

**APPLICATION FOR MEMBERSHIP OF TIMARU SOUTH COSMOPOLITAN CLUB INC.**

Type of Membership (Please Tick)      Ordinary > 18      Couple      Junior 15-18  
                 

How did you find out about the advantages of joining the Timaru South Cosmopolitan Club  
 Friend      Newspaper      Radio      Club Member      Other  
                       

**APPLICANT**

MR / MRS / MISS / MS

Surname: ..... Christian Name(s): .....

Are you or have you ever been known by any other name? YES / NO

If YES, What? .....

Address: .....

Home Telephone Number: ..... Work Telephone Number: .....

Fax Number: ..... Email Address: .....

Date of Birth: ..... Occupation: .....

Has your membership ever been Declined, Suspended or Revoked from any Club? YES / NO

If YES name of Club and Details: .....

**Privacy Act 1993**

The above named Club is collecting and will hold the information on this form. The Club is collecting the information:

- 1 A So it and its Members can assess the applicant's suitability for Membership (including transfers for Membership);
- B So it can administer its operation and assist other Clubs that are Members of Clubs New Zealand to administer theirs;
- C To enable Clubs New Zealand or its agent to compile a list of members of all Clubs in New Zealand and to send those Members promotional, marketing and other material.

2 Your name will be posted on the Club Notice Board for 14 days prior to a Committee meeting.

3 The applicant acknowledges by signing this form that he or she has authorized the Club to obtain, check, exchange information with and supply information to Members of the Club, Clubs New Zealand and other Clubs that are Members of Clubs New Zealand.

4 The applicant is entitled, under the Privacy Act 1993 to have access to and request correction of personal information held by the Club about the applicant.

I hereby agree to abide by the rules and constitution of the Club and certify that the above information is correct.  
 I acknowledge that if I have given false information, it will result in automatic cancellation of Membership.  
 I enclose \$5.00 being full payment of the nomination fee (Non Refundable).

Tick the box if you do not agree to being sent material described in 1c above

..... (Signature of Applicant)      ..... (Dated)

We know the applicant personally and in accordance with the Rules, recommend him/her for Membership.

Proposer: \* I have known the applicant ..... years. .... (Signature)      .... (Print Name & Membership No.)

Secunder: \* I have known the applicant ..... years. .... (Signature)      .... (Print Name & Membership No.)

\*Not required for Transfers

**For Office Use Only:**

Date nomination received: ..... Receipt No: ..... Nomination Paid: .....

Subscription Received: ..... Receipt No: ..... Subscription Paid: .....

Membership Completed: ..... Membership Card Number: .....

# COSSIE CAPERS



## NEWSLETTER

### APRIL / MAY 2018



**Editor: Katrina McBeath**

**TIMARU SOUTH COSMOPOLITAN CLUB**

*New Members' Information Sheet*

**PRESIDENT:**

**Nigel MCBEATH**

**VICE-PRESIDENT:**

**Wayne GOODMAN**

**MANAGER, SECRETARY / TREASURER:**

**Wayne MCBEATH**

**CHAIR-PERSON SPORTS & SOCIAL:**

**Heather WOOLSTENCROFT**

**SECTIONS:**

Cards:  
Darts:  
Golf:  
Indoor Bowls:  
Ladies:  
Leisure Marching  
Outdoor Bowls:  
Over 60's Pool:  
Pool (8Ball)  
Rugby Supporters  
Fishing

**CONTACT:**

Colleen Hardacre  
Wayne Goodman  
Bill Sugrue  
Nigel McBeath  
Marion Begg  
Miriana Anglem  
Roger Tackney  
Keith Millhouse  
Dave Woolstencroft  
Wayne McBeath  
Nigel McBeath

**PHONE:**

686-1495  
688-0646  
688-4566  
683-1294  
684-8355  
688-3722  
688-6436  
684-3056  
022 196 5702  
684-8697  
683-1294

**CLUB ACTIVITIES:**

**RESTAURANT:**

Catering available for Special occasions etc  
Open Weds, Fri, Sat & Sun for dinner. Thurs & Sun lunch.  
\$10 Roasts - See blackboard for other Specials  
**NEW** - Barista Made Coffee & Cold Cabinet Food

**COURTESY COACH:**

Available Seven Days a Week

**RAFFLES:**

Wed, Fri & Sat Evenings from 4.30pm

**LUCKY CASH DRAW:**

Wed 6.00pm – 7.00pm (Lucky Membership Number)

**HAPPY HOUR:**

Friday 5.30pm – 6.30pm  
Saturday 5.30pm – 6.30pm

**GAMING MACHINES:**

7 (Stand Alone Machines)

