# THE VALLEY AND EAST COAST WOICE

VOL 20 NO. 21 MARCH 31, 1988 PRICE 25c EST. 1968

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#### EARLY RETIREMENT

A recent Australian Bureau of Statistics Survey found that only 20% of all workers make to the standard retiring ages of 60 for women and 65 for men.

Traditional work patterns are breaking down and it is no longer appropriate for workers to look at retirement as something that just happens to them without so much as a

moment's thought.

Furthermore, as the population ages and the government pension bill swells, the future of the age pension looks more and more shaky. There are even some people who believe that the age pension will only be available to the most needy cases within the next ten years. So early retirees should be very aware of planning to use up their full payout by the time they reach pension age and then sitting back to let the government support them till they die.

These days, early retirees really need to plan to fund at least the major part of their retirement requirement themselves.

But most people have never seen the kinds of amounts being paid out to early retirees, let alone owned these amounts. To most, \$200,000 seems like an absolute fortune, but few have any idea how long that sum will last.

Unfortunately, for the thousands facing the question, there is no easy formula for working out whether the lump sum offered is enough to provide a comfortable lifestyle for the rest of their days. There are so many variables such as what your living expenses will be, your life expectancy, how much capital you want to leave behind, the size of your lump sum payout and the investment returns that you can expect from that lump sum.

Each individual case should be examined on its own merits examined very carefully. This is one time you really do not want to make a mistake.

When offered an early retirement package, there are several things an

#### DIFFICULT DECISION

employee must consider. The first and formost most important consideration is whether you really do want to retire. Many people are being offered early retirement packages at the age of 50. However, their nature won't let them last very long just sitting in a rocking chair.

People are offered very generous packages and they think they can't afford to "Knock them back". But you must ask yourself, are you

ready for retirement?

Many people who retire early choose to work part-time during retirement. Not only does that fill in the time gap left by full-time employment, it will obviously

help the lump sum last longer.

The longer the eligible termination payment is left intact in a rollover fund, the better because the money can grow and compound in

these funds tax free.

The income stream from a parttime job may reduce or even negate the need to draw funds out of a tax efficient rollover fund before age 65.

Many people these days are earning more than they need to live on and saving the surplus after they have paid an excessive amount of tax.

(Taken from March Issue of the Tasmanian Business Reporter)

#### ADVERTISING PRICES

5 cm Column 10 cm Casual 6.00 regular (long term) \$5.00 \$20.00 Page Full. \$36.00 Classified (25 words)

(must be paid with classified or a surcharge will be made)

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INGO ...... ST.MARYS R.S.L. nstitute every Tuesday 7.30 p.m. st Jackpot \$120 on 52 calls 2nd Jackpot \$200 on 60 calls This Tuesday April 5th

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### NEW

SANDRA WISHES EVERYONE A HAPPY AND SAFE EASTER

Now that Autumn is hear call and see SANDRA for that individual hair style just to suit you

For appointment Phone 722260

TUESDAY

TO

FRIDAY

### WHATS ON

SOUTH SCAMANDER RESIDENTS..... Red Cross Doorknock will be calling in your area under the organization of Mrs Jean Schier after Easter. Money will be collected on the south side of Scamander for the Red Cross Ambulance in St. Marys.

Neville Peake, Secretary.

Ambulance drivers and personnel are advised that ambulance training will be held on Wednesday, 6th April at 7.45p.m. in the ambulance shed at St. Marys Hospital. New members are welcome to join and first aid training will be given.

The St. Marys District Hospital Auxiliary wishes to thank everyone who supported the fair and the associated functions which raised approx. \$2400: The winners of the main raffle were:

1st - Mrs. Parsons, Cornwall 2nd - Mr. H. Aulich, Four Mile Creek 3rd - Mrs Mary Webb, St. Marys

4th - Mr. C. Berwick, St. Marys

Hospital Staff Stall - Food hamper Mrs. Robinson, C/- Mr. George Oliver Box Potatoes - Robyn Summers, St. Marys.

