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**Introducing the new CMAA President** See page 6

HOSTPLUS Superannuation News See pages 18-19

Legal: Club Contracts See pages 20-21

**Roger and Phyllis Cowan Tribute luncheon** See page 32

# A leading performer.

The end of the financial year saw impressive results in our Balanced Option for both pension and superannuation members.

Returns of 11.00% for super and 12.28% for pension for the year ending 30 June 2015 saw both options deliver top quartile results in the SuperRatings Balanced Fund<sup>1</sup> and Pension Balanced Fund<sup>2</sup> Crediting Rate Surveys.

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These results are indicative of the commitment to long term investment performance that separates Hostplus from the majority of funds in the marketplace.

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<sup>1</sup> SuperRatings SR50 July 2015
 <sup>2</sup> SuperRatings SRP50 July 2015
 \*Past performance is not a reliable indicator of future performance.



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The Club Managers' Association Australia is registered as an industrial organisation of employees in the terms of the Fair Work Act 2009. The CMAA is affiliated with the Australian Council of Trade Unions (ACTU).

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David HISCOX, ACCM Dapto Leagues Club Vice President

MICHAEL O'SULLIVAN, ACCM Milton Ulladulla Bowling Club

Federal Secretary ALLAN PETER, ACCM

Executive Members STEVE CONDREN, ACCM Southport Surf Lifesaving Club JOHN TURNBULL Liverpool Catholic Club

NSW State Executive Member WILLIAM CLEGG, ACCM Randwick Labor Club

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Division B - St George/ Cronulla Sutherland Zone and Inner West Zone Ian Todd, ACCM General Manager, Kingsgrove RSL Club

Division C – Nepean Zone Michael Wiezel Secretary Manager, St Marys RSL Club

Division D – Hunter Zone, Central Coast Zone and Great Lakes Zone Stephen Byfield, ACCM Chief Executive Officer, Diggers @ The Entrance

Division E – Far North Coast Zone, North West State Zone, Mid State Zone and Mid North Coast Zone Phillip Wheaton, ACCM Senior Executive Officer, Armidale City Bowling Club

Division F – Illawarra Shoalhaven Zone and Far South Coast Zone Darryl Bozicevic, Chief Executive Officer Milton Ulladulla Ex Services Club

Division G – Gold Coast Zone, Brisbane Zone, Ipswich Darling Downs Zone, Sunshine Coast Zone, and the Central and Northern Queensland Zone Wayne Moffatt, ACCM General Manager, Pine Rivers Memorial Club

Division H – Victoria Zone, Riverina Murray Zone and the ACT Zone Grant Duffy, ACCM Secretary Manager, Numurkah Golf & Bowls Club

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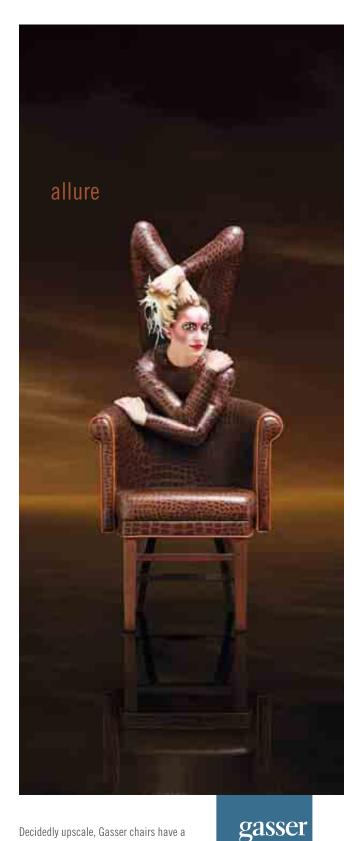
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Next edition deadline for CMAA Magazine February 2016 content: 18 December 2015

Next edition deadline for myCMAg e-newsletter content: Distributed Mondays, deadline Wednesday prior



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# Club Managers' Association, Australia

# **ELECTION NOTICE**

Fair Work (Registered Organisations) Act 2009

Nominations are called for Federal Council:

FEDERAL EXECUTIVE MEMBERS (5)

FEDERAL COUNCILLORS (10) - one from each of the following Divisions:

Division A – City/Eastern Suburbs Zone and Manly/Northern Suburbs Zone

Division B – St. George/Cronulla Sutherland Zone and Inner West Zone

Division C – Nepean Zone

Division D – Hunter Zone, Central Coast Zone and Great Lakes Zone

Division E – Far North Coast Zone, North West State Zone, Mid State Zone and Mid North Coast Zone

Division F - Illawarra Shoalhaven Zone and Far South Coast Zone

Division G – Central and Northern Queensland Zone

Division H – Brisbane Zone, Gold Coast Zone, Sunshine Coast Zone and Ipswich Darling Downs Zone

Division I – Riverina Murray Zone and ACT Zone

Division J – Victoria Zone

Written nominations which, comply with the Rules of the Association open on 15 December 2015 and must reach my office or postal address not later than 12:00 noon on Tuesday, 5 January 2016. Nominations cannot be withdrawn after 12:00 noon on 12 January 2016.

Note: Rule 26 (i) states that a candidate for an Office shall be and shall have been a financial member of the Association for a period of twelve months prior to the date upon which nominations close.

Nomination forms are available, on request from my office or the Association.

#### HOW TO LODGE NOMINATIONS

By Post: Australian Electoral Commission, PO Box 496 HAYMARKET NSW 1240.

By Fax: 02 6215 9910

By Hand: Australian Electoral Commission Level 10, 59 Goulburn Street HAYMARKET NSW 2000

By Email: A properly completed nomination form including all necessary signatures may be scanned and submitted as a pdf file to nswelections@aec.gov.au. Note that, emails greater than 6 MB may not be accepted by the AEC's firewall.

The ballot, if required, will open on Wednesday 27 January 2016 and close at 5:00 pm on Wednesday, 17 February 2016.

Note: A copy of the AEC's election report can be obtained from the organisation or from me after the completion of the election.



# **NOMINATION FORM**

## Club Managers' Association, Australia Election for Federal Council 2016

#### NOTE:

- Nominations open on 15 December 2015 and must reach the Returning Officer at his office or postal address, as shown below, no later than 12:00 noon on Tuesday, 5 January 2016. Nominations cannot be withdrawn after 12:00 noon on Tuesday, 12 January 2016. As a candidate you will receive an acknowledgment that your nomination form has been lodged. It is your responsibility to ensure that your nomination is received by the Returning Officer before nominations close.
- 2. Prospective candidates and nominators should verify their financial status and any other qualifications required by the association's rules prior to lodging nominations.
- 3. In the case of offices of the Federal Executive Member the nominee must be nominated by AT LEAST TWO eligible financial members.
- 4. In the case of Federal Councillors, candidates must be nominated by **AT LEAST TWO** financial members attached to the Division from which the Federal Councillor is to be elected.

<b>CANDIDATE:</b> (Include candidate's full name and Registered Number)	We, the undersigned eligible members of the Division stated below, nominate:
For the office of: (as per Election Notice)	
Division:	

#### NOMINATORS (at least two required):

Full Name (block letters)	Member Number	Signature	Date

<b>CANDIDATE'S CONSENT:</b> (Print your name as you wish it to appear on the ballot paper)	l, consent to the nomination for the above office for which I am eligible under the rules.		
MEMBER NUMBER:			
POSTAL ADDRESS:			
EMAIL ADDRESS:			
TELEPHONE:			Postcode:
SIGNATURE and DATE:	Work:	Mobile:	
	Signed :		/ /

#### HOW TO LODGE NOMINATION

By Post: Australian Electoral Commission, PO Box 496 HAYMARKET NSW 1240.

By Fax: 02 6215 9910

By Hand: Australian Electoral Commission, Level 10, 59 Goulburn Street, HAYMARKET NSW 2000

By Email: A properly completed nomination form including all necessary signatures may be scanned and submitted as a pdf file to nswelections@aec.gov.au. Note: emails greater than 6 MB may not be accepted by the AEC's firewall.

Ishtiaq Ahmed Returning Officer





David Hiscox, ACCM President

# President's Perspective

It is with a heightened sense of the responsibility entrusted in me as the Association's new President by the Federal Executive, who unanimously elected me to the position, that I write this, my first column to the membership.

Firstly, I would like to acknowledge and thank outgoing President Bill Clegg for his commitment and unwavering support for our association. The achievements of the CMAA under his stewardship are many and significant.

By way of introduction to those members who I have not met to date, I have been in the industry for over 20 years starting my club career with the Illawarra Steelers in 1993 as a supervisor. Currently I am the CEO of Dapto Leagues Club, a successful club in the Illawarra NSW.

My involvement with the CMAA has been long and gratifying. From 1997 onwards I have held various office bearer positions on Zone committees in the St George Cronulla Zone and in the Illawarra Shoalhaven Zone, where I am currently its President. I have held the position of Federal Councillor for the Illawarra Far South Coast Division for over 10 years and similarly on the Board of Management Studies for that same period, the last year as Chairperson.

Recently I have been able to attend a number of CMAA meetings and events since my election to the position, including the Far South Coast Zone meeting in Yass, the Far North Coast Zone Yamba Mini Conference and the Nepean Zone meeting. I was delighted to get out and about around these zones as my first foray and it was great to see the how active many of our members are. With respect to the CMAA Far North Coast Zone, over 60 managers and directors attended the mini conference and all enjoyed the comradery and hearing from some outstanding speakers.

A common theme across all of these events I found most encouraging was the level and depth of the interactions between managers, directors and representatives of the trade. I believe that it is the networking of all of our stakeholders that is what our association stands for. It is also my view that this is why we are such a successful professional association with the blending of ideas and the sharing of knowledge at our core and why we will always be a relevant and vibrant industry participant, in full acknowledgement that it is the CMAA which is the ONLY individual member orientated organisation representing the needs of club managers in their employment and professional development amongst the many who only look after the employer.

A common theme across all of these events I found most encouraging was the level and depth of the interactions between managers, directors and representatives of the trade. I believe that it is the networking of all of our stakeholders that is what our association stands for. As I write this report it is Mental Health Week across the country. An interesting fact that in Australia the cost of untreated negative mental health was recently estimated by PWC at \$10.9 billion per annum, and the report found that whilst 91% of workers surveyed believe mental health in the workplace is important, only 52% of employees surveyed believe their workplace is mentally healthy.