**CLUB VEST:**

\$65.00 currently (Contact Office)

**CLUB POLO SHIRT:**

\$45.00 currently (Contact Office)

**COSSIE CAPERS:**

Club Newsletter published two monthly – usually delivered last week of the month, members are welcome to contribute

**POOL TABLES:**

4 Pot Black Tables (Free Games)

**SKY TV:**

3mtr screen. Come along and watch your favourite Sport

**TAB:**

Pod Open 7 Days for all your betting needs

**CLUB USE:**

Club is available for Functions by arrangement

*Please Note: A tidy Standard of Dress and Suitable Behaviour is required on Club Premises.*

*See website [www.timarucossieclub.co.nz](http://www.timarucossieclub.co.nz) for upcoming events and much more!*

**VOLUNTEERS ARE ALWAYS WELCOME. IF YOU THINK YOU MAY BE ABLE TO HELP IN ANY WAY, PLEASE CONTACT THE OFFICE 03 684-8697**

# Club Trailer Hire

## Only \$10.00

## For up to a day

## Payable at Office 684-8697

# Cossie Capers

This will now be published on a two monthly basis. The next edition will be out early June. If you have anything that you would like put into the newsletter or if you have a business that you would like advertised please contact Katrina at the Club Office.

We would like to get to the stage of emailing the newsletter out to all our members. If you have an email address please email [cosclub@xtra.co.nz](mailto:cosclub@xtra.co.nz)

# Cossie Club Website

## [www.timarucossieclub.co.nz](http://www.timarucossieclub.co.nz)

See our website for up to date events and what's going on in the club.

This is updated regularly and very informative



# SUBS



## New Members

### Special Joining Rates

Join Now for only \$5 nomination fee which will make you a member until the 30th June 2018. Great chance for family members & friends to join this great club.

Subscriptions for 1 July 2018 to 30th June 2019

Junior (under 18) \$20  
Single \$40  
Joint \$60

The above fees are reducible by \$5 if paid before the end of June 2018

Subscription Invoices will be sent out shortly for 2018/2019



### APRIL

Friday 13th	Shanes Jam from 7.30pm
Saturday 14th	Central Regions Darts Mixed Pairs 7.15pm
Sunday 15th	Renegades from 1.30pm SC 8 Ball 9.00am
Saturday 21st	Little City Man from 7.30pm
Sunday 22nd	Cavaliers from 1.30pm
Sunday 29th	Central Regions Darts Competition

### MAY

Sunday 6th	Wine & Cheese Afternoon 2pm
Saturday 12th	Lily Club Auction Viewing 1pm & Auction 1.30pm Private Function Sports Room 7pm
Friday 13th	Mothers Day Lunch
Friday 18th	Shanes Jam from 7.30pm
Saturday 19th	John McCabe from 7.30pm Birthday from 7pm
Sunday 20th	Renegades from 1.30pm
Sunday 27th	Cavaliers from 1.30pm



## **CARDS SECTION**



A team of eight players travelled to Blenheim for the Steinlager Cup and finished in fourth place with pairs Lisa Stevenson and Ross Styles finishing in third place.

Thank you to the Club for the use of the van for the weekend.

The trophies for 2017 were presented and the winners were Lisa Stevenson, Ross Styles, Colleen Hardacre, Mick Jones, Cliff Witika and John Sharpe.

Euchre is held every Monday evening 7.00pm Start time, only \$3.00 to play, lots of fun and laughs.

There is also Euchre on Tuesday afternoons with a start time of 1.00pm.

Cribbage on Fridays afternoons with a start time of 1.00pm

So you can make a choice of evening daytime or both.

We would love to see any members and their friends come along and have some fun with us.

You the Public are Invited to our  
**ANNUAL LILY BULB AUCTION.**

**MAY 12<sup>th</sup> at 1-30pm.**

Hosted by the SOUTH CANTERBURY LILY GROUP.

**TIMARU SOUTH COSMOPOLITAN CLUB,  
Browne Street, Timaru.**



**Many of the bulbs are not commercially available anywhere so here is an opportunity to buy something different.**

**Bulbs hopefully available will include Asiatic's, Trumpets, Aurelians, Species, Orientals, Oriental Trumpets, hopefully some Christmas Lilies and many other types.**

**Doors open at 1pm for viewing and registration. Many of the Lilies for sale will have pictures to view. A catalogue will be available. For enquires please phone Jim Kane 6882356 or email the Secretary. John Jackson. [lily4mist@gmail.com](mailto:lily4mist@gmail.com)**

# Wine & Cheese Afternoon

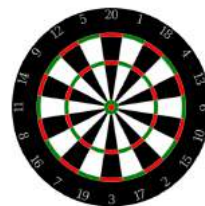


Sunday 6th May 2018  
from 2.00pm

Cost is \$20.00 per person.