Easter Egg - Jill Mason, St. Marys.

ANGLICAN PARISH OF THE FINGAL VALLEY

Maundy Thursday 7.30p.m. E.P. Fingal Good Friday 9a.m. M.P. St. Marys Easter Eve 7.30p.m. Mathinna Easter Sunday:

8a.m. H.C. St. Marys 9.30a.m. H.C. Fingal 11a.m. H.C. Avoca April 10th:

9a.m. Fingal

10.30a.m. Avoca

6p.m. E.P. St. Marys (Vo.stry Meeting)

\*\*\*INDUCTION\*\*\*

The Revd David Le Rossignol will be Inducted as Rector of the Parish of the Fingal Valley on Thursday 14th April at 8p.m. St.Peters, Fingal

## ST MARYS TAKE

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MILK BAR FOR TAKE-A-WAY FOODS... FRESH FRUIT AND VEGETABLES ARRIVING EVERY MONDAY, WEDNESDAY AND FRIDAY.

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### THANK YOU

BRUCE AND JULIE CORNELIUS WOULD LIKE TO THANK EVERY-ONE FOR THEIR GIFTS, CARDS AND KINDNESS ON THE ARRIVAL OF THEIR DAUGHTER, LAURA.

### MOTICE

I, DEANNE HIBBINS OF ALEXANDER STREET, CORNWALL, HEREBY ON THIS DAY, 31st MARCH, 1988, WILL BE TAKING LEGAL ACTION AGAINST CERTAIN PEOPLE OF ALEXANDER STREET, C RNWALL WHO CONTINUE TO SLANDER & DISCREDIT MY NAME, D. HIBBINS

NOW  $\Delta T$ BICHENO AND ST. MARYS

GIVE YOURSELF A LIFT - COME AND SEE OUR RANGE OF FASHION JEANS, JUMPERS (DATEST COLOURS AND STYLES), MENS' SHIRTS.....SKIRTS AND TOPS & LEISURE SUITS IN STOCK NOW. 

BELTS, EARRINGS, NECKLACES...PLUS EASTER GIFTS FOR ALL THE FAMILY.

CHUST

FINGAL-PORTLAND UNITING CHURCH	SALVATION	ARMY
Worship Service Scamander 9.00am 2nd Sunday	Sunday 9.45am	Sunday School - Uniting Church, St. Marys
8.00am 4th Sunday Fingal 9.30am every week St. Marys 11.00am every week	Sunday 2.30pm	Sunday School - Salva- tion Army - Cornwall
St. Helens 10.30am 2nd Sunday 7.00pm 1st, 3rd, 4th 5th Sundays Rossarden 7.00pm 3rd Tuesday  Sunday School Fingal 9.30am St. Marys 9.45am (with Salvation Army) St. Helens 3.30pm Mondays K.U.C.A. & Scamander Club	2nd Sunday in month 3.00pm	Afternoon Service
	Wednesday 11,00am	Home League, Fellowship for all women. Salvation Army - Cornwall, lst, 3rd, 5th week of month. Uniting Church, St. Marys - 2nd, 4th week of month.
ALL WELCOME. Minister: Rev. Alan Renton Phone 752139	Tuesday 3.34pm	Joy Hour - Games, Crafts Fun, Fellowship for all children 5/12 years - weekly at Salvation Army Cornwall.
THE ANGLICAN PARISH OF ST. HELENS St. Pauls Church 8.00am 9.30am every Sunday	Thursday 7-9pm	lst week in month - Youth Group. Sunnybanks, St. Marys - ages 13/20 years.
7.00pm ) Sunday School Mondays	ENVOY & MR St. Marys,	S. BETTS, Sunnybanks, Phone 722352.
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ST. MARYS GOLF NOTES by Tee Up