As an experienced senior club manager who has had to deal with countless HR issues centred on employee behaviour and actions, I believe that it may well be that negative mental health is a significant yet probably under unrecognised illness amongst our managers and in some part what drives many to despair. I was gratified yet concerned this issue was so prominent that at this year's Country Manager conference in Dubbo that a panel session of managers discussed the significant pressure confronting country managers, not only about the stresses of the job, but also about the significant impacts bought on by drought that affect the whole local community.

Further, it was extremely sobering to hear CMAA CARE Counsellor Chester Carter at the Far North Coast Zone Yamba mini conference outline recent instances, without identifying any person, whereby he was confronted with managers considering suicide as a result of the undue and relentless bullying and harassing pressure placed on them by the workplace.

In my first month as President, CMAA Executive Officer Ralph Kober and I have held preliminary talks with senior management of Clubs NSW regarding this issue, and I am pleased to report that our approach was well received and will be given due consideration. It is my belief that an all of industry approach to confronting and dealing with negative workplace mental health is a responsible and an appropriate approach to take as all stakeholders are affected. On another note, I read with interest Josh Landis's recent article in the Club Life magazine regarding the length of the employment tenure of CEOs. I'm sure that you would all agree, performance is the measure of any successful manager however I believe it is over simplistic to suggest that the length of employment tenure as a CEO relates to possible poor performance that would stymie or hold back a club's potential. There may well be cases that support this proposition but there would also be many more cases that would confirm categorically where the length of employment tenure as a CEO has little to do with the outcomes achieved by the manager.

The critical relationship here is that of the CEO, Chair and the board, in my experience it is this relationship and the *non-alignment of strategy*, that more generally affects the performance outcomes of the CEO and in fact of the club itself. Succession planning for both the CEO and the board should be based on clear strategic outcomes and not simply on tenure. In closing, this is in all probability the last magazine to be published prior to the Association Tri- annual election for the Federal Council and Federal Executive in early 2016.

At a recent Federal Executive meeting, current Federal Executive member Mr John Turnbull expressed his dissatisfaction with the current leadership of the association and advised that he would not be seeking re-election with the current team. We respect John's right to do so and wish him all the best, John has been a valuable contributor over the last 2 years. It is a fact that has been well documented and evident that over the past eighteen months or so past President Bill Clegg had written and spoken about rejuvenation and succession planning on the Executive and again made public the request for members who feel they can contribute to the betterment of the Association into the future to come forward.

To that end, Ms Tracy Lentell approached the Executive after the Mid-Year Members Meeting during the CMAA conference to take up that offer. Ms Lentell has now attended a number of meetings as an observer and has expressed her desire to join the Executive. Ms Lentell is well experienced as a senior club manager and is currently the CEO of the successful Moorebank Sports Club. Ms Lentell has also been an active contributor to the CMAA at both at a Zone level and as a long term member of the Board of Management Studies. We hope that the membership recognises the efforts of the current Executive and supports their efforts in the upcoming elections.

As the year winds down I would also on behalf of the Executive like to pass on our thanks to Ralph and his team for all their efforts this year. Their year was significantly impacted by the passing of Geoff Meston, their courage and commitment to our members could not have been better demonstrated in the emotional and traumatic time. The Executive has full confidence in Ralph and the team and are looking forward to an exciting 2016.

Finally though it seems quite early wish you all a merry Christmas, enjoy the time and relax with your families, who are after all the most important part of our lives.

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# Executive Officer's Report

#### The Club Industry is 'Looking Good' in 2015

The year marches on and it seems that most clubs are doing well with an increase in gaming up to double digit numbers and the legislative front much quieter than in previous years. This is a welcome state of affairs after so many years of uncertainty and change.

On the Association front, as is well known, there has been some significant changes to the organisation this year with the passing of Geoff Meston and a concerted campaign of cost reduction and rationalisation across the Association's activities.

For example, the focus on ensuring our valued sponsors and trade supporters contributions to the education and professional development of our members are protected at all levels of the Association, most importantly at the 'front line' zone level, has been arduous, without its challenges yet successful over the past year.

This focus has seen an increase in the number of Association sponsors and trade supporters to the point where it's likely that a ceiling on that number may have to be implemented to ensure our sponsors and trade supporters continue to be well serviced.

Another example of management's endeavours to rein in costs has seen reductions in the insurances, rental, CMA Club Magazine and IT support areas with significant reductions in premiums and outgoings.

The success of the industry topics summits have seen increased support and participation especially with the Country Club Managers Summit and the spike in four zones asking head office to organise local zone two day general management summits in the last quarter of the year alone.

The recent release of high impact one day management courses such as Award Interpretation, Project Management, and Finance for Non Finance Managers has seen strong numbers of registrants as has the CMAA's legislated mandatory course for aspiring and existing CEOs, the 'Board Governance, the Company Secretary and the General Manager' which continues to attract high numbers.

As has been widely reported on to members consistently, a reduction in the accredited courses and qualifications offered by the CMAA's RTO will see a further reduction in compliance and onerous guidelines that are expensive and time consuming, with a renewed focus on non accredited courses and summits in the future. 2016 will be an exciting year for the CMAA with the appointment of Ms Zoe Clegg as the Association's new Professional Development Manager position starting in January 2016. Zoe is a highly qualified Queensland club manager taking on the role and being active on the ground in the north. 2016 will see new courses, new products and a range of great industry events such as the AHGE Congress in March in Brisbane, the Country Club Managers Conference in Orange in May, the CMAA Mid Year National Managers Conference in Sydney at Star City in June and more.

Looking to the future in growing membership, a continuation of the campaign to enlist non managers as Affiliate members, where they benefit from discounted education courses and the like, will see many in house presentations to interested clubs as well as zones to ensure the lower levels of supervisors and staff can forge relationships with the Association for the benefit of their careers in club management.

Finally, it is gratifying to see hard evidence of the CMAA's continuing positive relationship with ClubsNSW and ClubsQLD in the AHG Expo partnership as well as in other areas of collaborative dialogue with regard to benefits to the industry.

You, as a valued Member, will continue to be updated and informed of the Association's progress with its strategic plan into the future and your feedback and comments are always welcomed.

You, as a valued Member, will continue to be updated and informed of the Association's progress with its strategic plan into the future and your feedback and comments are always welcomed.



#### Notice of Annual General Meeting

The Annual General Meeting of the Members of the Club Managers' Association Australia will take place at 9am on Tuesday 1 March, 2016.

The Annual General Meeting will be conducted in the Brisbane Convention Centre, Functions Centre Brisbane.

Members will receive **10 Activity Points** for attending the **Annual General Meeting** and signing the **Members' Register**.

ALLAN PETER, ACCM, Federal Secretary



Ralph Kober, Executive Officer





With Chris Keeble

Chris Keeble is the CMAA's Sponsor & Membership Manager. Phone: 02 9746 4199 Mobile: 0418970963 Email: chris@cmaa.asn.au

# The Business **End**

2015 is nearly over.. what a year and time flies when you are having fun ... or rather being busy.

#### Membership:

Membership remains strong and the new data base system is doing what it's supposed to do and keeping all records as up to date as possible. However a data base is only as good as the information it is given and I urge all members to continue to update their details when there has been changes.

We still experience a number of bounce backs due to people leaving their club and not informing us about the change of email.

By 2016 we will be well and truly into communicating electronically only with snail mail being phased out. So please ensure you unlock the spam filters, check your details are correct and also download the CMAA membership app.

#### How to tell if your details are correct:

If you are not receiving our weekly E newsletter, then there is a problem with your email address.

Just a reminder that we are a calendar year membership, so all annual memberships will be due Jan of each year. Please also note the CPI increase of 3% will also automatically be actioned.

#### On the road:

I've been visiting a few club managers over the past month and will continue to be on the road now regularly each week to visit and help with any questions. If you would like me pop in and say hi please email me or call head office and I can arrange a time.

The affiliate programme is also gaining lots of interest with potential managers. In fact one clever manager will award an affiliate programme to their staff recognition awards. With a once off fee of \$280 inc GST for the life of the employment with that club, it's a great and cost effective reward to give your staff. They receive members discounts to all CMDA courses and can attend zone meetings etc.

A great introduction to the CMAA and hopefully when they become fully fledged managers they also become full members of the CMAA.

This is the last Magazine for the year, so have a great xmas and hopefully I will see you at a zone event or on the road.

Until next time ... stay safe.



## *my*association



## **IMPORTANT NOTICE TO ALL MEMBERS**

- CMAA membership is from the 1st January to the 31st December each year for individuals that is to be paid in advance.
- Payment can be made weekly, monthly or yearly.
- Members can arrange payroll deductions weekly via their Club, however payroll must pass these fees on monthly or annually in advance to Head Office.
- Payment methods are Credit Card or Direct debit.
- EFT or Cheque payments can be made for yearly payments only.

- As of January 2016 membership fees incurred a CPI increase of 3% for the 2016 year and ongoing CPI increases per annum for the years following.
- Members who are in arrears of their membership fees 3 months or more will under the rules of the Association become unfinancial and will be contacted by CMAA HO to confirm their ongoing intention to retain membership of the CMAA.
- Please note your membership will become unfinancial unless correct fees are paid.
- Please pass on this letter to Payroll if you have elected to have weekly deductions.

#### Membership fees for 2016 will be:

Full member yearly:\$583.49Full member monthly:\$48.61

Trainee member yearly:\$412Trainee member monthly:\$34.29

Full member: Weekly payroll deductions \$11.22 (payroll to pass on monthly or yearly in advance to CMAA) Trainee: Weekly payroll deductions \$7.93 (payroll to pass on monthly or yearly in advance to CMAA)

## Welcome to our new Sponsors

#### Please welcome a new GOLD level sponsor Peterson Group Services.

Peterson Group Services is a national provider of corporate security and emergency management training services with an established history in serving the commercial, retail, healthcare and hospitality industries. ...

Peterson Group Services are specialist in emergency management systems, training and analysis with the ability to provide information that's relevant, accurate and in real time.

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Peterson Group Services success is based on their people, processes and technology.



Contact Paul Peterson, Managing Director on 1300 784 880 for more information. Or email: paul@petersongroupservices.com.au.

