Credit Fund** in the name of **Northern Rivers Veteran Golfers Association** and known as NRVGA. Rod Ellis will assist in helping to set this up.

- **The Absence of Secretary /Treasurer being absent Overseas 05 September – 11 November 2024**

- This was discussed and John Lowe(President) said that he would ensure that all records needed to be kept up-to-date would be. Ray to liaise with John
- All payments to Clubs for upcoming Veteran Open Days will be forwarded to the respective Host Clubs before the end of the July. Any Club that has to cancel due to external factors are to return funds to NRVGA (New Account)
- Ray to contact our Volunteer Auditor to discuss End Of Year Financial Report.
- Ray can still be contacted overseas via email during this period.

- **Report on 4BBB Championship @ Murwillumbah – 30Sept2024**
Murwillumbah stated that everything was good to go
- **Report on Championships @ Casino – 12November2024**
Have had discussions with Secretary and visited Website where everything is laid out. Any other questions will be answered by Ray

Next Meeting: AGM 2024 @ Ballina Golf Club ... Friday 22 November 2024 ... 8:30 START

No further General Business ... President John invited Delegates to have a refreshment

Meeting Closed ... 10:40am

Ray Kent
Secretary / Treasurer
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