Well, last Sunday saw one of the Golf Club's most enjoyable days when Peter Dayern had his "Fun Day". Peter puts this day on every year when 60 players or more enter and a team of 7 vie with each other for the trophies of the day. Out of the 16 trophies Peter donates 10. The scores were exceptional and close. The 'She Devils' (the Associates) were out to take the honours for the occasion being winners of 1987 but could only manage 3rd placing. along with 'Quail Flats', 'Blackwood Bashers' were the outright winners with 318 nett. Our local Bank Teller (David Murfett) along with two new school teachers Shane Davis and Nick Waldron and our two very well known golfers in Paul and Chris Davern made up the team. David, I believe, is the new Pennant Captain for the 1988 season along with Andrew Wright vice captain

and K. Howe, selector, Keep the good work going boys for your first game in May,

The ladies also start their pennant season on the 14th April. Not being able to field a team for a few years. The Associates are delighted that this is possible for the coming season. On the 13th of April the ladies have a benefit day for the Cancer Clinics and we are hoping to have a really good day for this worthy cause,

It was indeed a very happy occasion to see Ray Ridgers back after his very bad accident and after being told he would not use his right hand again, but the determined Ray gritted his teeth and said 'I' will play again. On Saturday he had 75 off the stick and on Sunday 73, so 1'd say Ray has it made again amid a lot of pain still.

After everybody enjoyed the barbequewhich was delight 11, the Captain Rodney McGiveron gave the winners for the day.

PETER DAVERN 'FUN DAY'.

'inners Blackwood Bashers Scamander Super Stars 321 3333 3334 She Devils Quail Flats Frank St Freaks All Star Miracles Duncan Dashers

Mens 1. Division Handicap Rod Spilsbury (15) 60 nett Runner up F. Singline (14) 63 nett B. Division Shane Davis (22) 59 nett Runner up G. King (17) 61 nett

Associates
K. Wright (31) on G/B 64 nett
H. Cashion (24) 64 nett Nearest Pin 5th F. Singline 7th A. Wright 7th Ass. M. Davies

Members Eclectic Cros Davern (14) 25 A. Wright (3) 26 pts R. Tolputt (6½) 27½ pts

N, Pins 2nd shot on the 4th 7th R. Spilsbury G. King

<u>lssociates</u>

M. Cook (13) 18th Fairway
B. Johnson (14) 17th Green
H. Fleming (26) 17th Green K. Blair (19) 17th Green

### THAT'S / GOOD IDEA

SHAMEOO: After a hard day's work fiddling with the car or cleaning the oven or doing any jobs which leave the hands oily and greasy, avoid using harsh cleaners which leave the hands dry and cracked. Instead use ordinary household shampec. This cleans almost any oily substance with ease, give a nice fragrance and is not harsh on the hands.

TIME-SIVER: When setting off on that barbecue don't waste time standing over gooey, uncooked sausages. Before packing the hamper put the sausages into a saucepan and bring to the boil. When you come to cook your meat over the fire, the sausages will be beautifully cooked in only minutes. i real time-saver.

REAL FLAVOR: When making a meat loaf, line bottom and sides of pan loaf, line bottom and sides of with bacon rashers, from which rind has been removed. Spoon meat mixture into tin. Bacon will flavor the meat loaf and also prevent it from sticking to the pan when turning out. Cut loaf with a serrated Raife to avoid broken slices.

BASKET RATH: When you start bathing your papy in the big bath tub, let him have his first baths sitting in When you start bathing a plastic clothes basket. This will let the water in and give baby something to hold on to and he will quickly gain confidence.

### SWIMMING POOL - FEASIBILITY STUDY:

All families with children at St. Marys District High School have been asked to complete a questionnaire which forms the backbone of the feasibility study.

If there are any other families in the valley, persons or interest groups who wish to complete the questionnaire or prepare submissions concerning the use of the pool, they should contact Geoff Billett at the school — the final date for acceptance of "outside" questionnaires and submissions in Friday April 15.