Continued ... p12



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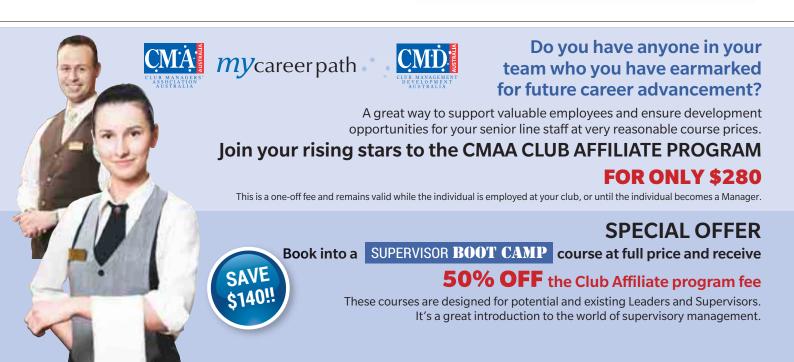
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Become a Sponsor

Zone Events

# Welcome to our new Sponsors

# Jumping up from long time Bronze level sponsor to **GOLD** is **Secom Technologies.**

Jason and his team now look after all of Head Office IT support and have also shown extra commitment by supporting the CMDA at Gold level.

Secom Technologies have been working with the club industry for a long time. They have a great reputation and do a fantastic job.

Their message is simple – Remove the stress associated with technology.

Secom Technology is an IT services company supporting small-to-medium sized organisations and the club industry throughout Australia. We are committed to providing you with fast, professional and courteous service. ALWAYS!



Contact Jason Drew and his team on 1300 78 1224.

# **Keno** come on board once again as a CMDA **SILVER** sponsor and we welcome the entire team from Keno.

Keno is a fun, easy game that is played approximately every 3 minutes. 20 numbers are drawn from the 80 available on the Keno game screen. Match the numbers played to the numbers drawn for a chance to win over \$1,000,000 for just \$1!



Contact Terry Fowler, National Partner Manager on 02 - 9218 1235 or email Terry.fowler@tabcorp.com.au

#### Last but not least we to welcome our new **BRONZE** level sponsor **Club Café Systems**.

The Club Café initiative was developed specifically to help the club industry get the best results from this highly valuable coffee category. Supported by our diverse team of coffee and club industry specialists, all our resources are solely focused on designing and implementing relevant coffee programs for clubs. Just like beer, there is a myriad of coffee types and blends, which have evolved to satisfy ever changing consumer tastes. The Club Café system is proven and can be customised to target a Club's specific patron demands, individual serving environments and unique venue footprint. We know coffee and the clubs environment intimately."



Call Joe Trad, Relationship Manager, he will be happy to chat to you on +61 (0)2 9620 5000 or visit www.myclubcafe.com.au.

Please take the time to check out the CMDA sponsors directory in the back of the magazine. All these fantastic trade support the CMDA and if you are looking for any product or service, it's worth getting one of these companies in to tender, they will look after you and your club.

#### MEMBER ENGAGEMENT THAT DOESN'T STOP AT THE FRONT DOOR

It's been called the "Entertainment Book" for the Club industry. - our Local Discounts program helps clubs engage and maintain an active relationship with members no matter where they are. With almost 600,000 members and over 1400 local businesses, if your local region has a population over 40,000 - your club could benefit from a local strategic alliance. With over 13 years building alliance programs, if we can't build a sustainable program that meets your expectations - we won't charge you a cent!





# **Keno** is making good times **great**

The Keno game changer has arrived, with the new look brand officially live across the nation. Keno players are set to experience the reinvigorated, customer-led Keno that promises to make good times great.

As part of the rollout, Keno display screens in every venue have received a facelift with bold, engaging graphics, designed to energise the game.

Tabcorp has backed the new Keno brand with a comprehensive media campaign. The Keno 'Let's Play' campaign is appearing on television, radio, digital and social media.

Tabcorp's Chief Operating Officer Keno and Gaming, Adam Rytenskild, said initial venue feedback on the new Keno has been positive.

The fresh Keno brand is focused on delivering an enhanced and memorable experience. Customer informed design has helped create a new and improved brand experience that makes Keno more relevant and easier for customers to play.



"Importantly the new Keno is not just a new look. We're aiming to increase

participation from existing customers and attract new customers to Keno with a fresh brand, new customer offer and innovative products. We're creating a new experience and have ensured customers are at the centre of all changes. Launching a new brand is just the start of what's to come."

Now, concept venues are being used for ongoing 'test and learn' purposes. These venues will inform a new set of venue guidelines that will assist in shaping the future of retail for Keno.

In September 2015, Maitland Leagues Club in New South Wales, went live. The retail design of this concept venue has been led by customer research. Included are new digital touch points, which allow for messaging in context to help customers discover new ways to engage with Keno.

Within the club, a local marketing program tailored for the venue is helping to drive foot traffic to venue, while 50 percent share of voice on all the new digital touch points is providing greater value back to venues from Keno.

Concept venue evaluation is being measured via customer feedback, venue research and operational and financial metrics. These insights will be overlaid with Wi-Fi and 3D camera heat mapping to allow Keno to learn, understand and act.

Maitland Leagues Club is one of eleven concept sites in a rollout spread across Victoria, New South Wales, Queensland and ACT.

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# **Community Alliance** ... clubs and local business working together

Already, more than 1,400 business partners provide benefits to more than 600,000 club members across eight NSW regions under the impressive and rapidly growing **Rewards Club** banner.





To find out if a *Community Alliance* is suitable in your club region, contact *Community Alliance* CEO Haydn Fairbanks on p: 1300 305 690, e: haydn@acbgroup.com.au or go to www.rewardsclub.com.au These Rewards Club local discounts save NSW club members more than \$72 million annually and it's been called the 'Entertainment Book' for the Club Industry.

Rewards Club delivers the best ongoing discount offers in the market from the most established and respected businesses making it easy to save \$300 a year - and can grow to be worth thousands of dollars in savings.

Unlike the 'Entertainment Book', **Rewards Club** membership is free with membership at a growing band of local clubs.

Rewards Club local discounts are included on the club's membership card where clubs and local business have teamed up to give back to their communities. Members just show their club membership card for instant local discounts at cafes, restaurants, movies, retail, grocery, beauty, auto, home and garden, leisure, entertainment and more.

A founding Director of the Australian Consumer Buying Group, Haydn Fairbanks started **Rewards Club** with his first club clients in the Illawarra region in 2009.

As the success and buying power of **Rewards Club** has grown, Haydn decided to take time to consider the future and the benefits that the **Rewards Club** program delivers free to club members around NSW.

"I decided that the name 'Rewards Club' did not properly reflect the club member and community business benefits the program offers and delivers," Haydn added. "I didn't want Rewards Club to be misunderstood by club boards, management, members, or the associated local businesses community as a gaming incentive program because it is available through the club."

With these factors in mind, Haydn has taken the bold step to rename the business *Community Alliance* to properly reflect the benefits of the club-member-local business dynamic.

"It's a big decision and an important decision to change the name to ensure the product branding properly reflects the program and its benefits," Haydn added. "This is a free service to members of clubs who have signed up the discount program and the benefits for the club member consumers through local businesses ... that's a true community alliance.

Haydn said there was no conflict of business interest for clubs because local businesses who sign up to the *Community Alliance* are targeted to provide services other than those available at the club.

"Community Alliance is a genuine opportunity for clubs to back up their mission statement of supporting their communities," he added. "Club members benefit through discount buying and local businesses thrive through the business support. Dozens of clubs, thousands of local businesses and hundreds of thousands of members already are enjoying the Community Alliance benefits."

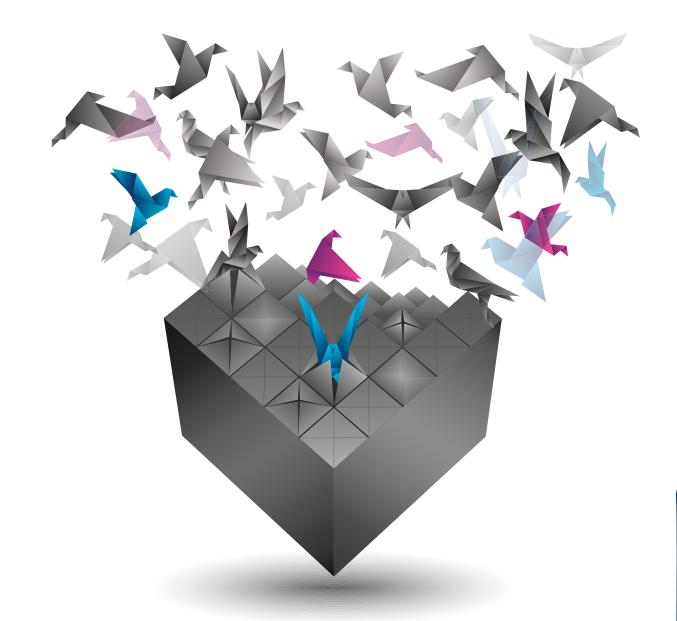
A CMDA Bronze Sponsor and ClubsNSW Industry Supporter, Haydn has built strategic alliances with more than 1,400 business partners to benefit 600,000 club members. Club clients across eight regions include Cabra-Vale Diggers Club, Central Coast Leagues Club, Club Central, Wests Leagues Club, Dapto Leagues Club, Ingleburn RSL Club, St George Leagues Club, Warilla Bowls & Recreation Club, St George Motor Boat Club, City Diggers, Wollongong and many more.

Leveraging current relationships, Community Alliance develops programs to assist connecting community groups to raise sponsorship and build more-effective business and customer relationships.

Key advantages of the *Community Alliance* local business program include ...

- Loyalty not dependent on gaming;
- 24/7 off-site customer engagement;
- High-frequency brand contact;
- Appeal of multi-national brands;
- Massively enhanced membership appeal and value;
- Customer development for non-loyalty members;
- Supporting local business community and employment.

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# Cherry Street Sports Club wins with **VPO**

In 2013, Tere Sheehan became the General Manager of Cherry Street Sports Club. One of his responsibilities was to be accountable for the profitability of the club.



For more information contact Shaun Kroll, Business Solutions p: 02 9002 4073 e: skroll@forumgroup.com.au w: www.envirogroup.com.au



Upon reviewing the Club expenditure, Tere found that electrical costs were through the roof, due to power costs increasing over the few years prior. "I knew to meet my KPIs this was something I was going to have to address," Tere said.

It was then that Tere attended a CMAA regional meeting, where Forum Group was presenting on how Voltage Power Optimisation (VPO) technology could save money for businesses and particularly for Clubs.