Tickets available from the Club Office or  
Bar

There will be a delicious selection of  
wines and cheese to taste.



## ***DARTS SECTION***



Congratulations to all Cossie Club players that attended the recent South Islands Tournament.

### **Mixed Pairs - Main Round**

9th Equal          Suzie Carter & Mike Fitzgerald

### **Mixed Pairs - Plate Round**

Runners Up      Chrissy Goodman & Darrell Ramage

5th Equal          Val Henry & Jimi Greene

### **Ladies Pairs - Main Round**

9th Equal          Suzie Carter & Val Henry

### **Ladies Pairs - Plate Round**

5th Equal          Shirley-Ann Templeton & Jeanette Livesey

### **Ladies Singles - Main Round**

9th Equal          Val Henry

### **Ladies Singles - Plate Round**

Winner            Suzie Carter

### **Men's Singles - Main Round**

9th Equal          Mark Pepper

### **Junior Boys**

3rd Equal          Tea Goodman

### **South Island Team**

**Ladies Reserve**   Suzie Carter

**Ladies Manager**   Chrissy Goodman

**Men's Manager**   Kevin Grinton

**Come Join us for  
Social Darts on a  
Thursday Night**

**From 7pm**

**\$2.00 entry fee**

## CLUB BISTRO

See our new hours.

*Looking at opening for lunches Friday &  
Saturdays in the near future*

**Wednesday 5.00pm - 8.00pm**

**Thursday 12.00pm - 1.30pm**

**Friday 5.00pm - 8.00pm**

**Saturday 5.00pm - 8.00pm**

**Sunday 12.00pm - 1.30pm  
5.00pm - 8.00pm**

\$12 & \$15 Specials Board that change weekly

\$10.00 and \$12.00 Roasts Cooked Fresh

*Welcome our to our new Chef Brianne Wilson*

*Delicious Homemade Desserts*

## Club Membership

### Draw

Wednesday Night between 6.00pm -7.00pm  
Must be present with your membership card.  
**Currently draw at \$350.00**

### Raffles

Wednesday, Friday & Saturday Evenings from  
4.30pm.  
Meat Packs, Whitebait, Grocery Vouchers, Petrol  
Vouchers, Cash, Breakfast Packs

### Courtesy Coach

Coach running 7 days from club open to close.

### Happy Hour

Friday 5.30pm to 6.30pm

Saturday 5.30pm to 6.30pm

# TAB

The Club has a TAB Pod available for all your betting needs.

Pay outs made at the bar or office



You can bet on the horses, greyhounds and sports events.

Cheers!  
cheers.org.nz

Be in to

# WIN

## A SHIMANO PRIZE PACK WORTH \$400

**BUY ANY DB EXPORT PRODUCT, COLLECT 6 STAMPS AND ENTER THE DRAW TO WIN.**

PROMOTION CLOSING DATE: **20<sup>th</sup> April**      DRAW DATE: **20<sup>th</sup> April**

**THE DB EXPORT NZ FISHING COMPETITION**  
PROUD SPONSOR

Terms and Conditions Apply  
Prize may differ from that shown above. See in store for prize details.

# FISHING TRIP TO THE CANALS



**Sunday 22<sup>nd</sup> April 2018**  
**Will be leaving club at 6.30am**



**If you are interested in a day fishing  
please put your name on the list, on  
notice board in bar or contact the  
club office 684-8697**



**Anniversaries**

**Birthdays**

**Work Functions**

Book your next function at the Club



We can do the catering for you or you can  
supply your own



You only pay 1/2 the cost of the entertainment



No hall rental cost  
Contact the club to  
book







# CAFE



Enjoy a nice hot coffee, tea or herbal tea from the bar.

Locally roasted coffee beans.

Soy and almond milk available.

Caramel, Vanilla and Hazelnut Syrups Available

**Cappuccino**

**Latte**

**Mocha**

**Flat White**

**Long Black**

**Americano**

**Hot Chocolate**

**Chai Latte**

**THIS VOUCHER ENTITLES  
YOU TO:**

**ANY LARGE COFFEE AND A  
SLICE FOR**

**\$5.00**



# HOUSIE



Housie is now being played weekly on a Thursday afternoon starting at 1.30pm in the Thistle Soccer Club Rooms next door to the Club.