### INTER-HIGH SWIMMING:

On Tuesday, 22nd March St. Helens and St. Marys again combined to form a team to compete in the Division II of the Inter-High Swimming Carnival.

Despite their determined efforts, our team could only finish sixth of the six schools competing. To quote Ray James on the news that evening, "It was obvious that schools with access to a pool were at a greater advantage."

Our best individual efforts came from:
Penny Wastell - 4th Open Butterfly
Penny Wastell - 2nd Open Backstroke
Nicole Best - 3rd Under 13 Freestyle
Wicole Best - 4th Under 13 Backstroke
U/14 Girls Relay Team - 3rd

It is significant that our best performances came from students originally from town schools, high-lighting the need for St. Marys to have their own heated pool before our standards can be raised to a competitive level.

A. Pickett

### PARENTS AND FRIENDS ASSOCIATION:

The Parents and Friends Association will be holding a barbecue lunch on Friday, 15th April at which the raffle will be drawn.

As the canteen will be closed on this day the Mothers Club will also have fresh fruit salad and cordial available. Donations of tinned and fresh fruit would be very much appreciated.

Deadline for return of raffle books is Thursday, 7th April.

### SWIMMING REPORT:

On Thursday, 17th March, St. Marys Primary School Swimming Team departed for the annual E.N.E. Swimming Carnival held at the Scottsdale pool.

Meeting the bus at Scottsdale I was greeted by 18 enthusiastic competitors, mothers armed with thermoses of soup and a green-looking Miss Withrington. (The bus trip across the plains had claimed another innocent victim!)

This year's contingent of swimmers plundered the winners' circle eventually bringing home 4 first placings, 12 second placings, 5 third placings and 8 fourth placegetters. Considering the facilities most other schools have on offer each and every St. Marys competitor performed admirably.

In preparing and taking away any sporting team there are always a number of people to thank. Special thanks must again be extended to the parents who accompanied the students, not only for their moral support but for the soup etc. that they provided on the day. This support has certainly become a feature of any St. Marys team that represents the school in E.N.E. carnivals!

### E.N.E. Champions/Placegetters

Bradley McKenzie - Backstroke Breaststroke

Talitha McKenzie - Freestyle Heath Green - Freestyle Kate Rawnsley - Freestyle

Other placegotters were:

Justin Ambrus
Tadhgh Riley
Sheroe West
Mathew Muller
Scan Bell
Claire Loane
Peter Cook
Boys Relay

Mclanie Williams
Kristy Lynch
Free DeJonge
Gypsy DeJonge
Daniel Davern
Giles Clement
Renée Morris
Girls Relay

D. Bain

#### MEETINGS:

Wednesday, 6th April - 7.30 p.m. Swimming Pool

Tuesday, 12th April - 1.30 p.m. Mothers Club

Tuesday, 19th April - 7.30 p.m. Parents & Friends Association FOR TENDER
Tenders are invited for the
purchase of Uniting Church Fingal
Manse, Garage, Shed & Land,
2879 sq. Metres or thereabouts.

Tenders close 4p.m. April 9th 1988 with Parish Treasurer,

Mr Peter Chalk, Box 211 St.Helens. Settlement date May 28th 1988.

Highest or any Tender not necessarily accepted.

Envelopes to be marked: "TENDER"

For inspection Phone 742224 or 742157

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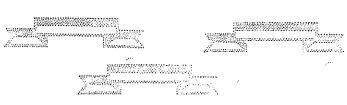
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JARVIS RAYMOND (AUB)

His wife Amy, Son Des, Daughters Bessie, Marlene & Pauline wish to sincerely thank relatives and friends for their beautiful Floral Tributes, Cards letters, phone calls, & personal expressions of sympathy in the loss of a Husband & a loving Father.
A special thank you to Dr Naidoo,
Sister Holloway, Mesdames Heather
Lodge, Shirley Hayes, Doris Bulloch, & other helpers the day of the funeral. Thanks to Rev Father Connelley, Father Bill Egan for their kind words of comfort & prayers at the funeral service. Please accept this as our expressions

### MEMORIES

of personal gratitude.