"After the presentation, I approached the speaker and asked him to come and assess our premises, as the technology seemed like it could help me save money on my electrical bill. Upon a careful assessment, Forum Enviro confirmed I could make significant savings by installing the device, and were prepared to put this guarantee in writing."

With forecasted savings confirmed, the next step was to take the proposal to the Board. Tere commented: "The other option we'd been considering to save money was solar panels, which would require significant investment to install and no guarantee of the savings promised. For me, it seemed a no brainer, and when I presented to the Board, they agreed. However, to do their due diligence, they requested an additional presentation from Forum Enviro to share more details on the technology."

After the presentation to the Board, the proposal was passed and Tere was able to give Forum Group the go-ahead to install a 280kVA Forum Enviro powerPerfector unit at Cherry Street Sports Club. The installation took place in July 2013 and they haven't looked back.

The savings were guaranteed on paper, which was a big factor in swaying the Board. And they did not disappoint – the Club's energy consumption has been reduced in the first instance by 8.6 per cent, also a 35.6 per cent reduction in reactive power levels and a 2.7per cent reduction in KVA Demand. The annual avoided consumption figure is 69,818 kWh, with these savings repeated in subsequent years. Ultimately it was a great result for the Cherry Street Sports Club which resulted in a major reduction to its environmental footprint and energy bill.

The numbers:

Annual Savings kWh: 69,818 CO2 tonnes: 61 \$: \$16,895 kWh saving (%): 8.6%

# Reducing your power spend shouldn't cost the earth.

Think you can't afford a solution to reduce your power costs? Think again. An Energy Optimisation Plan from Forum Enviro will deliver savings on your current energy bill from day 1. What's more, it may even put cash back into your club.



Electricity bill \$8,000 or more a month? Show us and we'll arrange a free energy audit to show you just how much you could save with Forum Enviro.

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Elite Legal offers legal and commercial support for Club Executives helping them to make the right decisions for their Club. Elite Legal offers astute advice at exceptional value. For peace of mind contact Elite Legal for your Club's commercial, legal and regulatory related matters including:

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- Catering Contracts
- Contracts
- Liquor Licensing
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- Tenders
- Loyalty Programs
- Competition & Consumer Law
- Corporate Governance
- ILGA and OLGR Applications
- Complaints and Dispute Resolution
- Strategic Planning & Business Growth Strategies.

For a free initial no obligation consultation, to obtain a price or to chat about a few ideas, please call Michael Anderson on 02 9538 1772 or email him at michael.anderson@elitelegal.com.au





# Vantage Point

Hostplus Chief Investment Officer Dr. Sam Sicilia spoke to CMA Magazine about the new and exciting developments that have occurred in last 6 months that will have far reaching benefits for members.



Dr. Sam Sicilia Chief Investment Officer HOSTPLUS



HOST**PLUS** are the Major Platinum Sponsor of the CMAA.

To contact HOST**PLUS** about your personal superannuation, or organisation wide superannuation, contact Jon Shevket via email jshevket@hostplus.com.au, or visit www.hostplus.com.au **Question:** Since you last spoke to our members there's been a lot of activity in the Hostplus Investment team with new partnerships and new investment options. Can you share those details with our members?

**SS:** Certainly. The investment team continues to grow as we selectively add expertise to further enhance the relationship we have with our Investment Managers and our Asset Consultant. This enhanced partnership allows us to make even more informed decisions for the benefit of our members

**Question:** Your team has also recently launched two new investment options for our members. How did that come about?

SS: The new Hostplus Life Option and the IFM Australian Infrastructure Option have come about partly from internal innovation and reading the market, but mostly from us listening to our members. The concept behind the Hostplus Life Option is not new. There are many similar products in the market and they typically share a common characteristic-the member takes an active role in their investments, moving progressively from higher-risk assets when they are young to lower-risk assets as they approach retirement. That's where the Hostplus Life Option is different because we do all the work for the member. It's been designed to give members a choice without the responsibility of making the investment decisions themselves.

The IFM Infrastructure Option is another example of Hostplus listening to members because it gives you the choice to invest in a portfolio of high quality Australian infrastructure assets.

Partnering with our long-term Investment Manager, IFM (a global leader in infrastructure investing and Hostplus partner for over 20 years), we can give members the ability to invest in infrastructure assets that are not typically available to individual super members – assets ranging from airports to seaports and toll roads to law courts. These assets have the added benefit that they offer some diversification from the volatility often experienced in listed equity markets and provide our members with access to strong returns produced from a very unique set of assets with low volatility At the same time. members can contribute to nation-building and the creation of jobs in the economy by investing in essential infrastructure that will see Australia compete with the rest of the world in quality and innovation

**Question:** You've recently been addressing Investment Forums on the debate surrounding delivering short term dividends versus long-term returns and how this can affect business and investors in the long run. Can you tell us a little more of your thoughts on this?

**SS:** Focusing on achieving fast results over the short-term, especially when it's at the expense of our own long-term interests, doesn't really make a lot of sense to me. Superannuation is a longterm game.

The best results come from incremental returns, achieved by taking measured, asymmetrical risks, where the potential for downside loss is limited. This is the reason why Hostplus' long-term performance has been great! Hostplus is able to leverage the fund's young member demographic to focus on achieving superior long-term returns, which is what really matters if our members are going to maximise their retirement nest egg.

To learn more, visit hostplus.com.au/investments



# INVESTING for the long haul

If you've ever used a toll road, stepped through the departures gate at the airport or even filled your glass from the kitchen tap, chances are you've contributed to the financial strength of your super. How?



Through the infrastructure assets you own within your Hostplus investment. Infrastructure like airports, ports, water, rail, power and gas utilities are relied upon by all Australians. That means they can continue to generate returns over the long term – as long as 50–100 years. Even if economic conditions slow, these assets will increase in value over time. offering sustainable. inflation-protected returns. Perhaps more importantly they help build Australia and create jobs for members working in our industries.

We know that everyone has different investment goals because everyone has different retirement dreams. With the Hostplus Infrastructure Option, you can choose to take an active role in increasing your investments in these vital nation building assets.

## The key benefits of Infrastructure investments at a glance

- Invest in an asset class not normally available to the average investor
- Sustainable. inflation-protected returns
- Low volatility
- Attractive long-term returns
- Create employment and build industries



**The Hostplus Infrastructure Option** is part of the Hostplus investment suite. Simply log in to your account to make the change.

## Get the benefits of your super before you retire

You may think your super is locked away until you retire. But if you've reached preservation age and are still working, a Transition to Retirement (TTR) strategy could deliver significant benefits.

In essence, a Transition to Retirement strategy splits your super balance into two accounts – your existing account and a Hostplus Pension account. While you're still working, any contributions made by your employer and any additional contributions you make through salary sacrifice go into your existing account. In the event you choose to work less hours, the funds you've transferred into your pension account can be used to top up your income. This strategy also gives you the freedom to contribute more of your pre-tax salary to your super and so, reduce your taxable income while you continue to build your super nest egg.

One of the big benefits of a TTR strategy is that the investment earnings for your pension account are tax-free.

Sounds complicated? It isn't, but Transition to Retirement doesn't work the same for everyone so it pays to talk to one of our financial planners when considering your individual needs.

For professional advice about your retirement plans, why not speak to one of our licensed financial planners.

Call 1300 467 875 (pension members call 1300 348 546) Monday to Friday, 8am – 8pm AEST to arrange a no cost, no obligation initial appointment.

To learn more, visit hostplus.com.au/pension

#### Transition to Retirement benefits at a glance

- Save tax and give your super a boost in your last few years in the workforce
- Build your super nest egg through salary sacrifice
- Work less and top up your take home pay from your pension account.

To learn more, visit hostplus.com.au/pension

# **Club Contracts:** a recipe for SUCCESS

Clubs should take great care when entering into any form of contract or arrangement. The recent Polish Club case is a timely reminder for clubs to avoid court by having contracts vetted before entering into them.

#### Due diligence

The vast majority of disputes in which clubs find themselves is over some form of agreement. Whilst clubs have mostly avoided the uncertainty of oral arrangements, even written agreements can lead clubs into expensive and drawn out battles in the courtroom.

Each contract comes with its own array of issues that need to be properly assessed. This includes ensuring that the contract complies with applicable laws. Depending on the type of arrangement, the compliance issues could relate to a whole raft of legislation ranging from planning to privacy laws.

Sometimes, the problem is difficult to spot in the contract; what is unsaid is often as important as what is said. For instance, a contract about a transaction may not deal with situations where a party defaults. When things start to go wrong, it can become difficult for the club to either take action against the other party or terminate the contract.

There may be terms which appear straightforward but actually render the whole contract void or unclear. Service agreements can sometimes contain an automatic renewal clause. If the club misses the crucial opt-out date, it may be stuck in a bad arrangement for another long period of time.

A good lawyer reviews a contract to ensure that all potential issues are ironed out. Such a legal review minimises the risk of





Please contact either Brett Boon on (02) 8248 5832 or at bboon@tglaw.com.au or Arj Puveendran on (02) 8248 3494 or at apuveendran@tglaw.com.au if you would like to discuss any of the matters dealt with in this article.



disputes over interpretation of clauses and avoids parties having to decide in the future how an issue should be addressed.

When clubs do not obtain proper advice about their arrangements or have external advisors overseeing their affairs, they can find themselves in complex situations that only a court can resolve.

#### The Polish Club case

Earlier this year, the High Court of Australia handed down its decision in Gnych v Polish Club Limited (2015) HCA 23 regarding a contract between a registered club and its caterers.

The Polish Club and Mr & Mrs Gnych had negotiated the following arrangements:

- a lease granting exclusive possession for the Gnychs over restaurant areas of the Club's premises (comprising the restaurant, kitchen, an attached office, store room and toilet); and
- a non-exclusive licence for the Gnychs to use an adjoining 'mirror room' or hall on certain days for functions and overflow of patrons.

The Gnychs took occupation and started operating their business at the Club's premises. Although lease and licence documents were drafted by lawyers, they were not signed! Over a year later, the relationship soured and the Club gave notice to the Gnychs to vacate the premises. The Gnychs commenced proceedings in the Supreme Court of New South Wales. While they were successful in the first instance, that decision was overturned by the Court of Appeal. The Gnychs then appealed to the High Court.

A number of issues were raised by the parties throughout the course of the litigation including:

- the application of the *Retail Leases Act 1994* (NSW) (Retail Leases Act) to the arrangements; and
- whether any of the arrangements had been entered into in breach of section 92 of the *Liquor Act 2007* (NSW) (Liquor Act), and if so, whether that would render them void and unenforceable.

