

From the President - Sylvia Bray

It's good to see the club becoming busier after the festive break and I hope everyone enjoyed some fun and relaxation with their family and friends. If you read Prue Hart's report you'll see how the Marketing Committee is working hard to keep you all busy and involved and again includes our fun social activities throughout the year, as well as our usual bridge.

For those of you who joined us at the **Chrissy Bray** event, it must have been the hottest night of the year and a compressor failure put us all to the test that evening. Congratulations to everyone who soldiered on – Chris had most of the room up dancing – a pretty good outcome for all those who managed to kick up their heels and ignore the heat. We had fun. Check out the video Chris put together for you, it's on the website under News.

Regarding the **air-conditioning**, we are working on getting the best possible solution. The units are 16 years old and have served us well. It's time for replacement. We are fortunate that our forebears invested well, enabling us to replace these units without too much financial pain. I hope everyone can be patient while we investigate our options. We have had some recent respite from the heat but temperatures are sure to increase again over the next month or two. In the meantime, the combination of fans and remaining working units seems to generate enough airflow to provide reasonable comfort. Thank you for your understanding.

Once again, I would like to draw attention to some of our **volunteers** who do so much to keep the club running smoothly. A few people who deserve mention (there are many) are **Kate North** (keeping the geraniums watered, making sure we have clean cups, and numerous other chores, **Isabel Eggins** – always finding something that needs attention, and **Janice Baker** who kindly manned the bar at the Chrissy Bray event, and indeed all those who assisted on that night. There are many more to recognise who I'd like to mention in future editions.

There was a "sod turning" event attended by the WA Premier at the the **Children's Hospice** site and there may be some activity after Easter. As mentioned previously, we are in close liaison with the project team and will be informed of any issues affecting our club over the construction period.

I urge you to keep up to date with the **club website**, this is a useful tool for you and an easy way to keep up with club events. **Andy Hung's lessons** have commenced by now, note that and there were two excellent workshops run by Alex Smirnov.

Finally, for a laugh, read Chrissy's bridge anthem – do you ever feel like that?

Happy bridging! - Sylvia Bray

Cryptic Cottesloe Location

I am mentioned last in this famous quartet
But quality fare is what to mostly expect
Off the main strip is another small clue
Going for breakfast, is something to do

First **two** correct answers win a bottle of champagne or wine.
One guess/entry per person
john.nelson@cewa.edu.au or text 0419 948 640
Last solution: **Napier Street**

EVENTS & NEW MEMBERS

- **Fabulous Friday:** 16th Feb more fun and shenanigans.
- **WABC Mixed Pairs Congress:** Sunday 25th February. Two session Swiss Pairs.
- **WABC Super Novice, Novice & Restricted Congress:** Sunday 10 March. Two session Swiss Pairs.
- **Women's Pairs Championship:** Tuesday 19 & 26 March.
- **Handicap Pairs Championship:** Friday 5 & 12 April.
- **Open & Restricted Teams Championship:** Saturday 6 April, two sessions.
- **WABC Masters In Teams of Three:** Sunday 7 April, two sessions. Form a Team of three and you get a Master assigned.
- **New members:** Stephanie Aitken; Laurel Coyle; Wendy Greenway; Jim Hawkey; Cynda Johnston; Claire Jordon; Susie Keenan-Smith; Jill Kemp; Diane Lambert; Emma Langford; Helen Marsh; Sue Meeking; Susie Prior; Kim Leh Quek; Tony Ramage; Denise Spencer; Jane Watt. Welcome to WABC.

Malcolm Davis - A2W (Sponsors)

Malcolm Davis, a thoroughly nice bloke, albeit a lapsed bridge player, and his team will be sharing their combined 120 years of experience and insights from managing over five hundred million dollars with WABC members. **The presentation on Thursday 21 March at 5.30 at the Club** will provide an overview of income stream products, focussing on new information particularly in annuities and superannuation; aged care – how to go about finding the best fit for you or your loved ones; and provide a Q & A opportunity to find out what's available for managing your retirement. Find out where to get advice about **superannuation**, the largest asset many of us have, apart from our homes; **investments**, sorting through the thousands of options available to best match your goals; **insurance**; navigating the highly complex world of **SMSFs**; **retirement planning**, making sure you don't pay too much in fees to nursing homes or aged care villages; **philanthropy** and **estate planning**. It can be a jungle out there!

Much to the delight of lawyers around 40% of people still die intestate. Shying away from the inevitable or putting things off is just too easy! And then it can be tricky to find the right time to divvy up the family jewels!

There's a wealth of information and complexity which Malcolm and the other five financial planners at Aspire 2 Wealth deal with every day. As one size definitely doesn't fit all, their approach is to have a cost and obligation free one on one meeting; and agree on a pathway. After authority to proceed a letter of engagement and schedule then sets out the way forward to best meet individual wishes and aspirations which also sets out fees clearly – no hidden and costly surprises, like the infamous trailing commissions – now thankfully consigned to history.

An about turn in his career from food technology to financial planning, Malcolm came to Perth in 1999. Basketball is his other passion. He coached from 1975 to 2019 but a 5 ½ year old grandson might lure him back – and our mission should we decide to accept it is to get him back to the bridge tables!