It's raining outside Roaring on the roof Rumbling down the gutters Washing the world Outside Leaving the world Inside Still the same I wonder

THANKS

Mrs Mollie Hayes wishes to thank all Relatives and Friends, for the many cards, Floral Tributes and Personal Expressions of Sympathy Extended to her in the sad loss of her dear Brother Bert. Special thanks to Mr Denzil Casboult for all his help and kindness. Sister-in-law Madge. Myrtle and Roger. Thank you one and all MOLLIE

Memories cont. If I stood outside Would your face Be scrubbed From my mind Your eyes Cleansed from my soul The feel Of our bodies touching Swept away In a flood of memories I think I'll stay inside Sad memories Are better Than none at all

### S.J. A. SHILSBURY

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cont.

NOT ONLY DO WE SUPPLY THE 'GOOD JUICE', BUT WE ALSO HAVE A FULL RANGE OF ALL SEWERAGE REQUIREMENTS, FROM PIPES AND FITTINGS, TO CLEANERS AND GLUES.

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PHONE 722143

OR

MR T. PEARS PHONE 811167 CAMPBELLTOWN BRUCE DAVIDSON - FUNERAL DIRECTOR

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ST, MARYS

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WEWILL MAKE

DELIVER... FRESH

FLOWER

OR

ARTIFICIAL

WREATHS.

ALSO

BRIDAL

BOUQUETS.

### THE COUNCILLOR'S PRAYER

AND who would a Councillor be,

my friends,

Just who would a Councillor be?

A person with plenty of time on

his hands,

To listen politely to ratepayers'

demands?

Or bury their head in the shifting

sands

Of frustration and apathy?

and who would a Councillor be,
my friends,
Just who would a Councillor be?
A person prepared to fight hard
for a cause
So dear to his heart with nary a
pause?
But only to find it gets snagged in
the claws
Of red tape and bureaucracy?

And who would a Councillor be,

my friends,

Just who would a Councillor be?

A man for all seasons with get up

and go

To attend public meetings and open

the show?

To be a good delegate-go to and fro

And get home at a quarter to three?

Ind who would a Councillor be,

my friends,

Just who would a Councillor be?

A person who stands being booed and

mocked

Or takes all the blame for the drains that are blocked?

'Cos they know they are sitting up there to be knocked

Just like good Councillors should be!

And who would a Councillor be, my friends,
Just who would a Councillor be?
A financial wizard with plenty of friends
Who'd be very shy with whatever he lends?
But above all watches the funds that he spends
Perhaps that's what he should be?

Ind what should a Councillor be,

my friends,

Just what should a Councillor be?

I would hope it's a person with

great civic pride

And not one who goes back and

forth with the tide

That's what a good Councillor

should be!

R.J. POCKETT, TOOLANGI: (FROM NORTH-EAST ADVERTISER)

## DID YOU KNOW ??????????????????????

Hull's Guide records that the Mon. Francis Smith, Premier Attorney - General, at this time was M.H.A. for Fingal, Robert Pringle Stuart was the P.M. and Coroner. The Chief District Constable was John Smith. John Thomas was the District Surveyor who lived at Fingal. Robert Carter was the Auctioneer and J. Smith the Postmaster. Justice's of the Peace, for the district at this time were James and Robert Hepburn, Roy's Hill, Avoca, (1833); Francis Walter Von Stieglitz, Ormley, (1843) James Grant jnr. M.H.A. Tullochgorum (1844); C.A. Parker, Robert Clerk Malahide (1852); Thomas Ransom, Millbrook, (1854) Robert Pringle Stuart was also Commissioner of Goldfields from 1886. Doctors' were, J. Best at Avoca, Z.P. Pocock at Fingal, Schoolmasters in the district were; J.H.Roberts at Avoca, W.G.Williams at Fingal, Miss Sadler at Cullenswood W. O'Brien had a private school at Avoca, which was known as the Avoca Grammar School.