#### Outcome

Although the documents were not signed, it was established through the course of the litigation that the Gnychs had exclusive possession of the restaurant area. The Court found that therefore a lease had been created under 'general law'. As the lease was for the purpose of operating a restaurant, the Retail Leases Act also applied. Due to the circumstances of their occupation, the Gnychs were entitled to elect to take the benefit of the minimum 5 year term for the lease under section 16 of the Retail Leases Act.

Under section 92 of the Liquor Act, a club as licensee under its club licence, must not:

- lease or sublease any part of the licensed premises on which liquor is ordinarily sold or supplied for consumption on the premises; or
- lease or sublease any other part of the licensed premises except with the approval of the Independent Liquor & Gaming Authority (Authority).

In this case, the lease had not been approved by the Authority meaning it had been granted by the Club in breach of the Liquor Act. The Club argued that the lease was therefore void and unenforceable.

However, the High Court decided that the breach of the Liquor Act did not automatically void the lease. The Liquor Act does not mention that any arrangement entered into in breach of section 92 would be void. Also, the Authority had regulatory powers if it wanted to penalise the Club for its breach.

The Retail Leases Act can also apply to an arrangement which is not a lease at general law, such as a non-exclusive licence. The Supreme Court found in the original decision that the nonexclusive licence for the Gnychs to use the mirror room at the Club's premises was a right of occupation to which the Retail Leases Act applied. However, as the Gnychs did not have exclusive possession, the licence did not amount to a lease at general law to which section 92 of the Liquor Act would apply.

PARTY ROOM

This position was not overturned in either the Court of Appeal or High Court decisions.

Ultimately, this meant the Club did not have a right to terminate the lease, and the caterers won.

#### Implications

Whilst initial legal advice can involve some cost, this pales in comparison to the costs incurred during litigation. Little issues often arise once the contract is on foot. It is best to tackle those issues guided by proper advice rather than watching a band-aid solution unravel at a later stage.

The Polish Club case demonstrates the value of involving lawyers in all stages of the contract. A straightforward solution could have been lawyers simply ensuring that the contracts were ultimately signed.

In particular, this case shows how even a simple catering agreement can differ and how terms will depend on the club's circumstances. For a catering agreement, clubs should establish whether a lease or licence is being granted, and how it is impacted by leasing, property, liquor, clubs and corporations legislation. As an example, catering agreements may be extended to 5 years if clubs do not obtain the proper certificate from the caterers.

Management should encourage their clubs to solve the small problems before they evolve into crises. The fallout from disputes can be both financial and reputational. An expert that reviews the contract looks to turn around the arrangement so that it reduces the scope for risk and increases the value from the contract. Ultimately, good governance means exercising the best business judgment and that starts with having the contracts vetted.

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# Andrew came to the rescue of Nerang RSL Club

#### **By HENRI LACH**

Above – Today's Nerang RSL Memorial Club is a tribute and a monument to Andrew McInnes.

Below - The club premises in the 1990s.

Any misgivings some board members may have had about Andrew's appointment as a young whipper-snapper were dispelled quickly, in spades. On and about the year 1998 the Nerang RSL and Memorial Club in Queensland's Gold Coast hinterland was barely alive. Unimposing, a dark-brick split-level building set back from the east bank of a small tributary of the Nerang River, it distinguished itself as a club only by signage on the entrance to its car park.

nerang rs

A barn-like interior, with threadbare carpet and chipped, tired, plastic furniture certainly wasn't a draw card for discerning club-goers. The club board's fervent hopes that a dozen newly-installed gaming machines--recently legalised in Queensland by the-then State Labor Government--would mean better times were unfulfilled; stagnation continued.

Records show that social membership at the time was about 100 stalwarts who had stuck with the club, living in a dream of better facilities and ambience in their favoured meeting place.

Then, the prayers of all were answered; a knight in shining armour appeared in the



shape of a young man named Andrew McInnes who had an astute eye to the future. At the age of 22 he became one of Queensland's youngest licensed club bosses. He ran the gauntlet of intensive scrutiny of his credentials by the traditionally conservative RSL club board before he got the tick for the job as "secretary manager", a title he retains to this day.

Any misgivings some board members may have had about Andrew's appointment as a young whipper-snapper were dispelled quickly, in spades. In fact, the story of what Andrew has achieved as chief of the Nerang RSL and Memorial Club (simply "the Nerang RSL" to all) is the stuff of a TV mini-series.

As he donned his mantle of secretary manager he launched an aggressive marketing campaign aimed at the local market.

"I wanted to impress on the people of the Nerang area that this was their club," Andrew said.

He upgraded the kitchen facilities and introduced budget-priced lunch and dinner menus. Tired old furniture went to the recycling depot, worn carpets were replaced, the club's whole interior was given a pleasant decorative makeover.

So within a few months of taking the reins, Andrew achieved what his board had only dreamed of – an increase in membership, an increase in attendance, and, of course, an accompanying increase in income.

As a father of four young children at the time, Andrew established a close affinity with the local schools and initiated a program which was to hallmark his association with the Nerang community. It was the Nerang Family Support Project. This made \$25,000 from the club's coffers available annually for three years to fund employment of a family support worker. His job was to contact all new families whose children attended the local schools. It was a way of allowing parents to become more involved in the education process--a scheme ahead of its time. In fact, a very similar plan is now being promoted by the current Queensland Government's Education Department.

This was just one of the many on-going contributions to his community and local sporting and other non-profit organisations Andrew initiated in his early years at the top.

"That's what we're here for," has always been Andrew's battle cry.

Today, the original 100 social membership is nudging 30,000; a handful of part-time employees has grown to more than 110-all locals.

Gaming machines now number 188 in a comfortable gaming area, a far cry from the handful tucked away in a dingy corner of the old premises.

Andrew's direction has never been on gaming, however, although he has no illusions about the pokies' positive contribution to the licensed clubs industry's fortunes. But he believes in a diversity of magnets to attract and cater for the greatest possible variety of tastes.

A peek at the Nerang RSL Club's web site today shows the myriad of attractions it has to offer in food, entertainment and comfort for members and guests.

Before this report continues, it must be made clear that Andrew McInnes is not one to blow his own trumpet. In fact, he shuns the limelight and usually prefers to leave all the public talking to his board executives.

There's no doubt, however, that Andrew has been the driving force in what's culminated in club facilities which arguably now eclipse many other major licensed club players on the Gold Coast for modernistic style and function.

Last year saw bulldozers move in and flatten the ancient edifice. A new Nerang RSL and Memorial Club rose on the site, at a cost of \$7.5 million. It officially opened its doors late in December, in time to welcome the commemoration of this year's Centenary of Gallipoli.

Three new bars, a pizza cafe, a coffee shop and a new bistro are among the upgraded attractions, together with function facilities already booked out well in advance for weddings and corporate functions.

Andrew is quick to emphasise that while the club may have a new physical identity it will never lose the essence of the RSL spirit and its charter to look after the local people, and members from beyond.

"The Nerang RSL is a place everyone knows and loves in our community. We've worked to deliver a great environment for our members and visitors," he said.

So thanks to Andrew's foresight, diligence and hard work, locals of the growing community of the Nerang area and beyond now have a club of which they can display their membership cards with pride.

Nothing illustrates this better than the public turnout for the official opening of the new premises.

A report in the local media made a jocular assessment that the whole of Nerang's



Secretary Manager Andrew McInnes has plenty to smile about in his reborn club.

Three new bars, a pizza cafe, a coffee shop and a new bistro are among the upgraded attractions, together with function facilities already booked out well in advance for weddings and corporate functions.

4211 post-code was there. It's therefore appropriate that the club's major restaurant bears the title "4211". Be all that as it may, the huge numbers who attended on the day were a ringing endorsement for Andrew McInnes and his club.

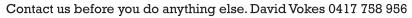
"Members of our community obviously appreciate what we are doing for them, and this is what's it all about. This club is for them, as well as remembering those who gave their lives for the freedoms we now enjoy," says Andrew.

That epitomises his philosophy of why he's there doing what he does.



#### This is the other half.

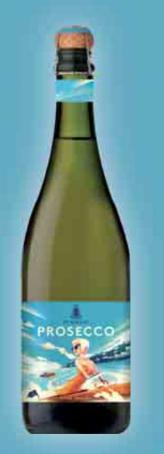
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By PETER COOPER

# ARE FIRST AND FINAL warnings FINAL?

The Association has for some time now been critical of one of our industry employer group's advice to issue first and final warnings, on all matters. The over usage appears to be less persuasive when determining serious issues.

The Fair Work Act requires the Industrial Relations Commission when considering whether a termination was harsh, unjust or unreasonable to take into account whether the employee was warned in relation to unsatisfactory performance related matters.

We are of the view that first and final matters should be used in serious conduct matters only. Other warnings should be used as a good management tool to correct and improve an employee's performance of their duties.

In a recent decision in the Fair work Commission, a Commissioner found that the employer's first and final warnings have become the "disciplinary tool of choice regardless of the severity of the transgression". So regardless of the seriousness of the issue at hand, all employees and matters were treated the same way and a "First and Final" warning was issued.

In this case the employee had been issued with two separate first and final warnings. The Employer attempted to rely upon the first "first and final warning' in their argument to justify termination for a breach of company policy. The Commissioner made it clear that she was not condoning the employee's conduct in any way. However due to the disproportionate first and final warning the dismissal was harsh. Dismissal with notice for breach of policy may have been warranted, but the company had dismissed without notice.



In her conclusions the Commissioner decided that the employee was unfairly dismissed and in the circumstances where there are ongoing issues in relation to health and safety she was satisfied that reinstatement would not be appropriate.

In determining compensation she was satisfied that the employee's would have remained in employment with the employer for no more than a further 12 weeks. I reach this conclusion as it is evident that the relationship between employee and employer was deteriorating, particularly in relation to employee's attitude to the Company's attempts to improve health and safety standards within the workplace. I am satisfied that these issues would have led to either employee leaving or the employer taking steps to terminate his employment.

Discounting penalty; The Commissioner stated "I am satisfied that employee's misconduct has contributed to the employer's decision to dismiss him. There were no other motivations in terminating his employment. For this reason I will reduce the amount of compensation otherwise rewarded to him by 30% (s.392(3)). This deduction reflects the employee's overall apparent lack of commitment to attempts to improve health and safety and his conduct in respect of a number of health and safety issues detailed in the decision".