Run by the Darts Section

Cards \$3.00 for 30 Games

Weekly Super House \$1.00

Afternoon tea at half time



# WELFARE OFFICER



Pauline Tipa is the Clubs Welfare Officer.

If you know of someone that is unwell and would like a visit or a card then please contact the Club and we can arrange this.





a division of  
Mainland Insurance, Mortgages  
and Investments

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PO Box 192  
Timaru 7910

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EMAIL [m.mcdonald@mainland.net.nz](mailto:m.mcdonald@mainland.net.nz)  
[www.mainland.net.nz](http://www.mainland.net.nz)

#### Greetings and Salutations

I join the ranks of an active society that often when asked how they are filling their time – remark that they have never been busier in their whole lives. You will know many in this group. But, there are as many people out there who aspire to be the same but are held back by a either a lack of personal savings, or quite simply a major gap in income. Whilst many people are equity rich there are those who need access to additional cash from time to time to cover rates, insurances and the necessities of life as they grow older. I have worked in the Reverse Annuity space for my entire mortgage brokering – adviser life – now a period of 22 years.

Twenty years ago the New Zealand market was not then ready for Equity Loans named and promoted as Reverse Annuity Mortgages. Interest rates were very high; entry costs were very expensive and for many of the early schemes there were regular annual reviews with more cost incurred by the borrower.

Around 15 years ago many people nationally and locally did engage the Reverse Annuity Mortgage option – there was at least 4 major providers advertising on radio and TV – and whilst interest rates and entry costs were still high it was not uncommon to see people using their own equity to borrow money that otherwise was not available to them from mainstream banks and others either due to criterion of the day or simply the actual costs of servicing interest and principal payments on just a pension. After the GFC – things went quiet in this space whilst lenders looked at what affect the GFC had on property security values versus equity. And this also occurred after the Christchurch earthquakes.

Over the past 22 years I have worked not only with an older age group but also alongside families to find solutions that see equity retained whilst providing much needed funds to bring about a better quality of life to parents and grand-parents - producing less stress for families.

I have always worked in the space where honesty and transparency are vital to success. Over the years I have always sought options that have included arranging Interest Only loans where many clients have enjoyed the benefit of still working whilst also drawing a pension and where possible have been in the position to meet the interest only cost; Thereby retaining full equity in their home. I entered into discussions with clients and families to see if there is was better way to assist without resorting to any form of lending at all.

Current facilities at Heartland and SBS have been carefully screened by the loan providers. Care is taken to ensure that users only borrow a percentage that is linked to age and value of the security. Equity is carefully guarded and guaranteed by providers. Interest rates though still higher than standard bank mortgage rates are compatible and competitive. Fees are lower than they used to be.

But the bottom line – there is more need today than there ever has been. Whilst the call for Equity Release products has always been higher in more populated areas than South Canterbury and North Otago – and even Mid Canterbury to a certain extent – currently higher market values has produced greater equity levels that makes it good sense to identify the option for the Seniors Age Group in our area as well.

I will work independently with Heartland Bank and SBS Bank to provide solutions for senior clients who “want to get the most out of retirement.” The benefits supplied and promoted by SBS Bank and Heartland are visible, practical and conditions for entry are very transparent. At a time when more and more banks are declining applications due to age and income – there is a way to ensure a more comfortable retirement for those who we describe as Equity Rich and Cash Poor.

Anyone that I see is automatically referred to their lawyer for appropriate advice – and also encouraged to discuss this opportunity with family. There have been times when clients have unequivocally said a definite No to this option. Its families who want the best for their parents, and in my experience in a majority of cases the access to equity through the Reverse Mortgage lending can create more relief than stress if the benefits are openly discussed and worked through.

I will visit clients at home or wherever convenient. No stairs to climb.

The full privacy and confidentiality requirements remain the same. I remain a subscribing member of the NZ Professional Advisers Association. I will be working with the blessing and approval of Heartland Bank and SBS Bank. The banks will pay a fee to Mainland for my services – there will be no charge to clients for my services. I am happy to answer any questions and talk to individuals and groups at a venue to suit – as well as in the privacy of their homes. .

My contact details;  
Malcolm McDonald  
Mainland Insurance and Mortgages Ltd 19 Strathallan Street Timaru. P O Box 192 Timaru.  
DD 03 687 2966 – Cell 0274 374 549  
email [m.mcdonald@mainland.net.nz](mailto:m.mcdonald@mainland.net.nz) or [malcolm@4amortgage.co.nz](mailto:malcolm@4amortgage.co.nz).