Compliments Fingal Historical Society. (Mrs) P. Rubenach.

### TIPS TO SAVE TIME

If you keep a can of evaporated milk and a can of fruit in the refrigerator, you'll always be able to whip up a dessert in a hurry as recipes usually call for evaporated milk to be well chilled. It then whips to a thick froth.

If your family loves fruit pies, you can make them in half the time, with canned fruit pie fillings and frozen pastry that needs only rolling and baking...or heat filling and turn it into a ready-baked pie shell.

. Make sure you have an assort-

ment of bottled toppings, crushed nuts, glace fruits, toasted coconut and flavoured syrups on hand to make luscious desserts based on plain ice-cream, steamed or baked puddings.

. With the new breadcrumb mixes, it's not necessary to dip food in evaporated milk or beaten egg beforehand. Just moisten food and coat evenly with crumb mixture, then fry.

. Keep plenty of beef and chicken stock cubes in the cupboard so that when a recipe calls for stock, you'll always have some on hand.

. To cook prunes quickly-place in pot, cover with boiling water, simmor 10 minutes with a bit of lemon peel

# STARDUST

By Mercury Week commencing March 30th 1988.

### ARIES March 21 - April 20

Communications hold a certain importance around now whether it be a telephone call or a letter, or just someone dropping by to deliver a message. Also watch the purse strings. Best Days: 3, 7.

### TAURUS April 21 - May 20

Don't let anybody talk you into a deal, as you may end up losing more than you bargained for. Little people seem to be bringing you much joy around now. Best Days: 2, 8.

### GEMINI May 21 - June 21

It seems about now that someone close You may find Jourself making new to you is really aggravating you. Try and keep your temper as you may regret later on what you said during a heated argument. Best Days: 30, 12.

#### CANCER June 22 - July 23

Watch what you say to people now as you may end up with a lot of unhappy people around you. Also watch the finances as they look a bit strained now. Best Days: 31, 6.

#### LEO July 24 - August 23

You feel so happy now that you feel everything in the world is just perfect, but be a bit cautious as there is always someone around the next corner ready to burst that bubble. Best Days: 4, 11.

### VIRGO August 24 - September 23

Now is the time to show that special person exactly how you feel towards them, and you may be pleased with the reaction from this person. Best Days: 1, 10.

### LIBRA September 24 - Oct. 23

The Easter break could bring about many social events, so be prepared to drop everything and just take off. You may and just take off. You may also find yourself becoming very tired with all this activity. Best Days: 5, 9.

#### SCORPIO October 24 - Nov. 22

Things have at last started going your way, so make the most of it as traids change and go in the other direction. Best Days: 31, 9.

### SAGITTARIUS November 23 - Dec. 22

friends whet ir they be from away or in the same town as yourself. These new friends could end up being life-long friends. Best Days: 4, 11.

### CAPRICORN December 23 - Jan. 20

You a full of energy this week so you will get all those long awaited jobs dome, plus you may even find yourself doing those little extra chores. Best Days: 2, 12.

### AQUARIUS January 21 - Feb. 19

Be careful with the purse this week as you feel in spendthrift mood, and you could find your-self in some embarassing situations. Best Days: 30, 10

### PISCES February 20 - March 20

You may feel this week as if all your dreams seem to be coming true, but be careful not to let them cloud your mind and way of thinking. Best Days: 3, 7.

#### ST MARYS Phone 722274 BUTCHERY

PHONE TOBY NOW ....

BECAUSE WE DON'T KEEP THE BEST ...

WE SELL IT!

### STMARYS

PRODUCT OF THE MONTH

BARELY THERE

SHEER PANTIHOSE WITH A TOUCH OF LYCRA.