The debate about the first and final warning were a mere distraction in this matter The reported head line of this case was "Overzealous first and final warning made dismissal harsh:FWC" {FWC 6472, 29/9/20015}.

We are of the view that first and final matters should be used in serious conduct matters only. Other warnings should be used as a good management tool to correct and improve an employee's performance of their duties.



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#### We've reached 800!

There are now over 800 venues in Australia using BottleCycler to recycle their glass. These venues are ensuring that all the glass they use is recycled efficiently. To date, our clients have reduced CO<sup>2</sup> emissions by over 16,000 tonnes...equivalent to the pollution caused by a car travelling around Australia almost 4000 times!

Congratulations to all Clubs who have committed to responsible recycling. Recently benefiting from our service include:

Club Grandviews, NSW Wallsend RSL, NSW Cherry St Sports Club, QLD Mullumbimby Ex-Services Club, QLD Seaford RSL, VIC Highett RSL, VIC

Call us to learn more about how BottleCycler can improve the way you manage your business, reducing costs by saving time and space, reducing noise and improving staff safety. Help us to reach 1000 venues!

#### info@bottlecycler.com www.bottlecycler.com





# Road trippin!

#### **By Chris Keeble**

On Saturday 17th October I set off on a bucket list adventure to ride my motorbike to Broken Hill and back. What a trip, what a ride, what a country! I decided I'd call in and check in with some of our wonderful and diverse members to see what they have been up to. Check out their club, sample some of their fair and just generally have a good old fashioned country chin wag!

Heading out west, I made my way to Mudgee for lunch. CEO Maureen Hutchinson has just opened the clubs new restaurant called '99.on Mortimer', what an appropriate place to stop and have a meal.. it had that motorbike theme with the logo look (Route 66) and I know my fellow riders for that leg were mighty impressed. We called through our order from Dubbo and everything went like clockwork.. a credit to Maureen and her team for the fantastic service.

Leaving Mudgee in the heat of the day was hard work, I was stuffed after the best fish and chips I've eaten in ages... it would have been nice to hang in the cool air-conditioned club and digest that great meal..... But away I must go... I had to make Nyngan by nightfall.

Arriving in Nyngan after a long hot and dusty ride meant only one thing.. a cool drink and a cool place to sit for dinner.. Of course we found that at Nyngan RSL club and were greeted by CMAA member and GM Sharyn Martin and Board President Don Simpson.. We were made to feel so welcome and it was clear this place is the town's social centre. The meals also are that typical country size servings. The Lambshank was to die for!!!. Sharyn was telling me that during her time at the club they have built a great outdoor area, children's playground, renovated the Bistro and their plans for the future are to upgrade the bar area and to continue to make the RSL a great place to come, where you can get a cold drink, fantastic meals in a safe, happy and child friendly environment.

One story both Don and Sharyn told me was about the time a regular didn't show up for a day or two and they started calling around to see if he was OK.. He came in a few days later to a few concerned staff members. He just said 'Oh I had to go to Sydney for a few days.. he was promptly reprimanded and told to make sure he tells them next time, we were all worried sick! Now that's community caring!

It's a long way from Nyngan to Broken Hill and I think there was one bend the whole way! Lots of thinking time on this stretch and lots of opportunities to open up a bit and push the speed limits ( in a responsible way of course!) Catching a few emus running alongside me, the only other wildlife I saw was dead kangaroos! Oh and goats, plenty of goats!

Broken Hill is a great place and Karren Howe from The Demo Club arranged a few other members to come say hi. It's a great town and with a vibrancy I wasn't expecting. There are 4 clubs in town and with a population of around 19,000 there is enough people to share the spoils. It was fantastic to chew the fat with









Karren Howe - CEO of The Demo Club, Doug Coff CEO of The Sturt Club, Mandy Turley – Assistant Manager of The Sturt Club, Rick Scott - GM – Musician's Club and Ben Offord – Opps Manager for The Demo Club.

Next stop Sawn Hill and the Beautiful Murray Downs area.. here I caught up with CEO Greg Roberts. What a beautiful area this is and Greg has completely transformed the golf club.I was super impressed by the look and feel of the club, simply stunning, such a beautifully decorated and thought out plan..

Greg explains, "At Murray Downs Golf & Country Club we are most proud of the quality golf course and clubhouse; the amalgamation with the Swan Hill Club which sees us operate gaming venues in both NSW and VIC; and the recent acquisition of Spoons Riverside which is a fabulous restaurant and function centre overlooking the river. Our team environment and staff commitment ensures we deliver a positive customer experience.

Our next big goal is to finalise our renovations programs at the Clubs and continue with our diversification program".

It was time to start my journey home with a night stop over in Albury, it was a quick scoot back to Sydney (in crappy weather I may add! 4 hours of highway and rain! Yuk!).

The reason I came back was to prepare and event manage the Roger and Phyllis Cowan tribute luncheon held at Bankstown Sports Club. That was such a special day and please take a moment to read Max Cowan's tribute words on page 32. It was very emotional for all. Roger turned up as a surprise guest and it was great to see him. The industry showed up in great support and spirit.

Well that's my big road trippin story...I'll plan another one again soon, so look out.. you could be next! Previous page top – CK resting.

Previous page bottom left – Mudgee: Maureen Hutchinson and me with a few riders out front of Mudgee club.

Previous page bottom right – Broken Hill: Left to right Ben Orford, Karren Howe, CK, Doug Coff, Mandy Turley and Rick Scott.

This page top left – Murray Downs Golf Club CEO Greg Roberts.

This page top right – Nyngan RSL CEO Sharyn Martin and President Don Simpson.

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# the BABY BOOMER tidal wave

#### **By Duncan Cole**

If you had not noticed, the tsunami has already started. Whether you get swamped by it losing business because of lack of preparation and planning, or ride its power to a greater strength than your club has ever had, it is entirely up to you. It is no accident that the more astute Boards and Managers are paying a good deal of attention to this burgeoning market segment. Many of you may be a part of it, so you may not need too much convincing.

The Baby Boomer generation is generally interpreted as being those born between 1946 and 1964. As the first post-war boomers are now well past the long recognized retirement age of 65, two questions arise. The first – does this milestone (65) have validity any longer, given the much longer life expectancy statistics, (Male life expectancy -89, Female life expectancy -93 - ABS) and the desire of many to continue as a meaningful part of the work force? And second – is it right to lump all of these 5.5 million now, to become 11 million by 2029(ABS) into one demographic category? Most relevant – What does it mean to Club Boards and Managers?

Some general comments on demographic segmentation :

- If you are not using demographic data to inform your marketing activities, you are working in the dark, and probably wasting a lot of the marketing budget on irrelevant promotion. This, of course, is nothing new.
- It is not just marketing that needs to be informed, it is also the planning and management of targeted activities, sub-groups, leisure and social clubs, and common interest groups.

How should we approach the mushrooming Baby boomers segment of the population, and ergo your present and future membership base? Should we, in fact, aim to treat them any differently from the rest of the member population? The answer is a definite yes.

Matt Thornhill, Marketing Professional, writing in Entrepreneur Magazine, said:

"Boomers are driven, self-centered and transformational. As they evaluate any offering, they want to know, "What's in it for me?" They have more vigor and vitality than ever".

There are a number of compelling reasons that originate from controlled studies, quantitative surveys, and data analyses conducted across a range of service sectors.

There are a number of compelling reasons that originate from controlled studies, quantitative surveys, and data analyses conducted across a range of service sectors.

An academic study was conducted in six different regions of South Korea, including city centre, suburban and rural communities. One thousand "preelderly adults" responded to a targeted questionnaire. It found that, the more time, frequency and intensity in leisure and recreational participation, the higher the satisfaction level and the happiness level in their life. Therefore, leisure and recreation for pre-elderly adults should not be recognized as a tool for improving economic productivity but for reinforcing resilience. (Cho,*et al*, 2013)

Baby Boomers have their own quirks and sentiments that need to be addressed to capture their hearts, minds and wallets. These include:

- Respect for their adventuresome and boundless spirit. They would rather try something new and exciting, even risky, than keep doing the same old things in the same old way, like their parents did.
- Respect for their worldly knowledge. Do not assume that you know more than they do. Remember this is the first generation to be exposed to supermarkets, computers, space travel, digital everything, and the global village.
- Respect (in the majority) for their ability to use their money wisely. They must be offered a value proposition despite their ability to adopt risk, which generally does not include heavy financial risk.

Note the first word of each of these points is respect, and that is not an accident. While they represent a huge market segment, they are definitely the first generation to stamp their individuality on their consumption patterns. This means that diverse and carefully researched offerings to club members are vitally important.

How does this inform us as Boards and Managers, and what can we do?

First - Research! This is not generally within the capacity of a lot of registered clubs, other than with the use of internally collected data. What is the worldwide trend in, say, consumption of indoor activities, and how much do they add to the bottom line? Should we be treating every activity as bottom line focused? How is travel adopted by club members, and how can we service this growing part of Boomers' consumption? How many other fields of service activity are there for which the club can either provide, or to which it can be a conduit. For the bigger picture - employ a professional research organization.

Second – Get your members to tell you what they really want! This should be a carefully and professionally planned survey, the answers to which can steer the direction of your resources. It may



indicate areas that you had not previously considered. Once again, if the human resources for this are not available internally, go to an external agency.

Third – Trial! If you introduce a new activity, or program, it does not have to be forever. You can inform your members of the trial period, and this will create a sense of urgency to "register or reject".

Finally, I recommend all clubs should have this publication as part of their reference libraries – Leisure Programing for Baby Boomers, Lynda J. Sperazza, Anne M. Rothschadl, Jodi L. Rudick. Champaign, IL : Human Kinetics, c2009.

This publication contains a huge amount of information that has practical and usable information for club management.

A couple of worthy quotes follow:

"As baby boomers enter retirement, they will be looking for opportunities in fitness, sports, outdoors, arts and cultural events, and other activities that suit their vibrant lifestyles".

"Leisure Programming for Baby Boomers will help you move beyond the traditional offerings of bingo, art classes, and social dances to capture the attention and imagination of your baby boomer community".

Amongst other topics, the book examines areas specific to recreation and leisure programming including healthy aging and society, leisure pursuits, and economic levels.

Baby Boomers are the most important of all current market segments. Make sure you optimize your club's current and potential membership by targeting them.



Duncan Cole is a journalist, author and researcher, who has worldwide experience over thirty years. He now resides in

Brisbane with his wife. www.ContentWriting Brisbane.com.au has some further examples and the scope of Duncan's work. Contact - 0414 309 670.

#### Resources:

A.B.S. Demographics of aging Entrepreneur Magazine – May 2009 Analysis on leisure patterns of the pre-elderly adults Cho, Gun-Sang ; Yi, Eun-Surk Journal of exercise rehabilitation, 2013, Vol.9(4), pp.438-45 Leisure Programing for Baby Boomers Lynda J. Sperazza, Anne M. Rothschadl, Jodi L. Rudick Champaion. IL : Human Kinetics. c2009.

# Member Engagement –

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# Tribunal finds unfriending 'constitutes bullying'

Unfriending employees on Facebook and not saying good morning could constitute workplace bullying, the workplace tribunal has found.

Rachael Roberts was a real estate agent with 10 years' industry experience. Since November 2012, she has been working at Tasmanian real estate agency VIEW Launceston.

Ms Roberts went to the Fair Work Commission alleging she had been bullied by her employer, mainly in her interactions with Lisa Bird, the sales administrator and the wife of the agency's principal.

Ms Roberts said when she complained to the agency principal James Bird that she was not getting a fair representation of her properties displayed in the front window of the agency, Mrs Bird called a meeting and accused her of being a "naughty little school girl running to the teacher".

Later that day, Ms Roberts found that Mrs Bird had deleted her as a Facebook friend.

The tribunal found unfriending her showed a "lack of emotional maturity" and was "indicative of unreasonable behaviour".

The tribunal also found that Mrs Bird acted unreasonably when she did not acknowledge Ms Roberts in the morning and delivered photocopying and printing to other staff only.

The employer and Ms Roberts will have a conference to discuss what sort of anti-bullying order should be made.

– SMH 26.9.15.









## In the Zone

#### Central Coast Zone

The Central Coast Zone have put on a ripper of a day. Great speakers and lots of sharing of information. Thanks again to HOSTPLUS for securing Gus Gould to speak. The guy certainly can catch everyones attention.

A huge thanks to the Central Coast zone committee.. Great work Central Coast CEO's Forum - moderated by Chris Keeble CMAA Head Office Trevor Haynes - Toukley RSL Bill Jackson - Ettalong Diggers Ken Pearson - Breakers Country Club John Murray - Partner EC Lawyers Harry Harris - Russell Corporate Advisory Phil Gould - Exec. GM Penrith Panthers Rugby League Country CEO's Panel moderated by Chris Keeble Phil Wheaton - Armidale City Bowling Club & Paul Gordon - Narrabri RSL Robyne Abernethy & Jacqui Greaves - Central Coast Tourism Brian Cook - Facilitator GMDC.





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# The **Roger and Phyllis Cowan** Tribute luncheon

This is a transcript of Max Cowan's Speech at the recent tribute luncheon held at Bankstown sports cub on Friday 23rd October. Thanks to all who supported and a special thanks to the industry associations for coming together to make this event happen. Clubs NSW, Leagues Club Association, RSL Clubs and Services and CMAA.

Ladies & Gentleman, Colleagues, Friends, & Family. Thanks on behalf of Roger & Mum. If I can help you understand how you've touched and moved our entire family. I can't really do that without putting this moment into context. Like every event, this one has its own history.

On Melbourne Cup Day last year – so, just on a year ago – Roger had a stroke. It seemed mild and he had medical attention pretty quickly. There were good reasons to be optimistic about a full recovery. In fact it wasn't long before he was doing what Roger does. Pushing the exercising to the limit with long striding laps around the backyard and high rpms on the stationary cycle.

But he had a fall, another stroke –since then his condition has declined. Naturally, this has had an impact on us all – and Mum in particular. We have all pulled together – as most families would. We all age, we are all subjected to infirmity as we age – it is universal. Everyone goes through it, every family has to face it.

What is not universal are the things that shape our entry into this period of our lives – the twilight as they say, or the 7th age of man as Shakespeare put it.

As Roger & Mum headed toward this stage, their trajectory promised a twilight of dignity & comfort. Their life – and ours too – had been great, it was great. It had been carved out by hard work, strong principles, vision, good humour, plenty of wine and some good luck. A single event turned that trajectory upside down – cast us into a vortex ... inescapable, heartbreaking, and shaking every branch and generation of our family.

I don't think I need to go into detail but I will say this: A 17th Century Cardinal – Richelieu - once said: *Give me 6 lines written by the most honest of men and I will find reason to hang him.* 

Ian Temby had a lot more than 6 lines to look at – he had volumes. Volumes and volumes. Covering more than 10 years of Roger's professional and private life and Mum's as well. He also had sworn testimony from some who were intent on hanging Roger – and he had the support of the government and the media. But Temby found nothing. Certainly nothing that could support hanging. The worst thing he found was an obsessive need for privacy about his salary. But Roger had already been hung.

And so approaching their twilight – their 7th Age of Man – Mum & Roger were plunged into this vortex. The trajectory had changed and everything was tipped up and tossed around. Between that moment more than a decade ago – and now, we had each other. We pooled our resources - our physical resources, emotional resources, financial resources – and we contained the impact as much as we could.

As an aside can I just say how lucky we are – that my brothers and I have partners that are so strong, staunch and selfless. Right through this tumultuous time Chris, Lynn, and Karen – have given much more than you can imagine and we appreciate it much more than we ever show. But try as we did



we weren't able to turn things around. To me there is a clear and direct line between that event and us standing here today accepting with great humility and enduring gratitude your generosity and support.

Personally there are two memories that haunt me. They both pierce my mind often but especially when I visit Roger and look into his eyes and then up to a wall of photographs in his room.

The first is a moment in 2002 when during a Panthers presentation night one of the instigators of the game-changing event stumbled up to me, smiled and in a drunken slur said: "I really like you, Max – it's a shame what we have to do to your dad." I wish he could see what he and his compatriots did.

The second is Roger standing up at his last Panthers AGM and declaring: "Those of you who have set out to hurt me have won. You have hurt me."

So, we stand before you – still hurting. But feeling the scars being soothed by your support, your generosity, your recognition of the contribution from both Roger & Phyllis and the for injuries they've sustained. In fact, that soothing started with one very special person metaphorically and literally putting her arms around us and saying "Wait a minute, this can't be right, we need to help".

We shed some tears of relief. And Rhonda Bowen went into action. Quickly, the major industry associations - Leagues Clubs Australia, Clubs NSW, RSL & Services Clubs Association, and Club Managers Association – generously linked arms and put their shoulders to the wheel in support of Roger & Mum.

And so we have this moment of coming together in tribute and support of Roger and Phyllis.

Mention must be made some others: Mark Condi, his Board and his team here at Bankstown Sports Club –who did not hesitate when asked to host this event. In fact, I think they said it would be an honour to do be the host venue.

All the suppliers, sponsors and donors – thank you. Garrie Gibson, Peter Turnbull, Anne Fitzgerald, Bryn Miller, Chris Keeble & Rhonda Bowen who put this event together.

But most of all, and I can't say it often enough, thanks to each and every one of you from each of us Cowans who are here today and those that aren't. We believe it is a moment is far more reflective of humanity and the real nature of our industry, than the events that have caused it to happen.

# Barefoot is a wine brand that supports your local club and community

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By listing the wine in your Club, we partner with your Club at fundraising events and feature our iconic Barefoot pop-up bar, and help you "give back" to your charity of choice.

#### TESTIMONIALS

"We changed all of our house wine over to the Barefoot range and it is going fantastically well. Feedback from patrons has been very positive and they are excited to try the entire range. Wine tasting nights have been a massive success and our patrons are more than happy to support the Barefoot brand. It has been a welcomed change to our venue."

#### Dallas Borg - Club Manager - Camden Valley

"We made the decision to run with the Barefoot range as our lead-in wine and the feedback from customers has been excellent. Barefoot has proven to be an easy drinking wine with great flavours at a fair price point so both our business and our customers are happy."

#### Matt Cavanagh - Food & Beverage Manager - Moorebank Sports Club

"Barefoot wines are great value for money and the members are reordering. We had a number Barefoot tastings to help us launch our Tuesday Paella nights ... it added to the theatre of the night!"

#### Lucas Van Agten - Food & Beverage Manager - NORTHS

"Thanks to the Barefoot wines and the enthusiastic Barefoot staff we raised \$800 for Shenton Park Dog Refuge." Sheryl Scott - General Manager - Botanica Bar & Bistro



Oatley Fine Wine Merchants (previously Robert Oatley Vineyards) is the national distributor for Barefoot Wine and Bubbly.

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# The changing face of **CMDA training** in 2016

#### What's Going?

The CMDA, your Registered Training Organisation (RTO) has had to make some hard decisions going into 2016, and what it can provide for members in the near future. The Human Resources Diploma will be removed from our scope of registration as will a number of accredited courses, the Diploma and the courses chosen to de-scope are those that struggled to gain enrolments on a consistent basis. These units still attract significant costs in order to maintain them with the National Regulator regardless of whether they are delivered or not, as such the decision was made to remove them from our scope.

#### What's Changing?

The units taken off our scope will be reformatted to be able to deliver them as un-accredited courses, this will enable us to make some much needed alterations. You will find in 2016 many of our courses have halved in their delivery times, have reduced fees due to shorter course length, and have less assessments attached to them. These changes allow the CMDA to deliver courses that focus on learning the task or subject at hand and removing the onerous expectations attached to each course. You will receive a "Certificate of Attendance" but you will no longer receive a "Statement of Attainment" unless it is an accredited unit.

#### What's Coming?

The CMDA will still offer accredited training in our more popular units and these are easily recognised by course title & code.

Many of our larger courses have been broken into single session days so that students can plan their priorities. This will ease the financial burden of doing the larger versions of the course, for example the Effective Operation Manager was 6 days and will now be 4 separate days that you can book separately. In fact we have developed a whole range of 1 day courses that deliver the specifics, are great value and have your people back at work the next day.

#### **CMDA** Products

The following products give a quick over view of what has changed and what is being delivered in 2016, these may vary slightly as more changes are made before the start of the new year. It is always best to view the courses on offer from the website calendar for the latest information and updates, you can also use this page to plan your staff training for each half of the year.

- 1. Analyse & Report on Gaming Machines Will remain unchanged
- 2. Roster Staff Will remain unchanged
- 3. Supervisor Bootcamp & Duty Managers Program will remain unchanged
- 4. Implement & Monitor WHS Will remain unchanged
- 5. RSA/RCG Will remain unchanged
- 6. Mge Finances within a Budget 2 days and will be unaccredited
- 7. Prepare & Monitor Budgets was 4 days, is now 2 days and will be unaccredited
- 8. Monitor Staff Performance 2 days and will be unaccredited
- 9. Manage Conflict 2 days and will be unaccredited
- 10. Research & Comply (Legal) was 6 days, is now 3 days and will be unaccredited
- 11. Marketing Strategies was 4 days, is now 2 days and will be unaccredited
- 12. 15 individual 1 day course have been added to our curriculum

If you have any questions concerning the types of training offered or the above information please contact the CMAA on 9746-4199 or email Brad Jones at brad@cmaa.asn.au

## Advertise with the Club Managers' Association Australia



Club Management in Australia magazine and MyCMAg e-newsletter are the leading publications for Club & Hotel Managers and CEO's in the Hospitality Sector.

February 2016 - **Club Management in Australia Magazine** deadline 18 December 2015 May 2016 - **Club Management in Australia Magazine** deadline 15 April 2016 July 2016 - **Club Management in Australia Magazine** deadline 10 June 2016

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MANAGEMENT / OPERATIONS	Duration	NOV	DEC	FEB	MAR
Supervisor Development Program Includes accredited units; SITXMGT401 – Monitor Work Operations SITXHRM301 – Coach others in Job Skills	4 Days	NSW - Cabarita Beach –Part 1	NSW – Ocean shores – Part 2	SYD – Part 1 QLD Part -1	SYD- Part 2 QLD Part -1
Duty Manager Development Program Ideal for supervisors and frontline Duty Managers	6 Days	SYD – Part 2		SYD – Parts 1&2	VIC – Parts 1&2
Roster Staff – SITXHRM401 ACCM Unit	2 Days	SYD		SYD	VIC
Leadership Behaviour & Company Culture – ACCM Unit	2 Days			SYD	VIC
Manage Staff Performance – ACCM Unit	2 Days	SYD			
Monitor Work Operations SITXMGT401	2 Days	NSW - Cabarita Beach		SYD QLD	
Coaching Skills SITXHRM301	2 Days		NSW – Ocean Shores		SYD QLD
Manage Workplace Relations – ACCM Unit	2 Days				
Conflict Management – ACCM Unit	2 days				
ONE DAY PROGRAM SERIES		1		<u>I</u>	
Paul Lyons – Dealing with Difficult Conversations Highly interactive – Includes a paid Actor!	1 Day	SYD			SYD VIC
Finance for Non-Finance Managers – With Brett Jones	1 Day				SYD
Project Management – With Bill Shirley	1 Day	SYD		QLD	SYD
Delivering Great Customer Service – With Bill Shirley	1 Day	SYD		QLD	SYD
Understanding Contracts & Contractors – With Kristen Gower	1 Day			SYD	
Cost Control Principles Shift Mgt Cost control, Wastage, Staff Ratios with Brett Jones	1 Day			SYD	VIC
Social Media & Marketing for Clubs – With Ken Burgin	1 Day		SYD	SYD	
Workplace conflict – With Bill Shirley	1 Day		S SYD YD		SYD / QLD
Navigating the Registered& Licensed Clubs Award With Brent Williams	1 Day		SYD	SYD	VIC
Profitable Café for Clubs – With Ken Burgin	1 Day		SYD SDS	SYD	
Organising Profitable Functions – With Ken Burgin	1 Day			SYD	
SUMMITS & CONFERENCES				<u> </u>	
Finance, Legal & Corporate Summit - Melbourne	2 Days	VIC			
General Management Summit - Illawarra	2 Days	Illawarra			
AHG – Expo Brisbane	3 Days				QLD
Country Club Managers Summit - Orange	2 Days				
MARKETING / GAMING / WHS		1		I	I
Analyse & Report on Gaming Machine Data SITXGAM301 ACCM Core Unit	2 Days			SYD	
Marketing Strategies – ACCM Core Unit	2 Days				
Implement & Monitor WHS Policies, Procedures, Programs to meet Legislative Requirements BSBWHS401 ACCM Unit	3 Days				
FINANCE / LEGAL / GOVERNANCE		<u> </u>		I	I
Mge Finances in Budgets – ACCM Unit	2 days				
Prepare & Oversee Budgets – ACCM Core Unit	2 days				
Research & Comply with Regulatory Requirements SITXGLC501 ACCM Core Unit	6 Days	Dubbo			
Board Governance, The Company Secretary & The General Manager Secretary Managers course	2 Days	SYD		SYD	
RSA / RCG		<u> </u>		·	·
RSA – SITXFAB201	1 Day	Moama			SYD
RCG – SITXGAM201	1 Day	Moama			SYD

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Clubs Australia

Tuesday 1 March Brisbane Convention & Exhibition Centre 9am - 10am: CMAA AGM (Members only) 10:30am - 5pm: National Governance & Management Congress

Developed by **CMAA** and **Clubs Australia** specifically for the benefit of their members, the Congress is set to explore national issues facing Boards and leadership teams. Sessions include:

- Management Congress presented by Tony Johnston, Eastern Commercial Lawyers.
- Governance Congress presented by Ms Sam Mostyn & Dr Leeora Black.
- Panel Discussion hosted by Ralph Kober & Anthony Ball with managers and directors from five clubs around the country. They'll be discussing KPIs, Corporate Social Responsibility and Board Performance.

**Tickets are just \$99** (inc gst) per person and include three congress sessions, morning tea, lunch and networking drinks.

For more information, full program details and to book, visit www.ahgexpo.com/congress.

\*The CMAA 2016 Bursary Awards Dinner will be held at Rydges South Bank from 6:30pm. Tickets are \$150.00 (inc gst) per person and includes three course meal, beverages and entertainment. Get in early as places are limited! Visit www.cmaa.asn.au for more information.



Wednesday 2 March: 10am - 4pm Thursday 3 March: 10am - 3pm Brisbane Convention & Exhibition Centre

After a stellar inaugural event this year on the Gold Coast and the forecast growth ongoing, the Keno AHG Expo is now set to call the Brisbane Convention & Exhibition Centre home.

With over 170 exhibitors already booked in, next year's event is set to offer you even more inspiration than ever before, so lock in Wednesday 2 and Thursday 3 March 2016 as must attend dates at the **FREE** Keno AHG Expo.

Vibrant, young, entrepreneurial and with an enviable climate, Brisbane is filled with cosmopolitan dining options, fantastic accommodation and the Keno AHG Expo will sit in the world class Southbank cultural and entertainment precinct.

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#### **40** 2015 Zone Meetings & Industry Functions

Day	Date	Meeting	Venue	Zone
NOVEMBER				
Mon & Tues	9 & 10	9:00am	ТВА	Finance Summit, Brisbane
ТВА	TBA	TBA	ТВА	Victorian Zone Christmas Dinner
Wed	18	TBA	ТВА	Combined Brisbane/Sunshine Coast Christmas Function
Tues/Wed	24 & 25	TBA	Milton Ulladulla Bowling Club	Far South Coast Zone Meeting
Wed	25	TBA	North Haven Bowling Club	Great Lakes Zone Meeting
Fri	27	TBA	ТВА	Central Coast Zone Xmas Party
Fri	27	10:00am	St George Motor Boat Club	CMAA Federal Executive Meeting
Fri	27	12:30pm	St George Motor Boat Club	CMAA Sponsors Appreciation Lunch
DECEMBER				
Tues	1	TBA	Story Bridge Hotel	Qld Combined Sponsors Cocktail Party
Tues	1	TBA	ТВА	St George Cronulla Zone Meeting and Christmas Party
Tues	1&2	TBA	Tamworth Services Club	North West State Zone Meeting
Thurs	3	TBA	ТВА	Manly/Northern Suburbs Zone Meeting and Christmas Lunch
Fri	4	TBA	Club Helensvale	Gold Coast Zone Meeting
Fri	45	12:00	Collegians Balgownie	Illawarra Shoalhaven Zone Christmas Party
Fri	4	TBA	Weston Creek Labor Club	ACT Zone Christmas Bowls Day
Tues	8	TBA	Matraville RSL	City & Eastern Suburbs Zone Meeting
Wed	9	TBA	ТВА	Far North Coast Zone Meeting
Thurs	10	TBA	Liverpool Catholic Club	Nepean Zone Meeting and Christmas Party
Thurs	17	9:30am	Sydney Olympic Park	CMAA Federal Executive Meeting

#### CMAA Zone Education Officers

#### АСТ

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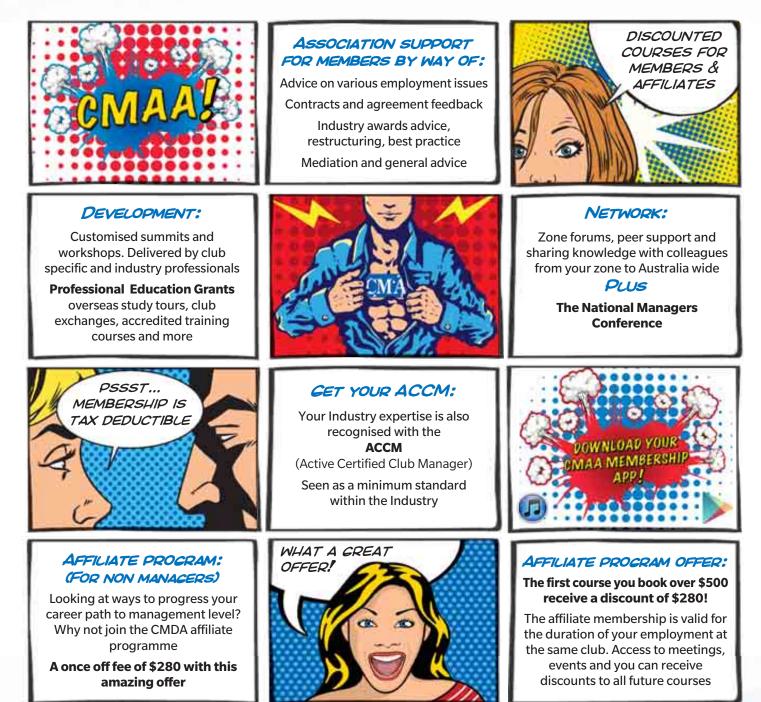
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